

# HOUSING

## Tenure

Tenure refers to the distinction between owner-occupied and renter-occupied housing units.

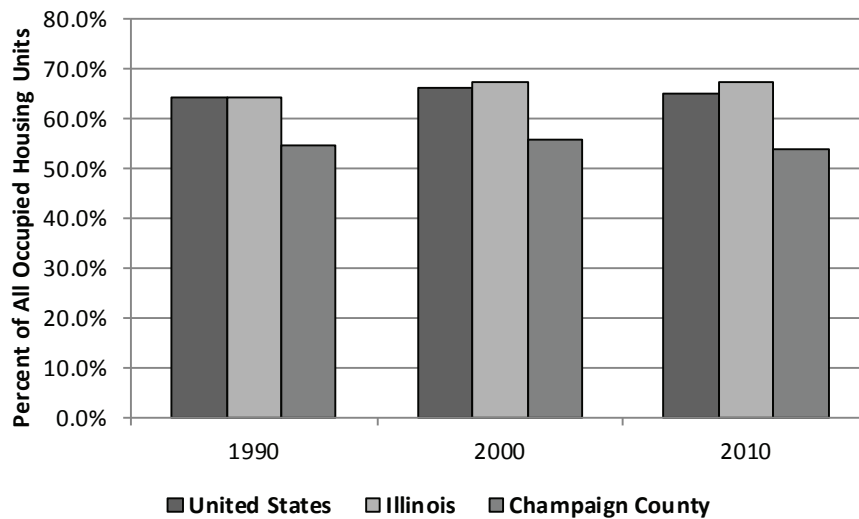
Since 1990, the percentage of owner-occupied housing units increased by 1.4 percent in the United States, 5.1 percent in Illinois, and decreased by 1.4 percent for Champaign County. Figure 9 illustrates these trends.

The highly transient student population in

Champaign County is the primary reason for an overall home ownership rate that is significantly lower than the state or national rates. This distortion can be seen in the owner-occupied householder age 25 and over statistic shown in Table 10.

Table 11 shows median housing values and median gross rent and is not adjusted for inflation.

**Figure 9: Owner Occupied Housing Units**



Source: U.S. Census Bureau

**Table 10: Percent Owner Occupied Housing Units: 1990-2010**

	Owner Occupied All Householders			Owner Occupied Householder age 25 and over		
	1990	2000	2010	1990	2000	2010
United States	64.2%	66.2%	65.1%	66.9%	68.8%	67.4%
Illinois	64.2%	67.3%	67.5%	66.7%	69.8%	59.2%
Champaign County	54.5%	55.7%	53.8%	62.5%	65.3%	63.2%
Champaign City	47.2%	47.4%	45.7%	59.1%	60.9%	57.3%
Mahomet	79.0%	81.7%	78.5%	81.9%	85.2%	80.2%
Rantoul	43.5%	50.7%	50.9%	46.9%	53.9%	53.7%
Savoy	48.0%	43.9%	45.4%	52.0%	49.2%	52.0%
Urbana	39.4%	36.8%	35.0%	46.9%	47.7%	46.4%

Source: U.S. Census Bureau

**Housing Value & Rent**

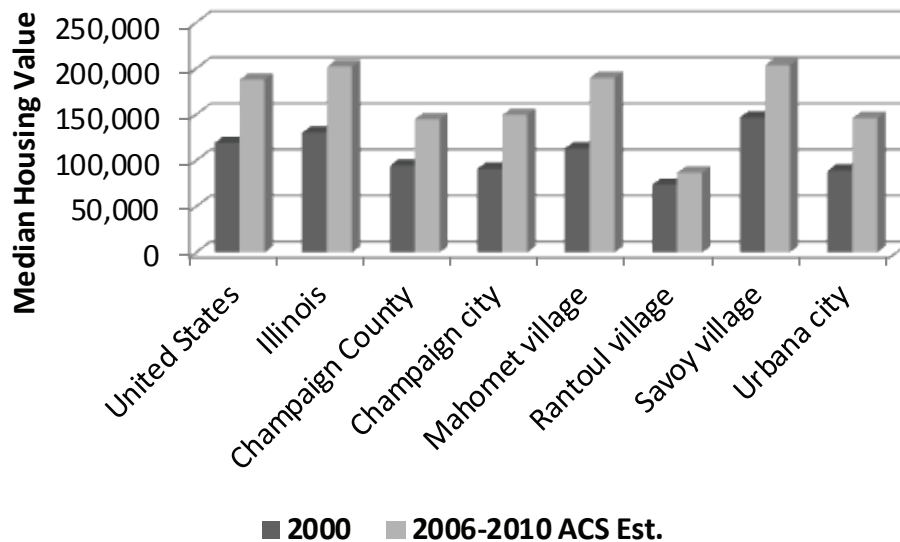
**Table 11: Housing Value and Rent for Champaign County and Selected Municipalities: 2000 and 2006~2010**

	Median Housing Value			Median Gross Rent (\$)		
	2000	2006~2010		2000	2006~2010	
		ACS Est.	% Change		ACS Est.	% Change
United States	119,600	▲188,400	57.5%	447	▲841	88.1%
Illinois	130,800	▲202,500	54.8%	445	▲834	87.4%
Champaign County	94,700	▲145,200	53.3%	411	▲730	77.6%
Champaign city	91,300	▲149,900	64.2%	422	▲748	77.3%
Mahomet village	113,600	▲190,300	67.5%	486	▲837	72.2%
Rantoul village	74,200	▲87,200	17.5%	355	▲618	74.1%
Savoy village	147,100	▲203,800	38.5%	381	▲818	114.7%
Urbana city	89,300	▲146,500	64.1%	413	▲720	74.3%

Source: 1990 Summary Tape File 3 (STF 3) - Sample Data, Census 2000 Summary File 3 (SF 3) - Sample Data, 2006-2010 American Community Survey 5-year Estimates, U.S. Census Bureau

Notes: ▲ Denotes a Margin of Error (MOE) that is "Good" and has a 0%-20% Relative Reliability See Glossary for more detail.

**Figure 10: Median Housing Value: 2000-2010**



Source: Census 2000, 2006-2010 American Community Survey 5-Year Estimates, U.S. Census Bureau

## Housing Units

The Construction Statistics Division, Building Permits Branch of the United States Census Bureau collects statistics on the number of housing starts for Champaign County and its municipalities. These are identified as single family units (single dwelling detached from other units) or multifamily units (two or more units

owner or renter occupied attached units as well as mobile homes). Increases in housing units can occur because of construction or annexation of existing units. The largest increase in housing units from 2000-2010 was 47.5 percent in Mahomet. Champaign County increased its housing stock by 11,840 units from 2000-2010 (15.73%).

**Table 12: Number of Housing Units in Champaign County: 1990, 2000, 2005-2010**

	1990	2000	2005	2006	2007	2008	2009	2010	% Change 2000-2010
Champaign County	68,416	75,280	82,001	83,732	85,263	86,164	86,642	87,120	15.73%
Single Family Units	36,501	40,841	45,151	46,098	46,681	47,014	47,341	47,551	16.43%
Multi Family Units	31,915	34,439	36,850	37,634	38,582	39,150	39,301	39,569	14.90%
Bondville	168	193	200	200	200	200	200	201	4.15%
Single Family Units	101	132	139	139	139	139	139	140	6.06%
Multi Family Units	67	61	61	61	61	61	61	61	0.00%
Broadlands	137	136	143	144	144	144	145	146	7.35%
Single Family Units	127	130	137	138	138	138	139	140	7.69%
Multi Family Units	10	6	6	6	6	6	6	6	0.00%
Champaign City	25,996	28,605	31,483	32,234	33,033	33,457	33,600	33,929	18.61%
Single Family Units	12,474	13,834	15,208	15,715	15,921	16,018	16,116	16,179	16.95%
Multi Family Units	13,522	14,771	16,275	16,519	17,112	17,439	17,484	17,750	20.17%
Unincorporated County	12,862	13,356	14,218	14,274	14,326	14,372	14,339	14,424	8.00%
Single Family Units	8,669	9,406	10,204	10,260	10,312	10,358	10,385	10,410	10.67%
Multi Family Units	4,193	3,950	4,014	4,014	4,014	4,014	4,014	4,014	1.62%
Fisher	617	679	746	764	779	781	781	787	15.91%
Single Family Units	492	527	594	612	627	629	629	635	20.49%
Multi Family Units	125	152	152	152	152	152	152	152	0.00%
Foosland	53	42	--	--	--	--	--	--	--
Single Family Units	46	38	--	--	--	--	--	--	--
Multi Family Units	7	4	--	--	--	--	--	--	--
Gifford	325	321	396	396	400	401	403	403	25.55%
Single Family Units	289	310	385	385	389	390	392	392	26.45%
Multi Family Units	36	11	11	11	11	11	11	11	0.00%
Homer	516	508	512	512	512	513	514	515	1.38%
Single Family Units	436	442	446	446	446	447	448	449	1.58%
Multi Family Units	80	66	66	66	66	66	66	66	0.00%
Ivesdale	122	132	136	137	138	138	138	138	4.55%
Single Family Units	118	130	134	135	136	136	136	136	4.62%
Multi Family Units	4	2	2	2	2	2	2	2	0.00%
Lake of the Woods	1,088	1,288	--	--	--	--	--	--	--
Single Family Units	295	497	--	--	--	--	--	--	--
Multi Family Units	793	791	--	--	--	--	--	--	--
Longview	81	72	--	--	--	--	--	--	--
Single Family Units	75	66	--	--	--	--	--	--	--
Multi Family Units	6	6	--	--	--	--	--	--	--

Table 12: Continued

	1990	2000	2005	2006	2007	2008	2009	2010	% Change 2000-2010
Ludlow	157	149	158	159	159	159	159	159	6.71%
Single Family Units	129	118	127	128	128	128	128	128	8.47%
Multi Family Units	28	31	31	31	31	31	31	31	0.00%
Mahomet	1,158	1,703	2,126	2,221	2,322	2,430	2,476	2,512	47.50%
Single Family Units	996	1,499	1,906	1,993	2,078	2,121	2,167	2,203	46.96%
Multi Family Units	162	204	220	228	244	309	309	309	51.47%
Ogden	268	304	313	313	313	313	313	313	2.96%
Single Family Units	246	287	296	296	296	296	296	296	3.14%
Multi Family Units	22	17	17	17	17	17	17	17	0.00%
Pesotum	214	222	230	233	236	236	239	236	6.31%
Single Family Units	212	217	225	228	231	231	231	231	6.45%
Multi Family Units	2	5	5	5	5	5	5	5	0.00%
Philo	388	490	604	619	630	636	636	636	29.80%
Single Family Units	370	479	592	607	618	624	624	624	30.27%
Multi Family Units	18	11	11	11	11	11	11	11	0.00%
Rantoul	6,050	6,165	6,233	6,237	6,241	6,241	6,242	6,243	1.27%
Single Family Units	2,737	2,849	2,872	2,876	2,880	2,880	2,881	2,882	1.16%
Multi Family Units	3,313	3,316	3,361	3,361	3,361	3,361	3,361	3,361	1.36%
Royal	119	141	147	148	148	148	148	148	4.96%
Single Family Units	109	135	141	142	142	142	142	142	5.19%
Multi Family Units	10	6	6	6	6	6	6	6	0.00%
Sadorus	174	161	162	163	164	164	164	164	1.86%
Single Family Units	157	148	149	150	151	151	151	151	2.03%
Multi Family Units	17	13	13	13	13	13	13	13	0.00%
Savoy	1,119	2,088	2,358	2,716	2,764	2,818	2,900	2,941	40.85%
Single Family Units	412	706	873	913	959	1,013	1,091	1,132	60.34%
Multi Family Units	707	1,382	1,485	1,803	1,805	1,805	1,809	1,809	30.90%
Sidney	402	443	482	491	499	499	501	501	13.09%
Single Family Units	364	391	430	433	437	437	439	439	12.28%
Multi Family Units	38	52	52	58	62	62	62	62	19.23%
St. Joseph	800	1,176	1,585	1,655	1,707	1,713	1,717	1,719	46.17%
Single Family Units	701	1,038	1,447	1,517	1,569	1,575	1,579	1,581	52.31%
Multi Family Units	99	138	138	138	138	138	138	138	0.00%
Thomasboro	549	529	549	552	556	567	567	569	7.56%
Single Family Units	330	349	369	372	376	387	387	389	11.46%
Multi Family Units	219	180	180	180	180	180	180	180	0.00%
Tolono	1,071	1,134	1,240	1,261	1,295	1,311	1,321	1,324	16.75%
Single Family Units	792	855	945	961	973	989	999	1,002	17.19%
Multi Family Units	279	279	295	300	322	322	222	322	15.41%
Urbana	13,982	15,243	16,579	16,902	17,313	17,539	17,698	17,728	16.30%
Single Family Units	5,824	6,258	6,931	7,051	7,134	7,184	7,241	7,269	16.16%
Multi Family Units	8,158	8,985	9,648	9,851	10,179	10,355	10,457	10,459	16.41%

Source: U.S. Census Bureau, Manufacturing and Construction Division, Building Permits Branch

### Housing Opportunity Index (HOI)

The Housing Opportunity Index (HOI) is defined as the share of affordable homes sold in an area that would have been affordable to a family earning a median income. In the fourth quarter of 2010, 84.9% of the population in Champaign-Urbana MSA could afford the median-priced house.

The HOI is produced by the National Association of Home Builders (NAHB) and is composed of two major components: income and housing cost. For income, the NAHB uses the annual median family income estimates

for metropolitan areas published by the department of Housing and Urban Development (HUD).

The NAHB uses sales transaction records from First American Real Estate Solutions and a variety of tax and insurance rates to produce an estimated monthly housing cost.

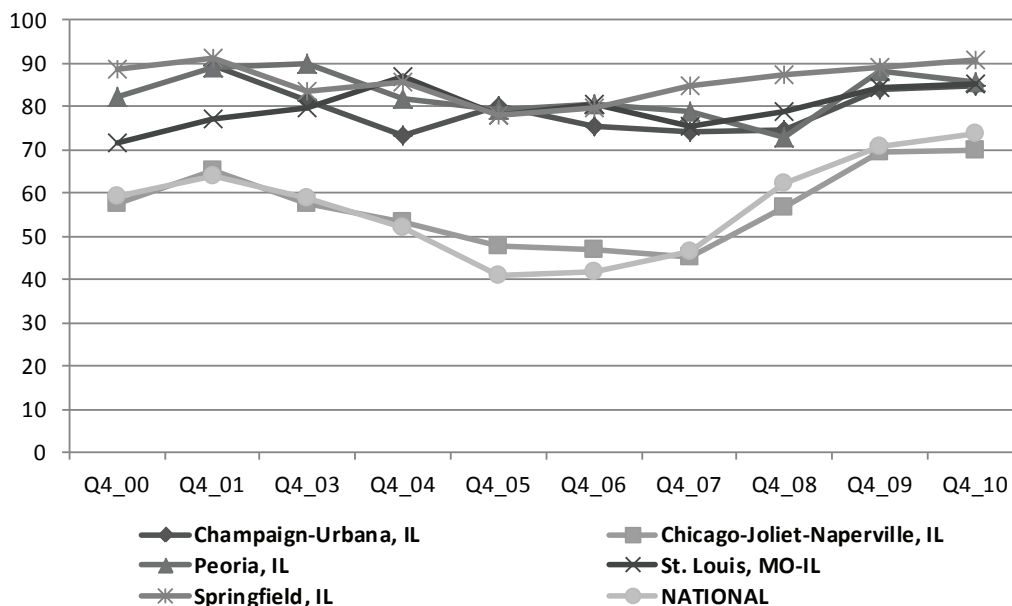
When creating the HOI, the NAHB assumes that a family can afford to spend 28 percent of its gross income on housing. Also, the monthly principal and interest that an owner would pay as a part of the housing cost is based

**Table 13: Housing Opportunity Index for Select Metro Areas in the Midwest: Quarter 4, 2010**

	Housing Opportunity Index (%)	Median Income	Median Price
United States	73.9	64,400	175,000
Chicago PMSA	70.1	74,700	196,000
Champaign-Urbana, MSA	84.9	64,900	133,000
St. Louis MSA	85.3	68,300	130,000
Peoria-Pekin MSA	85.7	66,700	140,000
Springfield MSA	90.8	66,600	121,000
Rockford MSA	87.1	63,500	110,000
Davenport-Moline-Rock Island, MSA	89.0	62,700	99,000

Source: National Association of Home Builders. (www.nahb.org)

**Figure 11: Housing Opportunity Index for Select Metro Areas in the Midwest: Quarter 4 for 2000, 2001, 2003-2010**



Source: National Association of Home Builders. (www.nahb.org)  
 Note: Data for 2002 is unavailable

on the assumption of a 30-year fixed rate mortgage, with a loan for 90 percent of the sales price (i.e., 10 percent down payment).

Table 13 on the previous page presents the HOI and affordability ranking for several metropolitan areas in the Midwest for the fourth quarter of 2010. Figure 11 shows the HOI for several metropolitan areas in the Midwest for the fourth quarters of 2000-2010.

Housing prices, median family incomes and mortgage interest rates are three factors that influence housing affordability. Table 14 presents the median sale prices of existing single-family homes and the median

family incomes for the Champaign-Urbana MSA, and the 30-year fixed mortgage rates for the nation. Data were obtained from a variety of sources including the National Association of REALTORS, the U.S. Department of Housing and Urban Development, and the Federal Home Mortgage Corporation.

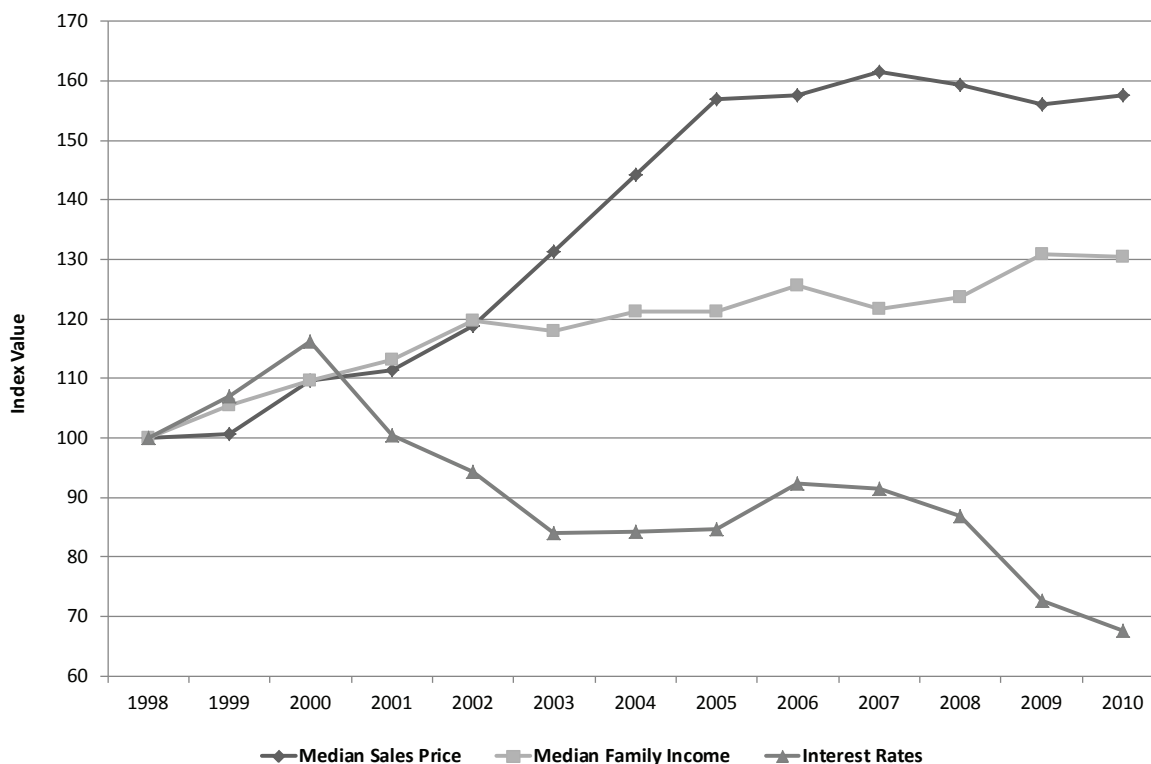
Figure 12 shows the indexed values for the median sales price, median family income, and mortgage interest rates from 1998-2010. From 2000-2010, existing single-family home prices have increased by 43.6 percent, median family incomes have increased by 18.9 percent, and interest rates have decreased by 41.8 percent.

**Table 14: Housing Affordability Factors for Champaign-Urbana, MSA: 2000-2010**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Median Sales Price <sup>1</sup>	98,800	100,400	107,100	118,300	130,000	141,465	141,900	145,613	143,500	140,600	154,900
Median Family Income <sup>2</sup>	54,600	56,300	59,600	58,700	60,400	60,400	62,600	60,600	61,600	64,900	61,700
Interest Rates <sup>3</sup>	8.06	6.97	6.54	5.82	5.84	5.87	6.41	6.34	6.03	5.04	4.69

Source: <sup>1</sup> Median Sale Price (of existing single-family homes) in the Champaign-Urbana Metropolitan Statistical Area obtained from the National Association of REALTORS; <sup>2</sup> Median Family Incomes are for the Champaign-Urbana Metropolitan Statistical Area and are estimates from the U.S. Department of Housing and Urban Development; <sup>3</sup> National 30-year fixed rate mortgage totals for the nation are from the Federal Home Mortgage Corporation

**Figure 12: Housing Affordability Factors**



Source: National Association of REALTORS, U.S. Department of Housing and Urban Development, and the Federal Home Mortgage Corporation

## Homelessness

The Urbana-Champaign Continuum of Care conducts the local homeless survey in Champaign County. Persons who are seeking housing or emergency services complete the surveys. The time frame for the survey is usually a one-week period and it is completed in order to measure the level of effectiveness provided by existing local homeless providers and services and identify any additional approaches needed. During January 27-28, 2011 the Urbana-Champaign Continuum of Care conducted their biannual Point-In-Time Survey. The survey was conducted by Continuum member

agencies along with other locations serving homeless persons throughout the various shelters, soup kitchens, schools and clinics. The survey also included a street count. However, it is important to note that the results of the survey may have been affected by weather and other factors.

Table 15 presents homelessness statistics in Champaign County for 2011. Half of the homeless persons surveyed were African American. The survey also showed that of the total homeless persons who responded 63 percent were single individual households.

**Table 15: Selected Statistics of the Homeless for 2011**

Sex	Number of Individuals	%
Male	272	49.0%
Female	277	51.0%
Total Responding	549	
Race and Ethnicity		
African American	275	50.0%
Asian	2	0.0%
Caucasian	193	35.0%
Native American	3	1.0%
Other	76	14.0%
Not Hispanic	488	88.0%
Hispanic	61	12.0%
Total Responding	549	
Type of Household		
Single Individual	244	63.0%
Couple and their children	12	3.0%
Single parent and their children	120	31.0%
Couple with no children	2	1.0%
Unrelated individuals	2	1.0%
Single/family all under age 18	9	2.0%
Total Responding	389	2.0%
Current Housing Situation		
Transitional	329	60.0%
Emergency	16	3.0%
Hotel/Motel	17	3.0%
Unsheltered	12	2.0%
Doubled up/couch surfing/transient	2	1.0%
Permanent Support Housing	50	9.0%
Total Responding	549	

Source: Urbana-Champaign Continuum of Care, Homelessness Point-In-Time Survey 2011