



CONDITIONS & TRENDS REPORT

In support of the Comprehensive Plan for the City of Kettering, Ohio

CONDITIONS & TRENDS REPORT

This **Conditions & Trends Report** summarizes key findings that will guide the development of the City of Kettering’s Comprehensive Plan, *Our Blueprint for Growth*. It is organized into four sections, followed by an appendix. To help readers quickly grasp important insights, the report first highlights overarching findings before providing detailed summaries of individual topics. The analysis presented here serves as the foundation for subsequent planning efforts, ensuring the Comprehensive Plan is built upon a clear understanding of existing conditions and emerging trends.

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KEY FINDINGS

The **Conditions and Trends** analysis provides the foundation for establishing long-term objectives that align with the City's current realities and future opportunities. Through careful examination of data, patterns, and local context, the Planning Team identified key findings that will shape the vision and strategic direction for the City of Kettering. These findings represent critical considerations, context, and priority areas where the forthcoming Comprehensive Plan will respond with targeted policies, projects, and program proposals. Recognizing these findings allows City leadership to prioritize projects, proactively respond to emerging challenges, and confidently prepare for anticipated shifts. Ultimately, this report ensures the Comprehensive Plan is grounded in meaningful, data-driven insights that reflect the evolving needs and aspirations of the community.

- ★ **Kettering is growing—slowly—but becoming more diverse.** While population growth remains modest, it has reversed previous declines and is contributing to increasing racial and ethnic diversity. Growth is especially concentrated among non-white and foreign-born populations, reflecting broader demographic shifts and opportunities for greater cultural inclusivity.
- ★ **Household and family composition remain stable, supporting housing and school system continuity.** Despite national trends toward smaller or non-family households, Kettering has maintained a relatively stable average household size, and over 57% of households are family-based. This supports long-term neighborhood stability and demand for housing types that serve families.
- ★ **The City has a strong local economy with meaningful sector diversity.** Kettering's share of regional employment is growing, driven by its strengths in healthcare, finance, and administrative services. While some higher-wage sectors have declined, emerging industry investment regionally and a growing educated workforce position the City for future economic resilience.
- ★ **Kettering plays a dual role in the regional economy—job center and residential hub—but workforce alignment is a key opportunity.** With over 85% of residents commuting out and over 80% of workers commuting in, there is potential to retain more of the workforce locally, reducing travel demand and supporting community vibrancy. Declining labor force participation suggests an aging workforce, further highlighting the need to attract younger residents.
- ★ **Housing affordability and diversity remain critical assets—but rising costs and aging stock pose challenges.** Kettering's diverse housing inventory and relatively low home prices have long been strengths, but nearly 70% of homes are over 50 years old, and 43% of renters are cost-burdened. Supporting renovation, preservation, and expansion of housing options will be essential.
- ★ **The City is largely built out, with limited land for large-scale new development.** With only 584 acres of vacant/undeveloped land—many of them small or fragmented—redevelopment, infill, and strategic reuse of aging commercial areas will drive future growth.
- ★ **Aging commercial centers present both a vulnerability and a significant opportunity for reinvestment.** Over 50% of Kettering's commercial, office, and industrial buildings are more than 50 years old, placing them in the "old age" phase of the real estate lifecycle and making them highly susceptible to functional and market obsolescence. While this aging stock presents challenges—particularly along key corridors like South Dixie, Stroop, and Wilmington—it also offers prime opportunities for redevelopment, repositioning, and adaptive reuse that can better align with emerging economic sectors, evolving retail trends, and changing community needs.

- ★ **Kettering’s manufacturing legacy has shaped its identity—but former industrial sites now present redevelopment challenges and opportunities.** Landmark employers like Delco, General Motors, Delphi, and Tenneco played a defining role in the City’s mid-20th century growth, but recent closures have left behind underutilized or vacant sites in need of reinvestment and environmental readiness. Bringing these properties back into productive use, whether for light industrial, tech, flex space, or community-serving uses—will require a combination of strategic planning, public-private coordination, and potential infrastructure support to unlock their long-term value and reintegrate them into the City’s economic fabric.
- ★ **Kettering’s parks, recreation, and trail systems are standout community assets—and a platform for future connectivity and wellness.** With over 350 acres of parkland, 22 parks, a nationally recognized recreation program, and access to the Miami Valley Trails network, Kettering offers a high quality of life rooted in outdoor access and community programming. Recent and planned investments—like the Iron Horse Connector and Research Boulevard trail improvements—position the City to further expand its walkable, bikeable infrastructure, enhance regional connectivity, and support health, sustainability, and economic development goals.
- ★ **Infrastructure, community amenities, and public services support quality of life—but reinvestment will be key.** From its award-winning parks and school system to multimodal connectivity and reliable utility services, Kettering has a strong foundation. However, aging public infrastructure and buildings—across schools, stormwater systems, and commercial properties—require significant reinvestment to remain competitive and resilient.
- ★ **Kettering City Schools are a cornerstone of community identity and a key driver of residential demand.** The district’s strong academic performance and wide range of programs make it a **magnet for families**, reinforcing Kettering’s appeal as a stable, family-oriented community. However, with many school facilities now over 20 years old, the district faces a critical decision point: **investing in next-generation learning environments** that will shape the future experience of students and the City’s ability to retain and attract families in a competitive regional landscape.

BACKGROUND

The **Kettering Comprehensive Plan** was first adopted in 2002 and most recently updated in 2021. The previous plan emphasized community-oriented development, strategic partnerships, flexible zoning, and balanced, pedestrian-friendly transportation. These initiatives have helped shape Kettering into the complete community it is today.

Building on this strong foundation, the City introduced *Spark Kettering* in 2024, a five-year Strategic Plan that evaluated service delivery, economic opportunities, livability, and overall quality of life. Spark Kettering provides community leaders with a clear roadmap organized around six goal areas: Service Delivery, Economic Opportunity, Engaged and Active Lifestyles, Livability, Sustainability, and The Kettering Story.

The current Comprehensive Plan update aims to position Kettering for long-term success by establishing a policy framework responsive to existing conditions and future challenges. Updating the City's regulatory tools will ensure the community's vision is implemented sustainably and effectively.

The Comprehensive Plan update is being facilitated by MKSK Studios (Columbus, Ohio), with support from Randall Gross Development Economics (Nashville, Tennessee).

PLAN CONTEXT

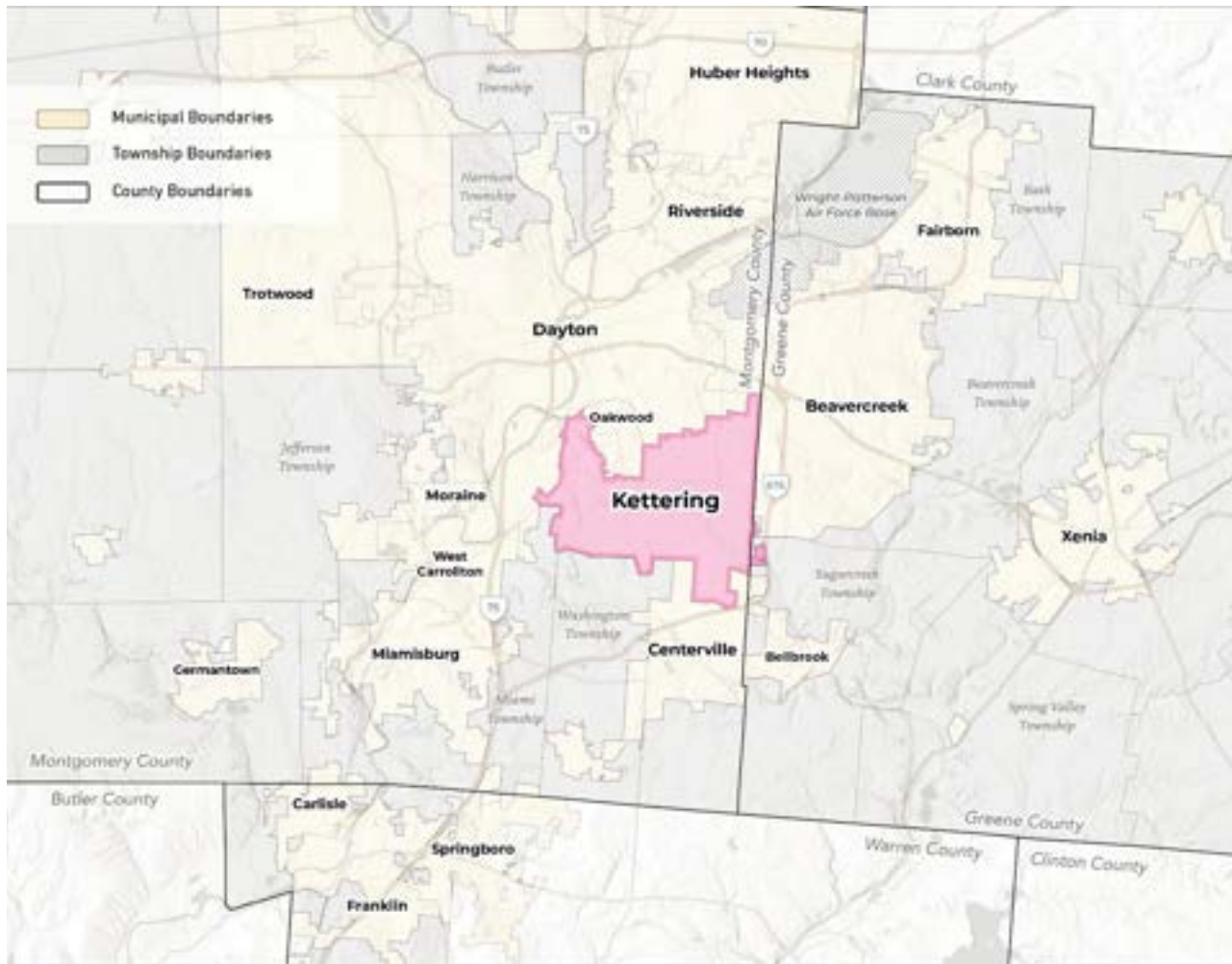
The City of Kettering is located in the southeastern portion of Montgomery County, Ohio, and serves as an inner suburb of Dayton. The Comprehensive Plan area includes the entire City, which is geographically bounded by:

- State Route 35, the City of Oakwood, and South Dayton to the north
- The City of Centerville and unincorporated areas of Miami Township to the south
- The cities of Moraine and West Carrollton to the west
- Interstate highways I-675, and the City of Beavercreek (Greene County) to the east

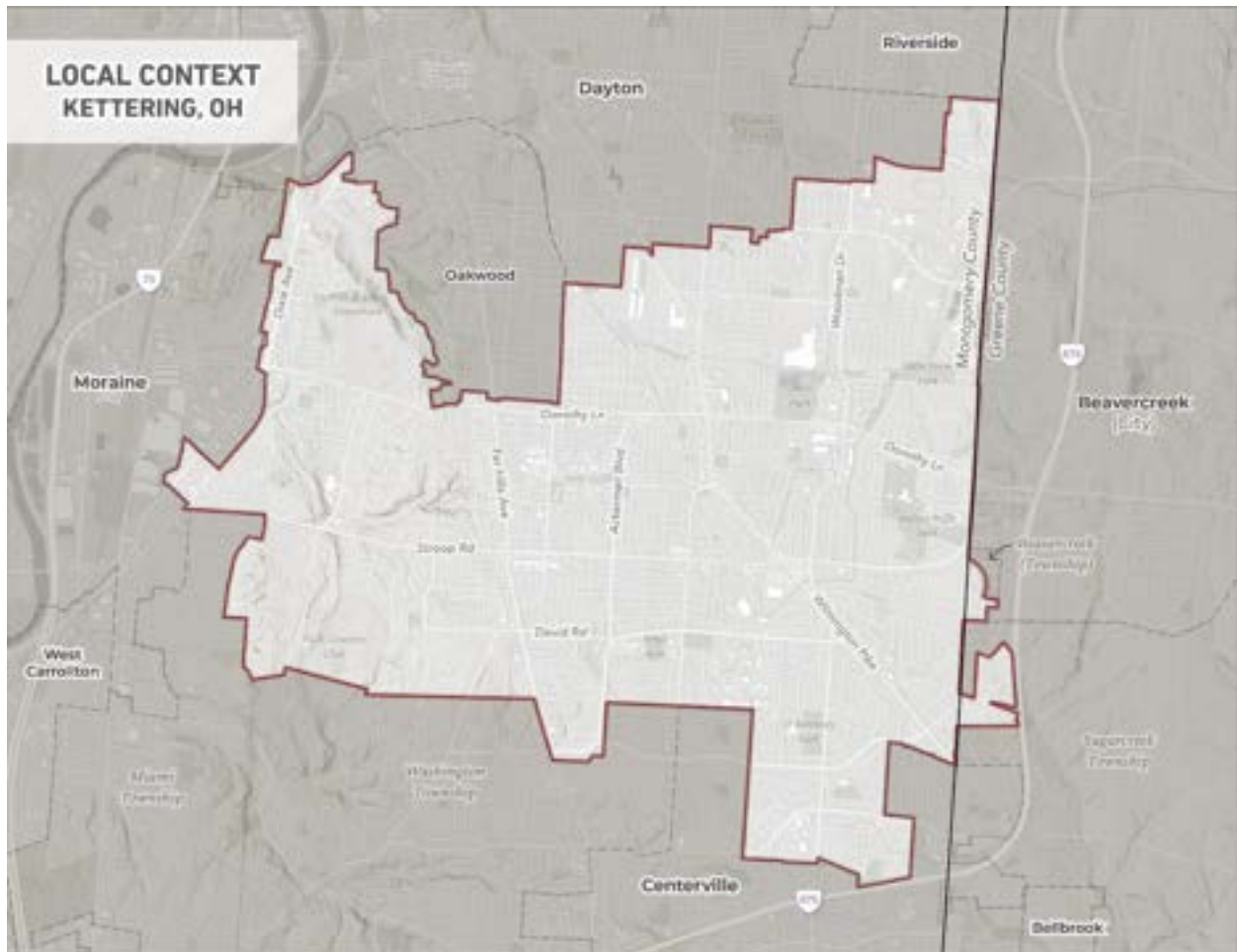
Key geographic and demographic facts about Kettering include:

- Kettering is the largest suburb of Dayton, with a population of 57,865 residents in an area of 18.7 square miles. In comparison, Beavercreek has fewer residents (46,549) but a larger land area (27.3 square miles).
- The City is situated between two major metropolitan centers: Cincinnati (50 miles south) and Columbus (76 miles northeast).
- State Route 48, a key north-south thoroughfare, runs centrally through Kettering, connecting Goshen Township in the south to Houston, Ohio (via State Route 66) in the north.
- No significant land annexations have occurred since the 1950s, following the incorporation of Van Buren Township into the Village of Kettering in 1952.
- As of 2022, Kettering had 29,807 jobs, with 4,084 residents both living and working within City boundaries.

Map 1 Regional Planning Context



Map 2 Local Context



COMMUNITY HISTORY

Understanding the historical context of Kettering provides an essential perspective for interpreting current conditions and planning for the City's future. The community's history reveals how past development patterns, population trends, and strategic decisions have shaped its current landscape and identity. Recognizing these distinct historical eras helps illuminate how Kettering has evolved from early settlement through rapid growth to today's mature suburban community.

- ★ **Early Settlement and Formation (Late 1700s – 1840s).** The area now known as Kettering traces its origins to 1798 when John Patterson, a farmer, constructed the first log cabin in the region. As the population grew, Van Buren Township was established in 1841, encompassing 25 square miles, including the Beavertown area.
- ★ **Incorporation and Naming (1952 – 1955).** In November 1952, residents voted to incorporate Van Buren Township as the Village of Kettering, named in honor of the renowned inventor and resident, Charles F. Kettering. A special census in 1955 recorded a population of 38,118, qualifying Kettering for City status, which was officially recognized on June 24, 1955.
- ★ **Post-War Expansion and Peak Population (1950s – 1970s).** Following World War II, Kettering experienced rapid growth as people migrated from nearby Dayton, attracted by suburban living and proximity to employment centers. Between 1955 and 1960, the population surged from 38,118 to 54,462, earning Kettering the distinction of being Ohio's fastest-growing City during that period. The population peaked in 1970 at 69,599 residents. To manage this expansion, the City implemented its first zoning, building, and traffic codes in the 1950s, establishing a framework for organized development.
- ★ **Maturation and Contemporary Status (1980s – Present).** With limited land available for large-scale development, Kettering has been largely built out for decades, resulting in a primarily residential character dominated by single-family homes. Despite these spatial constraints, the City remains a significant employment center, offering over 29,000 jobs as of 2022. In 2024 Kettering's population is 56,876, reflecting a gradual decline from its peak, attributed to an aging population, shifts in the regional economy and the decrease in household sizes has contributed to the decline in population.

CONDITIONS & TRENDS

The following section provides an in-depth demographic and thematic analysis of the City of Kettering, laying a critical foundation for informed decision-making within the Comprehensive Plan process. This analysis explores key plan topics, including population and household dynamics, housing characteristics, economic prosperity, transportation and utilities infrastructure, parks and recreation amenities, and existing land use patterns.

Data for this analysis was assembled from multiple reliable sources to ensure accuracy, relevance, and consistency. Primary sources include the U.S. Census Bureau's **2022 American Community Survey (ACS)**, as well as the **2020 and 2010 Decennial Census**. Information from these datasets has been carefully reviewed, synthesized, and organized to highlight trends, emerging issues, and opportunities critical to developing targeted and responsive policies, projects, and programs in the Comprehensive Plan.

The findings presented in this chapter directly inform the plan's priorities, ensuring that community decisions are grounded in a comprehensive understanding of current conditions and anticipated future changes.

Topics included in this analysis include:

- Population & Households
- Housing
- Economic & Personal Prosperity
- Land Use & Real Estate
- Transportation & Mobility
- Community Services
- K-12 Education

POPULATION & HOUSEHOLDS

This section provides a detailed analysis of demographic trends related to population and households within the City of Kettering. Understanding these dynamics is essential for assessing current needs and anticipating future changes, influencing decisions across all elements of the Comprehensive Plan. Data presented in this analysis is drawn primarily from the 2022 American Community Survey (ACS), supplemented by comparisons with the 2020 and 2010 Decennial Census. This comprehensive review of demographic shifts—including population growth, age distribution, household composition, and other key indicators—forms the foundation for targeted policy development and strategic planning efforts throughout the Comprehensive Plan.

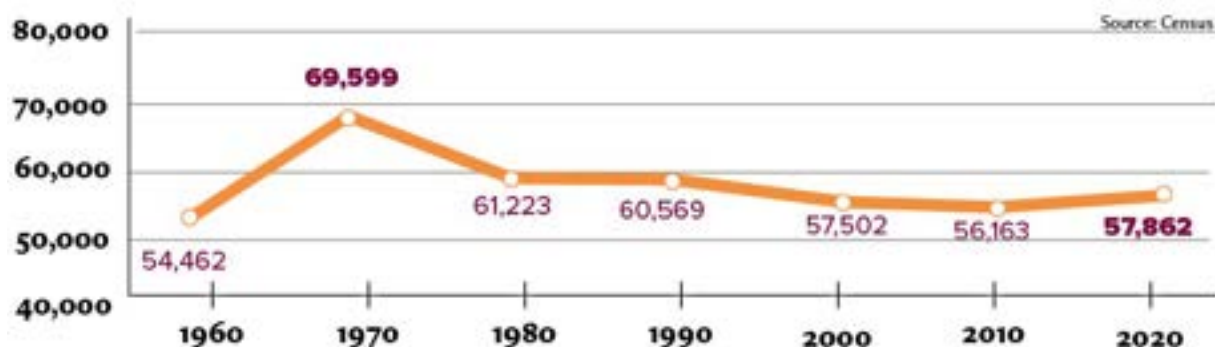
KEY FINDINGS

- Kettering’s population is growing slowly but steadily
- Household growth outpaces regional peers, household size has remained stable
- The senior population is increasing
- Kettering has a balanced age profile
- The City is becoming more diverse
- Between 2010 and 2022, the white population declined by over 3,000 residents
- Between 2010 and 2022, the foreign-born population more than doubled

Kettering’s population has grown steadily over the past decade but remains below its historical peak.

While the City’s population reached its highest point in 1970 with 69,599 residents (see Figure 1), it experienced a gradual decline in subsequent decades. Since 2020, however, Kettering has reversed this trend and begun growing again, in alignment with broader regional trends in the Dayton metropolitan area. Map 3 visually illustrates these population shifts across the Dayton MSA region from 2010 to 2024.

Figure 1 Kettering Population (1960 - 2020)

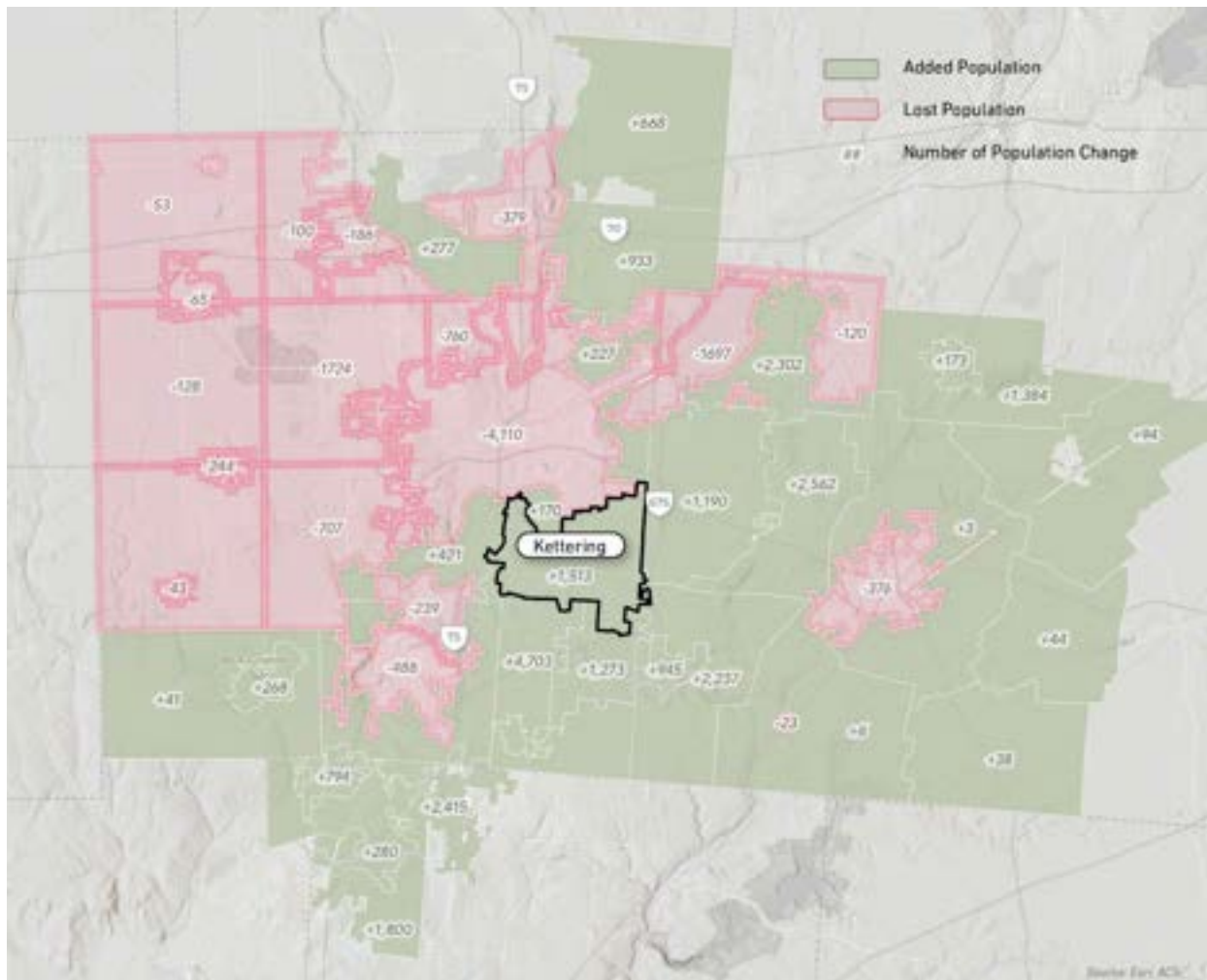


Between 2010 and 2023, Kettering's population grew by over 1,500 residents, reflecting sustained residential demand and attractiveness within the Dayton region. Kettering's population growth is comparable to nearby communities, including Beavercreek (an increase of 1,190 residents) and Centerville (an increase of 1,273 residents), despite these communities being newer and generally more expensive. Kettering's continued appeal is driven by several factors:

- **Established amenities**, including a strong school district and robust infrastructure.
- **Diverse housing stock**, accommodating a variety of household types and income levels.
- **Strategic regional location**, providing convenient access to major transportation routes.
- **Employment opportunities**, attracting significant commuter inflow.

Together, these factors enable Kettering to maintain its status as a desirable residential community within the competitive Dayton metropolitan area.

Map 3 Regional Population Change (2010 - 2024)



Household size and composition in Kettering remained relatively stable between 2010 and 2023.

During this period, 659 new households were formed, representing a 2.6% increase. According to the U.S. Census, a *household* includes all the people who occupy a housing unit as their usual place of residence. While household trends can diverge from population trends due to changes in household or family size, Kettering's average household size (2.18) and average family size (2.85) remained unchanged over the period. As a result, household growth has closely mirrored overall population growth.

The fastest-growing segment of households includes those with older adults. Between 2010 and 2023, the number of households with at least one resident over the age of 60 increased more than any other category. These households now represent 40% of all households in Kettering—an increase of 13 percentage points—reflecting broader aging trends seen across the region and state.

Within family households, those with very young children (under age six) grew at the fastest rate. The share of families with preschool-aged children increased by 14% since 2010 and now represents 23% of all families with children in Kettering—five percentage points higher than the countywide average. Still, the largest group of families remains those with only school-aged children (ages 6–17).

Figure 2 Household Type and Change (2010 - 2023)

Household Type	2023	2010	Change
Total households	26,192	25,533	2.6%
Average household size	2.18	2.18	0.0%

FAMILIES

Total families	15,097	14,852	1.6%
Average family size	2.85	2.85	0.0%

AGE OF OWN CHILDREN

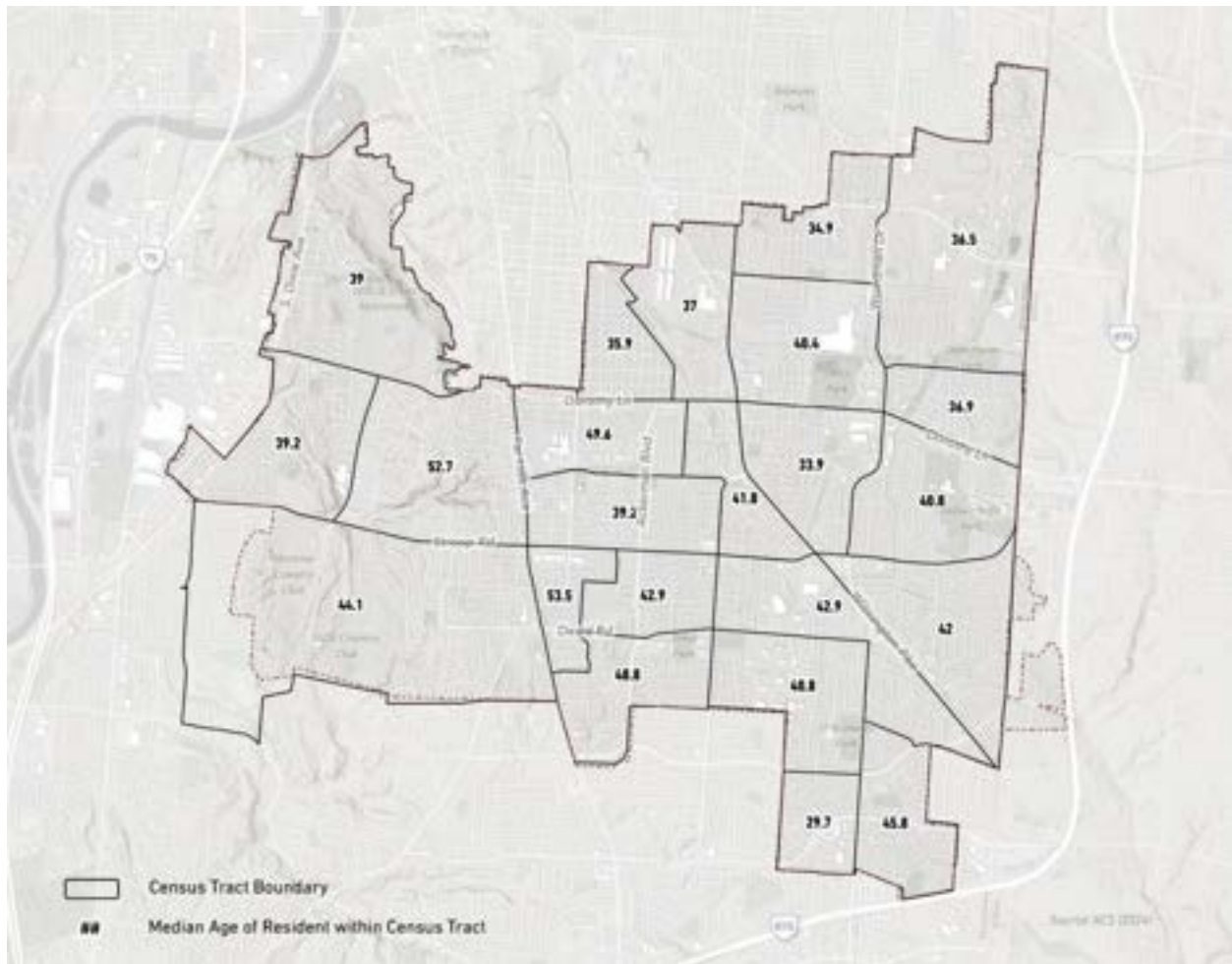
Households with own children under 18 years	6,404	6,220	3.0%
Under 6 years only	28%	24%	14.0%
Under 6 years and 6 to 17 years	17%	17%	-1.2%
6 to 17 years only	56%	59%	-5.3%

SELECTED HOUSEHOLDS BY TYPE

Households with one or more people under 18 years	26%	26%	-0.4%
Households with one or more people 60 years and over	40%	36%	12.6%
Householder living alone	35%	36%	-3.8%
65 years and over	15%	13%	12.7%

U.S. Census Bureau, U.S. Department of Commerce. "Households and Families." *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1101*, 2023,

Map 4 Median Resident Age by Census Tract



Kettering’s median age of 39.3 reflects a balanced and diverse demographic profile. As of 2022, Kettering’s median age closely aligns with both Montgomery County and the State of Ohio, suggesting demographic stability. In comparison, Beaver Creek’s median age is slightly higher at 41.1, while Centerville skews older at 49.7, reflecting a more senior population. As shown in Map 4, most census tracts within Kettering display a wide range of age groups, further reinforcing the City’s demographic diversity. This balance positions Kettering between younger, family-oriented communities and more aging suburban areas, allowing it to serve a broad cross-section of residents and plan for a variety of age-specific needs and services.

Kettering’s population includes a strong base of working-age adults alongside a growing senior population, signaling both economic potential and emerging service needs. The large share of adults aged 18–34 reflects a robust working-age population that supports local labor markets and economic growth. Meanwhile, the under-18 group represents Kettering’s future workforce and consumer base, underscoring the importance of education, childcare, and youth-focused services. At the same time, nearly one in five residents are over 65, signaling a growing need for senior housing, healthcare services, and age-friendly infrastructure. This proportion is higher than Montgomery County’s senior population (14.8%), and slightly lower in terms of youth (Montgomery County has 19.1% under 18), suggesting that while both areas are poised for economic development, Kettering may face more immediate challenges in supporting

its aging population and planning for long-term workforce sustainability. These trends will influence future planning priorities across housing, transportation, public health, and workforce development.

As of 2020:

- **17.9%** of Kettering residents were under the age of 18
- **26.7%** were between 18 and 34
- **18.7%** were aged 65 and older

Kettering's population is becoming more diverse, with an 8.1% increase in residents identifying as non-white between 2010 and 2022, as shown in Figure 2. This shift reflects broader regional demographic trends and marks a meaningful change in the City's population makeup. Notable increases in Kettering include:

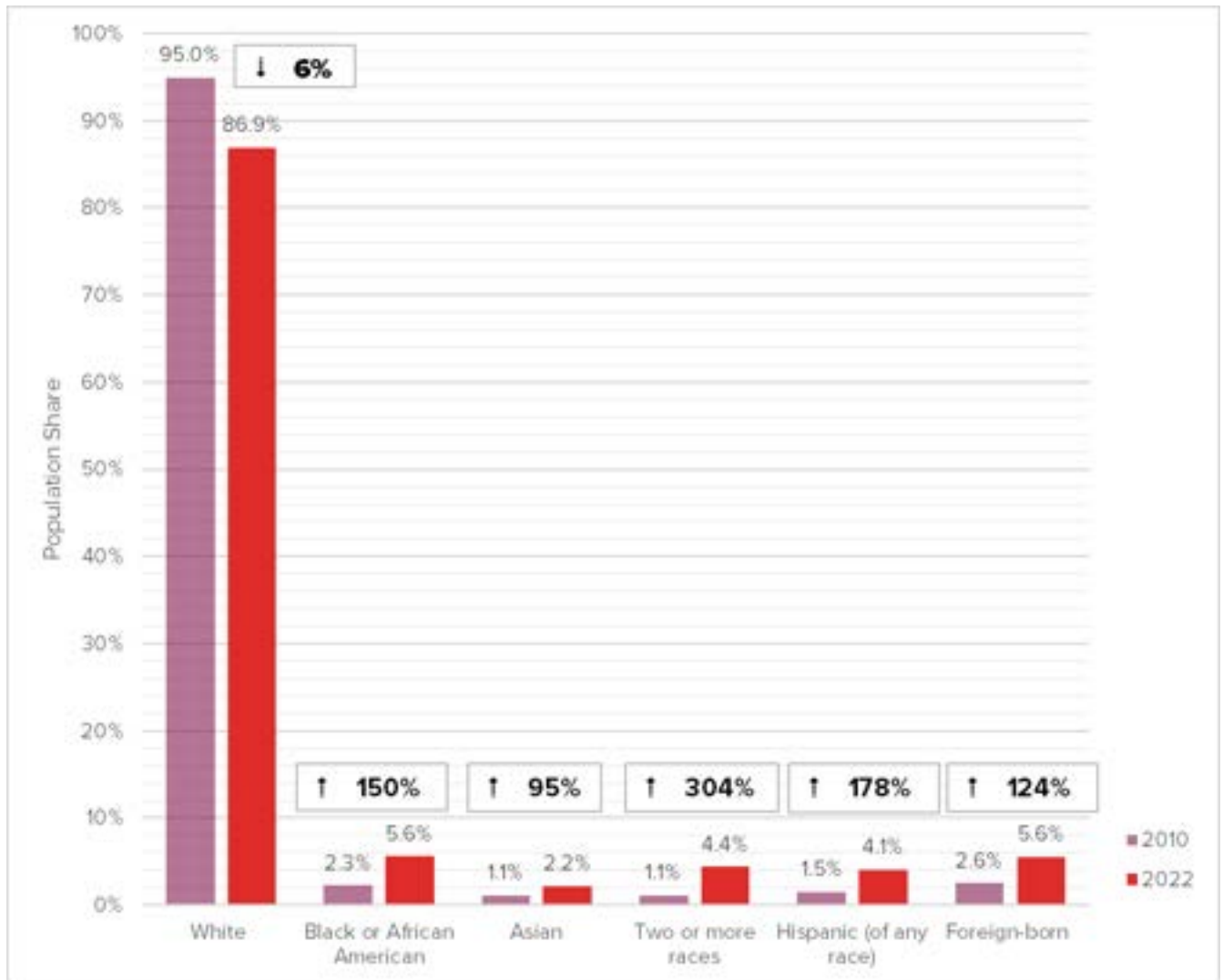
- **+3.3%** in residents identifying as Black or African American
- **+3.3%** in residents identifying as Two or More Races
- **+1.1%** in residents identifying as Asian

During the same period, Kettering's **white population declined by 3,196 residents**, reducing its overall share to **86%** of the total population. This decline parallels the modest but steady diversification seen across the Dayton metropolitan area. Neighboring communities have also experienced similar trends:

- Beaver Creek: **+4.8%** in Two or More Races; **+2.2%** in Black or African American
- Centerville: **+8.1%** in Two or More Races; **+2.2%** in Black or African American

These demographic shifts underscore the importance of advancing equity and inclusion in City policies, programs, and public engagement efforts. As Kettering becomes more diverse, the Comprehensive Plan presents an opportunity to ensure all residents see themselves reflected in the City's future.

Figure 3 Racial and Ethnic Make-up (2010 - 2022)



Kettering's foreign-born population has more than doubled since 2010. In 2022, more than 3,200 residents were foreign-born, an increase of over 1,700 people. Of this group, 15.0% were from Asia, 14.3% from Europe, and 6.3% from Africa. Montgomery County experienced similar trends, gaining more than 8,300 foreign-born residents between 2010 and 2022, with 26.9% from Asia, 12.8% from Europe, and 8.3% from Africa. In nearby Beavercreek, 49% of the foreign-born population was from Asia, 12.6% from Europe, and 2.9% from Africa; however, there was a decline of nearly 500 foreign-born residents during the same period. In contrast, Centerville experienced an increase of more than 750 foreign-born residents, with 30.2% from Asia, 14.1% from Europe, and 8.9% from Latin America. These trends suggest a shift in regional settlement patterns and highlight the need for policies and services that support the needs of immigrant communities across housing, education, and access to opportunity.

HOUSING

The Housing section provides a comprehensive analysis of Kettering's housing market, including homeownership patterns, affordability, and the age and condition of the housing stock. It examines trends in new construction, home renovations, and other key shifts shaping local housing dynamics. This section also explores the balance between housing supply and demand, offering insight into current availability and the evolving needs of Kettering residents. These findings will help guide future policies and strategies aimed at supporting a diverse, sustainable, and resilient housing ecosystem.

KEY FINDINGS

- Kettering's housing stock is aging, with over 70% of homes built before 1970 and a median home age between 54 and 63 years.
 - Most homes are modest in size, with a median of 5.7 rooms per unit, smaller than nearby communities like Beavercreek and Centerville.
 - "Missing Middle" housing makes up 24.3% of the housing stock, offering some diversity but less than Centerville (30.9%) and only slightly more than Beavercreek (20.8%).
 - Nearly 1,000 residential permits were issued between 2019 and 2024, signaling steady reinvestment despite limited new large-scale development.
 - Renovation activity is concentrated in higher-value neighborhoods, indicating strong market demand for updated homes.
 - Vacancy rates are low—0.9% for homeowners and 1.3% for renters—suggesting limited availability and sustained demand.
 - Home values have risen 42% since 2020, with a 2022 median value of \$174,300, placing Kettering above the Montgomery County average.
 - Kettering remains competitive within the Dayton MSA, offering affordability compared to regional peers and continued value appreciation despite an older housing stock.
 - The City includes five LIHTC-supported developments, with the most recent development being completed in 2022.
-

Kettering's housing stock is predominantly single-family, with modest growth in mid-sized multifamily units since 2010. In 2022, Kettering had 27,381 total housing units, which includes all dwellings intended for occupancy—such as houses, apartments, and even individual rooms—per U.S. Census Bureau definitions. The majority of housing units in the City are single-family detached homes, accounting for 69% of the total. These are followed by triplexes and quads (10%), and apartment buildings with 5 to 9 units (5%). This distribution has remained largely consistent since 2010.

Figure 4 Local Housing Types



Kettering offers a diverse mix of housing types that contribute to a visually cohesive residential fabric.

The City's housing stock includes everything from condominiums to large single-family homes, reflecting a broad range of densities. Figure 3 illustrates this variety: the first row represents low-density housing, such as single-family homes and duplexes; the second row shows medium-density housing, including triplexes and fourplexes; and the final row depicts high-density housing with six to twenty units per building. Despite this range, high-density housing in Kettering remains contextually scaled, often using similar materials, massing, and design as lower-density housing. This approach creates a consistent streetscape with minimal visual contrast between housing types, supporting neighborhood character while accommodating a variety of living arrangements.

Figure 5 Housing Units by Type

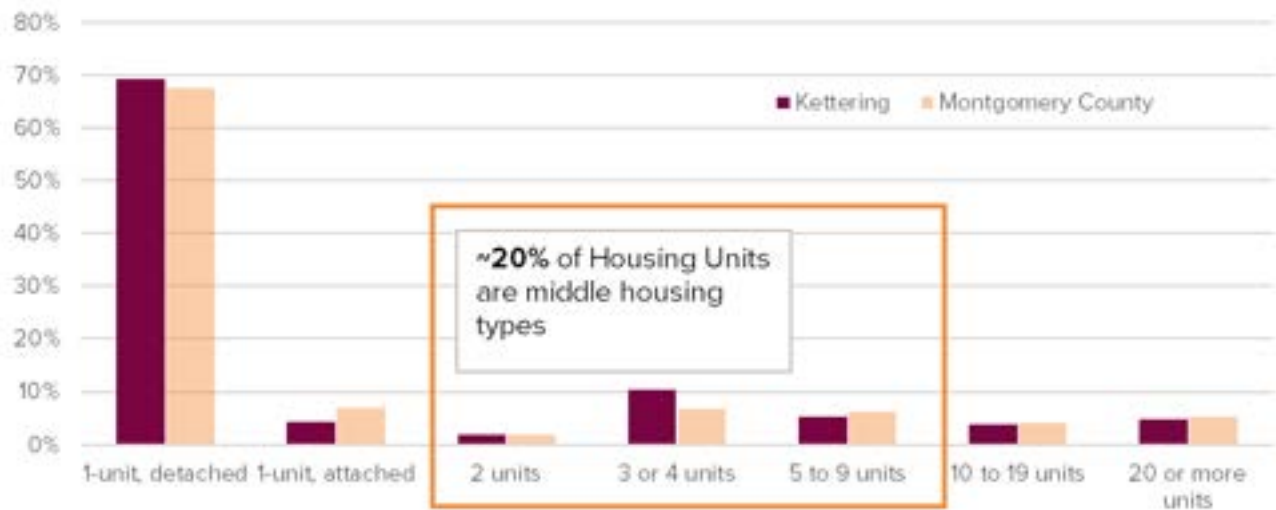
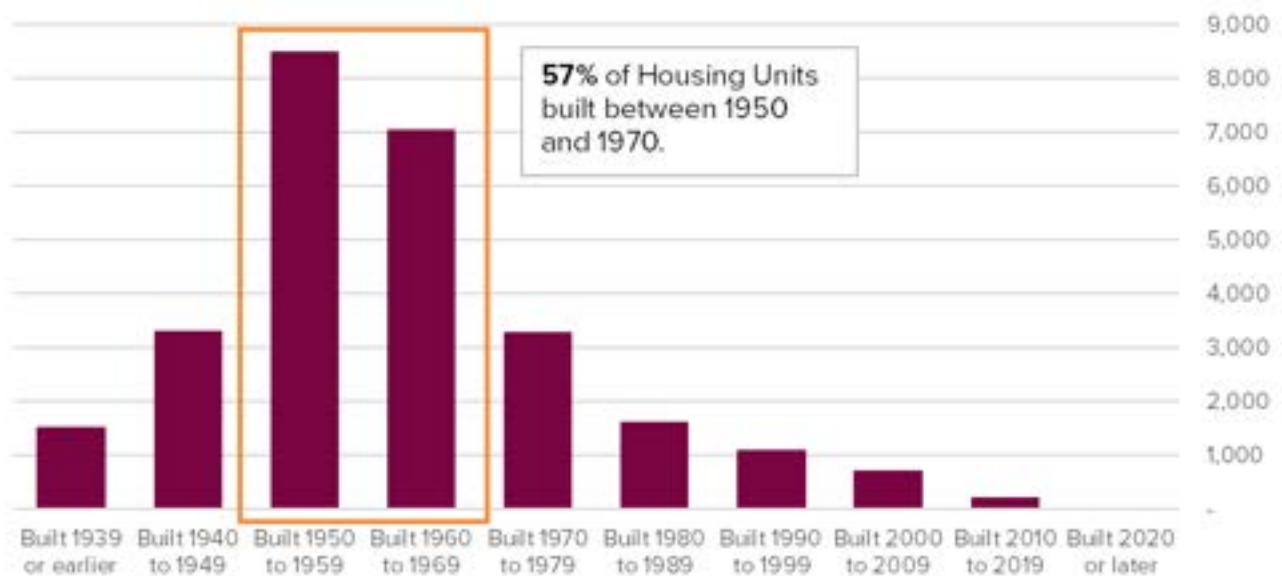


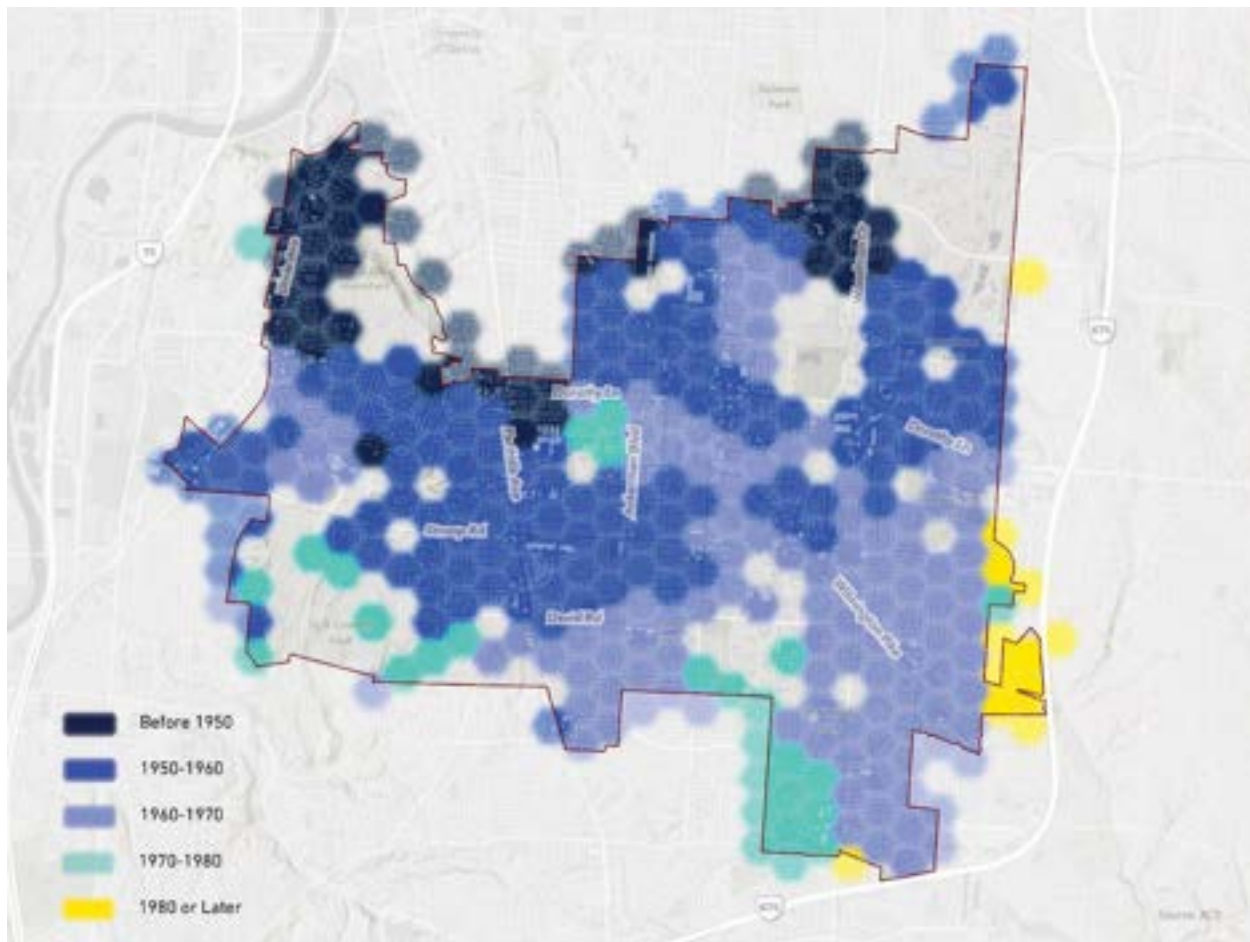
Figure 6 Housing Units Year-Built



Missing Middle housing accounts for roughly one in five housing units in Kettering, offering an important but underutilized opportunity to support affordability and demographic diversity. About 20% of Kettering’s housing stock consists of townhomes, duplexes, triplexes, and quads—commonly referred to as “Missing Middle” housing. These housing types fill the gap between single-family homes and large apartment complexes, offering more affordable, flexible options for residents, especially younger households or those priced out of the traditional single-family market. According to the U.S. Census Bureau, this category spans a range of building sizes, typically from three or four units up to 20 or more.

Kettering’s older housing stock contributes to overall affordability and continues to attract a wide range of residents. A balanced mix of owner-occupied and rental units further improves accessibility across income levels. Kettering’s share of Missing Middle housing (24.3%) remains lower than Centerville (30.9%) and only slightly higher than Beavercreek (20.8%). As illustrated in Figure 4 despite having a larger total housing inventory, Kettering offers fewer units in each Missing Middle category. Expanding these housing options could strengthen affordability, attract younger residents, and support long-term population stability.

Map 5 Median Year Built Housing Units



Kettering’s housing stock is aging, with over 70% of homes built before 1970 and a growing need for renovation and reinvestment. The City’s housing reflects its post–World War II development era, with a median home age between 54 and 63 years. In comparison, nearby communities such as Beavercreek and Centerville have newer housing stock, with median years built between 1970 and 1979, and homes

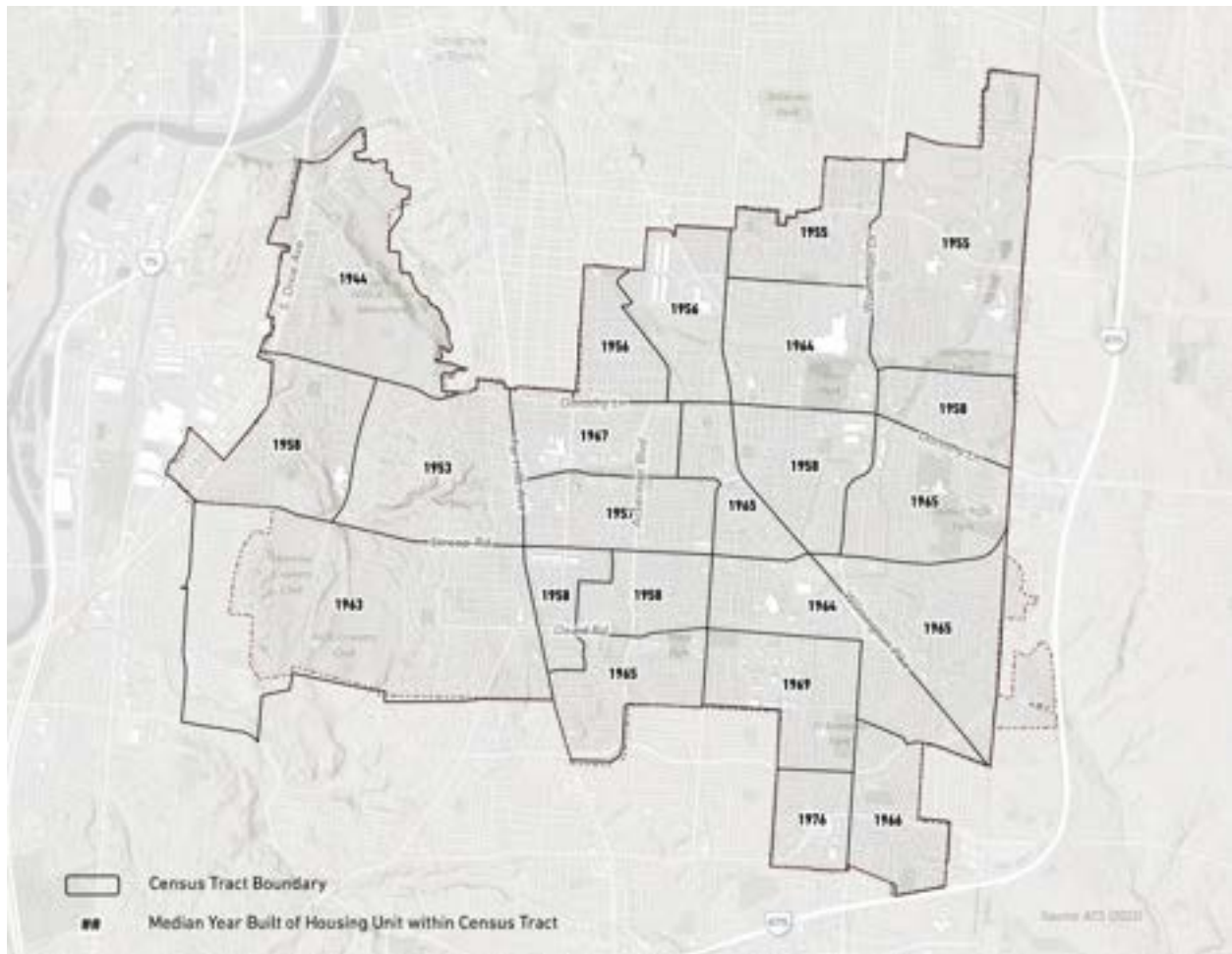
averaging 46 to 55 years old. Regionally, Kettering aligns more closely with Dayton, where the median home was built in 1945, and both Montgomery County and the State of Ohio have median home construction years around 1955.

Kettering’s housing stock is smaller on average, reflecting its mid-century development pattern and post-war origins. In 2022, Kettering homes had a median of 5.7 rooms per unit, a typical size of homes built in the 1950s and 1960s, when the City experienced its most significant growth. While this figure aligns with the overall averages for Montgomery County and the State of Ohio, it falls below neighboring cities like Beavercreek (6.9 rooms) and Centerville (6.2 rooms)—communities that developed more substantially during the 1980s and 1990s, when American homes were generally built larger. Table 1 illustrates the percentage of homes in Kettering built by decade, showing how home sizes have grown nationally over time. Map 6 further provides a spatial view of the City’s housing age, highlighting how the median year built varies by census tract and reflects different eras of development across the community.

Table 1 Average Home Size Per Year

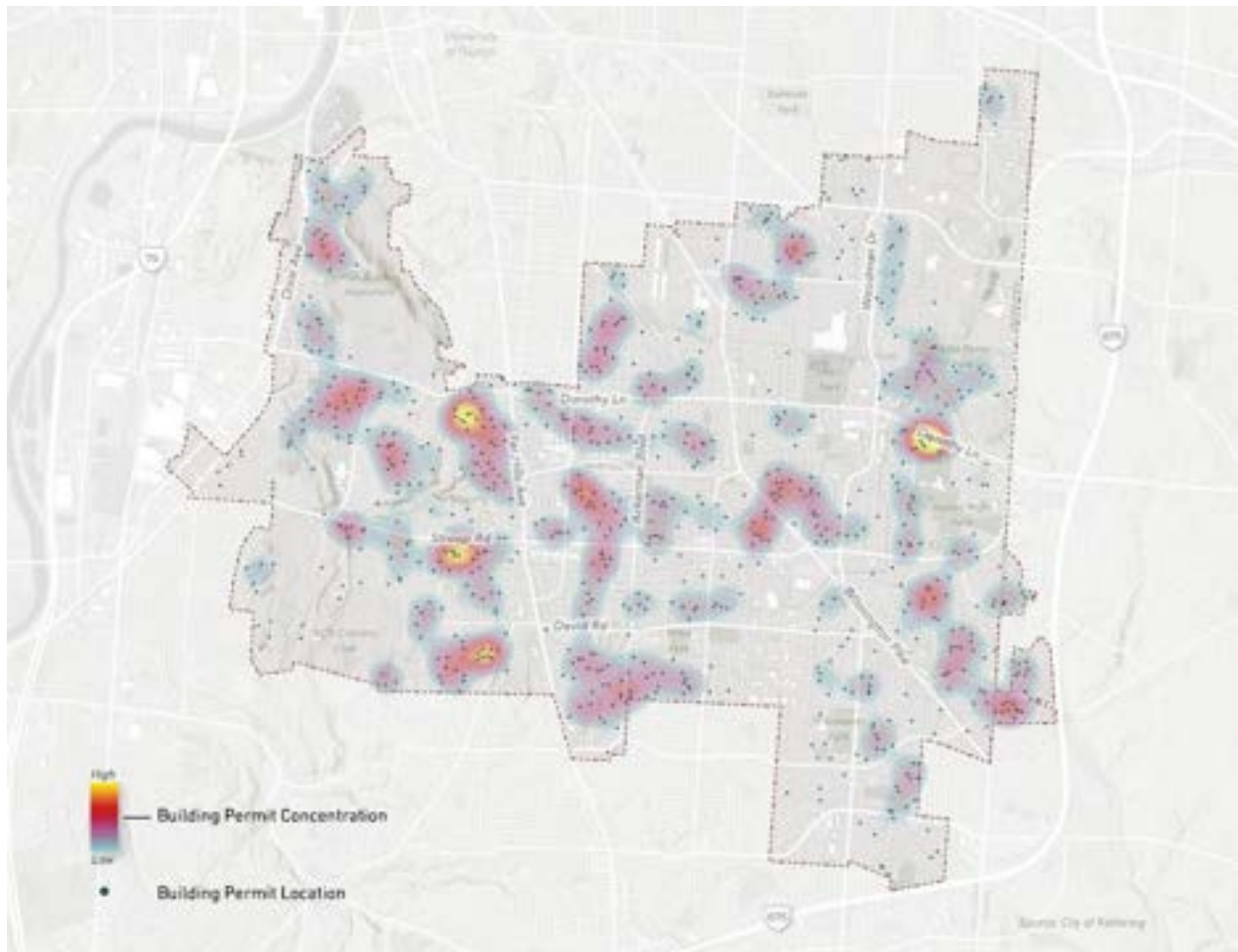
Year	Average Square Feet	Average People per Household	Sq. Ft. per Person	Share of homes built in Kettering
1950	983	3.37	292	49%
1960	1,200	3.33	360	26%
1970	1,500	3.14	478	12%
1980	1,740	2.78	630	6%
1990	2,080	2.63	791	4%
2000	2,266	2.62	865	3%
2010	2,392	2.59	924	< 1 %

Map 6 Median Year Built: Housing Units by Census Tract



Map 5 illustrates the spatial distribution of housing by age across the City, while Figure 5 highlights year-by-year construction trends. Notably, the northwestern quadrant of Kettering has the oldest homes, with a median construction year of 1944, while the newest median-built homes, primarily in the southeast, date to 1976. Given the age of Kettering’s housing stock, many homes have likely had multiple owners and varying levels of upkeep. While older homes often feature durable construction and established character, they frequently face challenges like deferred maintenance, outdated systems, and energy inefficiencies. With 69% of Kettering’s homes over or approaching 50 years old, the City will likely experience increasing demand for renovation, modernization, and reinvestment. Planning for this wave of upgrades, whether through homeowner support programs, flexible zoning, or incentives for reinvestment, will be key to maintaining housing quality, preserving neighborhood character, and meeting the expectations of modern residents.

Map 7 Residential Building Permits (2019 - 2024)



Nearly 1,000 residential building permits were issued in Kettering between 2019 and 2024, reflecting steady investment in the city’s aging housing stock. During this five-year period, the City received 927 residential permit requests, encompassing not only major remodels and new home construction, but also critical system upgrades such as electrical, HVAC, and plumbing improvements. This level of permit activity underscores continued demand and reinvestment in the City’s housing supply, particularly as many homes approach or exceed 50 years of age. Map 7 illustrates the geographic distribution of these permits, with a notable concentration on the east side of the city, including the 36-unit Prugh Woods single-family subdivision approved in 2015.

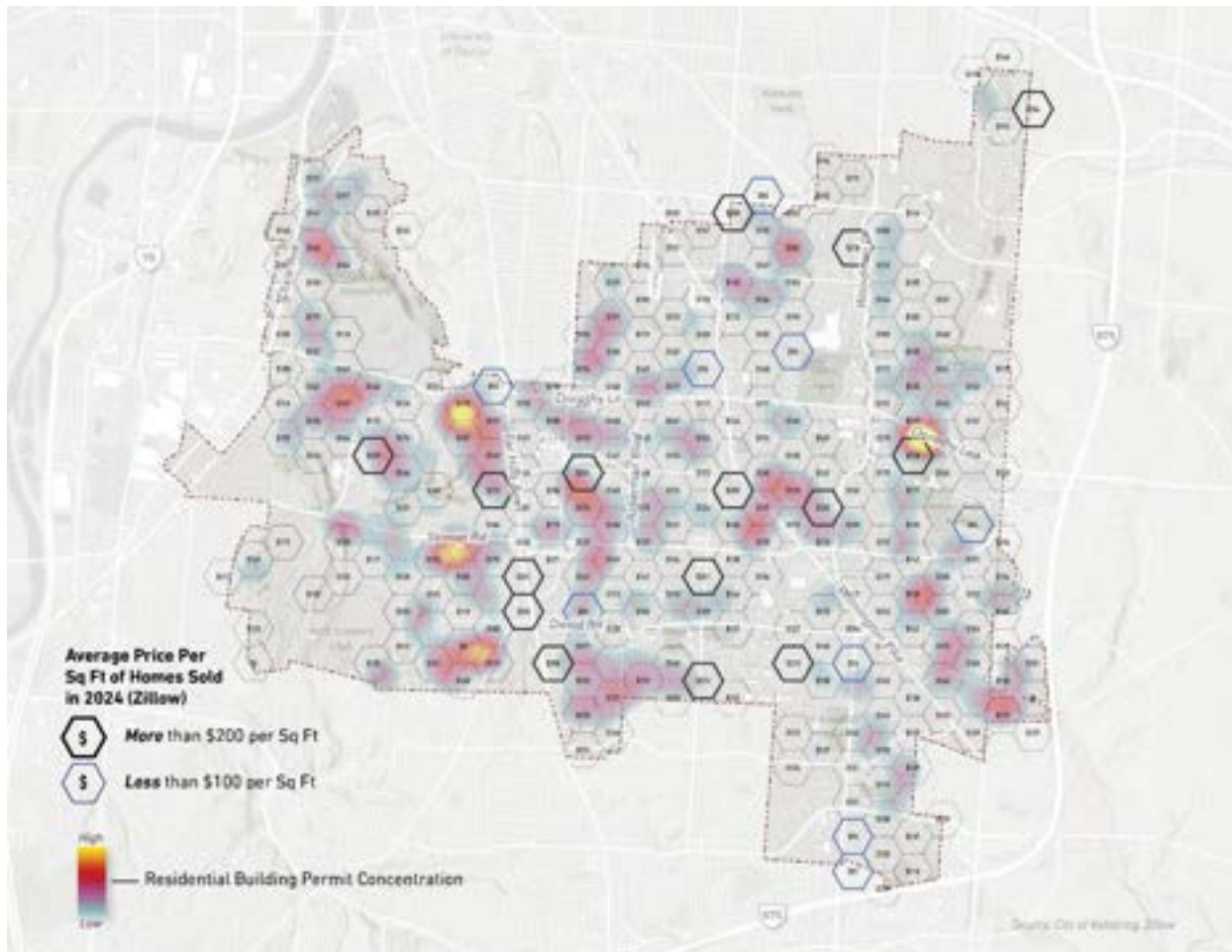
In 2024, approximately 820 home sales occurred in Kettering, according to Zillow. Of these, only 35 homes (4.3%) had an associated residential building permit in recent years, suggesting that the majority of permitted improvements are being made by current residents rather than for resale. This pattern indicates a strong commitment among homeowners to maintain and modernize their properties for long-term occupancy.

Renovation activity in Kettering is concentrated in areas with higher home values, reflecting strong demand for updated housing in an aging market. As shown in Map 8, there is a clear relationship between residential building permit activity and higher home sale prices per square foot. Although 69% of Kettering’s homes are over 50 years old, many areas with higher property values have seen increased permit activity—indicating that buyers are investing in renovations to remain competitive in the housing

market. Of the close to 1,000 residential building permits issued between 2019-2024, more than half consisted of interior alterations and deck/porch/patio permits. Home sale prices vary widely across the City, with some neighborhoods exceeding \$200 per square foot, while others remain below \$100 per square foot. These differences reflect disparities in housing conditions, modernization, and market appeal.

The steady demand for renovated homes speaks to Kettering's core strengths: a high-performing school district, established amenities, and a strong community identity. These factors continue to attract buyers who see value in older homes and are willing to invest in updates, contributing to neighborhood stability and long-term reinvestment.

Map 8 Residential Permits Hotspots (2019-2024) & Zillow Sale Values (2024 Home Sales)



Kettering's low vacancies reflect strong housing demand and limited availability for both homeowners and renters. In 2022, the City had a homeowner vacancy rate of just 0.9% and a rental vacancy rate of 1.3%, indicating a tight housing market with few available units. High occupancy levels suggest that demand remains strong across housing types, but limited availability may pose challenges for those looking to move into or stay within the community.

By comparison, Beavercreek had a slightly lower homeowner vacancy rate (0.6%), but a significantly higher rental vacancy rate (5.9%). Centerville had virtually no homeowner vacancy and a rental vacancy rate of 3.8%. Kettering's across-the-board low vacancy underscores both the attractiveness of the market and the growing pressure to expand housing options for a range of income levels and household types.

HOUSING AFFORDABILITY

Housing affordability remains a critical issue in Kettering, where demand for lower-cost housing options outpaces supply. This section summarizes current affordable housing inventory, highlights at-risk properties, and identifies key challenges and opportunities to expand access, support vulnerable populations, and ensure long-term housing stability for residents across income levels.

The inventory of affordable units is modest but expanding. Kettering currently has approximately 549 affordable housing units, down from 601 in 2014–2015, largely due to the conversion of older LIHTC properties to market-rate housing. However, 40 units are under construction, and another 153 units are in the development pipeline, potentially increasing the total supply to 742 units within 2–3 years.

Most units are small and serve targeted populations. Most existing affordable units are one-bedroom apartments, with many developments targeted to seniors, people with disabilities, and individuals transitioning from homelessness. This highlights a gap in affordable housing for families needing larger units.

Kettering relies on a range of federal and nonprofit programs. Affordable housing in the city is supported by a diverse mix of programs including Low-Income Housing Tax Credits (LIHTC), Section 8, Section 202, public housing, and nonprofit-owned housing. Miami Valley Housing Opportunities and Greater Dayton Premier Management are among the most active stakeholders.

Low Income Housing Tax Credit (LIHTC) properties are at risk of conversion. As affordability restrictions on LIHTC properties expire after 15–30 years, several complexes in Kettering have already converted to market-rate rents. Future expirations may further reduce the city's affordable housing stock unless preservation strategies are employed.

Waitlists indicate high demand. Demand for affordable units significantly exceeds supply. Trails of Oak Creek has a 3–5-year waitlist, and Oakdale Apartments reports more than 80 individuals waiting for 2- and 3-bedroom units. MVHO typically takes 6–12 months to place individuals experiencing homelessness.

One-third of renters are cost-burdened. Based on HUD data, 34.4% of renter households and 18.5% of owner households in Kettering are cost-burdened, spending more than 30% of their income on housing, highlighting the financial pressure on lower-income residents.

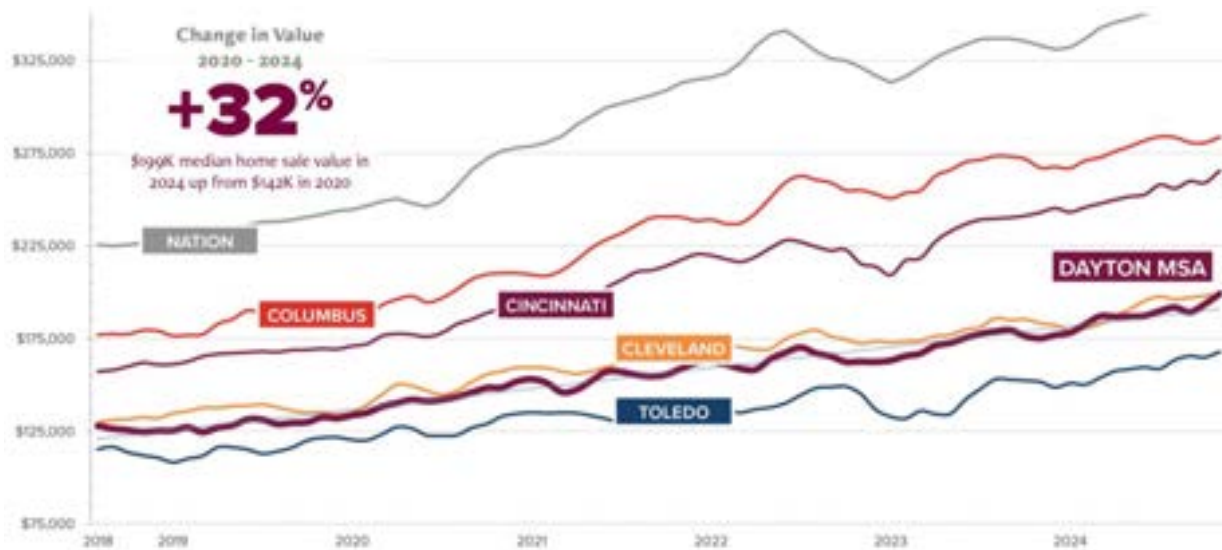
RESIDENTIAL REAL ESTATE MARKET

This section explores key trends in Kettering’s residential real estate market, including shifts in homeownership, housing demand, median home values, and market competitiveness. It also highlights changes in occupant types and other significant indicators shaping the local housing landscape.

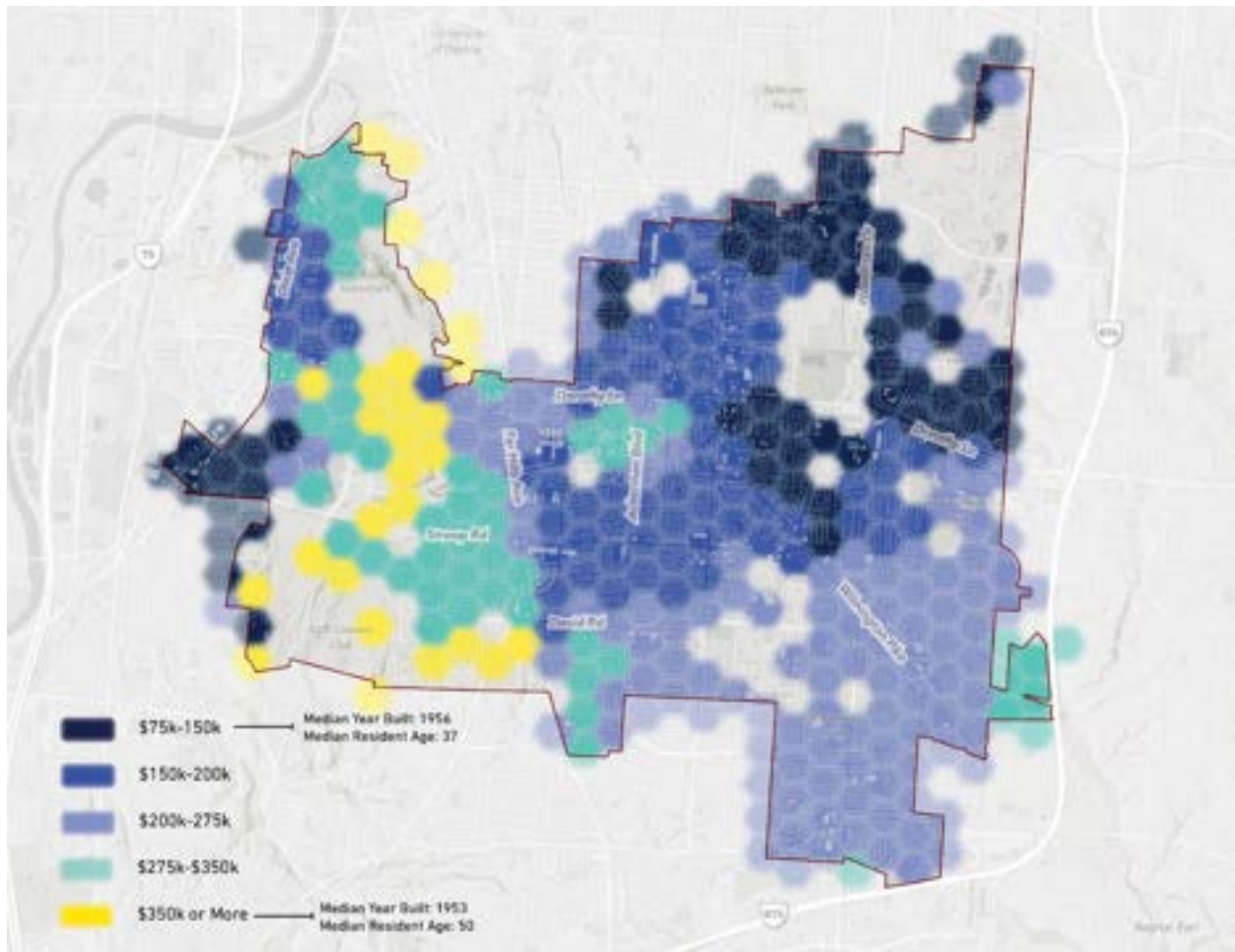
Kettering’s home values are rising steadily, though increases fall behind neighboring cities like Beavercreek and Centerville. In 2022, the median home value in Kettering was \$174,300, roughly \$20,000 higher than the Montgomery County median of \$154,300. From 2010 to 2022, Kettering experienced a \$37,000 increase in home values after adjusting for inflation. By comparison, Beavercreek and Centerville experienced sharper increases—\$67,000 and \$62,000, respectively—nearly double the growth seen in Kettering.

Map 9 illustrates median home values across Kettering as of 2024, while Figure 6 places the City within the broader Dayton MSA housing market, where home prices remain relatively affordable but are trending upward compared to regions like Toledo and Cleveland. While Kettering’s housing stock has historically been more affordable, its older homes present both opportunity and challenge—they offer entry points for younger buyers but require investment to remain viable and attractive. Long-term modernization and reinvestment will be critical to maintaining home values and market competitiveness.

Figure 7 Metropolitan Median Home Sale Price Average

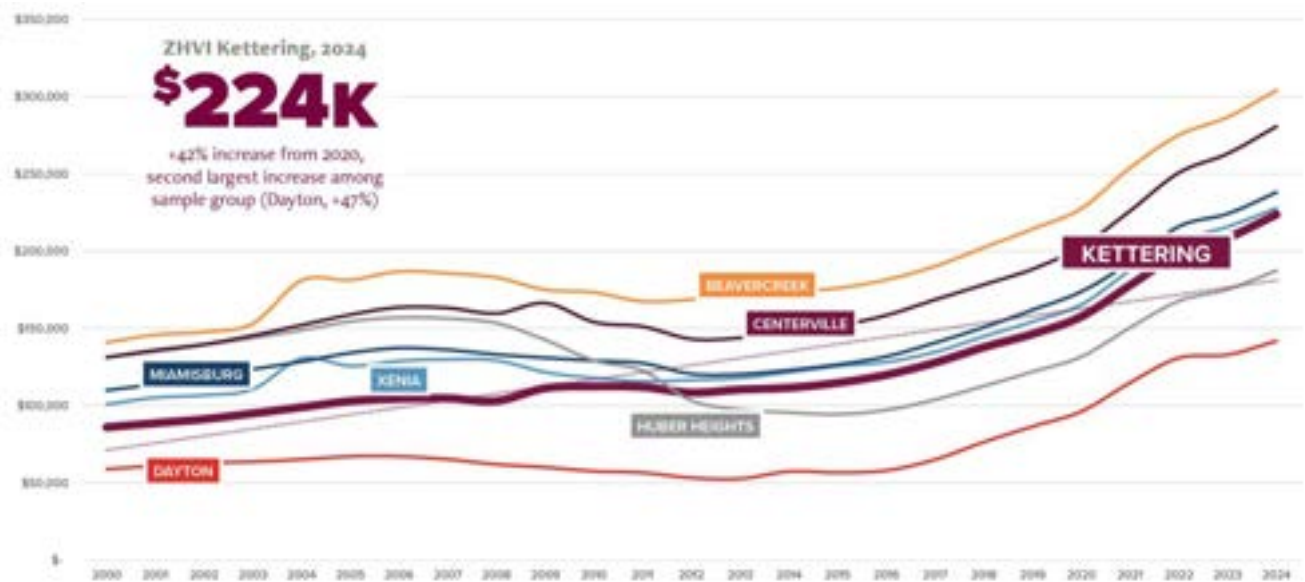


Map 9 Median Home Value (2024)



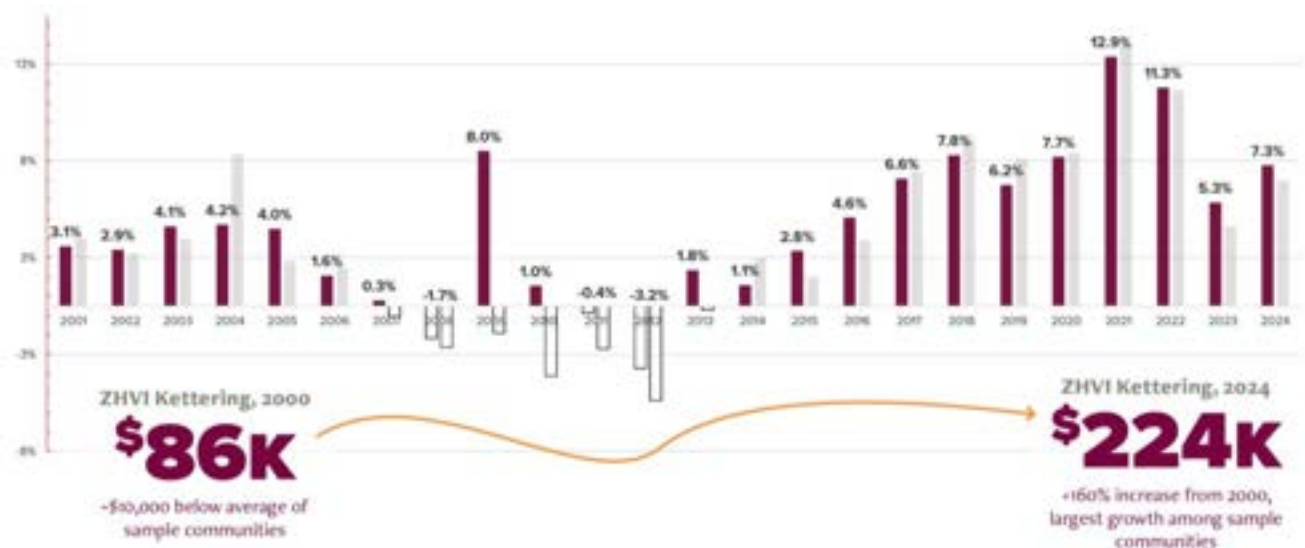
Home values in Kettering have increased by 42% since 2020, reflecting strong demand and a competitive housing market. Between 2020 and 2024, Zillow reported a rise in Kettering’s home value index from \$157,739 to \$223,813. As illustrated in Figure 7, home sale prices in Kettering are comparable to those in Xenia and exceed those in nearby markets like Huber Heights and Dayton. This upward trend reflects a competitive housing market and indicates a stable environment for residential investment, particularly in single-family homes. While Kettering’s housing stock is generally older and smaller, Figure 8 demonstrates that home values have increased steadily each year, even when compared to neighboring communities. This consistent growth underscores Kettering’s sustained market strength and its appeal within the greater Dayton area.

Figure 8 Home Value Index (Zillow Data)



In 2024, the median sale price for single-family homes reached **\$226,000**, reflecting a **25.6% increase since 2010**. Map 8, on page 23 illustrates sale locations and cost per square foot, with higher price-per-square-foot areas indicating stronger demand, desirable amenities, or new developments, while lower-priced areas may suggest aging housing stock, economic challenges, or potential for revitalization.

Figure 9 Year-over-year ZHVI Change (Zillow Data)



Between 2015 and 2022 Kettering's Median rent per bedroom increased by over \$200. Between 2015 and 2022, Kettering's median rent per bedroom increased by over \$200, a trend consistent with rental price growth observed across Montgomery County and Ohio. While portions of this increase are inflationary in nature, this comparative rate change indicates that Kettering remains competitive within the regional rental market. Nearby communities such as Beavercreek and Centerville experienced more significant rent increases of over \$310 and \$350, respectively, suggesting higher demand pressures or shifts in local housing market dynamics.

ECONOMIC & PERSONAL PROSPERITY

This section explores the financial well-being of Kettering residents and the broader economic landscape of the City. It examines key indicators such as income levels, employment trends, and economic mobility to assess both current conditions and long-term prospects. Through this analysis, the section provides insight into Kettering's economic stability, residents' access to opportunity, and shifts in prosperity over time, helping to inform strategies that support inclusive and sustainable growth.

KEY FINDINGS

- Kettering's economy is deeply integrated with the Dayton MSA.
 - Employment in Kettering has shifted toward healthcare, administrative, and finance sectors while declining in high-wage sectors like professional services, manufacturing, and real estate.
 - Kettering's share of regional employment grew from 7.6% to 8.3% between 2002 and 2022.
 - Healthcare is the City's dominant employment sector, led by major employers such as Kettering Health and Alternate Solutions Health Network.
 - Workforce and job mismatches persist: in 2022, 85% of residents commuted out, and 82% of Kettering jobs were filled by non-residents, underscoring the City's regional role and opportunity to strengthen local job alignment.
 - Labor force participation is declining slightly, reflecting an aging population, while unemployment has fallen and commuting distances remain stable, pointing to a relatively strong regional labor market.
 - Kettering's income levels trail behind nearby communities, with a median household income of \$69,818.
 - Poverty rates have improved for children and working-age adults but have risen among seniors.
 - Nearly 43% of renters are cost-burdened, reflecting affordability pressures.
 - Educational attainment is increasing, with 40% of residents holding a bachelor's degree or higher in 2022—up from 31.8% in 2010.
 - Kettering's fiscal health remains strong, supported by income tax revenues, prudent capital planning, and a resilient fund balance, though long-term sustainability will depend on attracting higher-wage employment sectors and maintaining a diverse economic base.
-

Kettering's economy is closely tied to the broader Dayton region, which is seeing modest population growth and remains anchored by longstanding industries and major institutions. As a suburb of Dayton, Kettering is part of the Dayton-Kettering-Beavercreek Metropolitan Statistical Area (MSA) the fourth largest MSA in Ohio, with an estimated 2023 population of 814,400. After decades of population decline, the Dayton MSA has experienced a slight 0.04% increase since 2020, signaling potential stabilization. Nationally, the region ranks 76th among metro areas, comparable in size to Lakeland (FL), Boise (ID), and Stockton (CA).

Dayton's economy has long been rooted in aviation and defense, a legacy dating back to the Wright Brothers and their first successful flight. This history continues today through Wright-Patterson Air Force Base (WPAFB), a cornerstone of the regional economy. WPAFB employs more than 38,000 military, civilian, and contract workers, making it the largest single-site employer in Ohio. Additionally, more than 54,000 retired military personnel in the region utilize services at the base. The economic and employment influence of WPAFB reaches deeply into surrounding communities—including Kettering—shaping labor markets, supporting local businesses, and sustaining a stable base of jobs and federal investment in the region.

The Dayton region's economy is increasingly centered around STEM-related industries, positioning it for continued growth and innovation. Core industries in the region include aerospace research and development, information technology, and advanced materials and manufacturing allocations which are expected to expand in the coming years. As the Dayton MSA grows, major employers such as GE Aerospace, Legrand, Honda, LG, and Amazon are making significant investments, particularly in emerging sectors like electric vehicle battery production, aviation manufacturing, and logistics. See Map 10 for the locations of major regional economic announcements and investments.

The region's location within 600 miles of 60% of the U.S. population, 27 major metro areas, and 65% of Fortune 500 headquarters, makes it an ideal hub for these industries. This geographic advantage, combined with the region's skilled workforce and infrastructure, continues to drive economic development and opportunity across communities like Kettering.

Map 10 Major Regional Economic Announcements and Investments



Kettering's role in the regional economy has strengthened in some sectors while declining in others, reflecting a shift in its economic specialization within the Dayton MSA. An analysis of Kettering's share of regional employment across major industry sectors from 2002 to 2022 shows that the City has become an increasingly important hub for information services, finance, administrative services, and healthcare. These sectors have seen steady growth in both absolute job numbers and Kettering's share of regional employment.

Kettering's share of the Dayton MSA economy has increased modestly, rising from 7.6% in 2002 to 8.3% in 2022, an indication of steady economic growth. However, the City has experienced a decline in employment across several key sectors, including tourism, call centers, professional and technical services, management, real estate, construction, retail trade, manufacturing, and transportation and logistics (see Figure 9). During the onset and following years of the COVID-19 pandemic, local employment saw a decrease of around 3,000 jobs lost due to the closure of the Spectrum and Synchrony Financial call centers, as well as significant downsizing at the Victoria's Secret call center. The decline in professional and technical services is especially significant, as these roles typically offer higher wages and stronger fiscal benefits than lower-wage industries. This shift highlights both a challenge and an opportunity for Kettering to develop strategies aimed at retaining and attracting high-value employment.

Figure 10 Trends in Kettering Share of Dayton MSA Employment (2002 - 2022)

Sector	2002	2010	2022
Agriculture	0.7%	0.5%	0.0%
Mining/Quarry	0.0%	0.0%	0.0%
Utilities	0.1%	0.0%	0.0%
Construction	5.4%	6.9%	5.0%
Manufacturing	6.7%	4.0%	4.6%
Wholesale	4.5%	4.2%	4.1%
Retail	6.5%	6.5%	5.4%
Transport	2.5%	2.4%	1.8%
Information	7.6%	7.9%	29.6%
Finance	14.1%	20.3%	21.5%
Real Estate	7.7%	7.3%	6.1%
Prof/Tech	9.2%	9.6%	4.3%
Management	11.6%	13.2%	10.5%
Administrative	8.0%	8.0%	14.9%
Education	4.8%	5.8%	5.9%
Health Care	11.6%	6.9%	13.0%
Arts, Entertainment	16.8%	19.5%	16.6%
Accommodation	7.4%	6.7%	5.8%
Other Services	9.0%	8.8%	7.9%
Government	4.0%	5.8%	2.8%
TOTAL	7.6%	7.0%	8.3%
Sources:	U.S. Bureau of the Census; U.S. Department of Labor; and RGDE.		

*NOTE: Precipitous drop in Health Care jobs share from 2002 to 2010 is likely due to a tabulation error in the dataset and not reflective of a real decline over this period.

KEY EMPLOYERS

Kettering has a business and economic base driven by healthcare and administrative services which together represent nearly 40% of local employment. Other key sectors include information services, finance & insurance, retail trade, manufacturing, accommodation & food service, and education services. Several industry sectors are barely represented in the City's employment base, such as utilities and extraction (agriculture, mining/quarrying), as well as real estate, transportation & warehousing, and public services, all of which represent 1% or less of the City's jobs.

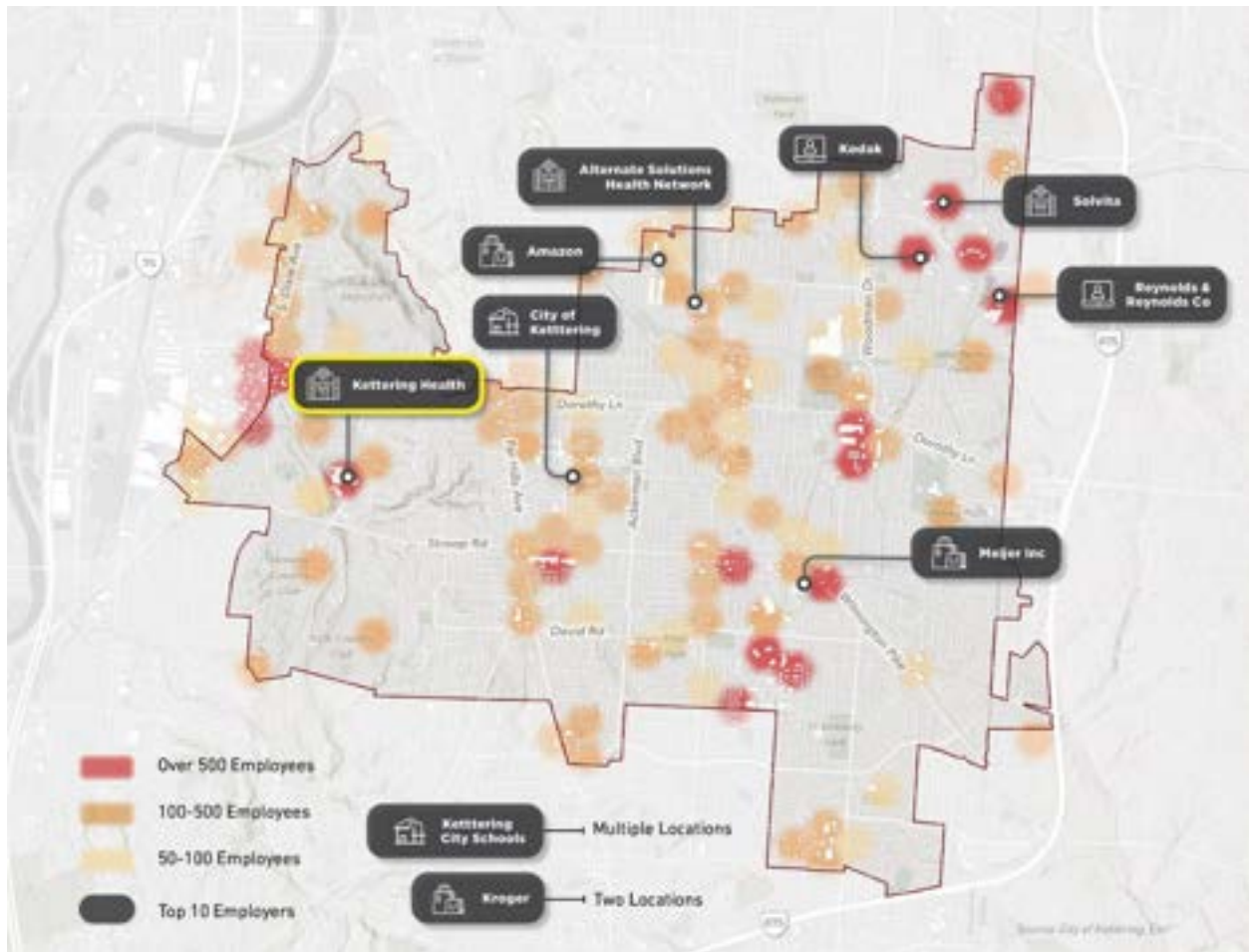
Kettering's economy is driven by healthcare. Much of that sector's employment is concentrated in one large company – Kettering Health – which has approximately 3,570 employees representing 12.5% of the City's overall employment base in 2024, according to the City's 2025 Budget Document. Other large healthcare-related employers in Kettering include Alternate Solutions Health Network (811 employees) and Solvita (formerly Community Blood Center and Community Tissue Services, 807 employees). The City's major employers and employment clusters are shown on Map 11.

Another large private sector employer is Reynolds and Reynolds, a software company engaged in automotive technologies, which employed 1,390 (roughly 5% of total Kettering employment) in 2024. Several major retail chains, such as Meijer (550 employees) and Kroger (420), rank among the City's largest employers. Public sector employment is also significant, with Kettering City Schools employing 1,155 people and the City of Kettering employing 561. In the private sector, companies like Synchrony, a financial services firm, once employed 1,900 workers before closing in 2020. Other large employers included the Spectrum call center (500 jobs) and the L Brands call center, which employed around 1,000 people before downsizing to 120 jobs following the COVID-19 pandemic; both centers closed in 2024. Table 2 illustrates the shift in major employers in Kettering from 1990 to 2024.

Table 2 Major Local Employers 1990 and 2024



Map 11 Major Employers & Employment Clusters



EMPLOYMENT TRENDS

Kettering had about 30,000 jobs in 2022, up by 4.4% since 2002. However, growth has been uneven over the 20-year period, and Kettering has seen a shift away from primary industries like manufacturing towards healthcare and financial services.

Between 2002 and 2010, Kettering’s employment fell by more than one-fifth due to a combination of external factors including a shift to overseas manufacturing, increased productivity levels due to emerging technologies, the global financial crisis, and recession. General Motors’ Delco division, which originated with Charles Kettering’s Dayton Engineering Laboratories Company (DELCO) has played an integral role in the City of Kettering’s development and is part of its identity. Between 2010 and 2022, the local economy recovered, adding back over 7,200 jobs over the 12-year period. Yet, there has again been some shift since 2022, such as the closure of Tenneco’s (formerly Delphi’s) shock absorber plant on Woodman Drive and the loss of 648 jobs. L Brands’ call center closed in 2024, resulting in the loss of 120 back-office jobs.

Over the 20 years, growth industries included information services, administrative services, healthcare, and finance. Recovering industries included manufacturing, wholesale trade, and transportation & warehousing. Declining industries were retail trade, real estate, professional & technical services, and tourism (accommodation & food service). New economic policies established in 2025 may also have an

impact on local industry. For example, companies like Tenneco that shifted their Kettering labor to Mexico might now be impacted by tariffs that could shift production back to the U.S. The various macro-economic and policy dynamics impacting U.S. industries suggest a broader swath of unknowns that affect business planning in coming years and indicate a need to ensure that the local economic base and labor force remain diverse and flexible.

ASSETS & AMENITIES

The City of Kettering has a number of assets and amenities that help to support and promote the City's economic development. For example, the City is known for its excellent public school system, which enrolls 7,900 students and is consistently ranked in the top half of public-school systems in the state and the top third of schools in Montgomery County. The City is also recognized nationally for its recreation program, winning national Gold Medal awards. The City offers 22 park sites with 438 total acres of land and a 153,500 square-foot recreation complex, plus a variety of annual events that draw people to the City.

Further solidifying Kettering's position as a healthcare node, Kettering College is a four-year university enrolling 800+ students in programs focused on healthcare fields like occupational therapy and physicians' assistant occupations. Residents of Kettering can also easily access regional assets such as the University of Dayton, Sinclair Community College, Miami Valley Hospital, as well as Wright State University. Dayton International Airport is located on the opposite side of town in the Vandalia area but is still relatively accessible to Kettering. The City is located about 40 minutes (23 miles) from Wright-Patterson AFB.

Dayton is a transportation hub, and Kettering has access to I-675 and I-75. As such, the City is accessible to points throughout the I-75 corridor, which also connects Kettering to the I-70 corridor east and west. I-75 is one of the country's major automobile manufacturing corridors from Michigan, along with being a major "snowbird" travel route for retirees who travel south from the Midwest to Florida for the winter. I-70 connects the City to major markets from Baltimore west through Denver.

The City of Kettering operates two traditional business parks – Kettering Business Park (KBP) and Miami Valley Research Park (MVRP). KBP offers 120 acres, formerly occupied by Gentile Air Force Station and now home to about 2,500 jobs. Alternate Solutions Health Network, Amazon and Kettering Health have a major presence in the business park. According to the City's website, MVRP has recently seen expansions at anchor businesses like Solvita which recently purchased the former Synchrony Financial buildings, Resonetics, and the new headquarters for Life Connection of Ohio. More intensive assessment of these business parks as well as commercial business nodes, infrastructure, housing, and amenities in the City is now underway to help refine this assessment and inform strategic planning.

BENCHMARKING

A benchmarking analysis was also conducted to assess Kettering's relative strengths and weaknesses on several factors against comparable or competitive communities in the region. Factors considered in this analysis included jobs-per-household, industry dependency, resident-job match, overall employment growth, wages, commutation patterns, work-from-home, median household income, age of housing stock, housing affordability, owner occupancy, mobility rates, age cohorts, and educational attainment. Key findings are summarized below.

Kettering has a relatively high industry dependency on healthcare jobs (at 5 times the median). Being dependent on this sector can be viewed as positive since healthcare has been a growing sector with good-paying jobs. Much of this growth has been driven by demand from the Baby Boom generation along with an expanding menu of medical procedures supported by new and emerging technologies. As this generation ages, there will be fewer people to generate demand for healthcare services.

In general, a diversified economy helps cities adjust to fluctuations within individual industries and sectors over time, thus avoiding "boom-bust" cycles that impair the local tax base, cause labor force dislocation, and result in housing decline. Columbus is among the most economically diversified economies among the comparative cities while Kettering is among the least diversified in the region. Kettering is different from Columbus and Dayton in that it is a *satellite* City within a larger metropolitan area, so there is room for the City to specialize as an employment node since the labor market extends beyond the City's boundaries.

Kettering generates nearly 57% of its revenue from the City Income Tax. The benchmarking exercise looked at the share of high-wage sectors in Kettering versus competitive and comparative communities to gain a sense of how Kettering is positioned for those high-income-generating jobs. For the purposes of this analysis, Kettering was compared based on its employment in the top five wage-earning sectors in Ohio (management, finance, professional & technical services, utility, and information services) as a share of total local employment.

Based on this analysis, Kettering ranks tied with Columbus for 5th place out of the 14 jurisdictions, with 22.2% of its employment found in the top five wage-earning sectors. Cities like Dublin, Beavercreek, and Mason had the highest share of these jobs, at nearly 40%, 34%, and 30%, respectively. Jurisdictions like Huber Heights and Middletown had fewer of those types of jobs as a share of total employment. Kettering seems to be positioned at least in the upper half of relevant jurisdictions with respect to its mix of higher-wage sectors.

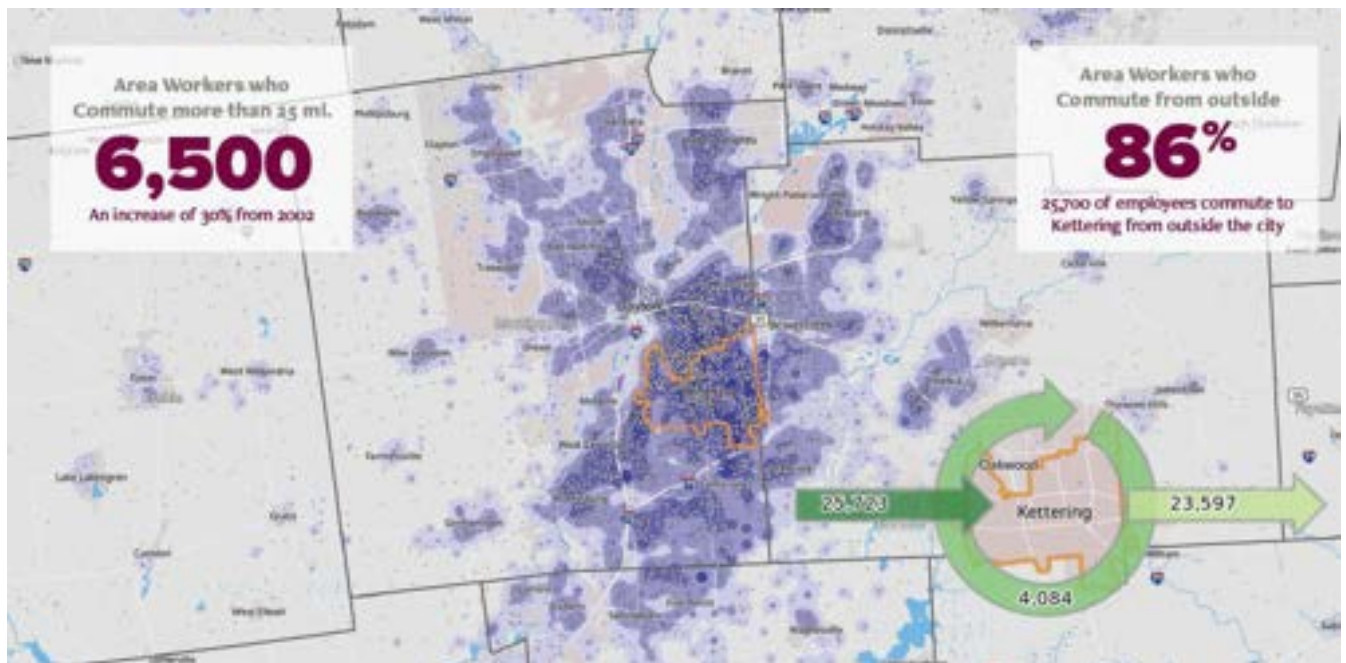
An important measure of quality of life is whether residents can find employment close to home and not have to commute great distances to work. The benchmarking analysis determined that Kettering has a significant mismatch in the ratio of jobs and resident employment in the top industry, with a ratio that (at 10.4) is 70% higher than the median for the comparable communities. This ratio is only exceeded in Moraine (12.5), Middletown (12.0), and the City of Dayton (10.5). By comparison, Columbus, Huber Heights, and Springboro have a relatively equal match between jobs and residents employed in the City's top industry sector. This comparison is summarized below, though it should be noted that while the number of jobs can be equal, a low ratio still does not confirm that residents are employed in those very same jobs.

COMMUTING PATTERNS

Kettering plays a dual role as both a residential community and an employment hub, with most workers commuting in or out of the City. In 2022, Kettering supported 29,336 jobs, yet only a small share of residents both lived and worked within the City. Map 12 illustrates labor inflow and outflow patterns, showing that 85.2% of Kettering residents commuted elsewhere for work, while 81.7% of workers employed in Kettering lived outside the City. This high level of workforce turnover underscores the City's deep integration with the broader Dayton regional economy.

Nearby employment centers offer professional opportunities that draw residents beyond Kettering's borders. At the same time, Kettering remains an important job center within the region. This high degree of labor exchange highlights the importance of regional connectivity and economic collaboration, as well as the opportunity for Kettering to expand strategies that retain local talent, attract new workers, and foster a more self-sustaining employment base to support long-term economic resilience.

Map 12 Labor Shed & Commuting Patterns, Workers Commuting into Kettering (2022)



LABOR FORCE

Labor force participation in Kettering has declined slightly over the past decade, reflecting broader demographic shifts tied to an aging population. In 2010, 66.5% of Kettering residents age 16 and older were in the labor force. By 2022, that figure had declined to 65.4%. Similar trends occurred in nearby communities: Beavercreek dropped from 67.1% to 65%, and Centerville declined from 62.5% to 61.1% over the same period. This gradual decrease is primarily driven by an aging population, as more residents retire, and a smaller proportion remains in the workforce. As the working-age population shrinks, Kettering may face increasing pressure to sustain economic growth, support local businesses, and maintain a stable tax base.

Fewer workers contributing to the economy could also challenge the City's ability to fund and maintain public services and infrastructure. These trends highlight the need for targeted strategies to attract

younger professionals, retain local talent, and expand workforce development opportunities that align with the City's long-term economic goals.

Unemployment in Kettering has declined significantly since 2010, reflecting strong regional employment connections and a stable labor market. In 2022, 1,136 Kettering residents were unemployed, a decrease of 741 people compared to 2010. This decline suggests that more residents are securing employment opportunities—primarily within the Dayton MSA—demonstrating Kettering's integration with the regional economy. Labor and commuting patterns reinforce this trend. In 2010, 3,423 residents both lived and worked in Kettering, while 21,261 commuted outside the City, and 19,168 non-residents commuted in. By 2022, commuting distances remained relatively stable, though slightly more workers traveled 10–24 miles (increasing from 19% to 22.7%), while those commuting less than 10 miles decreased slightly (from 56.9% to 55.5%).

These patterns indicate that Kettering's residents are increasingly reliant on nearby employment hubs rather than local jobs alone. The City's low unemployment rate and sustained commuting activity highlight the importance of regional partnerships and a strong external job market in supporting Kettering's economic resilience and household stability.

CITY FINANCIALS & FISCAL TRENDS

Kettering's financial position remains strong, despite a modest decline in its overall fund balance driven by shifting expenditure responsibilities. At the end of 2023, the City's governmental funds reported a combined fund balance of \$92.7 million, representing a 3.4% decrease from the \$96.0 million recorded in 2022. This change reflects strategic shifts in revenue sources and expenditure allocations over the past year.

The General Fund experienced an 11.9% increase in revenue (approximately \$7.8 million), primarily due to higher income tax collections and a 1,058.4% increase in investment earnings, driven by favorable market conditions. However, expenditures rose by \$15 million (41.3%), largely due to police and fire personnel costs that were previously funded through the American Rescue Plan Act (ARPA) in 2022 but shifted back to the General Fund in 2023. Despite the year-over-year decrease in fund balance, these figures reflect a resilient revenue growth and a stable fiscal outlook, supported by strong income tax performance and sound investment returns. The reallocation of ARPA-related costs signals a return to more typical funding structures moving forward.

Kettering generated nearly 57% of its revenue from the City Income Tax, based on actual expenditures as presented in the City's 2025 Budget. The City has stated in its Strategic Plan that fiscal responsibility is a high priority, encompassed in the #1 goal of providing high-quality services. From a fiscal perspective, the City will need to remain competitive for jobs that generate a high fiscal return. In Ohio, these are office sector jobs in management, financial services, professional & technical services, and information services, among others. Below are the top ten industry sectors ranked by average annual wage in the state of Ohio (2023, Ohio Bureau of Labor Market Information).

1. Management of Companies & Enterprises	\$129,206
2. Utilities	\$116,358
3. Finance & Insurance*	\$ 99,855
4. Professional & Technical Services	\$ 95,651
5. Information Services*	\$ 91,661
6. Wholesale Trade	\$ 88,180
7. Mining & quarrying	\$ 84,535
8. Construction	\$ 74,156
9. Manufacturing*	\$ 72,566
10. Real Estate	\$ 61,472

***Sectors with a significant presence in Kettering.**

While the top-earning sectors include several that are important to Kettering namely, information services (8%) of the City's jobs, finance (8%), and manufacturing (6%); Kettering's top employment sectors are not present on the list of the top wage and salary generators. Healthcare and administrative services (which together accounted for nearly 40% of all jobs in Kettering in 2022), as well as retail trade (7%), education services (6%), and accommodation services (6%) are key sectors in Kettering that are not among the top wage-earning sectors.

It is important to note that fiscal returns from income taxes are based not just on average sector wages, but also on the mix of specific industries within those sectors, the mix of professions, worker densities, fiscal structure, commutation patterns, cost centers and generators for each municipal department, and other factors yielding a net fiscal return.

Kettering responded to the loss of estate tax revenue with a long-term capital investment strategy supported by a one-time windfall. In 2013, the City received a one-time \$42 million estate tax distribution, just before the Ohio General Assembly abolished the estate tax that same year. Previously, Kettering had relied on an average of \$3 million annually from this source, which had been allocated to the Capital Projects Fund to support infrastructure and improvement efforts. To manage the loss of this recurring revenue, the City Council adopted a Capital Improvement Plan (CIP) that earmarked the one-time estate tax revenue for long-term infrastructure investment. The plan committed \$40 million to ongoing capital improvements, with legislation requiring the City to spend \$3 million annually from the fund until it is exhausted. This proactive approach has allowed Kettering to maintain its capital investment priorities despite the elimination of a key funding source.

Land use planning plays a crucial role in shaping Kettering's fiscal health by influencing both revenue generation and expenditure needs. Zoning regulations influence property values, tax revenue, and economic activity, while different land uses create varying demands on public services. In Kettering, 57% of the City's general revenue is derived from City Income Tax, which includes both personal and business income, highlighting the importance of land use and composition. Commercial and industrial developments typically generate higher tax revenues while placing relatively low demands on public infrastructure and services. In contrast, residential areas tend to require more resources—including schools, emergency services, and infrastructure—placing greater strain on local budgets. Higher intensity commercial uses like retail and restaurants also generate significant service demands (fire, policing, code enforcement, utilities, etc.) so their tax benefits are weighed against these costs.

In fiscally stable communities across Ohio, a balanced distribution of land use supports financial sustainability and equitable access to services. For Kettering, achieving and maintaining this balance is essential to ensuring that high-demand residential areas are supported by a strong base of commercial and industrial development that contributes proportionally to the City's revenue needs.

PERSONAL PROSPERITY

Kettering's income profile reflects a stable middle-income community, but household earnings fall behind those in neighboring cities, creating potential challenges for housing affordability and reinvestment. According to the American Community Survey (ACS) in 2022, Kettering's median household income was \$69,818, with 52.3% of households earning more than \$50,000 annually. The largest income brackets included:

- **\$50,000–\$74,999 (17.9%)** – *Ex. Allied health and healthcare support occupations average between \$35,000 and \$62,000 prevailing annual wages in Ohio.*
- **\$75,000–\$99,999 (17.2%)**
- **\$100,000–\$149,999 (17.2%)**

While this distribution suggests relative financial stability, Kettering's income levels skew lower compared to nearby communities. Centerville, with a median household income of \$79,509, falls between Kettering and Beavercreek but has a stronger concentration in higher income brackets. Beavercreek, by comparison, has a significantly higher median income of \$108,140, with 23.2% of households earning \$100,000–\$149,999, 17.8% earning \$200,000 or more, and 13.8% earning \$150,000–\$199,999.

These disparities suggest that Kettering residents may face greater challenges affording rising home prices and reinvesting in an aging housing stock—particularly when compared to their counterparts in Centerville and Beavercreek. As home values and living costs rise across the region, maintaining housing affordability and supporting long-term household wealth-building will be critical for economic resilience.

Poverty rates in Kettering have improved for children and working-age adults but have increased among seniors, highlighting shifting economic pressures across age groups. Between 2012 and 2022, Kettering saw a notable decline in child poverty, with rates falling from 17.8% to 10.8%. Among working-age residents (18–64), poverty decreased slightly from 9.5% to 8.5%, suggesting improved economic conditions and stability for many families. However, during the same period, the poverty rate for residents aged 65 and older increased from 6.2% to 7.3%. This rise may reflect growing financial challenges among seniors, including increased healthcare costs, fixed or limited retirement incomes, and insufficient savings. These trends point to a mixed economic picture: while gains have been made in reducing poverty among children and working-age adults, targeted support for older residents may become increasingly important as Kettering's population continues to age.

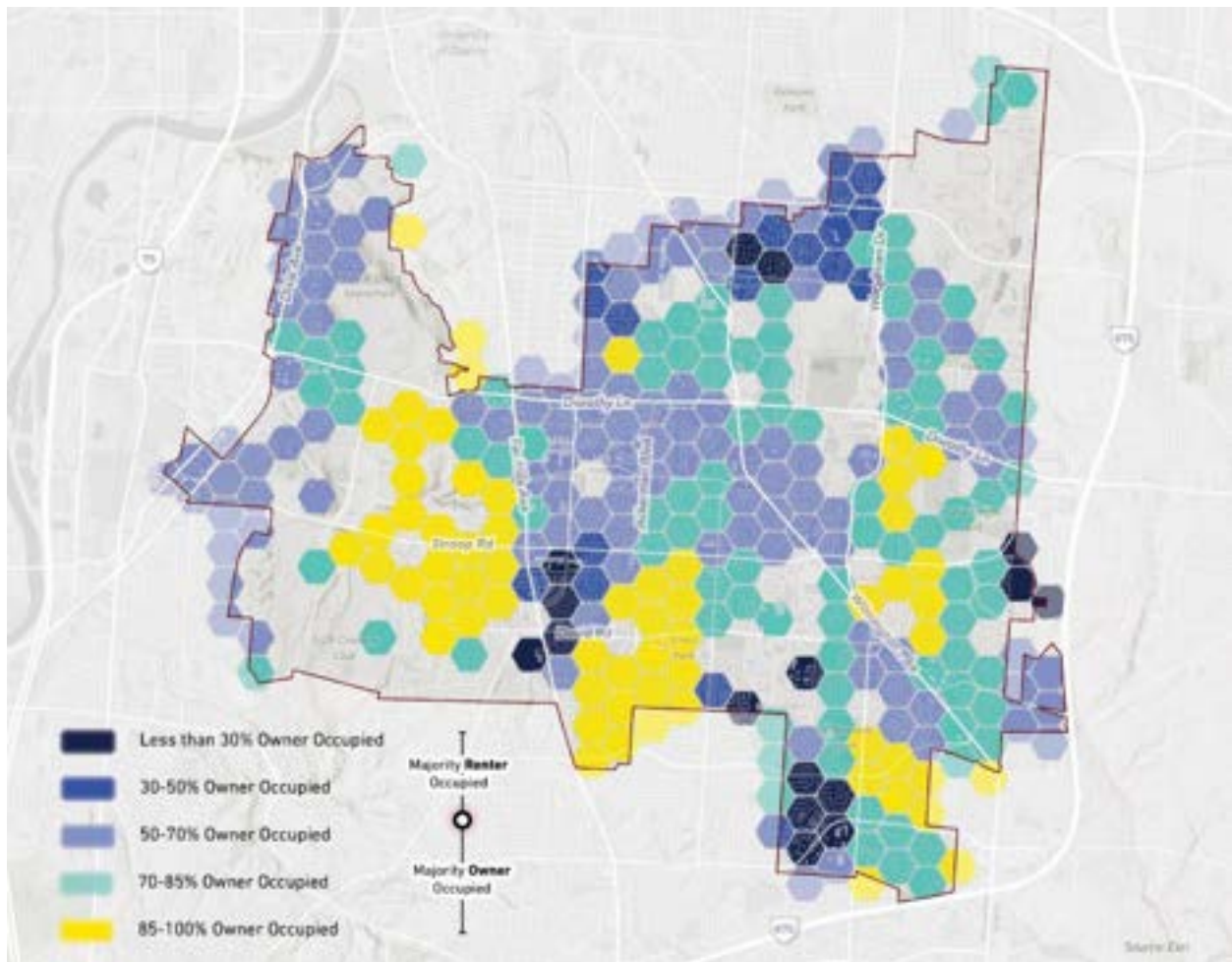
While many Kettering residents are not cost-burdened, a significant share of renters face housing affordability challenges. In 2022, 82% of homeowners with mortgages and 56.8% of renters in Kettering spent less than 30% of their income on housing, a common benchmark for housing affordability. However, 43.2% of renters were cost-burdened, spending more than 30% of their income on housing. This financial strain can limit a household's ability to cover other essential needs such as food, healthcare, transportation, and education. Compared to nearby communities like Beavercreek and Centerville, where a greater percentage of residents remain below the 30% threshold, Kettering's rental housing is relatively less affordable. The City's older housing stock may contribute to this challenge, as higher maintenance and energy costs can drive up total housing expenses, especially for lower-income households. Addressing the

renter cost burden will be critical to promoting long-term housing stability and financial resilience for Kettering residents.

Kettering's homeowner market is diverse, offering a range of price points and housing types that support residents across different life stages and income levels. As shown previously on Map 9, the distribution of home values across the City reflects distinct market segments and demographic patterns. Higher-value homes (over \$350,000) are typically concentrated in more established neighborhoods and have a median owner age of 50, suggesting long-term residency and stability. In contrast, lower-value homes (around \$75,000) are more likely to be owned by younger residents, with a median owner age of 37, indicating that these properties often serve as entry points into the housing market.

This range of home values, architectural styles, and neighborhood characteristics highlights that Kettering is not a monolithic market, but rather a community that offers housing choice and accessibility across financial situations and buyer preferences. A key strength of Kettering is its ability to offer this housing diversity while supporting a high-performing school system and maintaining quality infrastructure and local amenities. Together, these assets contribute to a housing market that enables residents to move within the City as their needs evolve—whether it's first-time buyers seeking affordability, families needing more space, or older adults looking to downsize. This housing ladder supports long-term community retention and contributes to Kettering's overall livability.

Map 13 Share of Owner vs. Renter-Occupied Housing



Homeownership in Kettering has declined slightly since 2010, reflecting a regional trend toward increased rental occupancy. Between 2010 and 2022, Kettering's homeownership rate fell by 2.8%, landing at 64% in 2022. This rate is lower than nearby Centerville (69.5%) and Beavercreek (73.2%). However, homeownership declined across the region during this period—Beavercreek dropped by 3.5%, and Centerville by 4.7%. While Kettering has a larger population and more extensive housing stock, its lower homeownership rate may reflect increased demand for rental options, changes in housing affordability, and shifting lifestyle preferences. Map 13 illustrates the distribution of owner-occupied and rental housing across the City, highlighting neighborhoods where rental rates are particularly concentrated. This trend has implications for neighborhood stability, housing policy, and long-term community investment, particularly as rental occupancy continues to rise.

A significant share of Kettering's single-family homes are likely renter-occupied, reflecting a growing shift in how traditional housing stock is used. Ownership records indicate that approximately 3,000 of the City's 21,000 single-family residential properties have non-matching mailing and property addresses, suggesting these homes may be used as rental properties. While this method does not confirm occupancy, it is a common proxy for identifying non-owner-occupied housing. This pattern is especially visible along Kettering's western edge, particularly between Kettering Health's campus and South Dixie Avenue. Map 14 highlights this trend within a specific neighborhood bounded by Stroop Road, Tait Road, and South Dixie Avenue. Of the 531 single-family homes in this area, 208 (39%) appear to be renter-occupied. Developed in 1955, the neighborhood features single-story homes between 900 and 1,200 square feet. Its location near Dayton, Moraine, and the industrial corridor along South Dixie Avenue and Kettering Boulevard likely contribute to its appeal for renters, offering convenient access to nearby employment centers. While this neighborhood serves as a focused example, similar patterns of rental use within single-family neighborhoods are evident across the City, with the highest concentrations generally found within older neighborhoods within the central and northern residential portions of the city (see pre-1960s areas on Map #5). This trend has implications for housing policy, neighborhood stability, and long-term property investment strategies.

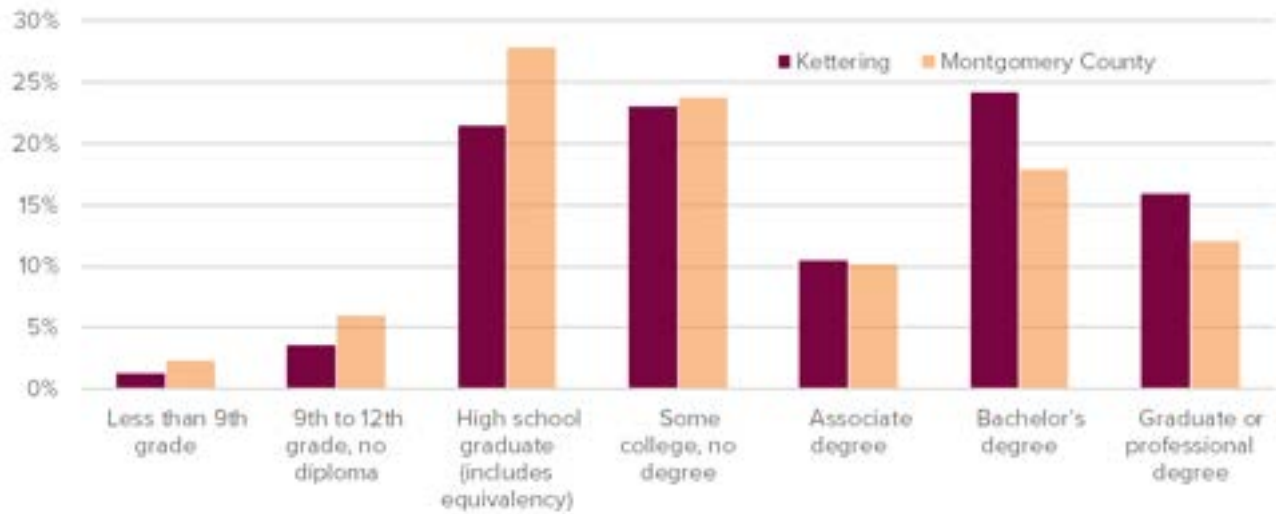
Map 14 Non-Owner-Occupied Single-Family Detached Housing Sample



EDUCATIONAL ATTAINMENT

Educational attainment in Kettering has grown significantly over the past decade, signaling a more skilled and competitive workforce. In 2022, 40% of Kettering residents aged 25 and older held a bachelor's degree or higher, up from 31.8% in 2010. While this trails behind neighboring communities like Beavercreek (51.8%) and Centerville (49.4%), it surpasses the overall Montgomery County averages and reflects meaningful progress in workforce development, see Figure 10. The increase in educational attainment suggests a growing base of residents prepared for specialized and higher-wage careers, which is critical given Kettering's proximity to major job centers and innovation hubs within the Dayton MSA. This shift positions the City to better attract new businesses, support emerging industries, and foster long-term economic growth.

Figure 11 Educational Attainment



Over half of Kettering City School District students are eligible for free or reduced-price lunches, with economic needs varying significantly across schools. Eligibility rates range from 35% at J.E. Prass to over 80% at Greenmont, highlighting disparities in household income across neighborhoods. While need declines slightly at the middle and high school levels, nearly 44% of high school students remain eligible, underscoring the importance of sustained student support.

LAND USE, DEVELOPMENT, CONSERVATION, & REAL ESTATE

This section examines how land is developed and utilized in Kettering, focusing on the age and distribution of buildings, and trends in residential, commercial, and industrial real estate. It explores patterns of redevelopment, new construction, and the balance between growth, open space, and preservation. Together, these factors offer insight into how Kettering's built environment is evolving and help inform future decisions about land use, investment, and community character.

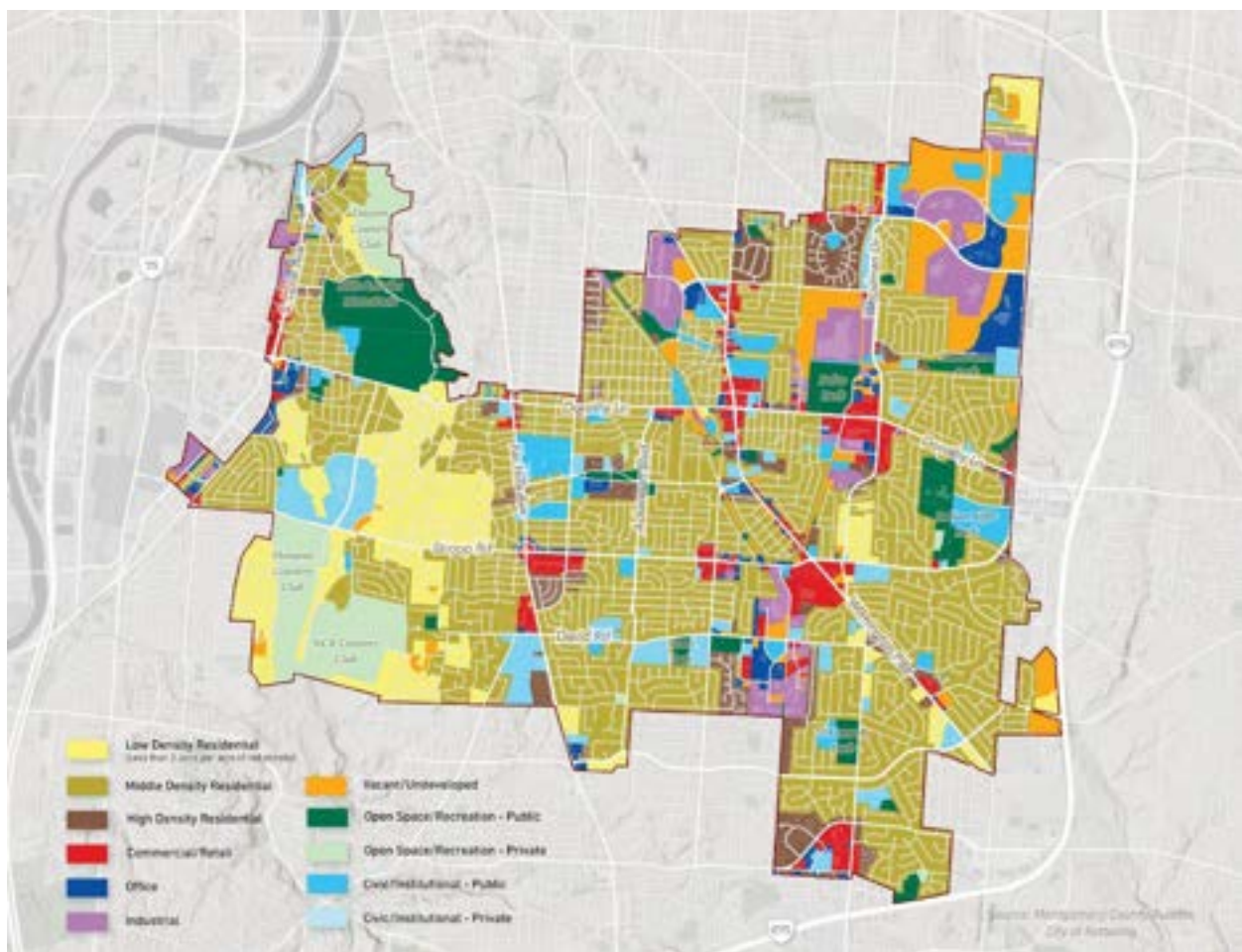
KEY FINDINGS

- Kettering is largely built out or located within the FEMA-designated floodplain with only 584 acres of vacant or undeveloped land remaining. Many of these parcels are small and fragmented, limiting opportunities for large-scale development.
 - Residential land uses occupy 62% of the City's total land area, dominated by low- and medium-density housing.
 - Commercial and industrial land uses makeup 13% of the City's land area, with activity concentrated along key corridors.
 - Commercial permit activity from 2019–2024 highlights reinvestment in key hubs.
 - Over half (51%) of Kettering's commercial, office, and industrial buildings are over 50 years old, placing them in the "Old Age" stage of the commercial building life cycle.
 - Key corridors with aging commercial stock include South Dixie Avenue, Wilmington Pike, and Stroop Road, signaling priority areas for revitalization and adaptive reuse.
 - 21% of Kettering's land is devoted to civic and recreational uses, including 22 City parks and major facilities like the Kettering Recreation Complex and Rosewood Arts Center, which provide a diverse mix of public amenities and cultural experiences.
 - Trail and bikeway expansions, including the Dayton-Kettering Connector and Iron Horse Connector, enhance regional access and support active transportation within the Miami Valley Trails Network.
 - Kettering is divided between two watershed basins (Great Miami and Little Miami) but does not sit over critical aquifer recharge zones, except for a small area in the northwest.
-

EXISTING LAND USE

Kettering has limited land available for new development, with most vacant properties too small to support significant growth. 584 acres of land in the City are classified as vacant or undeveloped, as shown on Map 15. Of the 233 vacant parcels, the median lot size is 0.32 acres, rendering many sites unsuitable for substantial development. However, 18 parcels exceed 5 acres in size, with most located in the northeastern corner of the City within the Miami Valley Research Park. The City of Kettering owns 236 acres—40% of all vacant land—including eight of the 18 largest parcels, among them the three largest undeveloped properties in the Research Park. Large portions of these sites fall within designated floodplain or floodway areas, which has limited their development to date. Still, these publicly held properties present a strategic opportunity for future development, particularly for economic or innovation-focused uses.

Map 15 Existing Land Use



Residential land accounts for 62% of Kettering's total land area, the majority of which is low- and medium-density housing. Kettering classifies residential land use into three categories based on housing density—defined by the number of dwelling units per acre:

- **Low-density residential** (fewer than 2 units per acre) covers 968 acres, typically consisting of single-family homes and large lots.
- **Medium-density residential** (2–4 units per acre) is the most prevalent, covering 4,687 acres, and includes smaller-lot single-family homes, duplexes, and townhomes.
- **High-density residential** (4.1–20 units per acre) accounts for 600 acres and is generally located near commercial and civic centers, supporting more compact development like apartments and multifamily buildings.

These higher-density areas offer a visual and functional contrast to the City's predominantly low-density neighborhoods, reflecting Kettering's evolving housing needs and land use patterns.

Commercial, office, and industrial uses make up 13% of Kettering's total land area. Kettering contains 447 commercial properties totaling 438 acres, alongside 317 acres of office space and 127 industrial properties covering 535 acres. Notably, eight industrial properties exceed 25 acres in size, all located north of Delco Park, indicating a concentration of large-scale industrial activity in that area.

Over one-fifth of Kettering's land is dedicated to civic and recreational uses. These include private civic properties such as churches, private schools, and lodges, as well as private recreational amenities like golf courses and swimming clubs. Figure 11 showcases examples of these land uses. Together, these areas contribute significantly to Kettering's community character and quality of life, blending spaces for employment, recreation, and civic engagement across both public and private sectors.

Figure 12 Existing Commercial Character Types

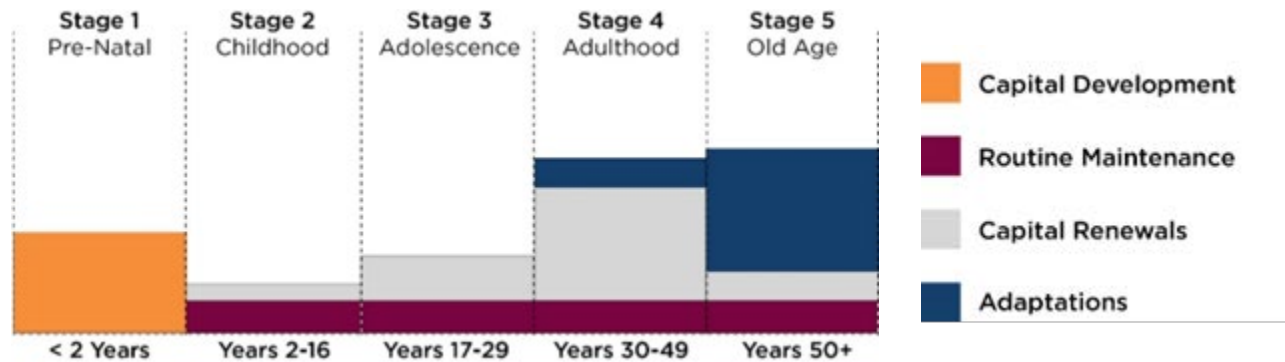


COMMERCIAL REAL ESTATE

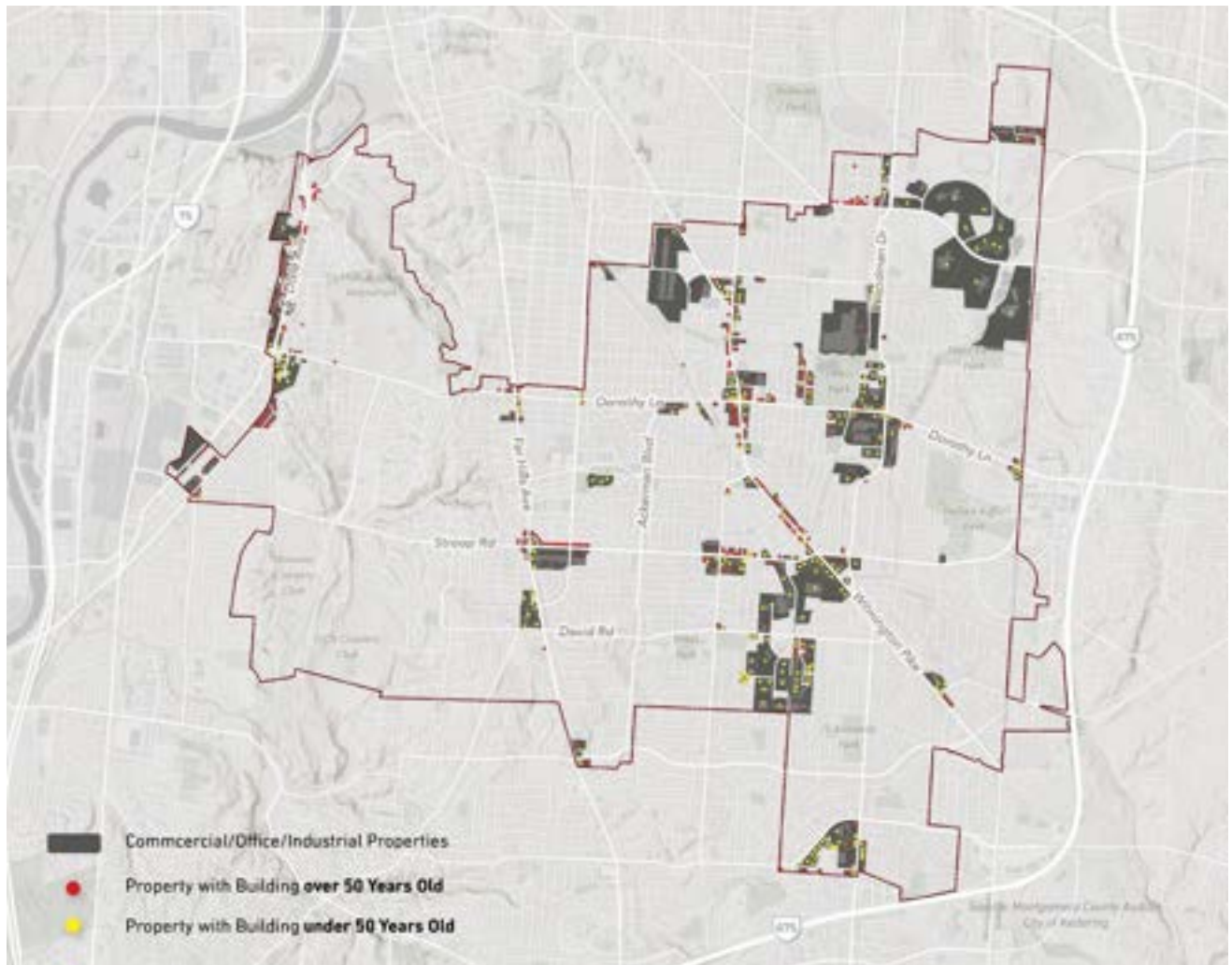
51% of Kettering's commercial, office, and industrial buildings are over 50 years old. Figure 12 shows the five stages in the life cycle of commercial buildings, which include general trends regarding maintenance, capital investment, and property adaptation/redevelopment. The first three stages, or the first 30 years of a commercial building, typically include little more than routine maintenance. About 26% of the commercial/office/industrial building stock in Kettering falls within the first three stages. Between 30 and 50 years old, a commercial building is considered adulthood and a major uptick in capital renewal is usually necessary, including interior and exterior renovations, HVAC upgrades, and major landscaping initiatives. 23% of Kettering's commercial/office/industrial buildings fall within this stage.

Once a building hits 50 years old, it is considered in Stage 5, or “Old Age,” and often requires major re-investment or repositioning to continue functioning as a viable and attractive commercial building. 51% of Kettering's commercial/office/industrial buildings fall within Stage 5. Areas with particularly high concentrations of buildings over 50 years old include S Dixie Ave, Wilmington Pike, and Stroop Road. Map 16 illustrates the locations of commercial, office, and industrial properties throughout Kettering, in addition to indicating which properties have buildings over 50 years of age.

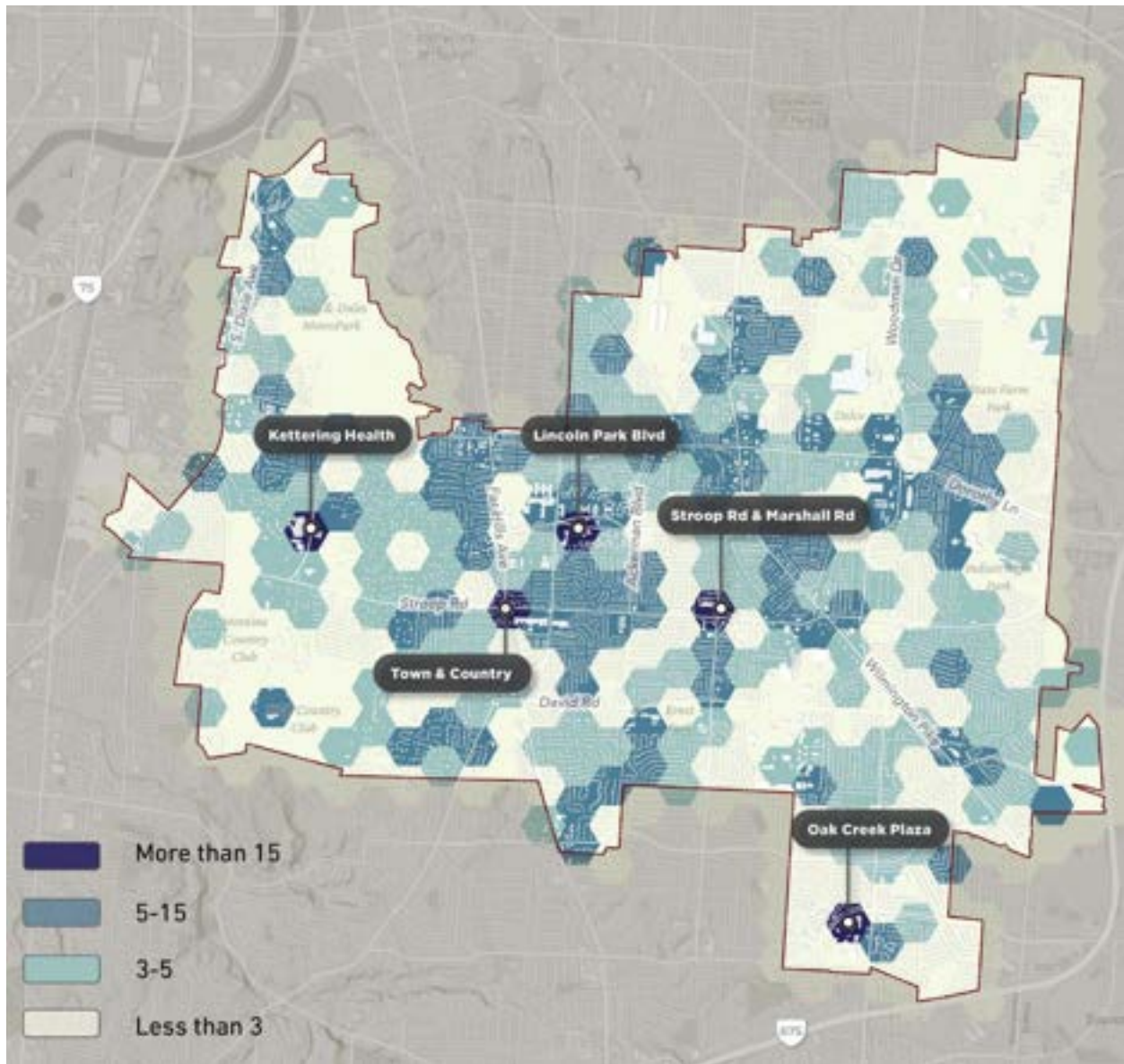
Figure 13 Commercial Building Lifespan



Map 16 Commercial, Office & Industrial Properties



Map 17 Building Permits (Residential & Commercial: 2019-2024)

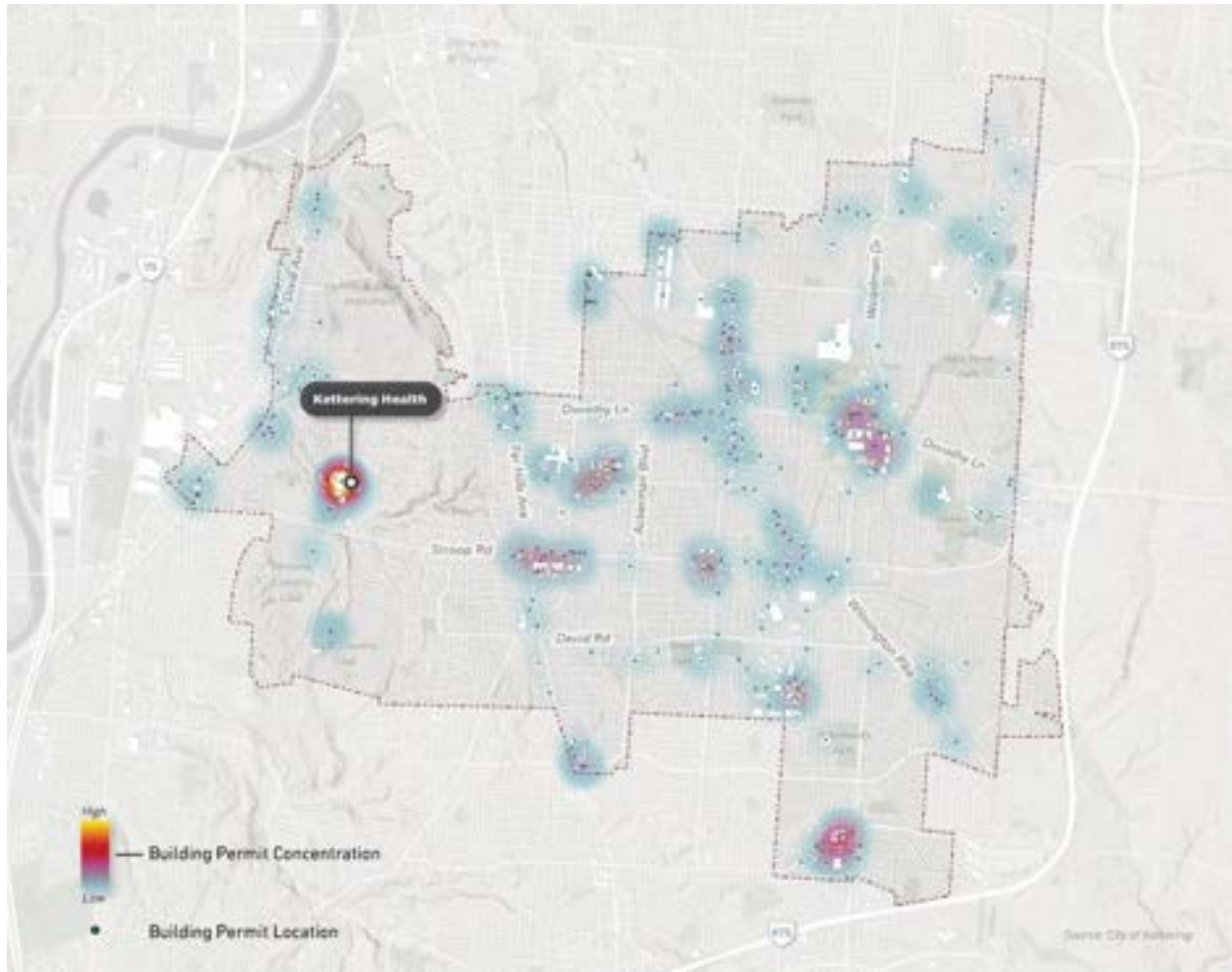


Kettering’s commercial development is steady and widespread, with investment concentrated in a few key areas. As shown on Map 17, commercial and residential investment is occurring throughout the City, with distinct hotspots indicating areas of sustained activity. Map 18, which displays building permits issued between 2019 and 2024, reveals that commercial permit concentrations typically represent either long-term investment or tenant turnover.

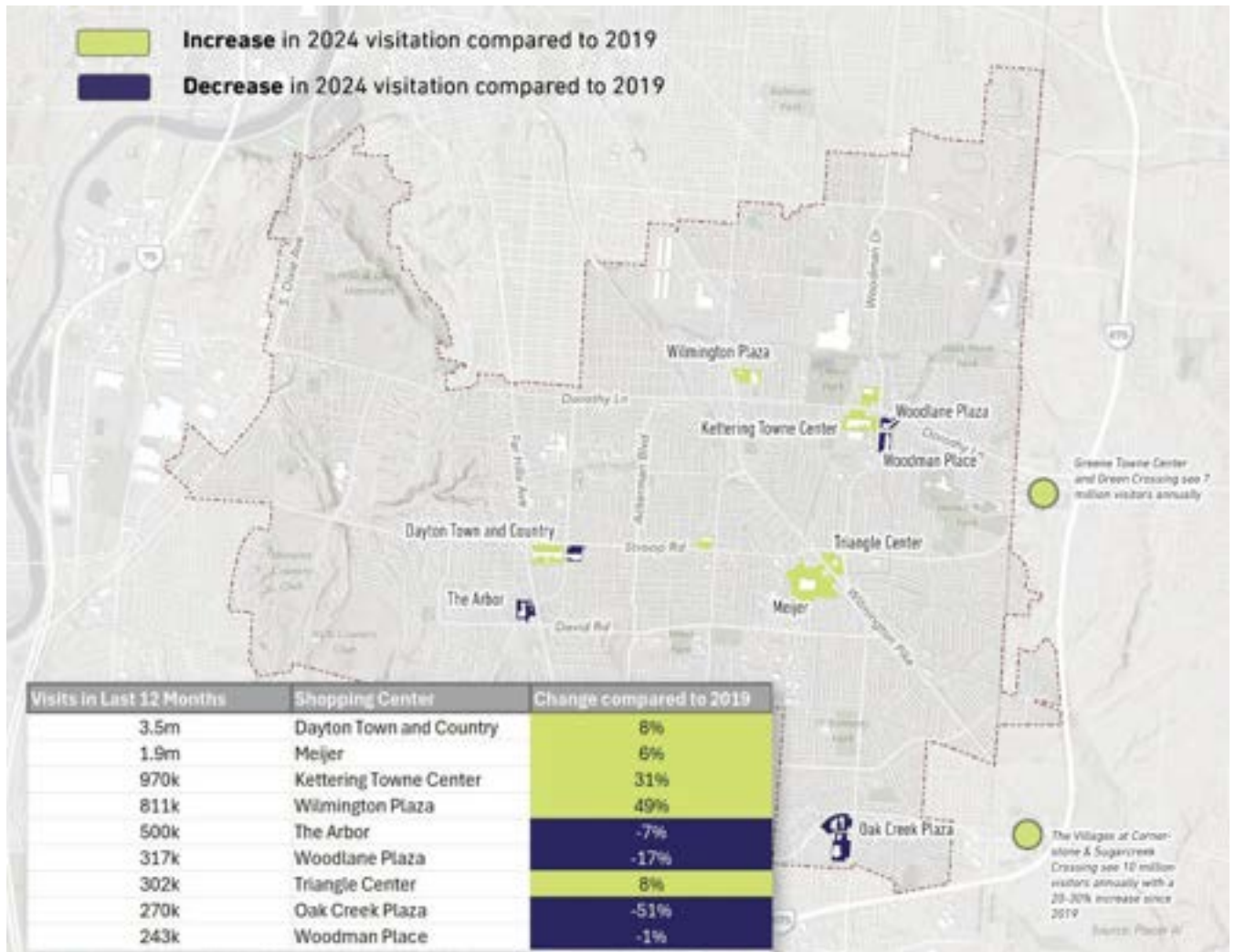
The most significant area of commercial permitting activity is the Kettering Health Campus, where 60 permits were issued across multiple buildings—an expected trend given its role as the City’s largest employer and a regional healthcare hub. The next highest cluster is in the Oak Creek Plaza area, where 25 certificates of occupancy and 14 interior alteration permits have been issued since 2019. This pattern reflects both continued investment and high tenant turnover, even as the area has experienced declining visitation (see Map 19). Overall, Kettering’s commercial investment patterns demonstrate a proactive approach to maintaining and reinvesting in key economic areas. Unlike neighboring cities such as

Beavercreek and Dayton—where large, vacant big-box retail spaces remain from earlier commercial booms—Kettering’s smaller, more adaptable retail footprint has proven more resilient, avoiding the widespread commercial vacancies seen elsewhere in the region.

Map 18 Commercial Building Permits (2019-2024)



Map 17 Shopping Center Visitation (Change Rates from 2019-2024)



Wilmington Plaza has seen a sharp increase in foot traffic, while other shopping centers in Kettering show mixed visitation trends. As shown in Map 19, visitation patterns across Kettering’s shopping centers have shifted over the past five years. While some centers have experienced growth, four centers have seen notable declines. Wilmington Plaza stands out with a 49% increase in foot traffic since 2019, largely driven by the opening of Planet Fitness in March 2022. This surge highlights how new, community-oriented tenants can revitalize aging commercial centers, drawing in more visitors and supporting local business activity.

In contrast, Oak Creek Plaza and Woodlane Plaza have experienced the most significant declines in foot traffic. Both centers are older and located near newer regional commercial hubs at the I-675 exits, including The Greene Town Center and Sugar Creek Crossing/Cornerstone, which have seen growing visitation since 2019 and attract millions of visitors annually. These trends underscore the importance of strategic tenanting, reinvestment, and flexibility in use to ensure older shopping centers remain competitive within a shifting regional retail landscape.

PARKS & RECREATION

With more than 350 acres of parkland, Kettering offers six acres of park space per 1,000 residents, providing broad access to outdoor and recreational amenities. As shown in Map 20, and detailed in Table 3, the City maintains 22 public parks that feature playgrounds, picnic areas, sports courts, fishing ponds, and walking trails. These neighborhood and community parks are complemented by high-quality facilities, including the Kettering Recreation Complex—which houses pools, a fitness center, an ice arena, and gymnasiums—and the Rosewood Arts Center, a regional destination for art classes, exhibitions, and the annual Art on the Commons festival. Together, these assets reflect Kettering’s commitment to well-maintained, inclusive, and active public spaces, enhancing residents’ quality of life and attracting visitors to the City’s recreational and cultural offerings.

Map 18 Park Facilities

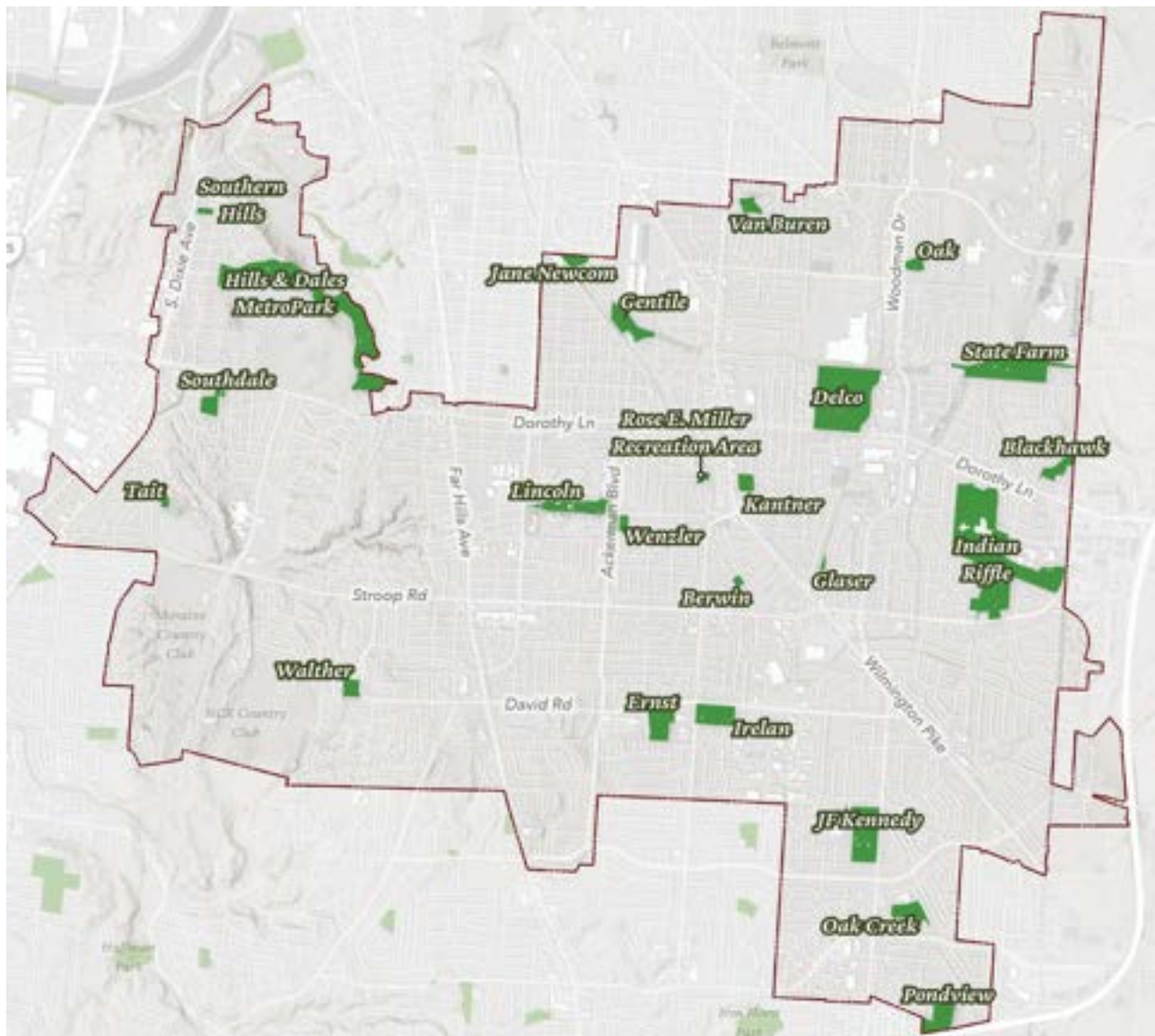


Table 3 Existing Park Amenities

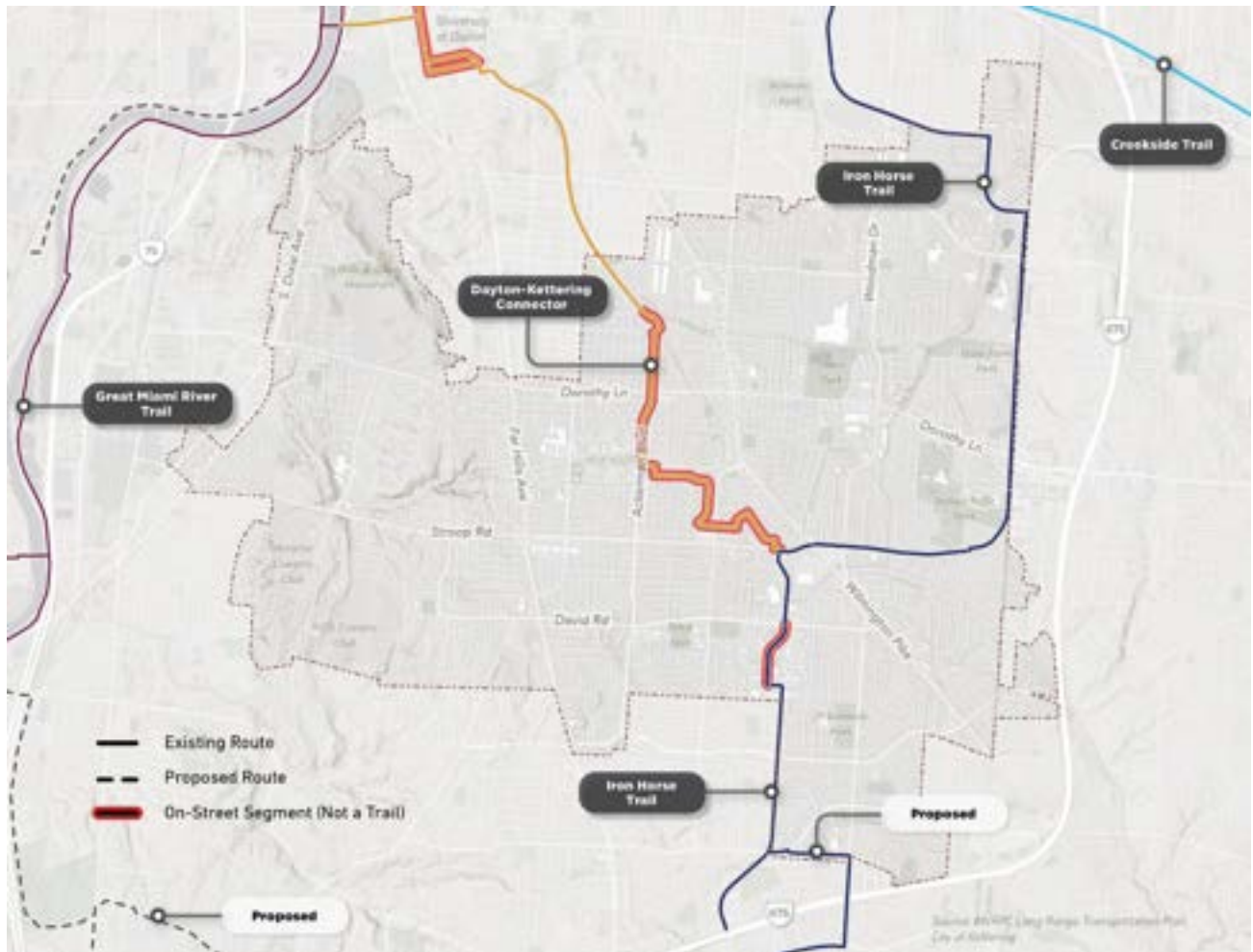
PLAY KETTERING	Park Size in Acres																		
		Ball Fields	Basketball Courts	Bike Racks	BMX Track	Civic Art	Disc Golf Course	Fishing Pond	Football/Soccer Fields	Grill(s)	Horseshoe Pits	Pickleball Court(s)	Par Course Fitness Trail	Picnic Shelter(s)	Picnic Tables/Benches	Playground Equipment	Rest rooms	Shuffleboard Courts	Splash Pad
1. Berwin Park 1400 Berwin Ave.	1.7		•												•	•			
2. Blackhawk Park 3005 Blackhawk Dr.	7.3	•	•	•											•	•			•
3. Civic Commons 675 Lincoln Park Blvd.	14.0			•		•		•							•		•		•
4. Delco Park 1700 Delco Park Dr.	69.0	•	•		•	•		•	•	•			•	•	•	•	•		•
5. Ernst Park 1030 E. David Rd.	14.1	•							•	•				•	•	•	•		•
6. Glaser Park 1851 Doris Dr.	0.8		•												•	•			
7. Indian Riffle Park 2801 E. Stroop Rd.	94.2	•	•	•		•	•	•	•	•	•			•	•	•	•	•	•
8. Ireland Park 4532 Marshall Rd.	16.0	•		•					•	•				•	•	•	•		•
9. J.F. Kennedy Park 5073 Bigger Rd.	15.0	•		•		•			•	•		•	•	•	•	•	•	•	•
10. Kantner Park 1512 Brownleigh Rd.	5.0	•	•												•	•		•	•
11. Oak Creek Park 2239 Berry Creek Dr.	5.0	•	•												•	•			
12. Oak Park 2055 Malcom Ave.	3.6	•	•							•				•	•	•			•
13. Pasadena Green Space 3200 N. Marshall Rd.	1.5														•				
14. Pondview Park 2320 Pondview Dr.	12.5							•							•		•		•
15. Southdale Park 3036 Bellflower St.	8.0					•									•	•			
16. Southern Hills Park 1545 Sacramento Dr.	2.0	•	•	•											•	•		•	•
17. State Farm Park 2510 Blackhawk Dr.	31.6	•		•				•						•	•	•	•		•
18. Tait Park 3750 Tait Rd.	9.1	•	•											•	•	•		•	
19. Van Buren Park 1450 Scottsdale Ave.	5.5	•	•											•	•	•			
20. Walther Park 4421 Overland Tr.	4.5			•											•	•		•	•
21. Wenzler Park 3535 Sharewood Ct.	4.6	•	•			•				•				•	•	•		•	•
22. Gentile Park 915 Peach Orchard Rd.	19			•									•			•			•

Kettering is well-connected to regional trail systems and actively supports a bike- and walk-friendly community through infrastructure investments and partnerships. The Dayton-Kettering Connector is a 7.1-mile route that links the City to downtown Dayton and is part of a broader network shown in Map 21, which includes key local trails like the Iron Horse Trail. Kettering's trail system is integrated into the largest trail system in the U.S. the 340-mile Miami Valley Trails Network with direct connections to the Great Miami River Trail and Mad River Trail, enhancing regional accessibility for cyclists and pedestrians. Recent improvements include the Iron Horse Connector Trail, which added signage, crosswalks, and shared-use path enhancements along Hewitt Avenue and Bigger Road, in coordination with the City of Centerville, and the construction of a new bike path connector along Research Boulevard, improving east-west connectivity between Woodman Drive and the Iron Horse Trail.

Community support for active transportation is strong, with local advocacy from the Bicycle and Pedestrian Advisory Committee (BPAC). In 2021, Kettering earned Bronze-level Bicycle Friendly Community status from the League of American Bicyclists, recognizing the City's efforts to improve infrastructure, promote safety, and support a culture of cycling. In addition to its 22 City-maintained parks, Kettering is home to Hills & Dales MetroPark, located in the northwest part of the City and managed by Five Rivers MetroParks. As part of a regional park system spanning over 16,000 acres across 18 parks, Hills & Dales provides residents with access to natural landscapes, trails, and outdoor programming that enhance both quality of life and regional recreational connectivity.

Kettering's investment in parks and public spaces also aligns with regional health and equity goals identified in MVRPC's Plan4Health initiative. The program emphasizes the importance of accessible, active environments—such as walkable neighborhoods and well-connected parks—as essential components of community health. Kettering's efforts to expand its park system, support active transportation, and promote outdoor activity directly contribute to broader efforts to reduce health disparities across the Miami Valley. More information is available through the Plan4Health Regional Planning Hub ([link](#)).

Map 19 Regional Pathways Existing and Planned

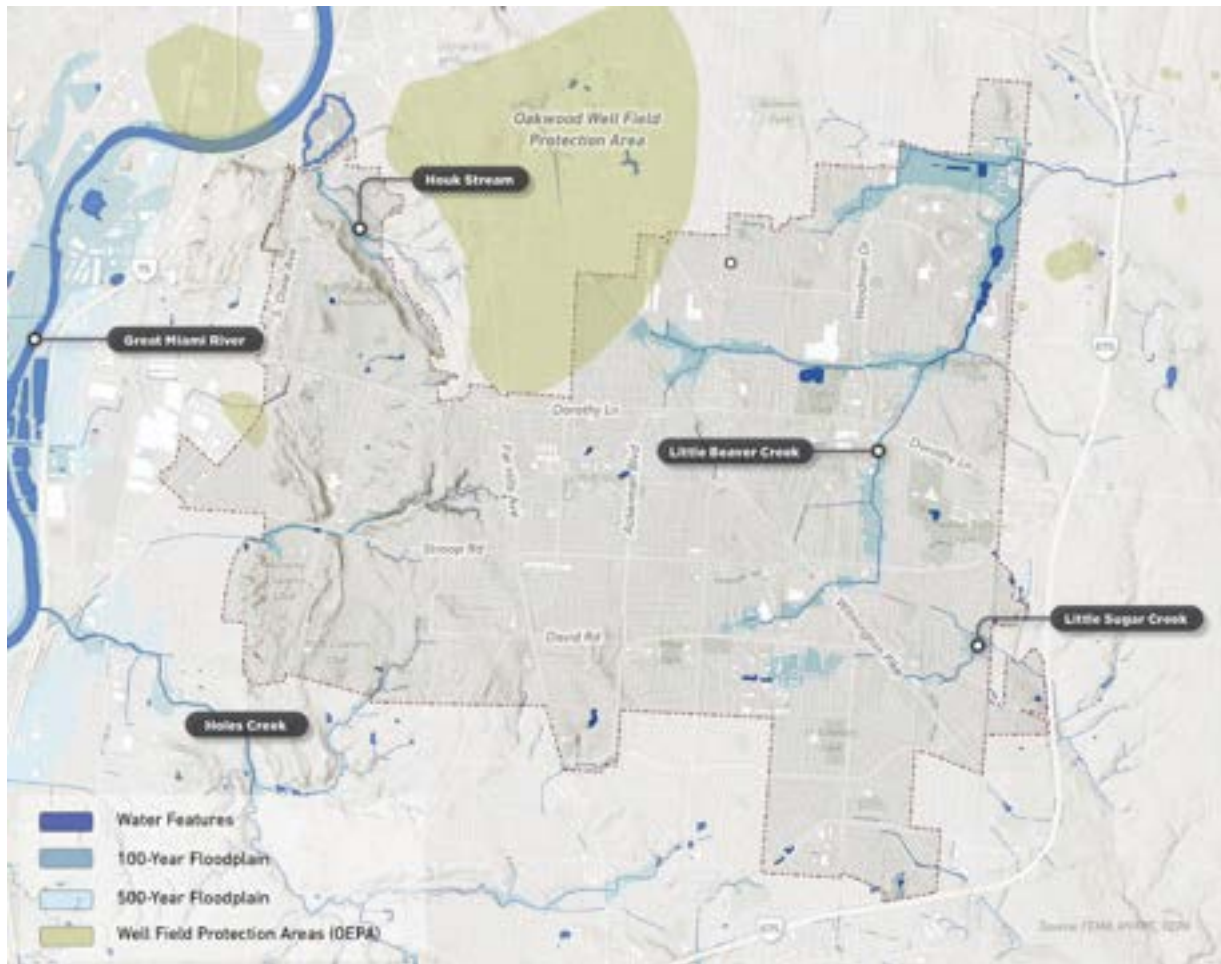


ENVIRONMENTAL AND CULTURAL OPPORTUNITIES AND CONSTRAINTS

Kettering sits at the intersection of two major watershed basins, with limited direct impact on regional aquifers but some areas of sensitivity. The City straddles both the Lower Great Miami River Basin to the west and the Little Miami River Basin to the east, each containing sole source aquifers designated by the U.S. Environmental Protection Agency (EPA). While Kettering has no major waterways and is largely outside critical groundwater recharge or production zones, there is a small area in the northwest that overlaps with sensitive hydrological areas.

Specifically, land near Kettering Business Park falls within the protection zones of the Oakwood Well Field, which extends into the Little Miami River Basin. These zones are important for maintaining safe drinking water sources and are subject to regulations that help prevent contamination. Map 22 illustrates Kettering's existing hydrology and its relationship to regional water systems, helping guide land use and environmental protection decisions.

Map 20 Hydrology & Flood Zones



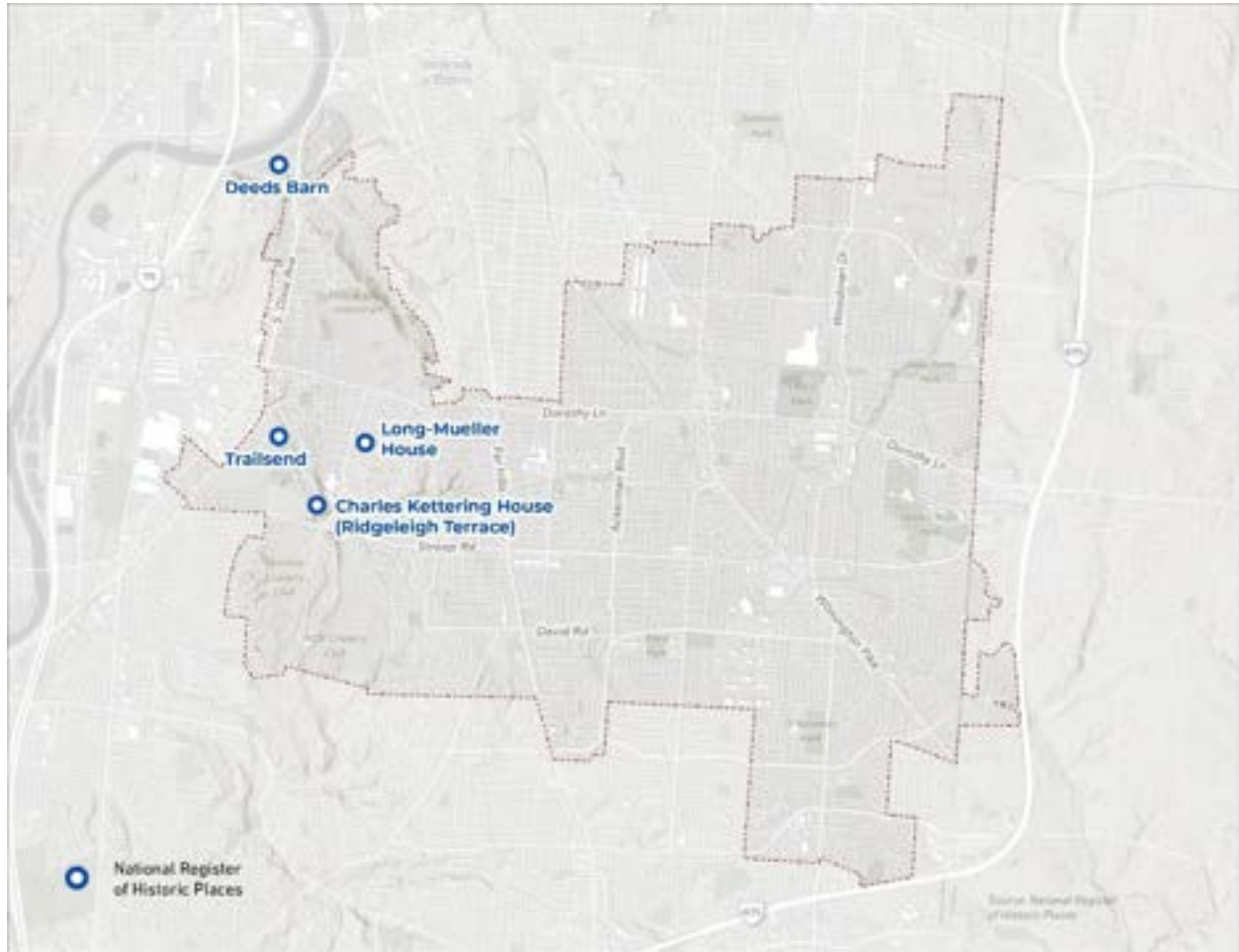
Three creeks shape Kettering’s hydrology and play a key role in flood management, particularly in areas vulnerable to localized flooding. Penn Creek, Middle Branch Little Beaver Creek, and Little Beaver Creek flow through Kettering and define the City’s 100-year floodplains—areas with a 1% annual chance of flooding, based on historical data and hydrologic models. While these creeks are not large enough to cause widespread flooding, intense rain events can lead to localized flooding and property damage, especially in low-lying neighborhoods.

The Wiles Creek neighborhood is the most significantly affected, with approximately 50% of its area falling within the 100-year floodplain. In response, the City has adopted floodplain management ordinances aimed at protecting existing properties, limiting further risk, and guiding future development in vulnerable areas. These efforts support resilient land use practices and reduce long-term flood damage potential.

There are four registered national historical places in Kettering; Trailsend, Long-Mueller House, the Deeds Barn, and Charles F. Kettering Housing/Ridgeleigh Terrace. Trailsend is located at 3600 Governors Trail, once the former mansion and ground of the Ohio Governor and founder of Dayton Daily News, James Cox. In 1958 the mansion was converted to a private club called Trailsend Club, and today the property is available for rent. Long-Mueller House is at 986 Laurelwood Road, now occupied. The Deeds Barn was built in 1904 and used by a manager at NCR, his colleague Charles Kettering, and others who began fiddling on projects that later led to the invention of the electric ignition and the self-starter, today is located within Carillon Park. The former home of Charles Kettering, known as Ridgeleigh Terrace, is now

serving a new purpose as the Center for Clinical Innovation, a project of Kettering Health. According to Dr. Robert T. Smith, Chief Medical Officer at Kettering Health, the goal of the space is “to recreate Ridgeleigh Terrace for physicians and throughout Kettering Health to connect and collaborate and innovate to serve our patients and our communities” (source: Dayton Daily News). Map 23 highlights the location of these historical places.

Map 21 Historically Significant Buildings & Landmarks



TRANSPORTATION & MOBILITY

This section examines how residents and visitors move throughout Kettering, focusing on commuting patterns, transit access, walkability, and infrastructure needs. It highlights the City's strengths and challenges in providing safe, efficient, and connected mobility options. By analyzing current travel behaviors and system performance, this section offers insight into Kettering's connectivity and the evolving transportation needs of the community as it plans for future growth and accessibility.

KEY FINDINGS

- Kettering's location offers strong regional connectivity, with access to I-75 through Moraine and I-675 through Beavercreek or Centerville, SR-35 to the north supporting both local mobility and regional economic integration.
 - The City's roadway network is well-structured.
 - Traffic collisions are concentrated at major intersections.
 - Route 28 of the Greater Dayton RTA expands transit access to key destinations within Kettering and connects to five other routes.
 - Kettering supports 18 miles of multimodal infrastructure, including shared-use paths and bike routes.
 - The City earned Bronze-level Bicycle Friendly Community status in 2021.
 - Walkability and transit access remain areas for continued improvement.
-

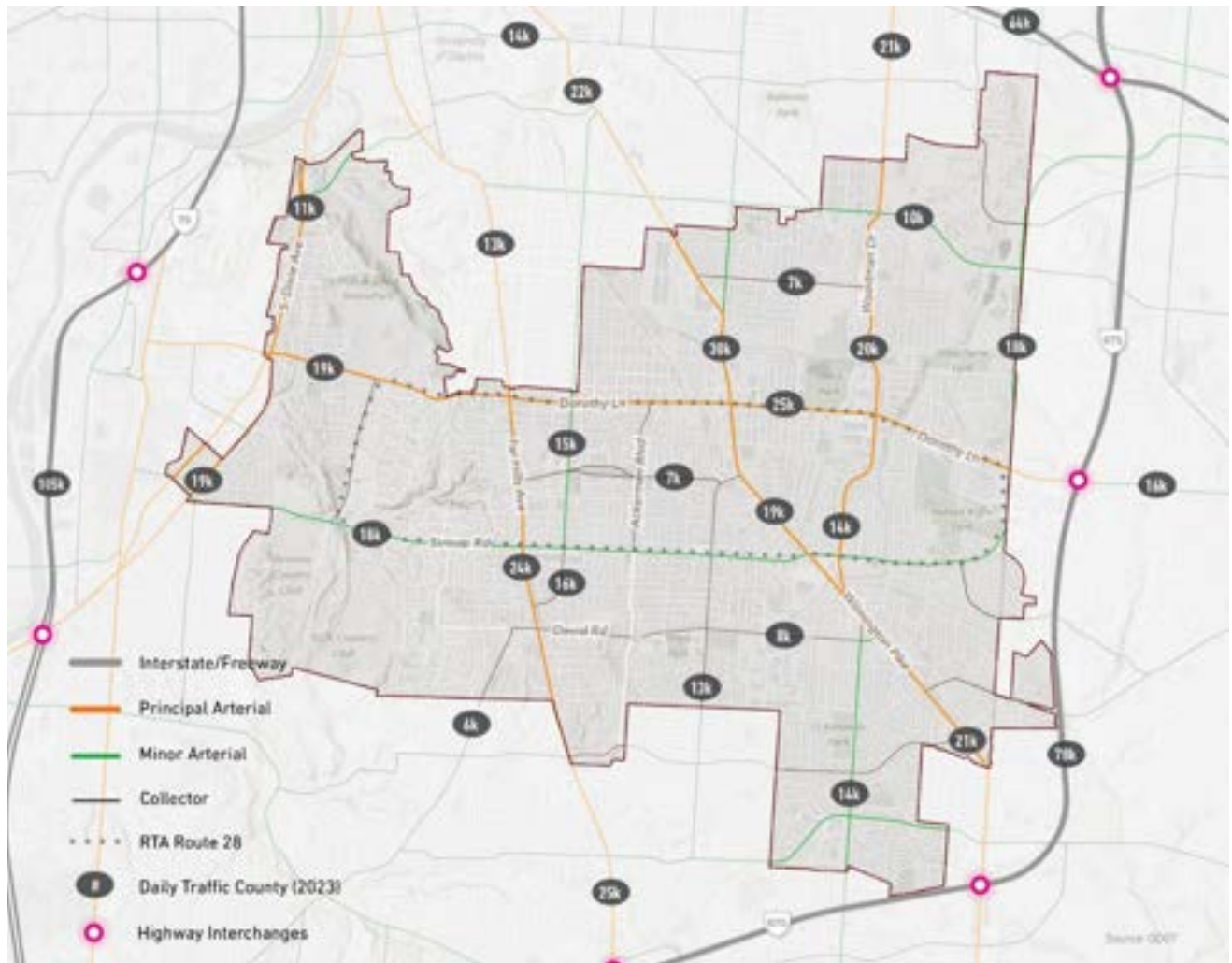
Kettering's roadway network is well-integrated into the regional and national transportation system, supporting both mobility and economic activity. The City benefits from its location within the Dayton road network, with access to I-75 through Moraine, which stretches from Michigan to Florida, and I-675, linking Fairborn to Miamisburg. These interstate connections enhance regional mobility, support commuter access, and facilitate economic connectivity on a national scale, increasing Kettering's appeal to both residents and businesses.

Map 24 illustrates the classification of Kettering's streets and 2023 daily traffic volumes, as reported by the Ohio Department of Transportation (ODOT). The roadway network is organized into a hierarchy based on function and traffic flow:

- **Principal arterials**, managed by ODOT, include Dixie Avenue, Dorothy Lane, Woodman Drive, Far Hills Avenue (State Route 48), and Wilmington Pike. These roads serve as the City's primary high-capacity routes, connecting commercial and residential areas and accommodating the highest traffic volumes.
- **Minor arterials**, such as Stroop Road, are managed by the City of Kettering. These roads provide essential connections between neighborhoods and the broader arterial system.
- **Collector and local streets** such as David Road, Marshall Road, and Mad River Road channel traffic from residential and commercial areas onto the arterial network, supporting local circulation and access.

This layered network of streets ensures effective mobility throughout the City and connects Kettering seamlessly to the greater region.

Map 22 Street Classification & Traffic Counts (2023)



Kettering supports multimodal transportation with an expanding trail system and improved regional transit access. The City features 18 miles of multimodal infrastructure, including 4 miles of separated, shared-use paths, 4 miles of shared-use paths along roadways, and 10 miles of signed, on-road street routes for recreational and commuter cycling. These routes also connect to the Miami Valley Regional Trails, providing regional access for cyclists and pedestrians.

Kettering is served by Route 28 of the Greater Dayton Regional Transit Authority (RTA). Introduced in December 2023 to replace the southern portion of discontinued Route 11, Route 28 was designed to improve access to employment centers, healthcare facilities, and educational institutions within the City. Route 28 includes eight stops in Kettering, serving destinations such as the Kettering Recreation Complex, Kettering Medical Center, and key intersections including 2001 Dorothy Lane, Stroop at Woodman, Stroop at Far Hills, Stroop at Southmoor, W. Dorothy Lane at Far Hills, and Dorothy Lane at Woodman.

Operating from 6:00 AM to 11:00 PM with 40-minute intervals, Route 28 connects with five other transit lines—Routes 6, 12, 16, 17, and 19—enhancing regional mobility and expanding transportation options for Kettering residents and visitors.

Traffic collisions in Kettering are concentrated at major intersections, particularly along Dorothy Lane, which accounts for four of the City's six highest-collision locations. Between 2014 and 2024, most traffic collisions occurred at intersections, as shown on Map 25. A focused analysis of 45 intersections, using a 300-foot buffer around each midpoint, revealed several high-frequency crash locations. The top two intersections, Dorothy Lane at Woodman Drive (228 collisions) and Dorothy Lane at Wilmington Pike (227 collisions)—stand out as the most hazardous. Both are large, high-volume intersections with 6 to 7 lanes, daily traffic exceeding 35,000 vehicles, and no pedestrian refuge islands, increasing both vehicular and pedestrian risk. Just 500 feet north of the Dorothy Lane/Wilmington Pike intersection, another signalized crossing at Wilmington Pike & Jaybee Court recorded 97 collisions, contributing to that area being the most intense collision hotspot on the map.

The third and fourth highest-collision intersections are also located along Dorothy Lane:

- Dorothy Lane and Shroyer Road: 178 collisions
- Dorothy Lane and Far Hills Avenue: 158 collisions

These trends point to specific corridors and intersection designs that may require targeted improvements to enhance traffic safety for all users, particularly in high-volume areas. These key intersections are displayed in Figure 13, providing a visual representation of areas where safety enhancements may be most needed.

Map 23 Traffic Collisions (2014-2024)

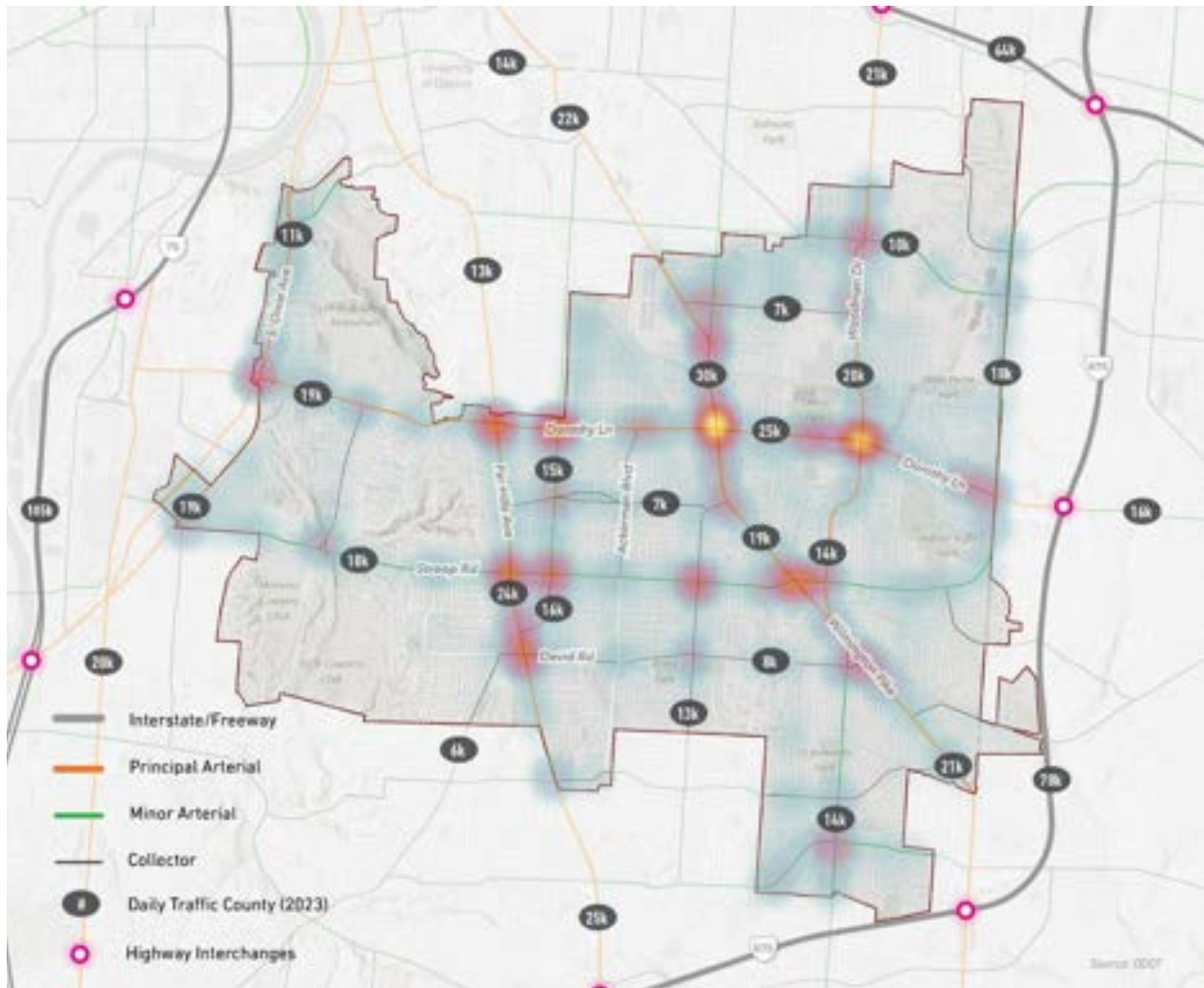
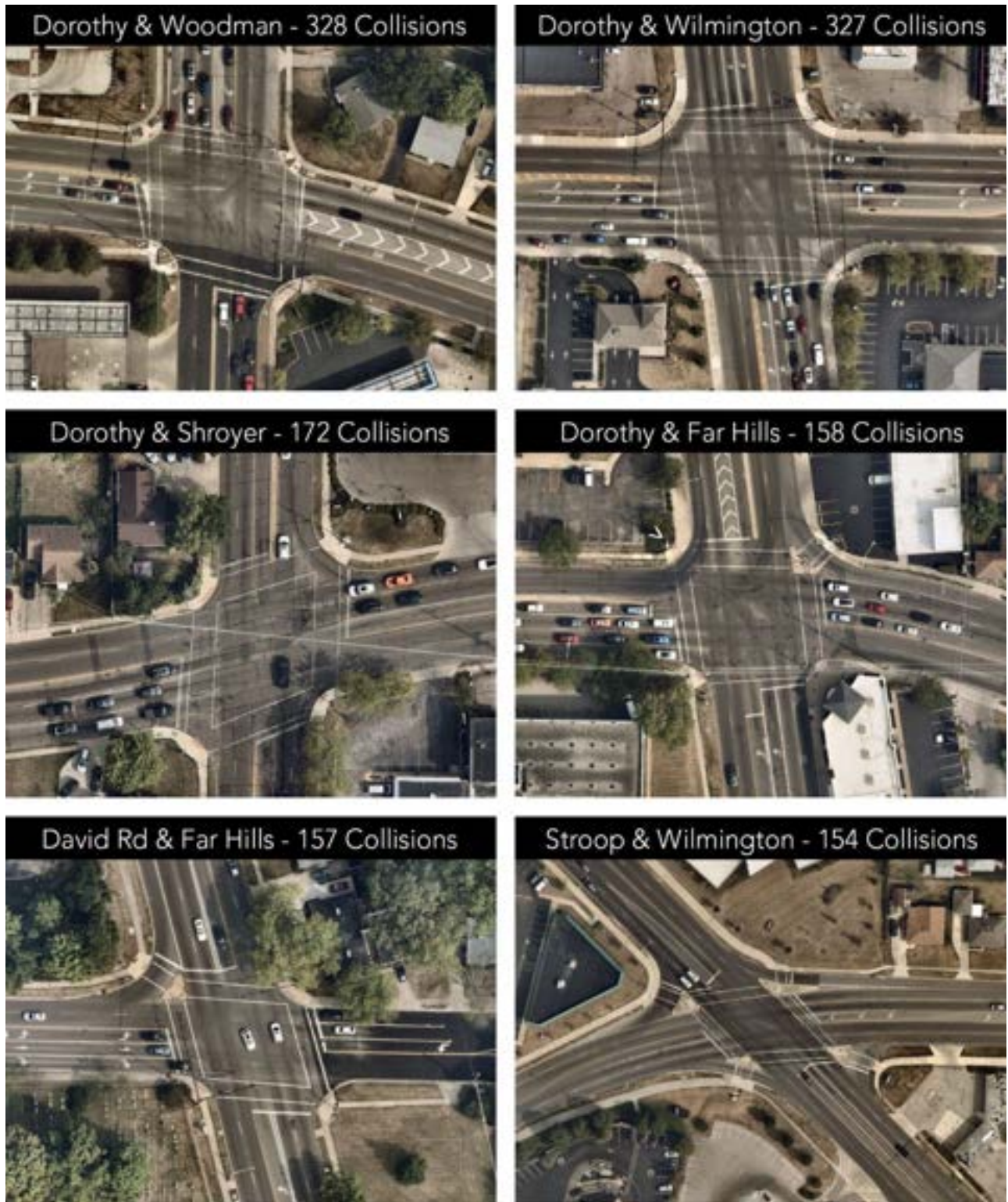


Figure 14 Intersections with the Most Traffic Collisions between 2014-2024



COMMUNITY SERVICES

This section explores the availability, accessibility, and effectiveness of essential community services in Kettering, including public safety, education, and recreation. It examines how these services contribute to resident well-being and how they are adapting to meet evolving community needs. By assessing current capacity and future demand, this section provides insight into how Kettering can continue to deliver high-quality services that support a thriving, resilient community.

FINDINGS

- The City's utility and public service departments provide efficient, reliable operations.
- Aging stormwater infrastructure presents long-term risks, with over 4,000 pipe segments rated for replacement and 41.5 miles identified as high-risk by a 2023 assessment.
- The Kettering Fire and Police Departments deliver full-service emergency response.
- Kettering City Schools (KCS) serves over 7,700 students.
- In 2024–2025, KCS launched a facilities planning effort with the Ohio Facilities Construction Commission.
- Over 50% of KCS students are eligible for free or reduced-price lunch.
- Two local colleges, Kettering College and The Modern College of Design—help retain talent and support regional workforce development in healthcare and creative industries.

PUBLIC WORKS & INFRASTRUCTURE

The Kettering Public Service Department delivers essential infrastructure and maintenance services that contribute to a clean, safe, and reliable City environment. Core responsibilities include:

- Residential leaf collection
- Snow and ice removal
- Residential mulch and compost program
- Street cleaning and sweeping
- Yard debris center operations
- Pothole repair and asphalt patching
- Ditch and berm maintenance

In addition to routine upkeep, the department plays a vital role in emergency response, particularly during severe weather events, helping to maintain road safety and ensure continuity of essential infrastructure services for residents.

Kettering's aging stormwater infrastructure presents significant challenges, but targeted investments can reduce risk and support long-term growth. Kettering's stormwater system plays a critical role in directing runoff to the Little Miami and Great Miami Rivers, helping to manage water flow and prevent flooding. However, much of the system is aging—many pipe segments are over 80 years old, and more than 4,000 segments have received a condition rating of 5, indicating they are overdue for replacement.

A 2023 risk assessment by CDM Smith used a Likelihood of Failure (LoF) framework to evaluate system conditions and identified approximately 41.5 miles of high-risk piping that is either at the end of its functional lifespan or poses a significant failure risk. The stormwater network also includes seven detention and eight retention basins, spanning 37 acres Citywide.

Addressing these infrastructure needs through prioritized maintenance and strategic replacement will ensure reliable service, reduce flood risks, and support both residential quality of life and future

development opportunities. Proactive infrastructure planning enhances Kettering’s attractiveness to residents, businesses, and investors, positioning the City for continued growth and resilience.

Kettering offers streamlined, high-quality utility services that support community health, safety, and day-to-day reliability. Montgomery County Water Services supplies water to all Kettering residents, maintaining 1,400 miles of water main lines with ongoing infrastructure upgrades to ensure consistent water quality and service. Montgomery County Environmental Services oversees 1,200 miles of sanitary sewer lines and operates two regional wastewater treatment plants: the Eastern Regional facility in Kettering and the Western Regional facility in West Carrollton. Together, these plants treat 35 million gallons of wastewater daily, serving the sanitation needs of Kettering and the surrounding region.

Electricity and natural gas services are provided by AES and CenterPoint Energy, while Rumpke Waste & Recycling manages solid waste and recycling collection for all Kettering residents. The coordination of these utility services ensures efficient, reliable delivery and supports the City's broader goals of environmental sustainability and resident well-being.

PUBLIC SAFETY & EMERGENCY SERVICES

Fire Department

The City of Kettering provides full-service fire, paramedic, and emergency response, delivered through a well-organized and strategically located fire department. As part of its long-term planning, the City constructed four new fire stations—Stations 32, 34, 36, and 37—along with a new Fire Headquarters to meet modern standards and optimize response times across the community. Collectively, the department responds to over 9,000 calls annually.

The department is led by a Fire Chief and supported by a highly trained team, including:

- A Fire Service Specialist
- Medical Director
- Assistant Chiefs of Operations and Administration
- Fire Marshal
- Training Battalion Chief
- Four Operational Battalion Chiefs
- 15 Captains
- 57 full-time Firefighter/Paramedics
- 44 Fire/EMS instructors

Additionally, volunteer firefighters play a valuable role in supplementing emergency response efforts. This staffing structure ensures that Kettering can maintain a high level of service and public safety, offering residents responsive, professional care during emergencies.

Police

The Kettering Police Department was established in 1955 and delivers law enforcement services to the whole City. The department is committed to building strong community relationships, addressing drug-related issues, and improving traffic safety through proactive strategies and public engagement.

The department is organized into three divisions:

- Operations
- Community Relations

- Support Services

It is staffed by 86 sworn officers and 41 civilian employees, ensuring comprehensive coverage and responsiveness. The department also operates an accredited communication center, which enhances emergency coordination and public safety across the City. To strengthen community trust, the department offers programs such as the Citizens' Police Academy—a ten-week, hands-on course offered twice annually that provides residents with a deeper understanding of police operations and fosters mutual respect and collaboration.

In addition, Kettering Health operates its own dedicated police department, providing law enforcement and security across 13 hospitals and medical facilities in a six-county region of southwest Ohio. This specialized unit conducts investigations, makes arrests, and ensures the safety of patients, staff, and visitors in healthcare settings.

K-12 EDUCATION

Kettering City School District (KCS) is the second-largest school district in Montgomery County, serving a diverse student body with a commitment to academic excellence. In 2023, the district enrolled 7,718 students across one early childhood education center, eight elementary schools, two middle schools, and one high school. During the 2023–2024 school year, KCS employed 461 educators district-wide. All schools within the district, along with their enrollment sizes, are shown in Table 4.

Kettering earned a 4.5 out of 5 rating on the Ohio School Report Card in 2023, reflecting strong performance in areas such as academic achievement, student progress, and school climate. KCS offers students a wide range of academic opportunities, including Advanced Placement (AP) courses, Career and Technical Education programs, and a robust array of extracurricular activities, supporting student success both in and beyond the classroom.

Table 4 Kettering Schools Enrollment

School Name	Location	Enrollment (2023)	CEP Eligible Students (2023)
Elementary Schools			
Beavertown	2700 Wilmington Pike, Kettering, OH 45419	358	73.3%
Greenmont	1 E Wren Cir, Dayton, OH 45420	274	81.6%
Indian Riffle	3090 Glengarry Dr, Kettering, OH 45420	565	67.1%
J.E. Prass	2601 Parklawn Dr, Kettering, OH 45440	398	35.1%
John F. Kennedy	5030 Polen Dr, Dayton, OH 45440	634	50.1%
Oakview	4001 Ackerman Blvd, Dayton, OH 45429	481	46.1%
Orchard Park	600 E Dorothy Ln, Kettering, OH 45419	312	46.1%
Southdale	1200 W Dorothy Ln, Kettering, OH 45409	513	39.9%
Middle Schools			
Kettering	3000 Glengarry Dr, Kettering, OH 45420	1,009	52.5%
Van Buren	3775 Shroyer Rd, Dayton, OH 45429	610	41.4%
High School			
Kettering Fairmont	3301 Shroyer Rd, Kettering, OH 45429	2,449	43.6%

In the 2024–2025 school year, Kettering City Schools (KCS) launched a new facilities planning initiative in partnership with the Ohio Facilities Construction Commission (OFCC), aimed at creating “future-ready” schools that support the district’s long-term educational vision. As part of the process, KCS formed a steering committee of local stakeholders to evaluate potential development strategies and guide decision-making.

A key consideration in this initiative is whether to co-fund a comprehensive Facilities Master Plan with the OFCC or pursue locally funded improvements through a bond issue. This strategic decision will shape how KCS addresses evolving space, technology, and infrastructure needs.

The last major round of facility updates occurred in 2002, when voters approved a \$102.4 million bond issue. That investment enabled district-wide renovations, including:

- Gymnasiums in all elementary schools
- Expanded science labs in middle schools
- New mechanical/HVAC systems across all buildings
- Construction of Trent Arena
- Renovation of Roush Stadium
- Construction of a new Greenmont Elementary School

This legacy of investment provides a strong foundation for future planning as KCS evaluates how best to modernize its schools to meet the demands of 21st-century learning.

Kettering City School District's facilities show signs of aging, with several buildings requiring significant upgrades to maintain safety, efficiency, and functionality. Many schools are experiencing issues related to mechanical systems (including HVAC), roofing, structural integrity, outdated technology infrastructure, and overall energy efficiency. These challenges will require strategic investment and long-term planning to ensure that school buildings continue to support a high-quality learning environment and meet the needs of current and future students.

Kettering has three private elementary schools and one private high school; all of the elementary schools offer education from early childhood through eighth grade. Table 5 provides an overview of these institutions, including their enrollment numbers for the 2021–2022 academic year.

Table 5 Private School Enrollment

Institution Name	Location	Grade Levels	Enrollment (2021 - 2022)
Archbishop Alter High School	940 East David Road, Kettering, OH 45429	9-12	500
Ascension School	3090 Glengarry Dr, Kettering, OH 45420	KG - 8	237
St Albert The Great Catholic School	104 W Dorothy Ln Kettering, OH 45429	PK - 8	235
St Charles Borromeo School	4600 Ackerman Blvd Kettering, OH 45429	PK - 8	489

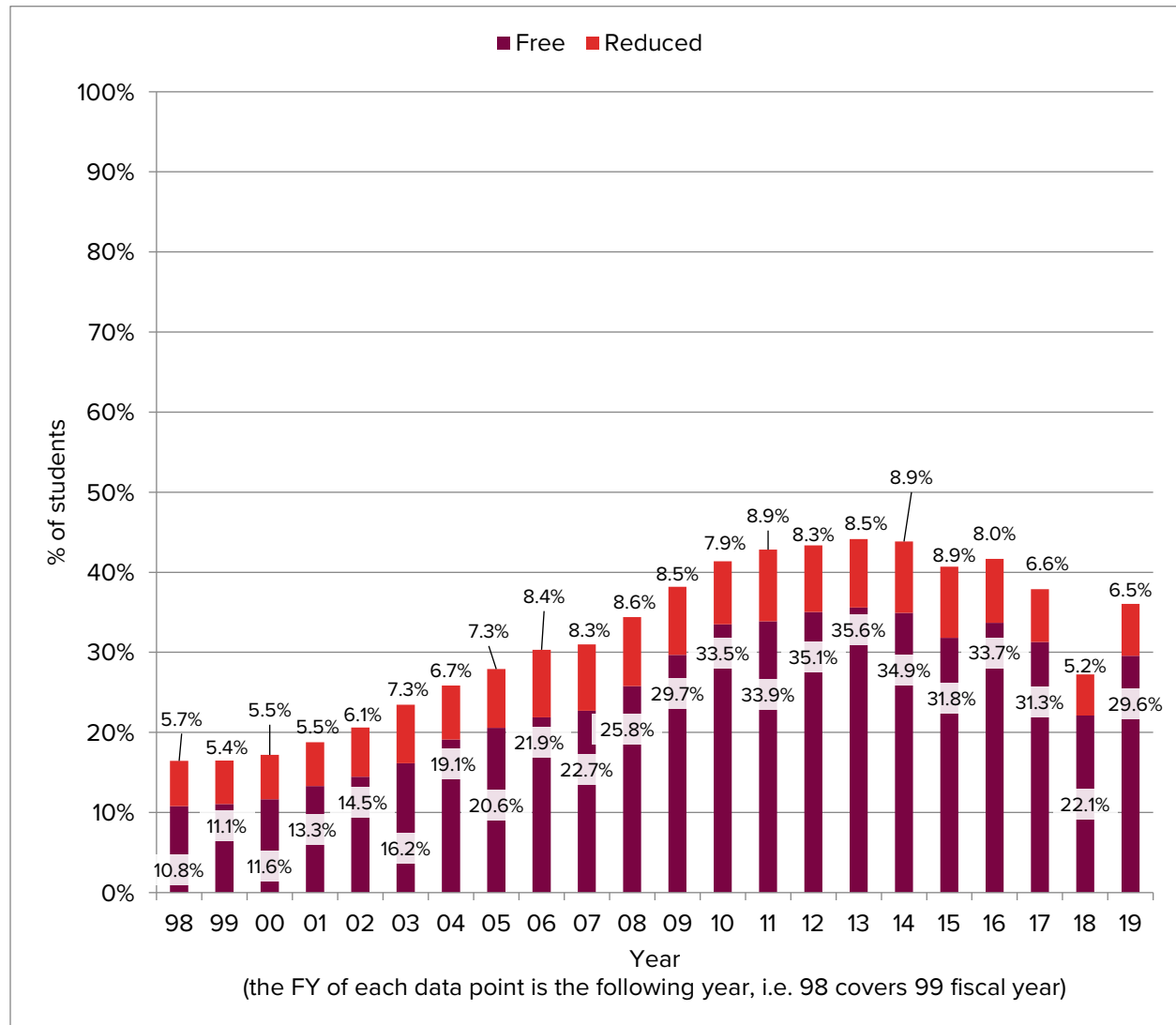
Kettering is home to two higher education institutions that contribute to the region's talent pipeline and workforce development. Kettering College, with an enrollment of 832 total students in 2022, specializes in healthcare programs such as nursing, occupational therapy, and physician assistant studies, playing a vital role in supporting the regional healthcare workforce. The Modern College of Design total enrolled 178 students in 2022 and offers specialized programs in graphic design, user experience (UX) design, and motion graphics, preparing graduates for careers in the creative and digital sectors.

The presence of these institutions enhances Kettering's educational and economic landscape by providing local postsecondary options, retaining talent, and reinforcing the City's appeal to both students and employers. Additionally, Kettering benefits from its regional location by providing education seekers with access to other institutions such as Sinclair Community College, University of Dayton, and Wright State University.

Table 6 Higher Education Institutions

Institution Name	Location	Full-Time Enrollment (2021 - 2022)
Kettering College	3737 Southern Blvd, Kettering, OH 45429	560
Sinclair Community College	444 W Third St, Dayton, OH 45402	3,377
The Modern College of Design	1725 E David Rd, Kettering, OH 45440	98
University of Dayton	300 College Park, Dayton, OH 45469	11,674
Wright State University	3640 Colonel Glenn Hwy, Dayton, OH 45435	6,348

Figure 15 Free and Reduced Lunch Application in Kettering City Schools, 1998-2019



Note: Eligibility for free and reduced-price lunch is based on federal income thresholds: students qualify for free lunch if their household income is at or below 130% of the USDA poverty guidelines, and for reduced lunch if income is at or below 185%, or if the student receives SNAP or Ohio Works First (OWF) benefits.

Figure 15 displays trends in free and reduced-price lunch eligibility among Kettering students over time. The bell-shaped curve reflects the long-term economic changes in the community, with a notable rise in applications from 1989 to 2013 corresponding to inflation pressures, wage stagnation, and the prolonged impact of the Great Recession. Although the percentage has declined in recent years, it remains well above pre-2008 levels, suggesting that economic hardship still disproportionately affects younger families. This trend highlights widening generational divides—while many older households in Kettering benefit from long-term homeownership and greater financial stability, younger families are more likely to face higher housing costs, student debt, and unstable or lower-wage employment, all of which influence economic well-being and educational need.

APPENDIX

The appendix provides supporting documentation and references that informed the Conditions & Trends report and the development of the Comprehensive Plan. It includes an annotated bibliography of relevant plans, studies, and strategic initiatives that offer important context for current planning efforts. In addition, the appendix features a complete list of figures, maps, and tables referenced throughout the report, as well as a map gallery compiling all spatial data visualizations used to illustrate existing conditions, trends, and key findings. Together, these materials offer a deeper view into the analysis and serve as a resource for continued planning, collaboration, and implementation.

EXISTING PLANS & STUDIES

The following section summarizes key plans and studies relevant to the City of Kettering and the development of this Conditions & Trends report. Each document was reviewed by the Planning Team, with a concise summary provided to highlight its primary focus and potential implications for future planning efforts. These materials offer important context, reinforce community priorities, and help inform the direction of the Comprehensive Plan.

Figure 14 Existing Plans & Studies



CITY OF KETTERING COMPREHENSIVE PLAN (2002)

The Comprehensive Plan serves as a foundational document outlining Kettering's vision for future development. It addresses land use, housing, transportation, economic development, and community facilities. The plan's objectives include promoting sustainable growth, enhancing quality of life, and ensuring efficient service delivery.

CITY OF KETTERING COMPREHENSIVE PLAN UPDATE- HOSPITAL CAMPUS AMENDMENT (2016)

In 2016, the City of Kettering updated its Comprehensive Plan to include the Hospital Campus Amendment, focusing on the area surrounding the Kettering Medical Center. This amendment created a "Hospital/Institutional" land use category and expanded this land use category to include all of the Moraine Farm property, which is owned by Kettering Health. This amendment was also intended to solidify and strengthen the high-quality campus environment of the Kettering Health Campus.

OFFICIAL COMPREHENSIVE PLAN UPDATE - HIGH-DENSITY HOUSING IN BUSINESS DISTRICT (2021)

In 2021, Kettering updated its Comprehensive Plan to promote high-density residential development within business districts. This strategic move aims to integrate residential units into commercial areas, fostering mixed-use environments that enhance economic vitality and community engagement.

STRATEGIC PLAN (2024)

This plan aims to improve Kettering's quality of life through focus areas like economic stability, environmental sustainability, and civic engagement through strategic partnerships, community-driven projects, and effective communication.

KETTERING CORPORATE CENTER ECONOMIC DEVELOPMENT OVERLAY (1989)

In 1989, Kettering adopted an Economic Development Overlay within Kettering Corporate Center to promote economic growth in this area.

GOVERNOR'S PLACE ECONOMIC DEVELOPMENT OVERLAY (2000 – 2001)

Governor's Place is an overlay created to facilitate the redevelopment of the former Hills & Dales Shopping Center in western Kettering near the S. Dixie/W. Dorothy intersection.

WILMINGTON PIKE CORRIDOR PLAN (2003)

The 2003 Wilmington Pike Corridor Plan outlined a comprehensive approach to improve aesthetics, functionality, and development along the corridor in Kettering, Ohio. Key short-term and long-term goals were identified, focusing on streetscape, building facades, signage, parking, and site development.

KEY MARKET OPPORTUNITIES & STRATEGIC RECOMMENDATIONS: WOODMAN DRIVE CORRIDOR (2003)

The 2003 Key Market Opportunities & Strategic Recommendations report outlines market challenges and offers redevelopment strategies for the Woodman Drive Corridor. It includes guidance on financing, structuring, and managing redevelopment efforts within the Corridor.

KETTERING POINTE ECONOMIC DEVELOPMENT OVERLAY (2006)

In 2006, Kettering introduced the Kettering Pointe Economic Development Overlay to revitalize the Kettering Pointe area, focusing on enhancing economic growth and community development. This overlay aimed to reduce the surplus of outdated commercial structures through the partial demolition of the largely-vacant Van Buren Shopping Center, which was redeveloped as a single-family residential neighborhood (Phoenix Place) along with the redevelopment and stabilization of the viable portion of the Van Buren Shopping Center, which is now the Kettering Pointe Shopping Plaza.

BICYCLE ADVISORY TASK FORCE (2013)

In 2013, Kettering established the Bicycle Advisory Task Force to enhance the City's bicycle infrastructure and promote cycling as a viable mode of transportation. The task force conducted comprehensive research, engaged with the community, and collaborated with various City departments to assess existing conditions and identify opportunities for improvement. Their final recommendations, presented to the City Council, emphasized the development of a connected network of bike paths and lanes, implementation of safety education programs, and initiatives to encourage cycling among residents. These efforts are aimed to create a more bike-friendly environment, improve public health, and enhance the overall quality of life in Kettering.

WILMINGTON PIKE IMPROVEMENT PLAN (2013)

In 2013, the City of Kettering implemented the Wilmington Pike Improvement Plan to revitalize the Wilmington Pike corridor, a key commercial area within the City. The plan focused on enhancing infrastructure, improving streetscapes, and promoting economic development to attract businesses and investors. Key programs that came about following the development of the Wilmington Pike Improvement Plan are the Demolition & Facade/Site Improvement Assistance Programs, both offering financial incentives to property owners for demolishing outdated structures and upgrading.

HOUSING MARKET ANALYSIS (2014 – 2015)

The 2014–2015 Housing Market Analysis for Kettering, Ohio, provided a comprehensive overview of the City's housing landscape. The study examined several factors, including housing stock characteristics, market trends, affordability, and demographic influences. Key findings indicated a predominance of aging housing stock, with a significant portion built between 1950 and 1989, highlighting the need for maintenance and potential modernization. The analysis also noted that while housing in Kettering remained affordable compared to regional standards, there was a growing demand for diverse housing options to accommodate an aging population and attract younger residents.

TECHNICAL MEMORANDUM NO 2 ASSET MANAGEMENT (2023)

The 2023 Technical Memorandum No. 2 evaluated Kettering's stormwater management system, offering a detailed assessment of the physical and operational condition of each stormwater asset.

PLAN4HEALTH - MIAMI VALLEY INITIATIVES (2021)

The PLAN4HEALTH MIAMI VALLEY initiative, led by MVRPC, brings together planning and public health professionals to address the root causes of health disparities in the region. It emphasizes equitable access to transportation, healthy food, physical activity, and safe, affordable housing. These goals align closely with Kettering's vision for a more inclusive, healthy, and sustainable community.

The initiative's web platform — plan4health-miamivalley-mvrpc.hub.arcgis.com — features a range of tools, data maps, and best practices that communities like Kettering can use to integrate health into land use, transportation, and comprehensive planning efforts.

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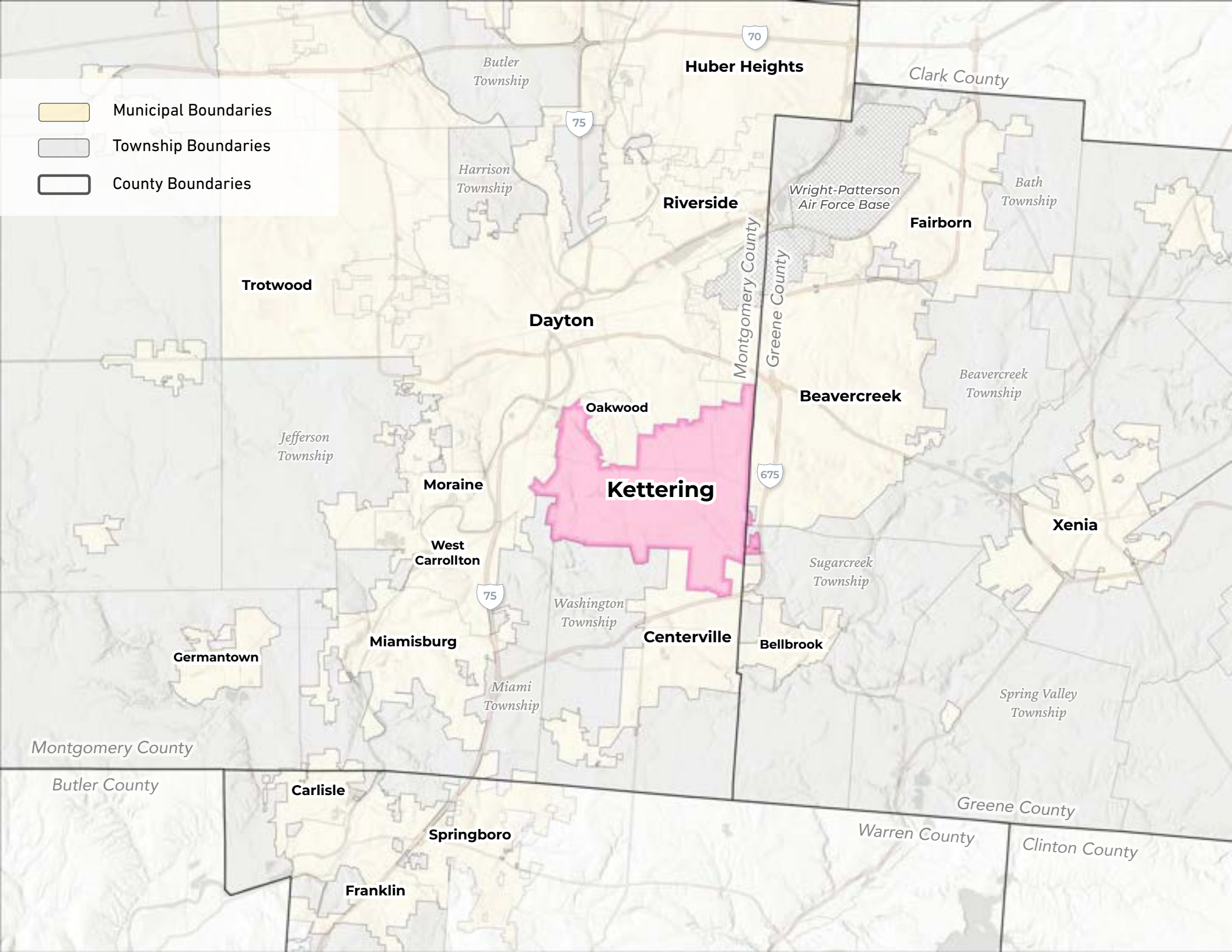
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SOURCES

- American Community Survey (ACS)
- County Health Rankings & Roadmaps
- Crime Grade
- Dayton Daily News
- Destination Dayton
- Esri Business Analyst (Ersi)
- Frazee
- Living Wage Calculator
- Miami Valley Regional Planning Commission (MVRPC)
- National Center for Education Statistics
- Ohio Department of Development
- Ohio Department of Education & Workforce
- The City of Kettering
- The City of Kettering- Parks, Recreation, and Cultural Arts Department
- The Eviction Lab
- The United States Census (Census)
- The United States Census Bureau- OnTheMap
- Town & Country- Kettering

MAP GALLERY

Attached



-  Municipal Boundaries
-  Township Boundaries
-  County Boundaries

Huber Heights

Clark County

Riverside

Wright-Patterson
Air Force Base

Fairborn

Bath
Township

Trotwood

Dayton

Montgomery County

Greene County

Beavercreek

Beavercreek
Township

Oakwood

Kettering

Moraine

West
Carrollton

Jefferson
Township

Germantown

Miamisburg

Washington
Township

Centerville

Bellbrook

Sugarcreek
Township

Xenia

Spring Valley
Township

Montgomery County

Butler County

Carlisle

Springboro

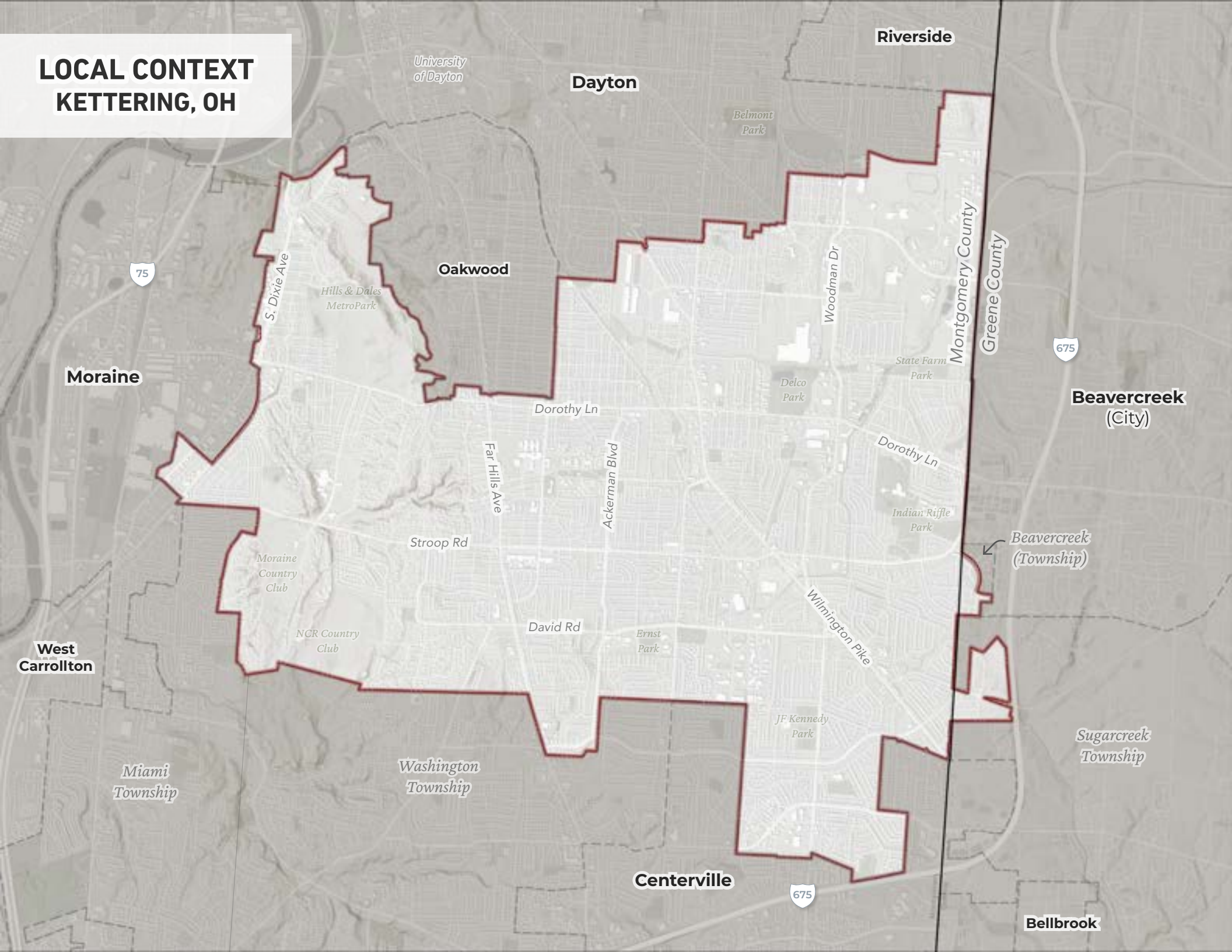
Franklin

Greene County

Warren County

Clinton County

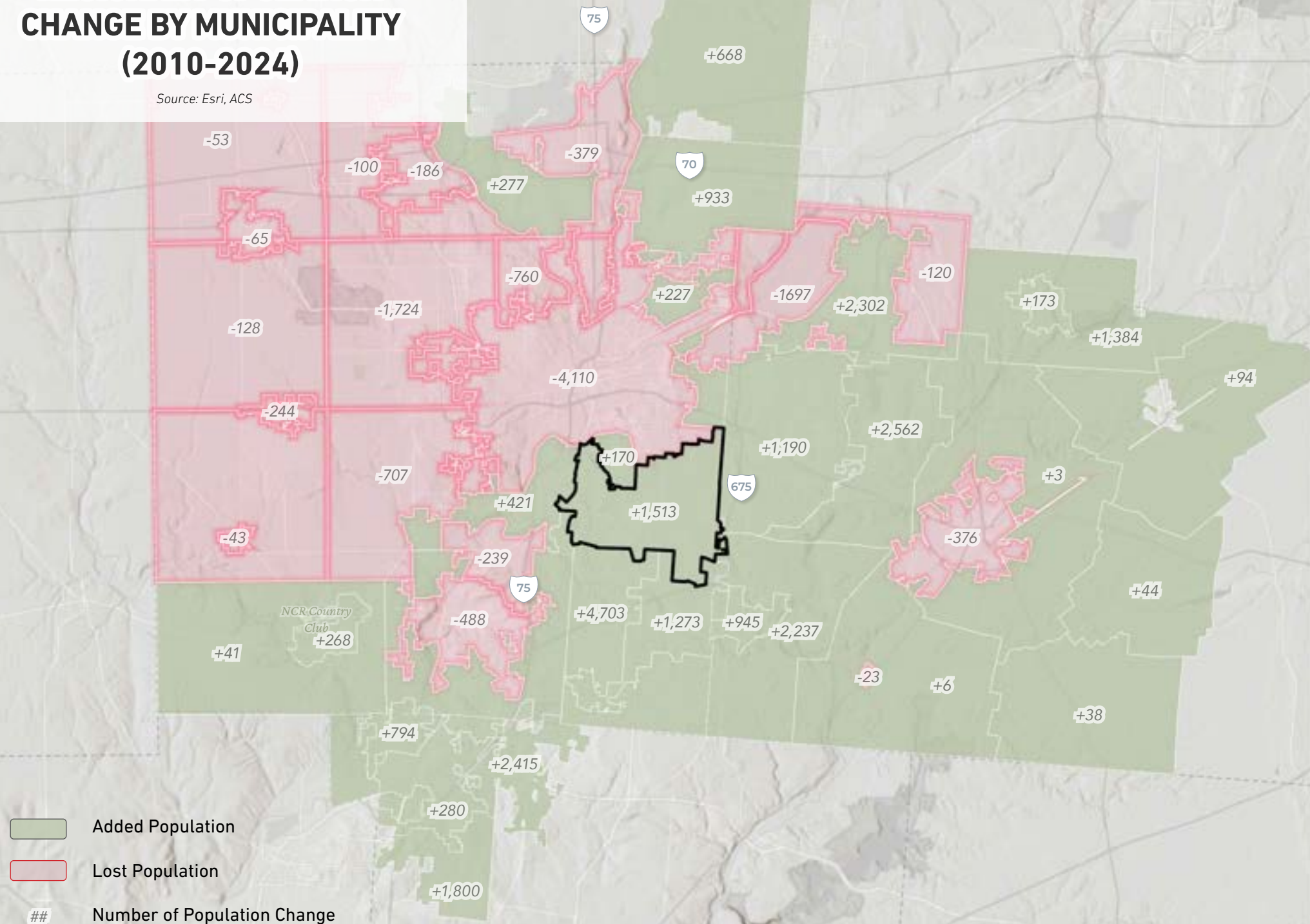
LOCAL CONTEXT KETTERING, OH



REGIONAL POPULATION CHANGE BY MUNICIPALITY (2010-2024)

Source: Esri, ACS

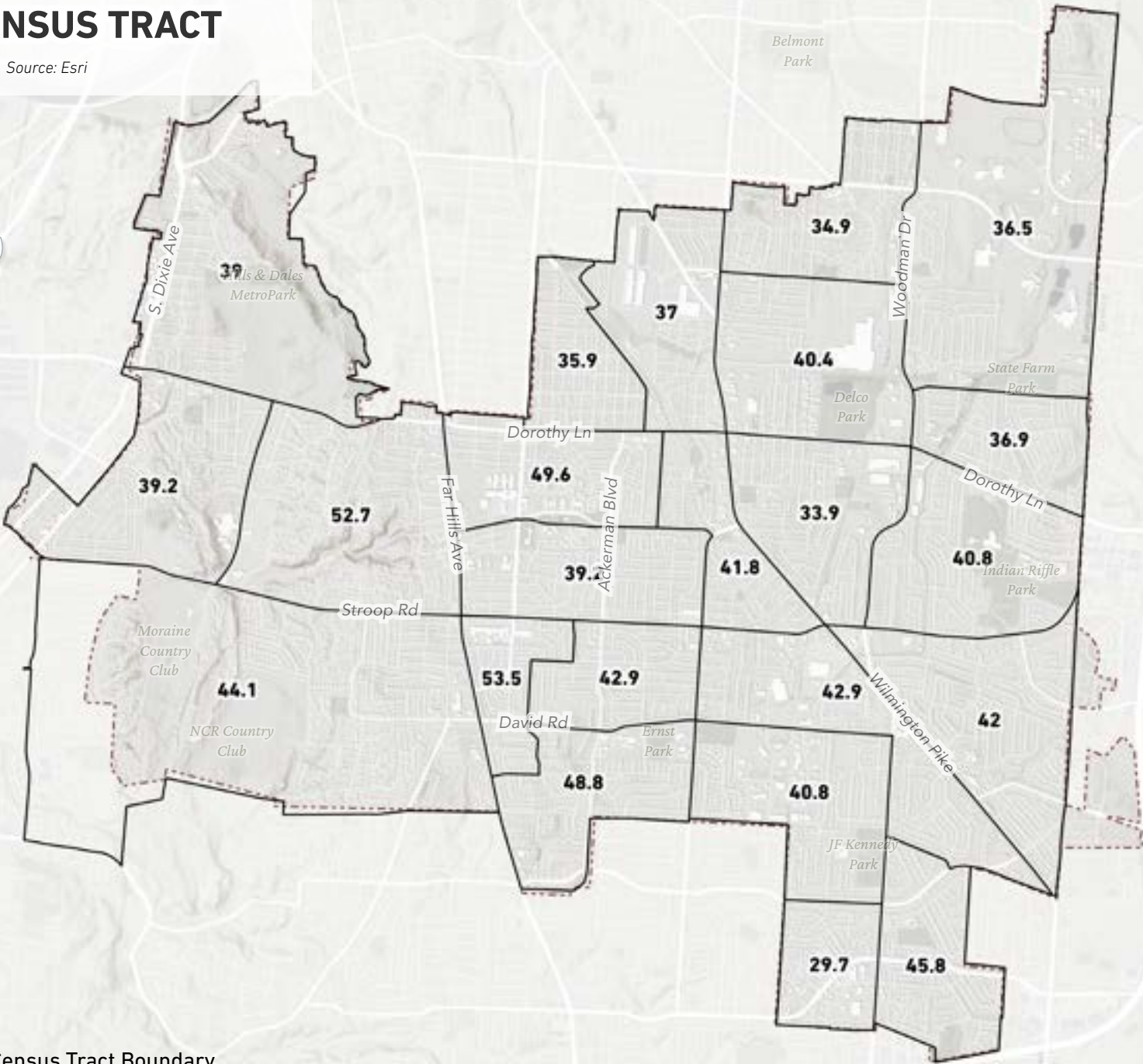
University
of Dayton



MEDIAN RESIDENT AGE BY CENSUS TRACT

Source: Esri

University
of Dayton



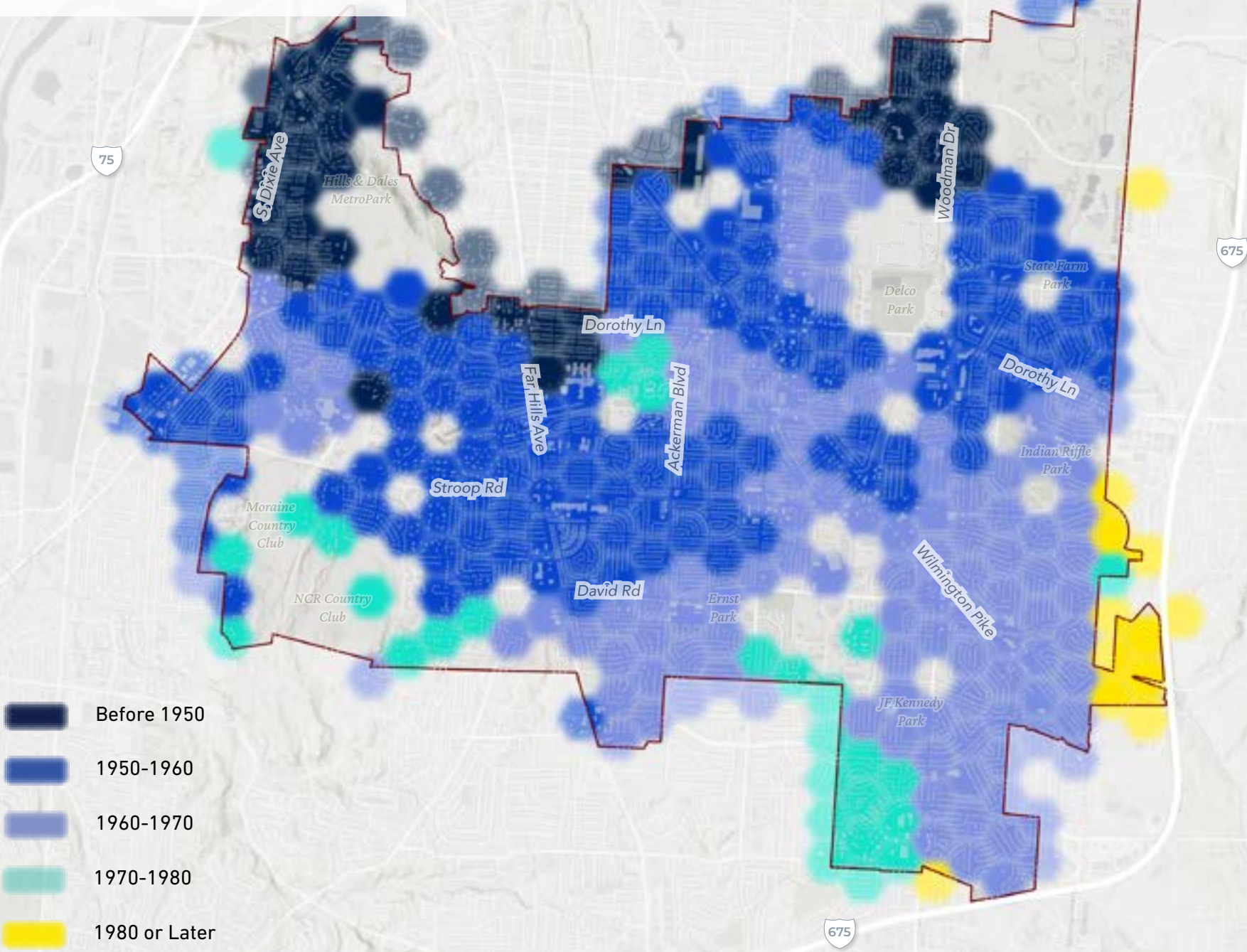
Census Tract Boundary

##

Median Resident Age within Census Tract

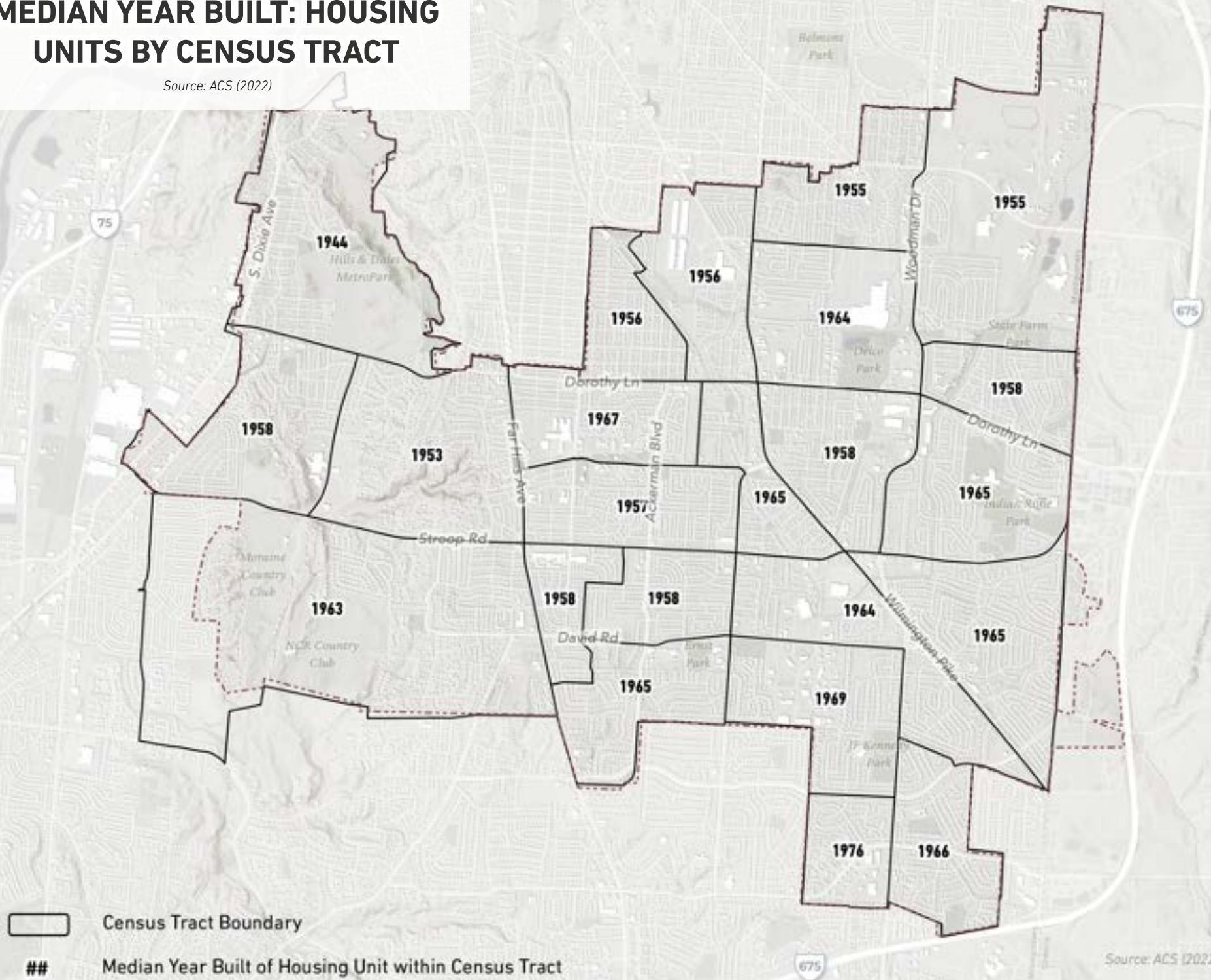
MEDIAN YEAR BUILT: HOUSING UNITS

Source: Esri



MEDIAN YEAR BUILT: HOUSING UNITS BY CENSUS TRACT

Source: ACS (2022)

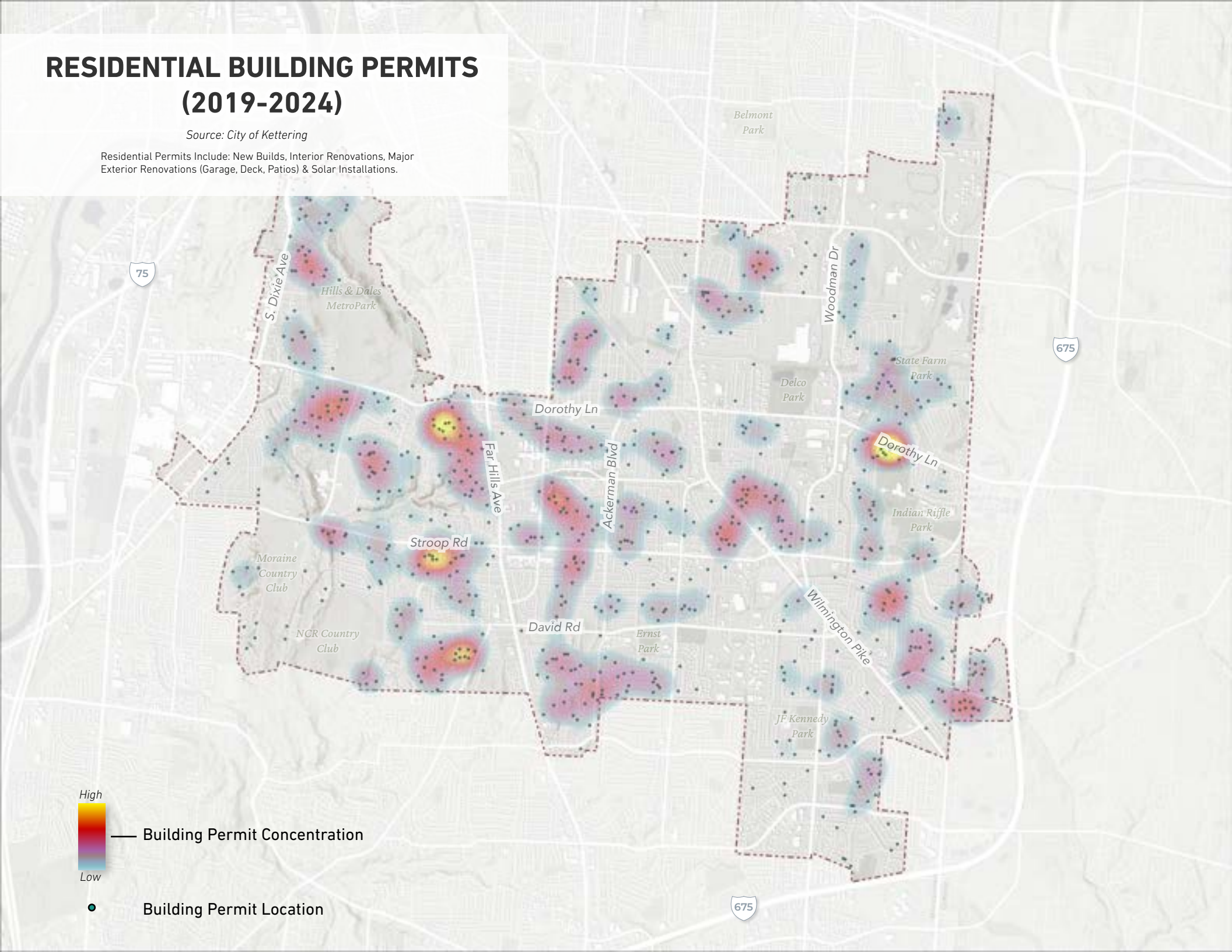


Source: ACS (2022)

RESIDENTIAL BUILDING PERMITS (2019-2024)

Source: City of Kettering

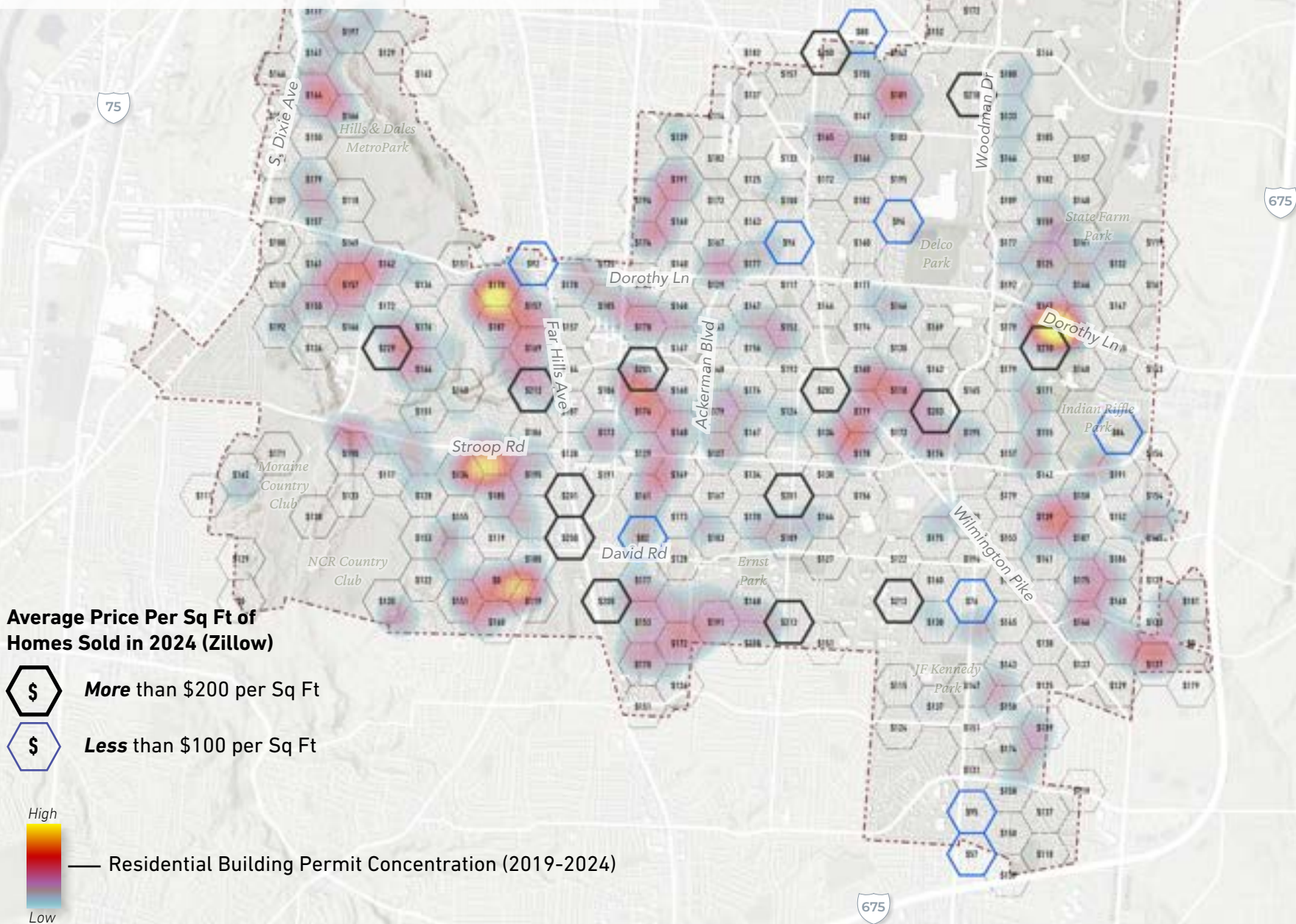
Residential Permits Include: New Builds, Interior Renovations, Major Exterior Renovations (Garage, Deck, Patios) & Solar Installations.



RESIDENTIAL PERMITS HOTSPOTS & ZILLOW SALES VALUE

Source: City of Kettering, Zillow

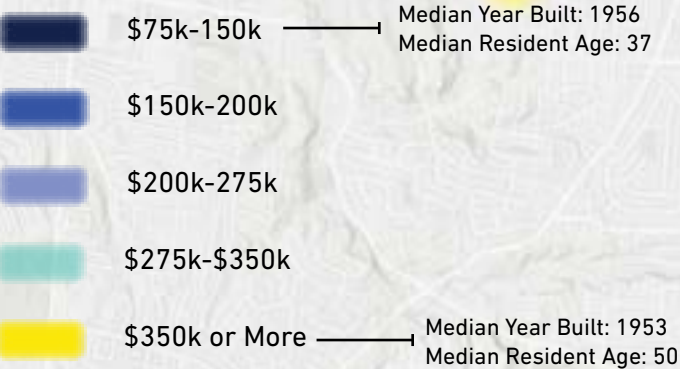
Residential Permits Include: New Builds, Interior Renovations, Major Exterior Renovations (Garage, Deck, Patios) & Solar Installations.



MEDIAN HOME VALUE

Source: Esri

University
of Dayton



75

S. Dixie Ave

Hills & Dales
MetroPark

Dorothy Ln

Far Hills Ave

Ackerman Blvd

Stroop Rd

Moraine
Country
Club

NCR Country
Club

David Rd

Ernst
Park

Wilmington Pike

JF Kennedy
Park

Belmont
Park

Woodman Dr

Delco
Park

State Farm
Park

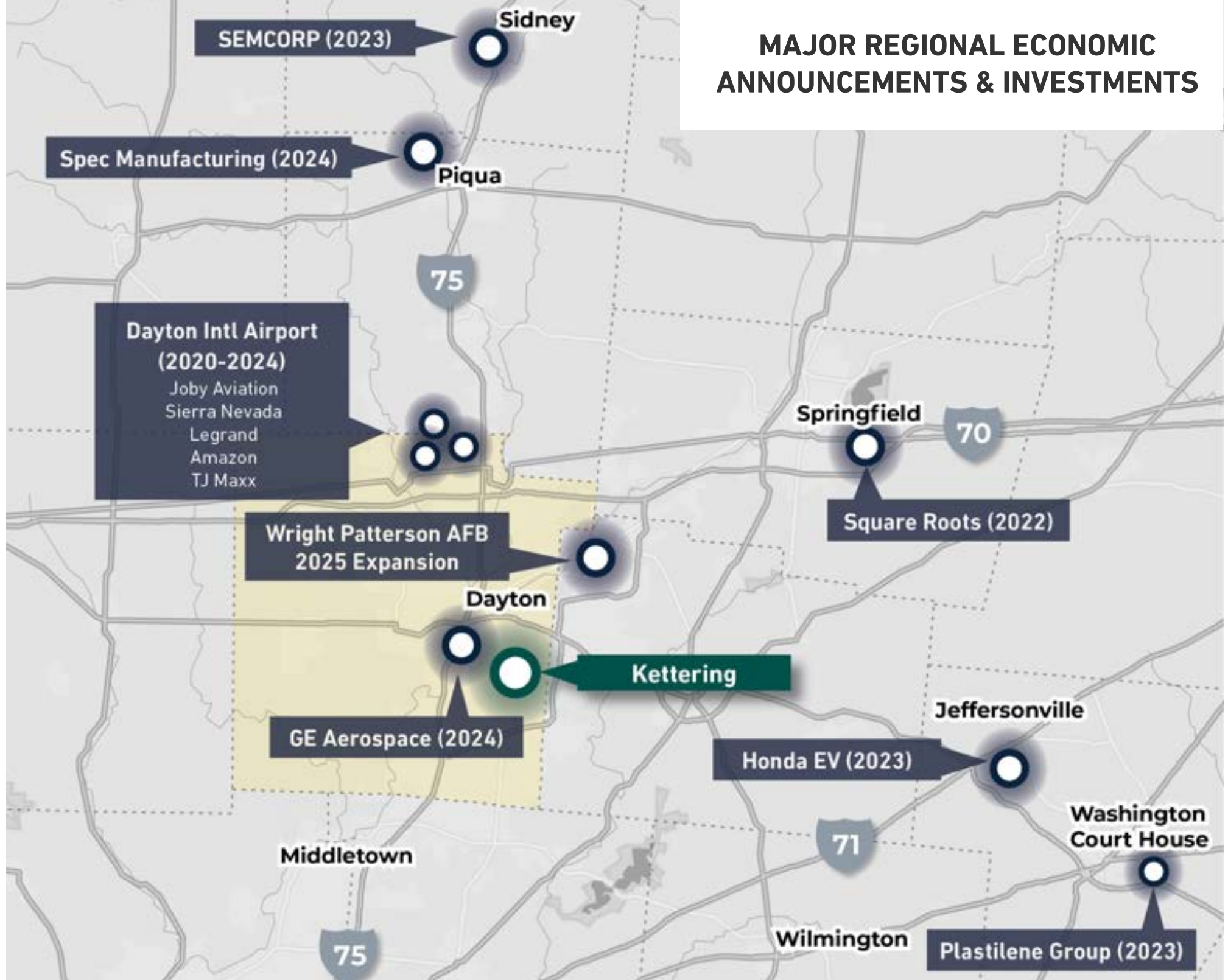
Dorothy Ln

Indian Riffle
Park

675

675

MAJOR REGIONAL ECONOMIC ANNOUNCEMENTS & INVESTMENTS



MAJOR EMPLOYERS & EMPLOYMENT CLUSTERS

Source: City of Kettering, Esri

University
of Dayton

Belmont
Park

Kodak

Alternate Solutions
Health Network

Solvita

Amazon

Reynolds &
Reynolds Co

City of
Kettering

Kettering Health

Dorothy Ln

Woodman Dr

Delco
Park

State Farm
Park

Dorothy Ln

Indian Riffle
Park

Meijer Inc

Stroop Rd

David Rd

Ernst
Park

Wilmington Pike

JF Kennedy
Park

Moraine
Country
Club

NCR Country
Club

Far Hills Ave

Ackerman Blvd

- Over 500 Employees
- 100-500 Employees
- 50-100 Employees
- Top 10 Employers

Kettering
City Schools Multiple Locations

Kroger Two Locations

675

75

675

LABOR SHED & COMMUTING PATTERNS: WORKERS COMMUTING INTO KETTERING (2022)

Source: Census OnTheMap

Area Workers who
Commute from outside

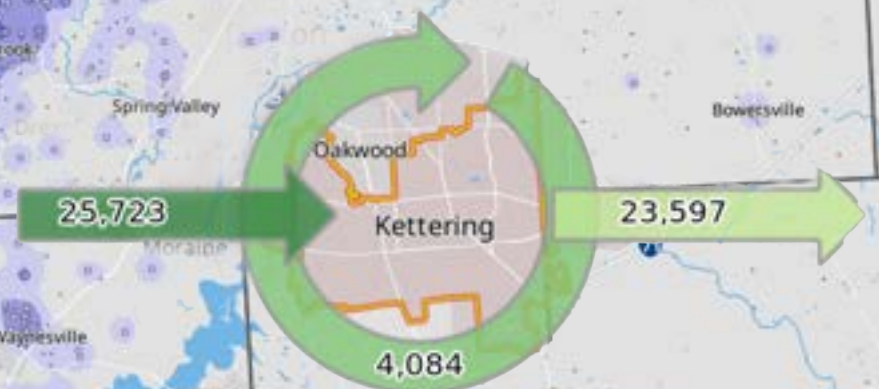
86%

25,700 of employees commute to
Kettering from outside the city

Area Workers who
Commute more than 25 mi.

6,500

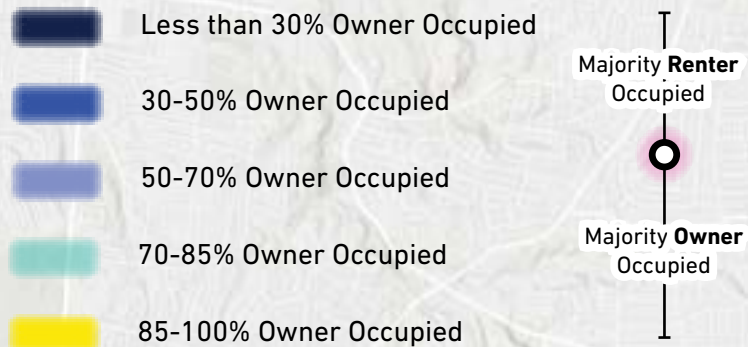
An increase of 30% from 2002



SHARE OF OWNER VS RENTER OCCUPIED HOUSING

Source: Esri

University
of Dayton



75

S. Dixie Ave

Hills & Dales
MetroPark

Dorothy Ln

Far Hills Ave

Ackerman Blvd

Stroop Rd

Moraine
Country
Club

NCR Country
Club

David Rd

Ernst
Park

Wilmington Pike

JF Kennedy
Park

675

Belmont
Park

Woodman Dr

Delco
Park

State Farm
Park

Dorothy Ln

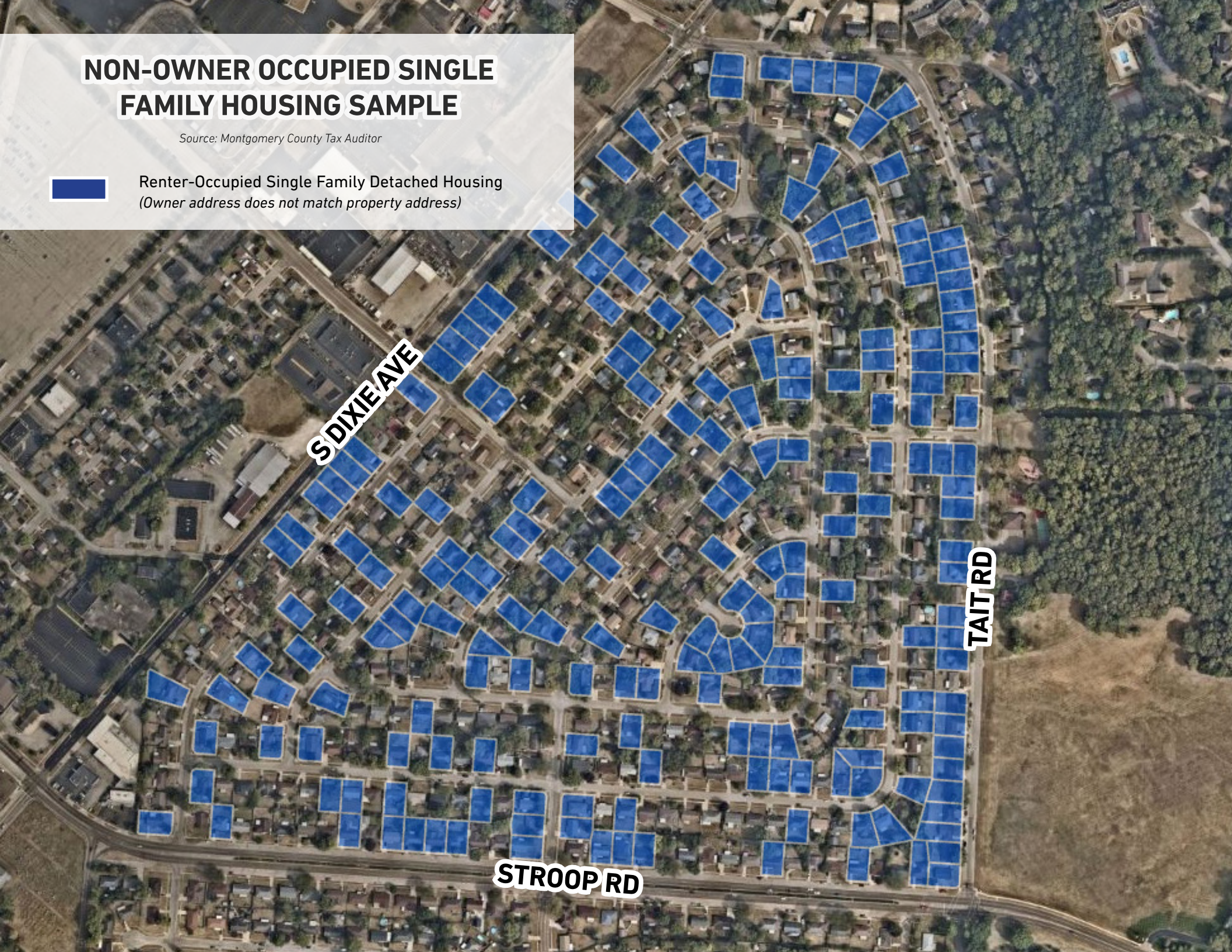
Indian Riffle
Park

NON-OWNER OCCUPIED SINGLE FAMILY HOUSING SAMPLE

Source: Montgomery County Tax Auditor

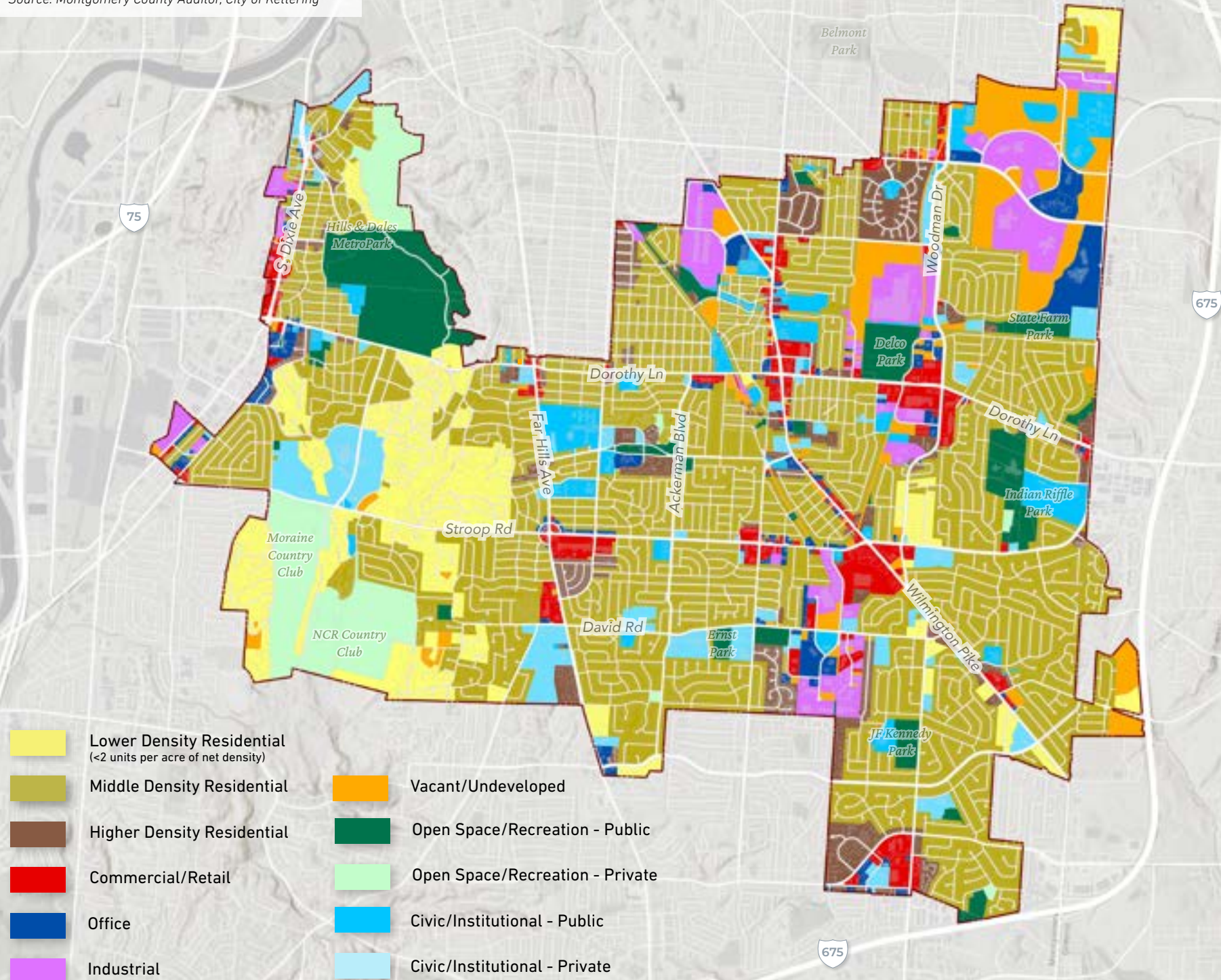


Renter-Occupied Single Family Detached Housing
(Owner address does not match property address)



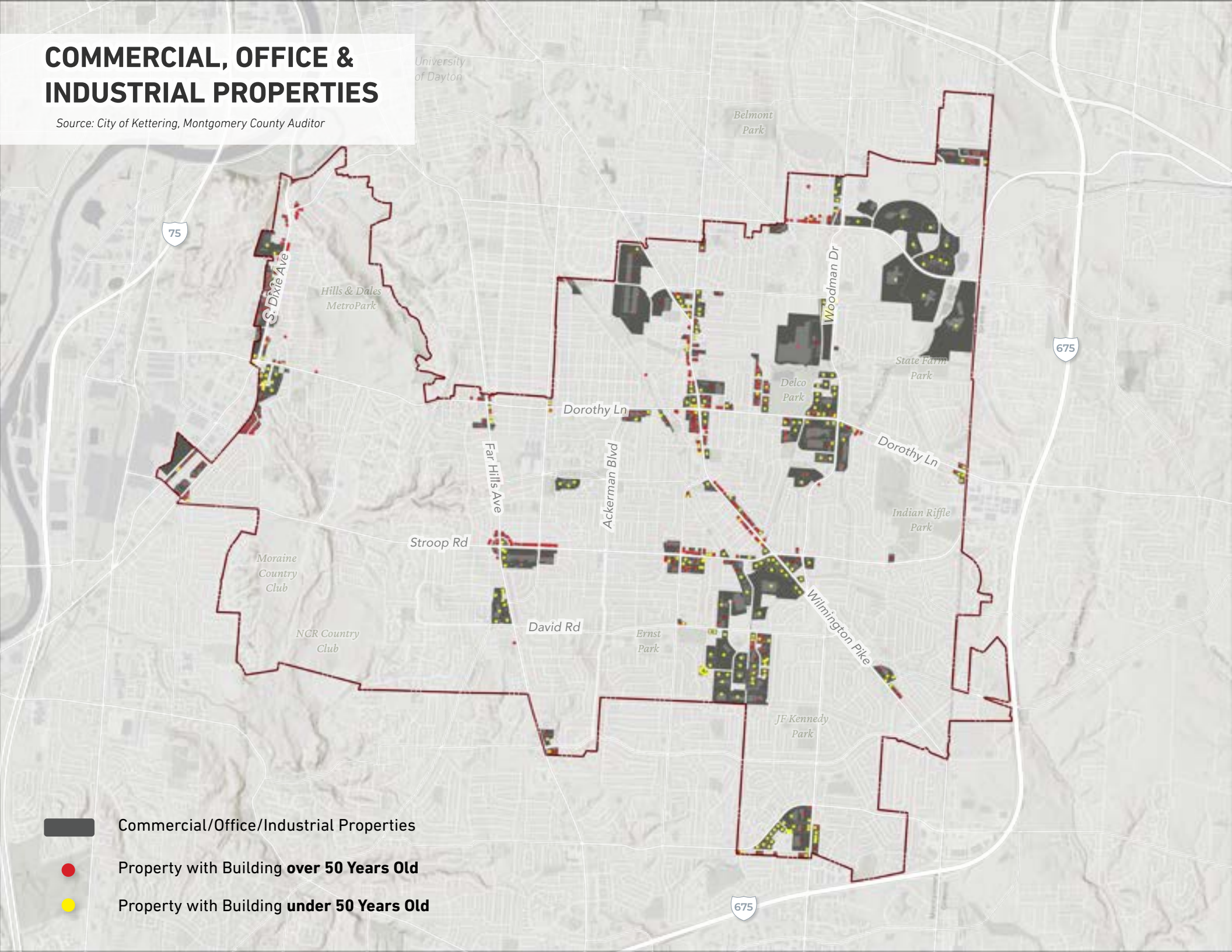
EXISTING LAND USE

Source: Montgomery County Auditor, City of Kettering



COMMERCIAL, OFFICE & INDUSTRIAL PROPERTIES

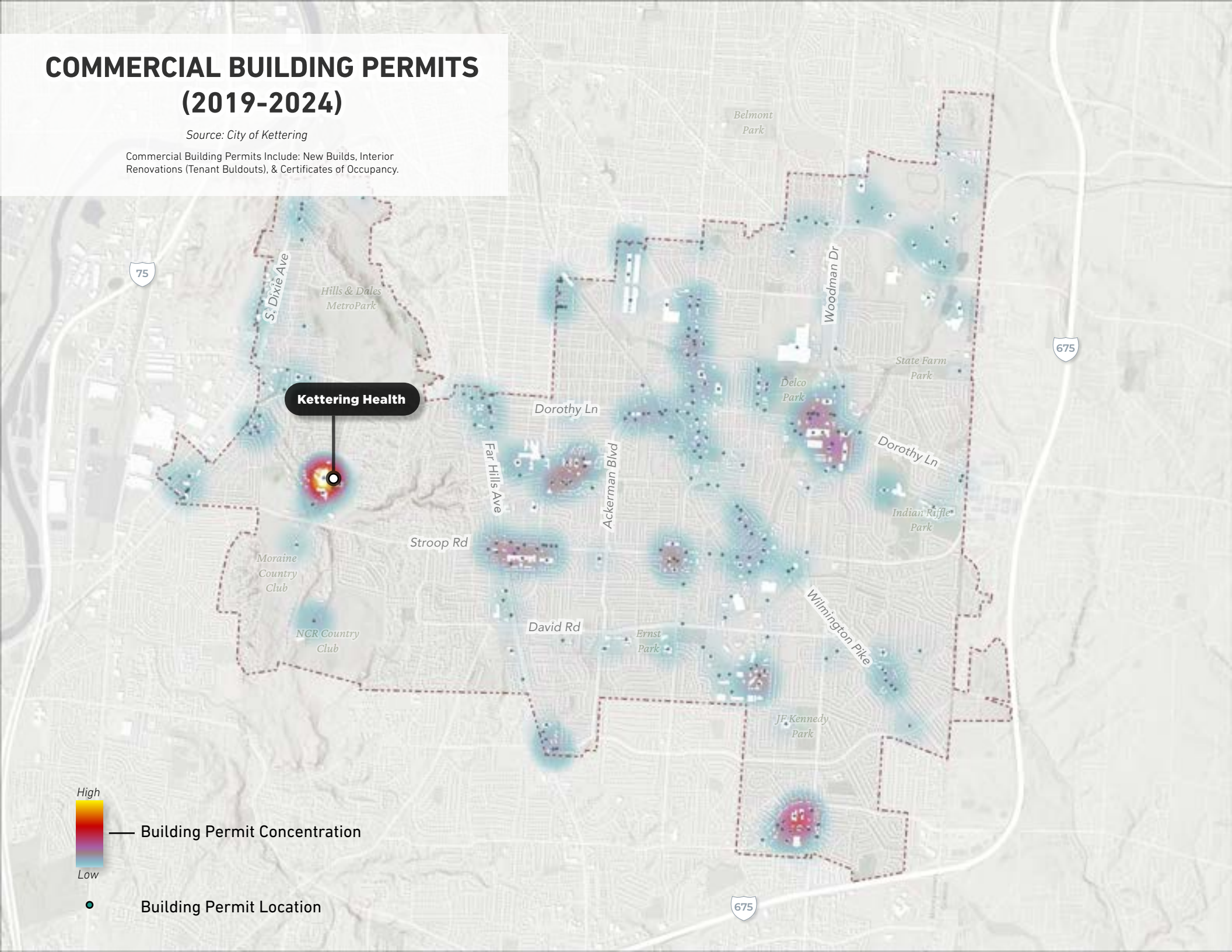
Source: City of Kettering, Montgomery County Auditor



COMMERCIAL BUILDING PERMITS (2019-2024)

Source: City of Kettering

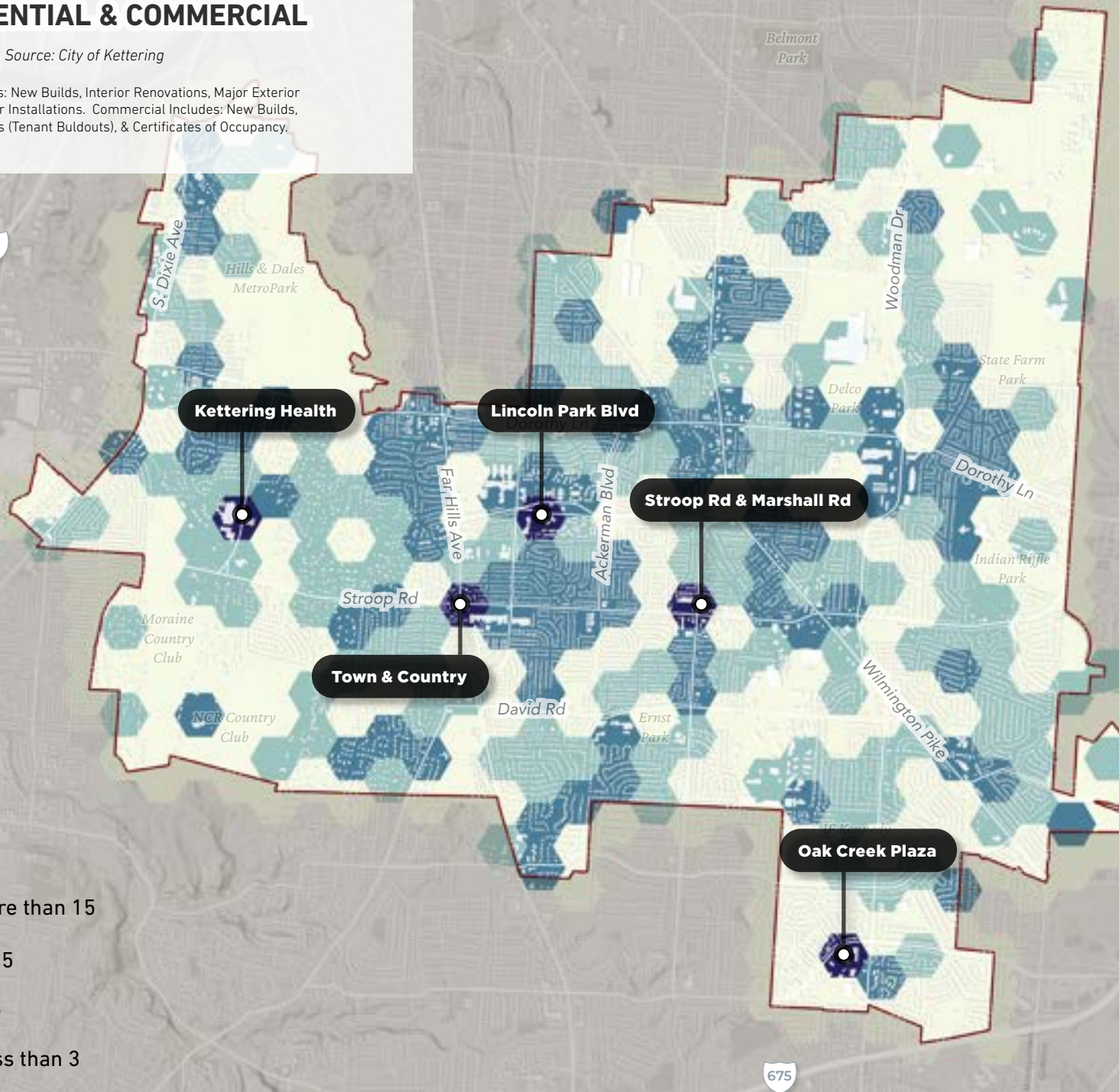
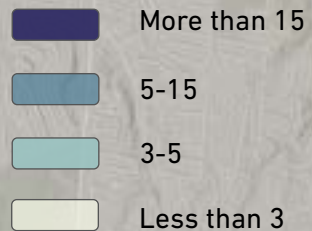
Commercial Building Permits Include: New Builds, Interior Renovations (Tenant Bulldowns), & Certificates of Occupancy.



BUILDING PERMITS (2019-2024) RESIDENTIAL & COMMERCIAL

Source: City of Kettering

Residential Includes: New Builds, Interior Renovations, Major Exterior Renovations & Solar Installations. Commercial Includes: New Builds, Interior Renovations (Tenant Buldouts), & Certificates of Occupancy.



SHOPPING CENTER VISITATION

Source: Placer AI

A Trend Comparison with pre-Covid 19 levels. Comparing the 12 months from December 2023-December 2024 with the 12 months from December 2018-December 2019



Increase in 2024 visitation compared to 2019



Decrease in 2024 visitation compared to 2019

75

S. Dixie Ave

Hills & Dales MetroPark

Belmont Park

Woodman Dr

675

Wilmington Plaza

State Farm Park

Dorothy Ln

Delco Park

Kettering Towne Center

Woodlane Plaza

Woodman Place

Indian Riffle Park

Greene Towne Center and Green Crossing see 7 million visitors annually

Dayton Town and Country

Moraine Country Club

NCR Country Club

Stroop Rd

Triangle Center

The Arbor

David Rd

Meijer

Ernst Park

Wilmington Pike

JF Kennedy Park

Oak Creek Plaza

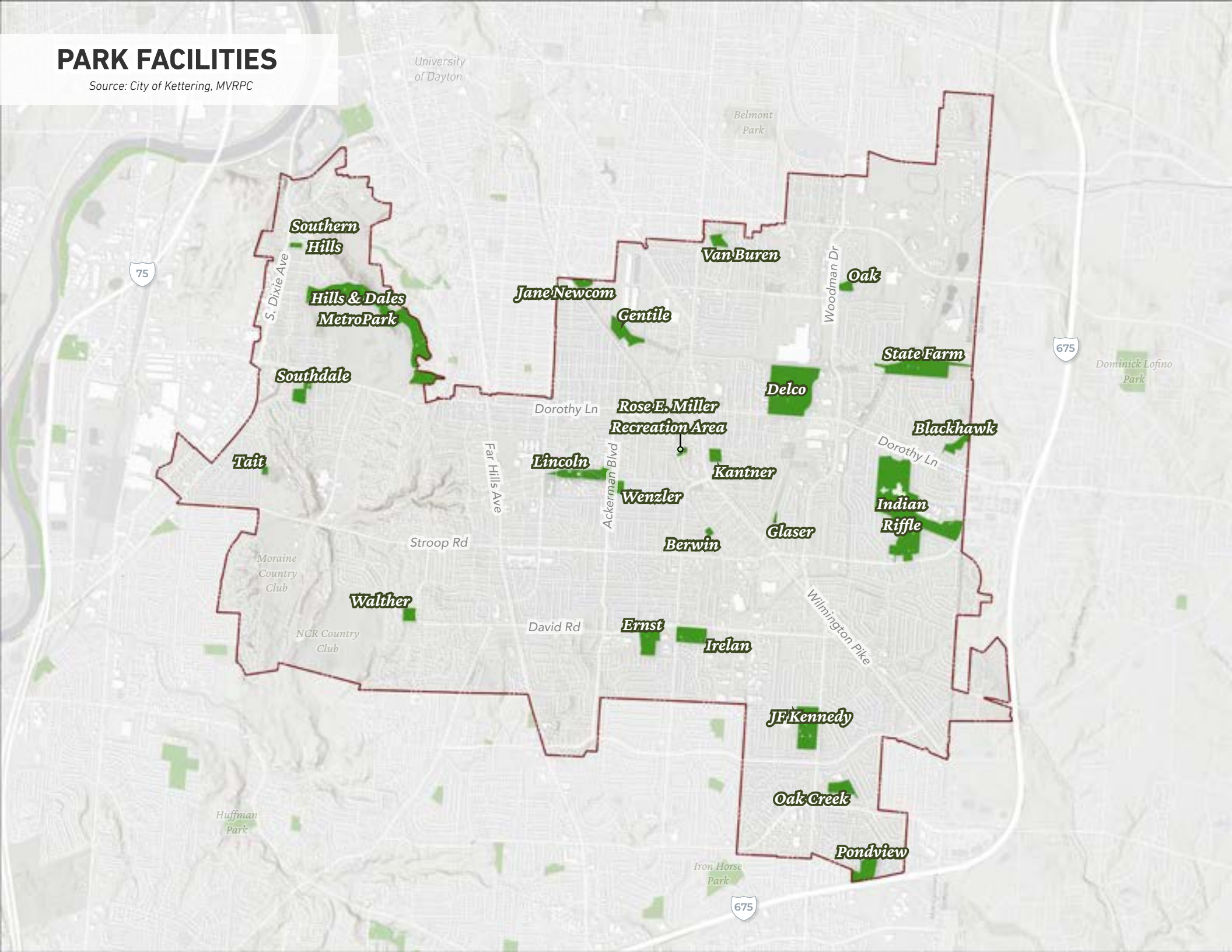
The Villages at Cornerstone & Sugarcreek Crossing see 10 million visitors annually with a 20-30% increase since 2019

675

Visits in Last 12 Months	Shopping Center	Change compared to 2019
3.5m	Dayton Town and Country	8%
1.9m	Meijer	6%
970k	Kettering Towne Center	31%
811k	Wilmington Plaza	49%
500k	The Arbor	-7%
317k	Woodlane Plaza	-17%
302k	Triangle Center	8%
270k	Oak Creek Plaza	-51%
243k	Woodman Place	-1%

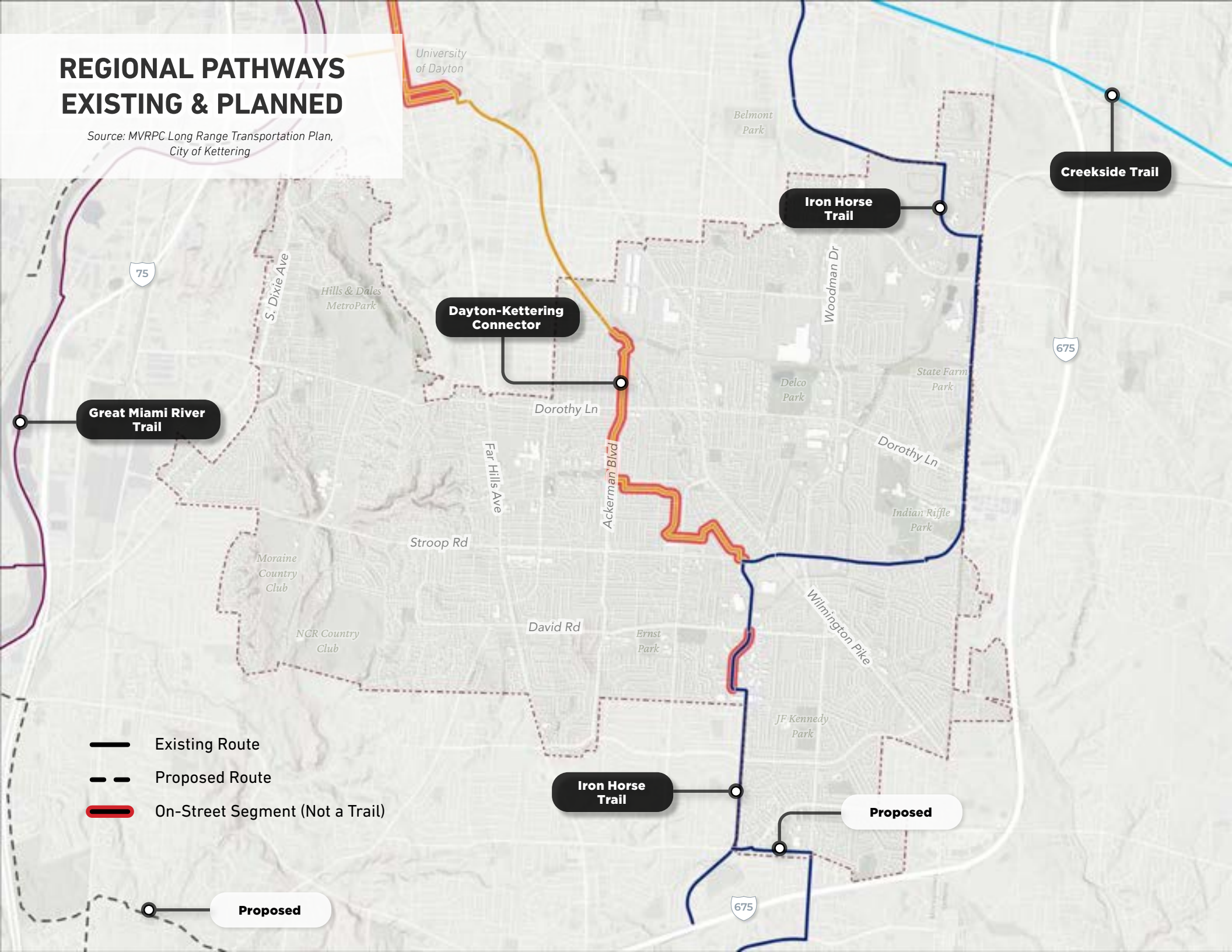
PARK FACILITIES

Source: City of Kettering, MVRPC



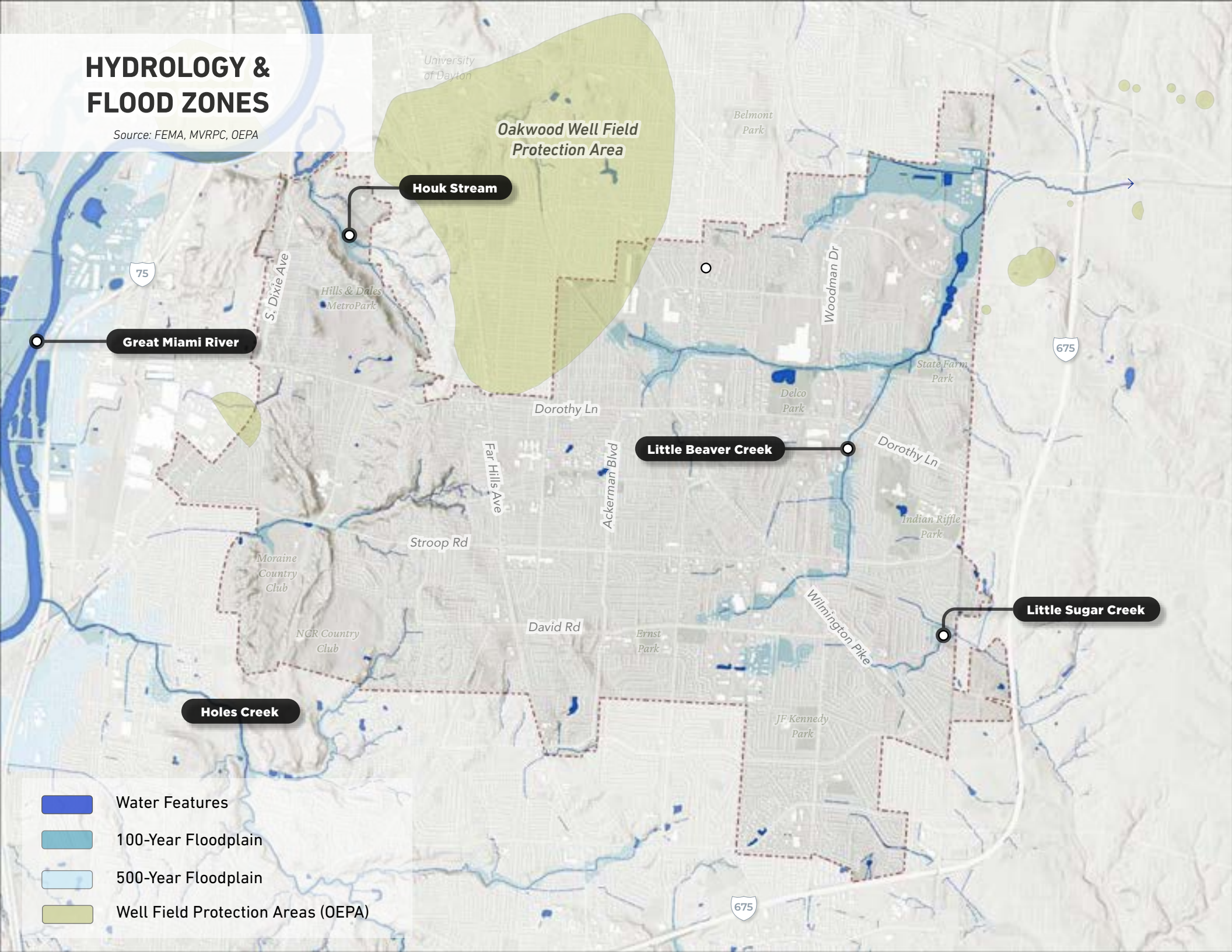
REGIONAL PATHWAYS EXISTING & PLANNED

Source: MVRPC Long Range Transportation Plan,
City of Kettering



HYDROLOGY & FLOOD ZONES

Source: FEMA, MVRPC, OEPA



Oakwood Well Field
Protection Area

Houk Stream

Great Miami River

Little Beaver Creek

Little Sugar Creek

Holes Creek

- Water Features
- 100-Year Floodplain
- 500-Year Floodplain
- Well Field Protection Areas (OEPA)

HISTORICALLY SIGNIFICANT BUILDINGS & LANDMARKS

Source: National Register of Historic Places



National Register
of Historic Places

Deeds Barn

Trailsend

**Long-Mueller
House**

**Charles Kettering House
(Ridgeleigh Terrace)**

Stroop Rd

Dorothy Ln

Ackerman Blvd

David Rd

Ernst
Park

JF Kennedy
Park

Wilmington Pike

Indian Riffle
Park

State Farm
Park

Delco
Park

Woodman Dr

Belmont
Park

Hills & Dales
MetroPark

Moraine
Country
Club

NCR Country
Club

S. Dixie Ave

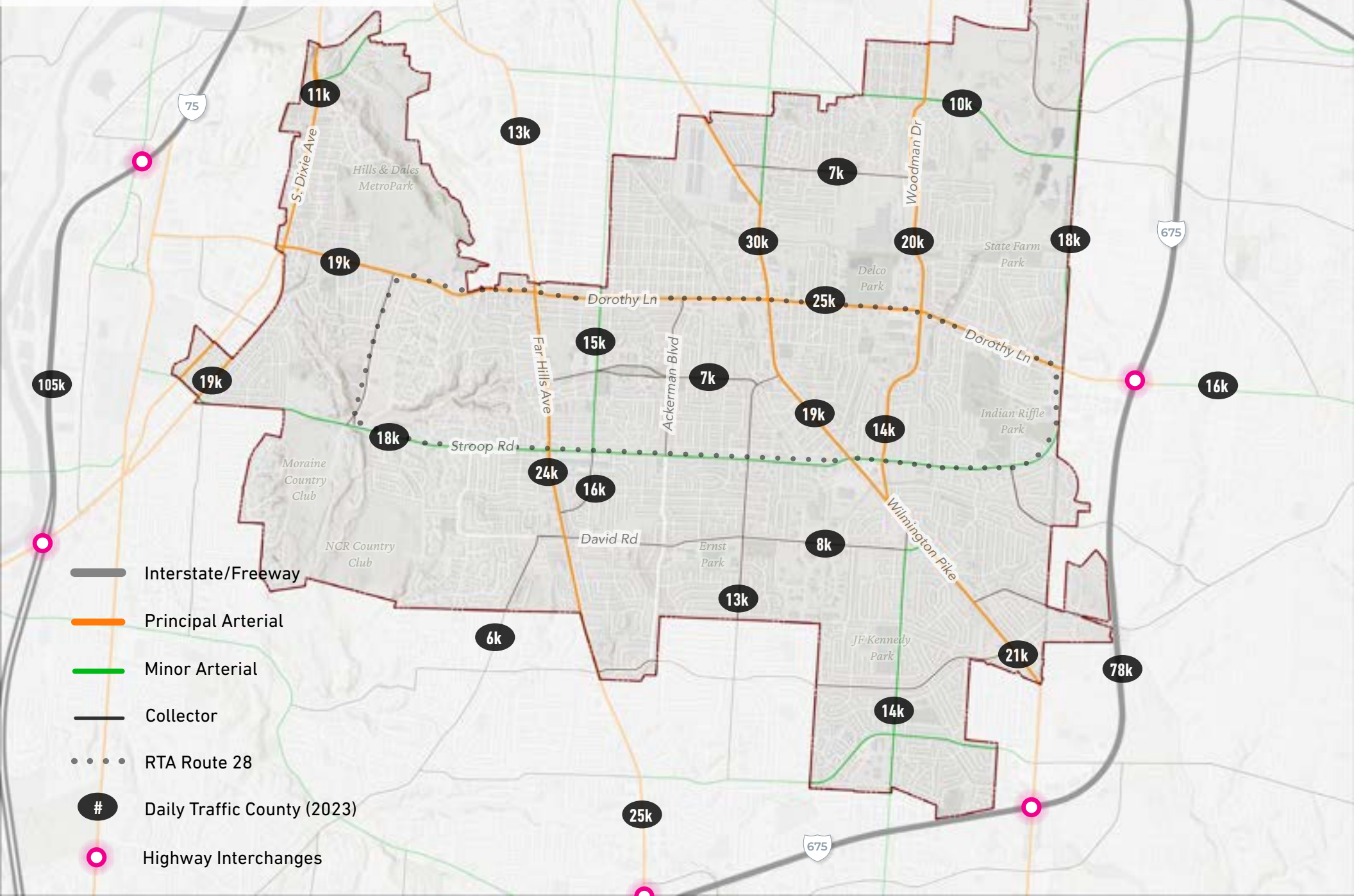
75

675

675

STREET CLASSIFICATIONS & TRAFFIC COUNTS (2023)

Source: ODOT



TRAFFIC COLLISIONS (2014-2024)

Source: ODOT

