

## CHAPTER 2

### Housing in Bureau County

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#### Section 2.1 Housing Inventory

##### A. Housing Tenure

Housing tenure information sheds light on how residents live in the community. Occupancy and vacancy characteristics can help indicate if the current amount of housing stock is sufficient to meet existing demand. Between 2000 and 2011, Bureau County experienced a net increase of 368 units to its housing stock (Table 2.1), an increase of 2.4%. Over that time period, Bureau County owner-occupied housing units increased by 1.2%, while renter-occupied housing units increased by 2.6%; owner-occupied housing units have decreased as a percentage of occupied housing units and renter-occupied housing units have increased; and, the number and percentage of vacant housing units has increased.

For comparison, Illinois registered an 8.2% increase in total housing units, an 6.2% increase in owner-occupied housing units, and a 0.6% decrease in renter-occupied housing units. Illinois had a lower percentage of owner-occupied housing units in 2011 (68.7% to 75.7%), a higher percentage of renter-occupied housing units (31.3% to 24.3%), and a higher percentage of vacant housing units (9.7% to 7.5%).

**Table 2.1**  
**Comparison of Housing Occupancy**  
**Bureau County and State of Illinois**

	<b>Bureau County 2000</b>	<b>Bureau County 2011</b>	<b>Illinois 2000</b>	<b>Illinois 2011</b>
<b>Occupied Housing Units</b> <i>% of Total Housing Units</i>	14,182 92.5%	14,404 91.8%	4,591,779 94.0%	4,773,002 90.3%
<b>Owner-occupied</b> <i>% of Occupied Units</i>	10,775 76.0%	10,908 75.7%	3,088,884 67.3%	3,279,571 68.7%
<b>Renter-occupied</b> <i>% of Occupied Units</i>	3,407 24.0%	3,496 24.3%	1,502,895 32.7%	1,493,431 31.3%
<b>Vacant Housing Units</b> <i>% of Total Housing Units</i>	1,149 7.5%	1,295 8.2%	293,836 6.0%	512,387 9.7%
<b>Total Housing Units</b>	15,331	15,699	4,885,615	5,285,389

Source: U.S. Bureau of the Census; 2007-2011 American Community Survey 5-Year Estimates

The U.S. Department of Housing and Urban Development has established a minimum target rate for overall unit vacancy of 3% to assure an adequate choice of housing for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5%, while a vacancy rate of 5% is acceptable for rental units. According to Census data (2007-2011 American Community Survey 5-Year Estimates), Bureau County has a homeowner vacancy rate of 1.7% and a rental vacancy rate of 6.9%, indicating an adequate supply of housing choices for consumers.

##### B. Structure Type

Structure type information (single family, duplex, multi-family, etc.) is a common method used for describing the physical characteristics of housing stock. The following “number of units in structure” information provides insight into the mix of housing types in the County. Table 2.2 compares the distribution of structure types within Bureau County with the State of Illinois as a whole, between 2000 and 2011. In the year 2011, single-family homes (1-unit

detached) made up 84.1% of Bureau County housing units, a significantly higher percentage than Illinois (58.5%). The single-family detached homes within Bureau County increased in number and in percentage of total units over the last eleven years. Illinois as a whole has also seen the number of single family homes increase, and single family homes as a percentage of total units increase.

Bureau County has seen an increase in the number and percent of total in the 1-unit (both attached and detached), 2-unit, and 5-9 unit housing structure types, and decreases in other types of categorized housing structure types. Illinois as a whole has seen increases in the number and percent of total in the 1-unit (both attached and detached), 3 or 4 unit, and 5 to 9 unit housing structure types, increases in the number of 10-19 unit and 20 or more unit housing structure types (but decreases in the percent of total, and decreases in the number and percent of total in the 2-unit, mobile home and boat, RV, van, etc. housing structure types.

**Table 2.2**  
**Comparison of Total Housing Units and Structure Type**  
**Bureau County and State of Illinois**

	<b>Bureau County 2000</b>	<b>Bureau County 2011</b>	<b>Illinois 2010</b>	<b>Illinois 2011</b>
<b>1-unit, detached</b>	12,831 <i>83.7%</i>	13,199 <i>84.1%</i>	2,831,011 <i>57.9%</i>	3,090,686 <i>58.5%</i>
<b>1-unit, attached</b>	174 <i>1.1%</i>	230 <i>1.5%</i>	235,485 <i>4.8%</i>	308,895 <i>5.8%</i>
<b>2 units</b>	441 <i>2.9%</i>	524 <i>3.3%</i>	338,065 <i>6.9%</i>	314,265 <i>5.9%</i>
<b>3 or 4 units</b>	547 <i>3.6%</i>	511 <i>3.3%</i>	318,494 <i>6.5%</i>	359,619 <i>6.8%</i>
<b>5 to 9 units</b>	245 <i>1.6%</i>	377 <i>2.4%</i>	301,361 <i>6.2%</i>	324,642 <i>6.1%</i>
<b>10 to 19 units</b>	169 <i>1.1%</i>	95 <i>0.6%</i>	211,482 <i>4.3%</i>	212,852 <i>4.0%</i>
<b>20 or more units</b>	341 <i>2.2%</i>	315 <i>2.0%</i>	491,167 <i>10.1%</i>	529,993 <i>10.0%</i>
<b>Mobile home</b>	574 <i>3.7%</i>	448 <i>2.9%</i>	156,584 <i>3.2%</i>	143,164 <i>2.7%</i>
<b>Boat, RV, van, etc.</b>	9 <i>0.1%</i>	0 <i>0.0%</i>	1,966 <i>0.0%</i>	1,273 <i>0.0%</i>
<b>Total Housing Units</b>	15,331 <i>100%</i>	15,699 <i>100%</i>	4,885,615 <i>100%</i>	5,285,389 <i>100%</i>

Source: U.S. Bureau of the Census; 2007-2011 American Community Survey 5-Year Estimates

C. Housing Conditions: Age and Value

Age is often used as a measure of a houses condition. It should, however, not be the sole criterion since many older homes are either remodeled or kept in a state of good repair to maintain their value. Table 2.3 shows a comparison of housing age between Bureau County and the State of Illinois as a whole.

**Table 2.3  
Comparison of Housing Age  
Bureau County and State of Illinois**

<b>Year Structure Built</b>	<b>Bureau County 2000</b>	<b>Bureau County 2011</b>	<b>Illinois 2000</b>	<b>Illinois 2011</b>
2005 or later	---	286 <i>1.8%</i>	---	210,849 <i>4.0%</i>
2000-2004	---	464 <i>3.0%</i>	---	360,867 <i>6.8%</i>
1990 to 1999	970 <i>6.3%</i>	972 <i>6.2%</i>	604,961 <i>12.4%</i>	558,624 <i>10.6%</i>
1980 to 1989	813 <i>5.3%</i>	802 <i>5.1%</i>	473,462 <i>9.7%</i>	466,256 <i>8.8%</i>
1970 to 1979	2,188 <i>14.3%</i>	1,991 <i>12.7%</i>	798,295 <i>16.3%</i>	767,519 <i>14.5%</i>
1960 to 1969	1,479 <i>9.6%</i>	1,550 <i>9.9%</i>	715,007 <i>14.6%</i>	631,032 <i>11.9%</i>
1940 to 1959	2,978 <i>19.4%</i>	3,096 <i>19.7%</i>	1,190,514 <i>24.4%</i>	1,071,658 <i>20.3%</i>
1939 or earlier	6,903 <i>45.0%</i>	6,538 <i>41.6%</i>	1,103,376 <i>22.6%</i>	1,219,584 <i>23.1%</i>

Source: U.S. Bureau of the Census; 2007-2011 American Community Survey 5-Year Estimates

Housing in Bureau County is older than housing in Illinois as a whole. 61.3% of the Bureau County housing stock was constructed prior to 1960 compared to 43.4% for Illinois as a whole; 16.1% of the Bureau County housing stock was constructed after 1980 compared to 30.2% for Illinois as a whole.

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 2000 in Bureau County and in the State of Illinois as a whole. Table 2.4 shows the distribution of specified housing values across various price ranges, as well as the median home price, for Bureau County and the State of Illinois

In 2000 Bureau County had 71.9% of its owner-occupied houses valued at less than \$100,000 (compared to 35.7% for Illinois as a whole). By 2011, only 47.7% of owner-occupied houses remained valued at less than \$100,000 (compared to 20.5% for Illinois). In 2011, 40.4% of owner-occupied houses were valued between \$100,000 and \$199,999 (compared to 30% for Illinois); 11.9% were valued at \$200,000 or more (compared to 49.6% for Illinois). The 2011 median owner-occupied housing value within Bureau County (\$103,800) represents an increase of 33.4% over the median value in the 2000 (Illinois as a whole increased by 51.8% over the same period). The Bureau County median owner-occupied housing value in 2011 was 32.9% lower than the median owner-occupied housing value for Illinois as a whole.

**Table 2.4  
Comparison of Owner-Occupied Housing Values  
Bureau County and State of Illinois**

	<b>Bureau County 2000</b>	<b>Bureau County 2011</b>	<b>Illinois 2000</b>	<b>Illinois 2011</b>
<b>Less than \$50,000</b>	1,747 <i>19.2%</i>	1,371 <i>12.6%</i>	230,049 <i>9.3%</i>	218,208 <i>6.7%</i>
<b>\$50,000 - \$99,999</b>	4,803 <i>52.7%</i>	3,831 <i>35.1%</i>	651,605 <i>26.4%</i>	451,967 <i>13.8%</i>
<b>\$100,000 - \$149,999</b>	1,696 <i>18.6%</i>	2,842 <i>26.1%</i>	583,409 <i>23.6%</i>	464,158 <i>14.2%</i>
<b>\$150,000 - \$199,999</b>	570 <i>6.3%</i>	1,564 <i>14.3%</i>	429,311 <i>17.4%</i>	518,957 <i>15.8%</i>
<b>\$200,000 - \$299,999</b>	245 <i>2.7%</i>	859 <i>7.9%</i>	344,651 <i>14.0%</i>	725,004 <i>22.1%</i>
<b>\$300,000 - \$499,999</b>	38 <i>0.4%</i>	261 <i>2.4%</i>	163,254 <i>6.6%</i>	613,486 <i>18.7%</i>
<b>\$500,000 - \$999,999</b>	8 <i>0.1%</i>	123 <i>1.1%</i>	55,673 <i>2.3%</i>	234,600 <i>7.2%</i>
<b>\$1,000,000 or more</b>	2 <i>0.0%</i>	57 <i>0.5%</i>	12,386 <i>0.5%</i>	53,191 <i>1.6%</i>
<b>Median Value</b>	\$77,800	\$103,800	\$130,800	\$198,500

Source: U.S. Bureau of the Census; 2007-2011 American Community Survey 5-Year Estimates

D. Housing Affordability

According to the U.S. Department of Housing and Urban Development, no more than 30% of household income should be spent on monthly housing costs in order for that home to be considered affordable. The U.S. Census and American Community Survey provides data on housing costs as a percentage of household income for home owners (Table 2.5) and renters (Table 2.6). The following information is taken from the U.S. Census Summary File 3, which is based on a sample of households within a community and not a total count of all households, and the American Community Survey 2007-2011 5-Year Estimates, which are also based on a sample and are subject to sampling variability. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid, and is excluded from total counts and percent of total calculation in Tables 2.4 and 2.5.

Table 2.5 shows monthly housing costs for home owners as a percentage of their household income for Bureau County and Illinois as a whole. In 2011, 78.4% of the homeowners within Bureau County paid less than 30% of their monthly income toward housing costs (compared to 84.6% in 1999), and those units were therefore considered affordable to those living in them. This percentage is higher than that of Illinois as a whole (67.9%).

**Table 2.5**  
**Monthly Owner Costs as a Percentage of Household Income**  
**Bureau County and State of Illinois**

	<b>Bureau County 1999</b>	<b>Bureau County 2011</b>	<b>Illinois 1999</b>	<b>Illinois 2011</b>
<b>Less than 20%</b>	5,953 65.8%	6,212 57.3%	1,336,560 54.5%	1,417,717 43.5%
<b>20% to 24%</b>	1,034 11.4%	1,564 14.4%	356,666 14.5%	451,017 13.8%
<b>25% to 29%</b>	672 7.4%	722 6.7%	241,928 9.9%	345,440 10.6%
<b>30% to 34%</b>	432 4.8%	545 5.0%	151,094 6.2%	248,766 7.6%
<b>35.0% or more</b>	959 10.6%	1,804 16.6%	368,276 15.0%	797,614 24.5%
<b>Not Computed</b>	59	61	15,814	19,017

Source: U.S. Bureau of the Census; 2007-2011 American Community Survey 5-Year Estimates

Table 2.6 shows monthly housing costs for renters as a percentage of their household income for Bureau County and Illinois as a whole. In 2011, 59.5% of renters in Bureau County were paying a monthly rent which was affordable to them (compared to 73.7% in 1999). This percentage is higher than that of Illinois (48.6%) as a whole.

**Table 2.6**  
**Monthly Renter Costs as a Percentage of Household Income**  
**Bureau County and State of Illinois**

	<b>Bureau County 1999</b>	<b>Bureau County 2011</b>	<b>Illinois 1999</b>	<b>Illinois 2011</b>
<b>Less than 20%</b>	1,424 51.4%	918 29.2%	523,787 37.6%	346,410 24.9%
<b>20% to 24%</b>	397 14.3%	564 17.9%	194,637 14.0%	174,973 12.6%
<b>25% to 29%</b>	222 8.0%	390 12.4%	149,844 10.8%	154,601 11.1%
<b>30% to 34%</b>	188 6.8%	255 8.1%	104,711 7.5%	123,242 8.9%
<b>35.0% or more</b>	537 19.4%	1,016 32.3%	420,404 30.2%	589,463 42.4%
<b>Not Computed</b>	383	353	94,121	104,742

Source: U.S. Bureau of the Census; 2007-2011 American Community Survey 5-Year Estimates

## Section 2.2 Housing Demand

### A. Population Trends

Bureau County has shown a general downward trend in population since 1910. The County population was at its peak in 1910, and is currently at its lowest. The County population has decreased in each of the past three Census periods. The population trends between Census periods seen in Bureau County are contrary to those of the State of Illinois as a whole, which has seen an increase in population during each Census period since 1900.

The three-county area of Bureau, LaSalle and Putnam Counties, designated by the U.S. Census Bureau as the Ottawa-Streator Micropolitan Statistical Area (MiSA), grew by 3.2% between 1990 and 2000. During this period, Bureau County decreased in population by 0.5% (compared to population increases of 4.3% and 6.2% in LaSalle County and Putnam County, respectively). Between 2000 and 2010 the population of the Ottawa-Streator MiSA increased by 1.2%, Bureau County population decreased by 1.5%, LaSalle County population increased by 2.2%, and Putnam County population decreased by 1.3%.

### B. Household Trends

Bureau County has seen the average number of residents that inhabit each home or apartment decrease over time. This statistic as identified by the U.S. census as “average household size” or persons per household (PPH), and it is calculated by dividing the number of residents living in occupied housing units (those not living in group or institutional quarters) by the number of occupied housing units (those not classified as vacant). In order for the County to begin to approximate the future needs for housing units, an assumption must be made on how the units will be occupied.

Bureau County has analyzed the PPH and the vacancy rate trend over time, and anticipates a future average occupancy rate of 2.24 persons per household and an average vacancy rate of 7.9% by the year 2040. When PPH is combined with the anticipated future population of 34,109 persons in the year 2040, and taking into consideration an average vacancy rate of 7.9% for the County, we can project a total of 16,430 housing units in 2040. If the number of housing units in 2011 (15,699) is subtracted from the anticipated number of housing units in 2020 (16,430) we can anticipate that there will be a need for approximately 731 new housing units over the next thirty years. These units can be contained in either single-unit or multiple-unit structures.

### C. Housing Development Environment

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. Currently, 6,591.3 acres, or 1.2% of the total land area of Bureau County, contains residential development that is not located within an incorporated city or village (see Chapter 8, Table 8.1 - includes “Rural Residential” and “Residential” land use classification). The *Transportation, Utilities and Community Facilities*, and *Land Use* chapters will provide a more detailed analysis of the following topics, but a brief summary is included here to provide some context for housing unit development.

#### Infrastructure:

1. **Transportation:** There is a sufficient transportation network to allow for an economic and efficient expansion of housing in Bureau County where housing expansion is appropriate.
2. **Water Distribution System:** The County does not provide public water supply. Municipal water supplies may be available within and adjacent to municipalities within the County.
3. **Sanitary Sewage Treatment and Collection:** The County does not provide sanitary sewage treatment and collection. Rural-type residential development will most likely require the use of on-site sewage disposal systems. Municipal sanitary sewage treatment and collection systems may be available within and adjacent to municipalities within the County.

Developable land: There is an ample amount of vacant developable land within Bureau County to provide for future housing units.

### **Section 2.3 Summary/Conclusions – Housing Analysis**

- A. Between 2000 and 2011, Bureau County experienced a net increase of 368 units to its housing stock (Table 2.1), an increase of 2.4%. In the year 2011, single-family homes (1-unit detached) made up 84.1% of Bureau County housing units, which is significantly higher than Illinois as a whole (Table 2.2).
- B. According to Census data, Bureau County has a homeowner vacancy rate of 1.7% and a rental vacancy rate of 6.9%, indicating an adequate supply of housing choices for consumers.
- C. Housing in Bureau County is older than housing in Illinois as a whole. 61.3% of the Bureau County housing stock was constructed prior to 1960 compared to 43.4% for Illinois as a whole; 16.1% of the Bureau County housing stock was constructed after 1980 compared to 30.2% for Illinois as a whole.
- D. The 2011 median owner-occupied housing value within Bureau County (\$103,800) represents an increase of 33.4% over the median value in the 2000 (Illinois as a whole increased by 51.8% over the same period). The Bureau County median owner-occupied housing value in 2011 was 32.9% lower than the median owner-occupied housing value for Illinois as a whole.
- E. In 2011, 78.4% of the homeowners within Bureau County paid less than 30% of their monthly income toward housing costs (compared to 84.6% in 1999), and those units were therefore considered affordable to those living in them. In 2011, 59.5% of renters in Bureau County were paying a monthly rent which was affordable to them (compared to 73.7% in 1999).
- F. There is an ample amount of vacant developable land within the County to provide for future new housing units.

### **Section 2.4 Housing and Residential Development Goals, Objectives, Policies**

Because of its major impact on community growth and development, efforts must be taken to protect the existing housing supply through effective building and land use code enforcement and to promote compact growth of new residential neighborhoods in areas that can be served conveniently and economically with public facilities and utilities.

#### A. Goal

To preserve or improve the quality and integrity of existing residential housing and neighborhoods; and encourage the provision of an adequate, affordable supply and choice of housing for all residents; and, encourage residential development that is compatible with the existing rural character of the County, provides a safe, attractive and “livable” environment for persons of all income levels, and promotes the public health, safety and general welfare.

#### B. Objectives

- 1. Protect existing residential neighborhoods from intrusion by non-compatible or undesirable land use activities. Neighborhood design enhances community character.
- 2. Promote an adequate supply and choice of owner and renter type housing units to serve the current and future residents of Bureau County.
- 3. Promote decent, safe, sanitary, energy efficient and sustainable housing that contains a variety of housing styles and creativity in design.
- 4. Be sensitive and aware of the housing issues of our senior citizens and those with special needs.
- 5. Promote the rehabilitation of historic and substandard homes in the community in order to provide a decent and safe living environment for all residents.

6. Promote housing development that takes into consideration the protection of natural resources and open spaces.
7. Encourage or require creative development design techniques to reduce the aesthetic impact of residential development without sacrificing the public health, morals and general welfare.
8. Ensure that new residential development pays its “fair share” of costs relative to its impact on the local taxing districts, and does not create a burden on existing tax payers.

### C. Policies

1. Bureau County should continue to use the zoning ordinance to maintain the character of existing residential neighborhoods, ensure that new residential developments are located in suitable areas and ensure that residential development proposals meet density standards.
2. Effective building and housing codes should be adopted to ensure the quality, safety, energy efficiency and environmental sustainability of new and existing housing units.
3. Any new elderly housing developments should be located in areas accessible to commercial, recreational, medical, and other necessary facilities and services.
4. Minimize site disturbance in land development and construction:
  - Roads should follow existing contours.
  - Disturbance for the construction of roads, basins, and other improvements should be kept to a minimum.
  - Disturbance on individual lots should be limited.
  - Building envelopes should be limited and located in the most suitable areas for development.
  - Areas beyond reduced envelopes should be restricted against development.
  - Building envelopes should not be drawn into steep slope areas.
  - The maximum amount of natural vegetation on each site should be preserved.
5. Minimize visual impact of development.
  - Structures should not be located in open fields.
  - Residences should be located adjacent to tree lines and wooded field edges.
  - Residences should not front directly on off-site streets.
  - Where clustering will yield open space that can remain in active agricultural use, its use should be explored and possibly required.
  - Structures should not be placed on ridge lines.
  - Trees on ridges should not be removed.
6. Retain rural features.
  - Existing farm roads should be incorporated into subdivision design.
  - Tree lines should be preserved.
  - Existing agricultural structures such as barns and silos should be preserved where feasible.
  - Treed areas between the principal structure and the drive or roadway should be retained.
  - The creation of extensive lawn areas should be discouraged.
7. Existing residential areas and areas designated for expansion of residential development should be suitably located in relationship to business, commercial and manufacturing areas and be protected against intrusion which will interfere with the public health, welfare and safety of the residential community.
8. Work with local taxing districts to ensure that adequate public facilities and services are available and/or can be provided to new development, and that adequate fees are paid by new development to offset its impact.