

THE LIST

DEMOGRAPHICS

Who lives in Cincinnati's upper crust neighborhoods?

SUBURBAN SPLENDOR – TERRACE PARK, MONTGOMERY



These successful suburbanites, the epitome of upward mobility and just a couple of rungs below the top, live in growing affluent neighborhoods. Most are two-income, married-couple families with or without children. With a median age of 43.4 years, they're well educated and have good jobs. They stay physically fit, engage in home improvement, go to the theater, read, visit museums and proactively track their financial well-being.



PROSPEROUS EMPTY NESTERS – INDIAN HILL



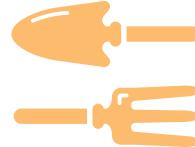
Residents of these well-established neighborhoods are educated, experienced and enjoying transitioning from child-rearing into retirement. The median age is 48.3 years; more than half are 55 or older. They guard their physical and financial health, and take an active interest in their houses. They travel extensively, refinish furniture, play golf, attend sports events and read mystery novels. Active in their communities, they join civic clubs, help with fundraising and volunteer.

We know where Cincinnati's most affluent call home, but why? The geographic information service Esri asserts that it's a shared set of interests and lifestyles that fuse the bond.



SOURCE: ESRI, © 2014. ESRI'S TAPESTRY™ SEGMENTATION PROVIDES A QUICK LOOK AT COMMON TRAITS FOUND IN ZIP CODE RESIDENTIAL NEIGHBORHOODS.

EXURBANITES – BLUE ASH



Open areas define these affluent neighborhoods of empty nesters and married couples with children. About half of those who work hold professions or management positions. Most of the housing is single-family homes. Because their financial health is a priority, they consult with financial planners and go online to track their diverse investment portfolios. They hold long-term care and substantial life insurance policies. They bird-watch, work on their houses, lawns and gardens, and take photos. Many join fraternal orders.

BOOMBURBS – SPRINGBORO



The newest additions to the suburbs, Boomburb communities are home to busy, affluent young families who live an upscale lifestyle. The median income is more than double that of the U.S. median. This segment has the highest population growth. These are the newest developments in growing areas. To keep up with their busy lives, most households have two incomes and two vehicles. This is the top market to own projection TVs and full-sized SUVs.

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THE LIST

TERRACE PARK

What's an average home in the wealthiest ZIP look like?

Topping the list of the Tri-State's wealthiest ZIP codes is Terrace Park, a small, quiet village along the Little Miami River in the easternmost part of Hamilton County. Houses in the area vary widely by price, style and age, said [Amy Minor](#), a Realtor with [Comey & Shepherd](#) who is one of about 2,250 residents of the village.

The average sale price is about \$600,000, Minor said. Newer homes, those five to 15 years old, can list in the \$1 million range. Older ones can cost \$700,000, with very old ones listing for about \$430,000.

The village has about 806 housing units, according to the U.S. Census.

Some homes could sell for \$2 million but aren't listed, Minor said. Many of the newer homes were built after the original structures on the lots were torn down.

"There's no land left," Minor said of vacant space in the village, which encompasses about 1 square mile.

"It's not a planned community," Minor said. Incorporated in 1893, "Terrace Park (became a popular location for) summer homes for people who lived in Clifton. A lot of the railroad houses were built 1900 to 1910. Those are the really old ones."

Cincinnatians who lived in the affluent Clifton neighborhood wanted sum-

mer homes in cool areas near the Little Miami River. Early houses were advertised as being close to the Little Miami Railroad, which afforded easy access to Cincinnati. The rail right of way is now the Little Miami scenic bike trail.

— Barrett J. Brunsman
bbrunsman@bizjournals.com



COMEY & SHEPHERD

The average sale price of a home in Terrace Park is about \$600,000. Currently listed at \$700,000, this home at 625 Elm Ave. is one of the oldest in the village.

THERE WERE SO MANY GUIDELINES, EVEN THE GUIDELINES HAD GUIDELINES.

The Small Business Lending Fund didn't get here on its own. It came with guidelines. There were the formal guidelines. There were the informal guidelines that explained the formal guidelines. And there was a 30-day deadline. So there were emergency shareholder meetings, disclosures and non-standard proxy statements, and changes in charters and corporate structures, all to meet (you guessed it) the guidelines. In the end, we were able to steer our financial services clients through every step of the process, help them increase lending to small businesses and help communities grow.

Good thing there were guidelines.

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Vorys, Sater, Seymour and Pease LLP

301 East Fourth Street Suite 3500, Great American Tower Cincinnati, Ohio 45202

► CLOSER LOOK

Address: 625 Elm Ave., Terrace Park

ZIP code: 45174

Year built: 1868

Style: Victorian

Bedrooms: 5 **Bathrooms:** 4.5

Lot size: 0.73 acres

Historical notes: The house – one of the oldest in the village – was built by Chauncey R. Stuntz, who owned 17 acres. Stuntz subdivided the land and built his home on the largest lot in the center. Other lots weren't developed until after 1920s. The original carriage house is now a residence at 622 Myrtle Ave.

Listing agent/firm: Amy Minor, Comey & Shepherd

Listing price: \$700,000

► BY THE NUMBERS

A statistical snapshot of Terrace Park:

80.9 percent

of households are families

41.2

Median age

98.6 percent

of its population is white

99.6 percent

of residents have at least high school diplomas

Source: U.S. Census Bureau