



Champaign County Affordable Housing Analysis

A Look at Affordable Housing Needs of Champaign
County Past, Present, and Future

Purpose

This study examined the past, present, and future need of affordable housing so that the Champaign County Housing Coalition could use this information to assist them in their efforts of providing affordable housing.

Background

Respondents:

The first step in our study was to break down the different types of providers for affordable housing. We ended up with the following 4 categories:

- 1) Champaign County Housing Authority (CCHA).
- 2) Community Development Corporations (CDC's).
- 3) Private Landlords
- 4) Tax Credits

**List of Respondents were acquired through: Champaign & Urbana Planning Departments, Champaign County Housing Coalition, Central Illinois Apartment Association, and Illinois Housing Development Authority.*

Survey:

The second step was to organize the structure of the survey and determine the questions that would be included in it. This was done by Len Heumann. The survey questions were broken down into 4 sets. The first two sets used the same format and were broken into the affordable housing provided in the Past (1990) and Current (2003). The template is attached in the Appendix. The third set asked the respondent their estimate on the amount of affordable housing need in 2008, and what their organization/company could provide in 2008. The final question set focused on the planning and delivery of affordable housing in Champaign County. Each Providing group received slightly different questions that were tailored to their role as providers of affordable housing.

Outline of Questionnaire:

- I. Past 1990-Affordable Housing Provided by Respondent.
- II. Current 2003-Affordable Housing Provided by Respondent.
- III. Future 2008-Affordable Housing Expect. Need in Community & by Respondent.
- IV. Questions asked regarding planning and delivery of Affordable Housing.

CCHA

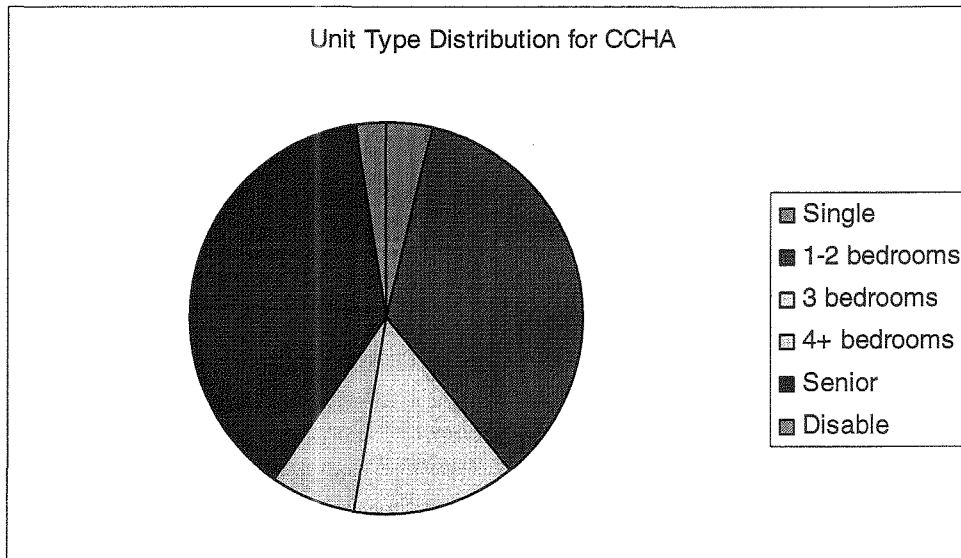
- Units Owned & Managed-No Increase
1990: 607 units
2003: 603 units
**No Increase over 13 Year Period*
- Housing Vouchers
1990: 605
2003: 1,139
**Increase Doubled*

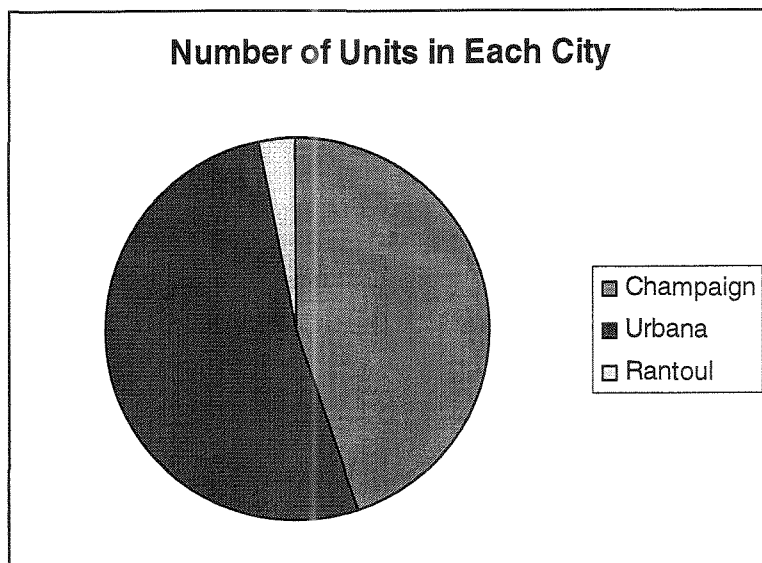
2003

Bedroom	# of Units	% of Total	Occupied	Wait. List	Location
Single	25	4%	100%	N/A	25-U
1-2	229	40%	97%	10%	120-C, 104-U, 20-R
3	86	14%	98%	4%	50-C, 36-U
4-5	44	8%	98%	0%	32-C, 12-U
Senior	247	44%	80%	0%	16-C
Disable	16	3%	N/A	N/A	16-C

2008

- 194 units-Additional Affordable Housing Units Needed
- 116 units-Additional units CCHA able to Provide





CDCs

6-Respondents out of 11

1990

- 2 existed in 1990
- Total of 177 units rented in 1990, including 156 designated for elderly and 21 for the mentally challenged
- Almost all of senior housing in 1990 was subsidized by Section 8

2003

- Total of 280 units out of 318 rented in 2003
- 193 units subsidized by Section 8

Bedroom	# of Units	% of Total	Occupied	Wait. List	Location
Single	50	16%	100%	18	50-U
1-2	44	14%	100%	12	U,C
3	40	13%	65%	N/A	U,C, R
4-5	17	5%	88%	N/A	32-C, 12-U
Senior	156	49%	100%	N/A	U,C,R
Disable	N/A	0%	N/A	N/A	N/A

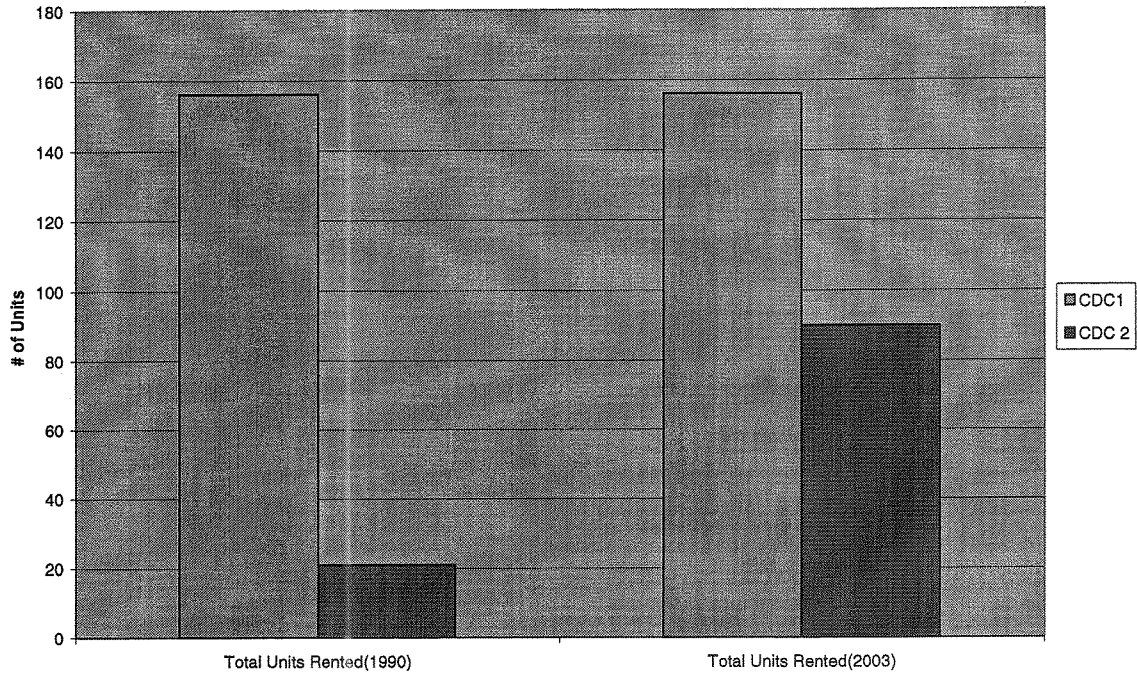
2008

- 430 units-Perceived Avg. need for Champaign County for 2008
- 313 units-Expected # of units to be provided by CDCs.
 - Single Room:
 - 112-Perceived avg. need
 - 35 units expected to be provided
 - Family:
 - 215 units perceived avg. need
 - 239 units avg. expected to be provided
 - 50% of CDCs stated greatest need for 3-Bdrm.
 - Senior Housing:
 - 175 units Perceived Avg. need
 - 85 units expected to be provided

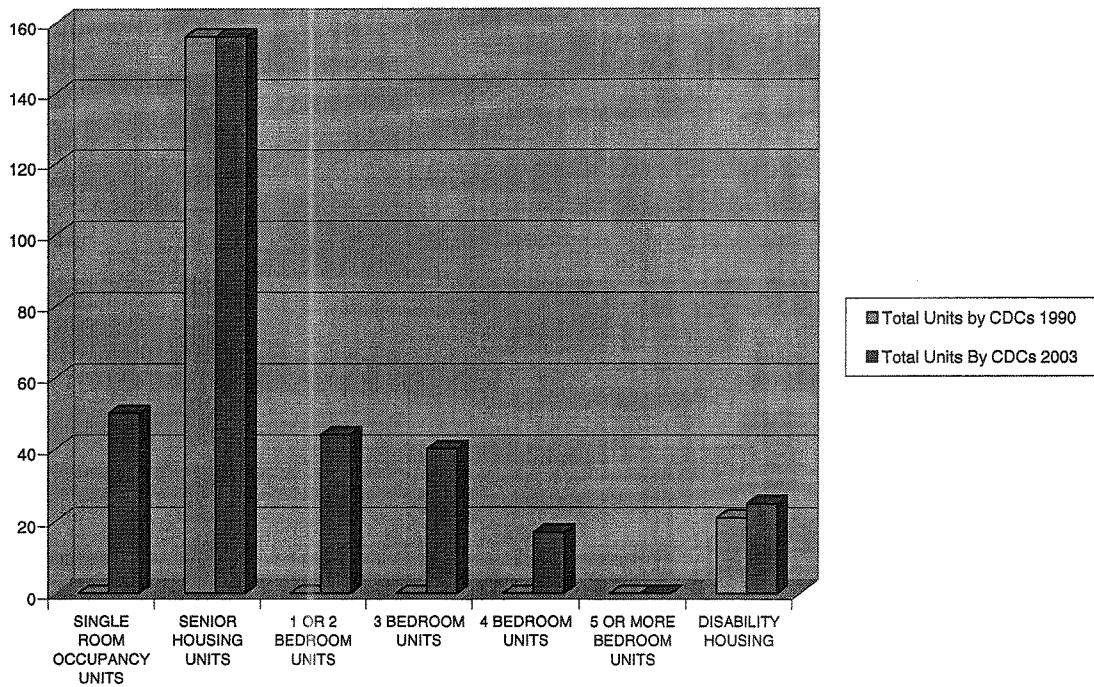
5 out of 6 respondents felt that:

- More affordable housing is needed by 2008
- Strongly agree or agree that more affordable housing w/ tenant support services and training included in the funding is needed
- Strongly disagree or disagree that the Champaign County Housing Authority needs to be the focal point of all affordable housing
- Strongly disagree or disagree that cities and counties should work separately on issue of affordable housing

CDCs in Business 1990 and 2003



Affordable Housing by CDCs: Units 1990 and 2003



Landlords

4 Respondents

- All respondents manage and own affordable housing units
- None construct new affordable housing units
- Total of 677 units rented in 2003; of those, 278, or approx. 41% are rented to low income renters
- 61 units subsidized by Section 8; 144 subsidized through Section 515 and 236

No landlords supply single-room occupancy units

Bedroom	# of Units	Occupied	Wait. List	Location
Senior	30	100%	N/A	U,C
1-2	252	99%	+100	U,C
3	139	76%	N/A	U,C,R
4	11	100%	+50	U,C
5 or more	1	100%	N/A	U

Senior housing units- 30 units, all occupied, 1 wait listed, units located elsewhere in Champaign County

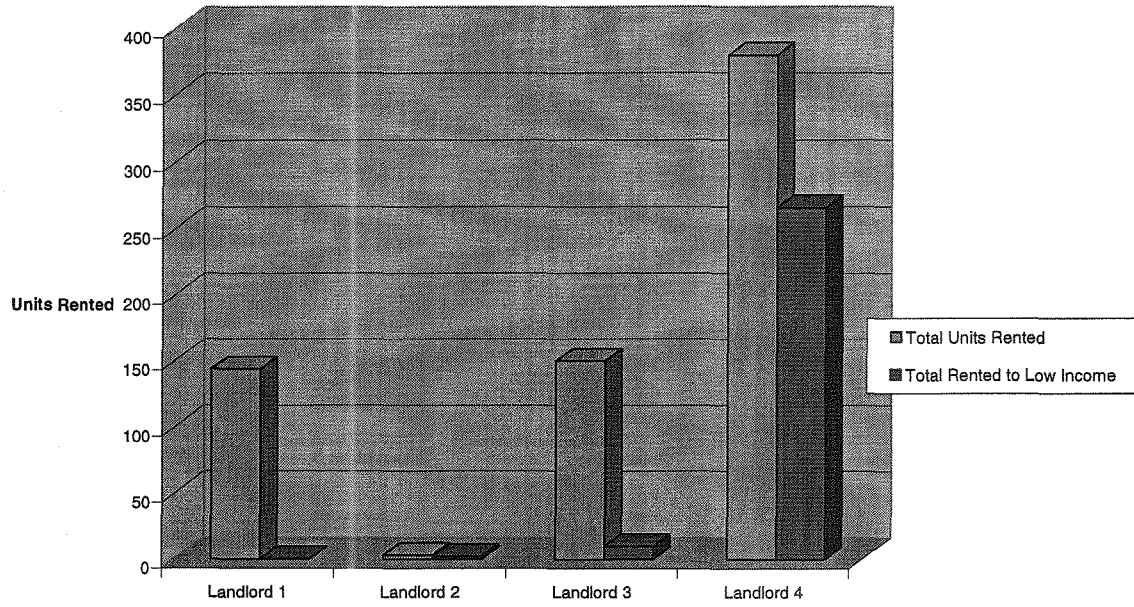
1 or 2 bedroom units- 252 units, 249 occupied, +100 people on wait list, units located in Champaign, Urbana, and elsewhere in Champaign County

3 bedroom units- 139 units, 105 occupied, +50 people on wait list, units located in Champaign, Urbana, Rantoul, and elsewhere in Champaign County

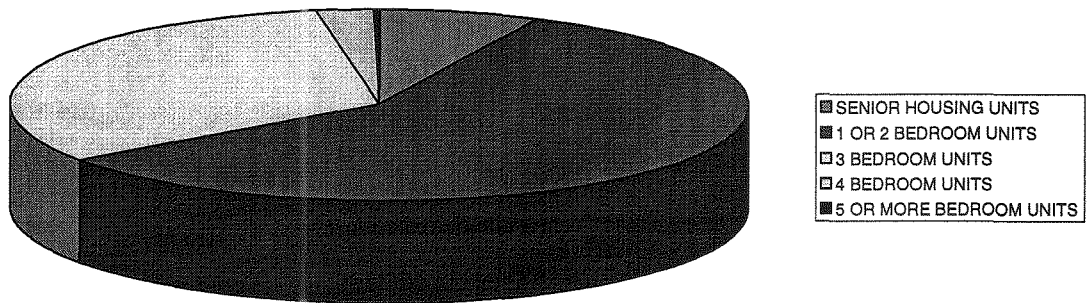
4 bedroom units- 11 units, all occupied, located in Champaign and Urbana

5 or more bedroom units- 1 unit, occupied, located in Urbana

Landlords



Affordable Housing Units Provided by Landlords



TAX-CREDITS

2-Respondents out of 12

*Town Center
Public Access*

2003

- Total of 296 Units rented in 2003
- 272 units subsidized by Section 8

Bedroom	# of Units	% of Total	Occupied	Wait. List	Location
Single	0				
1-2	192	65%	89%	>100	120-U, 72-C
3	88	30%	95%	50	16-U, 72-C
4-5	0				
Senior	0				
Disable	16	5%	100%	N/A	N/A

1 or 2 bedroom units- 226 units, 171 occupied, 3 on wait list, but 100+ for 40% housing vouchers in Champaign, 154 units located in Urbana and 72 in Champaign.

3 bedroom units- 88 units, 84 occupied, 0 for 30%, but 50+ for 40% housing voucher, 72 units located in Champaign, 16 in Urbana.

*housing
choice
list*

Felt that Champaign County will need around 1,000 more affordable housing in 2008. They expressed that there is a population growth and few people are moving out.

2008

- 250 units - Perceived Ave. need
- 150 units - Expected * provided by Tax-Credits

5 out of 6 respondents felt that:

- More affordable housing is needed by 2008.
- Agree that more affordable housing w/ tenant support services and training included in the funding is needed.
- Disagree that the Champaign County Housing Authority needs to be the focal point of all affordable housing.
- Disagree that cities and counties should work separately on issue of affordable housing

CONCERNS:

There tended to be a large discrepancy in answers from the respondents. For example, John Johnsly of Eads St. Development Corporation stated that he thought 1,000 affordable housing units were needed in 2008, where as Jim Rose of Homestead Corporation thought 250 units were needed. Another concern was that each survey counted for the same, and no weight system could be used on those respondents who had more units/experience in the affordable housing field. For example, a respondent with 5 units weighed the same as a respondent with 250 units. This was the reason for keeping the results separate the 4 housing providers.

2008

	Add. Aff. Housing Needed in 2003	Units expected to be Provide in 2003	Gap b/w Needed & Provided in 2003
CCHA	194	116	68
CDC's	430	313	123
Tax Credits	250	150	100
Landlords	N/A	N/A	N/A

Appendix:

General Outline for first 2 question sets.

All of the following questions are about your currently rental housing in (1990, 2003).

Total units you rent out in (Year)? _____

Total units rented to low income renters paying only 30% of personal income? _____

How many of these units are Section 8 certificates or vouchers? _____

How many are other forms of subsidy and indicate type including any you provided privately. Units _____ Subsidy type _____ Rural Development _____

Please give us a breakdown of your (Year) **affordable** housing units.

	Units	Occupied	TOTAL Wait listed	Location*
Single Room Occupancy units	_____	_____	_____	_____
Senior housing units	_____	_____	_____	_____
Family Housing units				
1 or 2 bedroom units	_____	_____	_____	_____
3 bedroom units	_____	_____	_____	_____
4 bedroom units	_____	_____	_____	_____
5 or more bedroom units	_____	_____	_____	_____
Disability Housing	_____	_____	_____	_____

For "Location" just put a number and following initials: U = Urbana, C = Champaign, R = Rantoul, and CC = elsewhere in Champaign County

Matrix 1: Affordability Based on Number and Percentages of Households, Students Included

	County				Champaign				Urbana				Rantoul			
	# 1990	# 2000	% 1990	% 2000	# 1990	# 2000	% 1990	% 2000	# 1990	# 2000	% 1990	% 2000	# 1990	# 2000	% 1990	% 2000
Household @ 80% of Median Income																
30-34% Income to Housing																
Renters	430	930	1.48%	2.97%	651	536	5.10%	3.27%	508	315	6.36%	3.10%	27	21	0.87%	0.78%
Owners	551	537	1.58%	1.37%	97	218	0.85%	1.34%	28	129	0.54%	1.60%	57	65	2.40%	2.25%
35%+ Income to Housing																
Renters	422	1,405	1.45%	4.49%	1,903	944	14.91%	5.76%	1,105	345	13.83%	3.39%	22	88	0.71%	3.25%
Owners	455	1,010	1.31%	2.57%	439	492	3.85%	3.03%	48	199	0.92%	2.47%	23	91	0.97%	3.15%
Household @ 50% of Median Income																
30-34% Income to Housing																
Renters	1,582	1,085	5.45%	3.47%	651	519	5.10%	3.17%	508	343	6.36%	3.37%	186	120	6.03%	4.44%
Owners	358	179	1.03%	0.46%	97	69	0.85%	0.43%	28	80	0.54%	0.99%	52	6	2.19%	0.21%
35%+ Income to Housing																
Renters	3,585	5,144	12.34%	16.45%	1,903	2,938	14.91%	17.92%	1,105	1,901	13.83%	18.69%	116	295	3.76%	10.91%
Owners	912	892	2.62%	2.27%	439	435	3.85%	2.68%	48	191	0.92%	2.37%	70	52	2.95%	1.80%
Household @ 30% of Median Income																
30-34% Income to Housing																
Renters	280	1,085	0.96%	3.47%	139	20	1.09%	0.12%	105	16	1.31%	0.16%	6	120	0.19%	4.44%
Owners	157	179	0.45%	0.46%	67	6	0.59%	0.04%	33	0	0.64%	0.00%	7	6	0.30%	0.21%
35%+ Income to Housing																
Renters	6,869	5,144	23.65%	16.45%	4,121	3,401	32.28%	20.75%	1,881	1,991	23.55%	19.57%	253	295	8.20%	10.91%
Owners	993	892	2.85%	2.27%	380	287	3.33%	1.77%	219	150	4.22%	1.86%	54	52	2.28%	1.80%

of Renter = Total Number of Renter Occupied Units

of Owner = Total Number of Owner Occupied Units

% of Renter Occupied Units = Percentage of Rented Units per Total Number of Renter Specified Units for each geographical area

% of Owner Occupied Units = Percentage of Owned Units per Total Number of Owner Specified Units for each geographical area

Matrix 2. Affordability Based on Number and Percentages of Households, Comparison With & Without Students 2000						
	County		Champaign		Urbana	
	% With	% Without	% With	% Without	% With	% Without
Household @ 80% of Median Income						
30-34% Income to Housing Renters	2.97%	0.57%	3.27%	0.65%	3.10%	3.59%
35%+ Income to Housing Renters	4.49%	0.64%	5.76%	0.42%	3.39%	2.66%
Household @ 50% of Median Income						
30-34% Income to Housing Renters	3.47%	4.01%	3.17%	4.17%	3.37%	3.83%
35%+ Income to Housing Renters	16.45%	6.06%	17.92%	4.88%	18.69%	16.74%
Household @ 30% of Median Income						
30-34% Income to Housing Renters	3.47%	3.50%	0.12%	3.31%	0.16%	0.23%
35%+ Income to Housing Renters	16.45%	13.53%	20.75%	14.47%	19.57%	14.59%
# of Renter = Total Number of Renter Occupied Units # of Owner = Total Number of Owner Occupied Units % of Renter Occupied Units = Percentage of Rented Units per Total Number of Renter Specified Units for each geographical area % of Owner Occupied Units = Percentage of Owned Units per Total Number of Owner Specified Units for each geographical area						

Rantoul was removed because no block groups were eliminated in 2000.

Owners were removed because their percentages were low and their percentage changes were negligible because most students are not homeowners.

Corresponding Tables for Matrix 1.

	Renter			Owner		
	1990	2000	% Change	1990	2000	% Change
County	29,043	31,263	7.64%	34,857	39,334	12.84%
Champaign	12,765	16,394	28.43%	11,408	16,215	42.14%
Urbana	7,988	10,173	27.35%	5,190	8,050	55.11%
Rantoul	3,087	2,705	-12.37%	2,372	2,886	21.67%

	Median Income	80% Median	Income Bracket	50% Median	Income Bracket	30% Median	Income Bracket
County							
1990	\$26,541	\$21,233	\$20,000-34,999	\$13,271	\$10,000-19,999	\$7,962	\$10,000/under
2000	\$37,780	\$30,224	\$20,000-34,999	\$18,890	\$10,000-19,999	\$11,334	\$10,000-19,999
Champaign							
1990	\$22,967	\$18,374	\$10,000-19,999	\$11,484	\$10,000-19,999	\$6,890	\$10,000/under
2000	\$32,795	\$26,236	\$20,000-34,999	\$16,398	\$10,000-19,999	\$9,839	\$10,000/under
Urbana							
1990	\$21,705	\$17,364	\$10,000-19,999	\$10,853	\$10,000-19,999	\$6,512	\$10,000/under
2000	\$27,819	\$22,255	\$20,000-34,999	\$13,910	\$10,000-19,999	\$8,346	\$10,000/under
Rantoul							
1990	\$26,205	\$20,964	\$20,000-34,999	\$13,103	\$10,000-19,999	\$7,862	\$10,000/under
2000	\$36,904	\$29,523	\$20,000-34,999	\$18,452	\$10,000-19,999	\$11,071	\$10,000-19,999

Corresponding Tables for Matrix 2.

	Renter			Owner		
	With	Without	% Change	With	Without	% Change
County	31,263	23,184	-25.84%	39,334	39,186	-0.38%
Champaign	16,394	10,713	-34.65%	16,215	16,170	-0.28%
Urbana	10,173	6,942	-31.76%	8,050	7,919	-1.63%
Rantoul	2,705	2,705	0.00%	2,886	2,886	0.00%

	Median Income	80% Median	Income Bracket	50% Median	Income Bracket	30% Median	Income Bracket
County							
With	\$37,780	\$30,224	\$20,000-34,999	\$18,890	\$10,000-19,999	\$11,334	\$10,000-19,999
Without	\$44,517	\$35,614	\$35,000-\$49,999	\$22,259	\$20,000-34,999	\$13,355	\$10,000-19,999
Champaign							
With	\$32,795	\$26,236	\$20,000-34,999	\$16,398	\$10,000-19,999	\$9,839	\$10,000/under
Without	\$45,128	\$36,102	\$35,000-\$49,999	\$22,564	\$20,000-34,999	\$13,538	\$10,000-19,999
Urbana							
With	\$27,819	\$22,255	\$20,000-34,999	\$13,910	\$10,000-19,999	\$8,346	\$10,000/under
Without	\$31,156	\$24,925	\$20,000-34,999	\$15,578	\$10,000-19,999	\$9,347	\$10,000/under
Rantoul							
With	\$36,904	\$29,523	\$20,000-34,999	\$18,452	\$10,000-19,999	\$11,071	\$10,000-19,999
Without	\$35,300	\$28,240	\$20,000-34,999	\$17,650	\$10,000-19,999	\$10,590	\$10,000-19,999