

## VI. Standards for Low-Income and Minority Concentrations

The United States Department of Housing and Urban Development (HUD) has generated a series of standards that can be used to determine if a Census Block Group has a minority concentration or a concentration of low-income households. To determine if a low-income concentration exists, the Area Median Income of a Block Group must be below 50% of the Area Median Income for the Metropolitan Statistical Area (MSA). The Champaign-Urban MSA consists of Champaign County, Ford County and Piatt County. The 2010 median income for this area is \$64,900. Therefore, a Block Group with a median income of less than \$32,450 would be considered to have a concentration of low-income households.

A geography is considered to have a high concentration of minority persons if:

- The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market area, i.e., the Metropolitan Statistical Area (MSA) in which the proposed housing is to be located.
- The neighborhood's total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole; or
- In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population. HUD does not define a "neighborhood" as it applies here.

Since 21.4% of the population in the Champaign-Urbana MSA is considered to be non-white, then any Block Group with at least 41.6% non-white people would have a concentration of minorities.

Using these figures as thresholds, Vogt Santer Insights generated demographic projections of income and race for each Block Group in Champaign County, inclusive of the City of Champaign, the City of Urbana and the Village of Rantoul. The results can be found in the following tables:

### HUD Low Income Block Groups

CENSUS BLOCK GROUP	MUNICIPALITY	LOW INCOME
170190059.004	City of Urbana	\$ 0*
170190003.004	City of Champaign	\$ 11,189
170190001.001	City of Champaign	\$ 11,190
170190059.001	City of Urbana	\$ 11,323
170190004.001	City of Champaign	\$ 11,930
170190001.004	City of Champaign	\$ 11,978
170190004.002	City of Champaign	\$ 12,086
170190059.003	City of Urbana	\$ 14,065
170190003.001	City of Champaign	\$ 14,136
170190003.002	City of Champaign	\$ 14,220
170190059.002	City of Urbana	\$ 15,048
170190051.001	City of Urbana	\$ 15,817
170190004.003	City of Champaign	\$ 16,044
170190003.003	City of Champaign	\$ 17,455
170190053.003	City of Urbana	\$ 18,138
170190052.003	City of Urbana	\$ 19,151
170190053.002	City of Urbana	\$ 19,356
170190058.001	City of Urbana	\$ 20,438
170190001.003	City of Champaign	\$ 20,655
170190052.002	City of Urbana	\$ 20,843
170190001.002	City of Champaign	\$ 23,333
170190002.001	City of Champaign	\$ 23,575
170190052.001	City of Urbana	\$ 23,883
170190058.002	City of Urbana	\$ 24,770
170190002.002	City of Champaign	\$ 25,527
170190060.001	City of Urbana	\$ 25,842
170190060.002	City of Urbana	\$ 27,285
170190009.012	City of Champaign	\$ 27,606
170190006.001	City of Champaign	\$ 28,547
170190007.002	City of Champaign	\$ 29,054
170190014.001	City of Champaign	\$ 29,074
170190005.003	City of Champaign	\$ 29,718
170190101.002	Village of Rantoul	\$ 29,892
170190053.005	City of Urbana	\$ 31,830
170190104.006	Village of Rantoul	\$ 32,058

Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights, Ltd.

\* The Census recorded this Block Group as having \$0 income in both 1990 and 2000. This has likely occurred because no one received and/or returned the Census long-form.

### HUD Minority Concentration Block Groups

CENSUS BLOCK GROUP	MUNICIPALITY	PERCENTAGE OF MINORITIES
170190053.005	City of Urbana	97.4%
170190002.001	City of Champaign	97.4%
170190002.002	City of Champaign	84.3%
170190060.002	City of Urbana	80.7%
170190053.002	City of Urbana	80.1%
170190009.012	City of Champaign	66.5%
170190053.003	City of Urbana	66.3%
170190051.001	City of Urbana	65.0%
170190007.002	City of Champaign	63.9%
170190052.003	City of Urbana	58.2%
170190007.003	City of Champaign	58.0%
170190007.001	City of Champaign	55.7%
170190008.001	City of Champaign	54.9%
170190003.001	City of Champaign	54.9%
170190052.002	City of Urbana	52.7%
170190060.001	City of Urbana	52.7%
170190054.005	City of Urbana	50.5%
170190059.002	City of Urbana	50.5%
170190001.004	City of Champaign	50.0%
170190008.002	City of Champaign	49.5%
170190003.004	City of Champaign	49.4%
170190053.001	City of Urbana	48.9%
170190101.002	Village of Rantoul	48.3%
170190056.001	City of Urbana	44.3%
170190009.011	City of Champaign	44.1%
170190059.001	City of Urbana	42.9%

Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights, Ltd.

## **OBSERVATIONS**

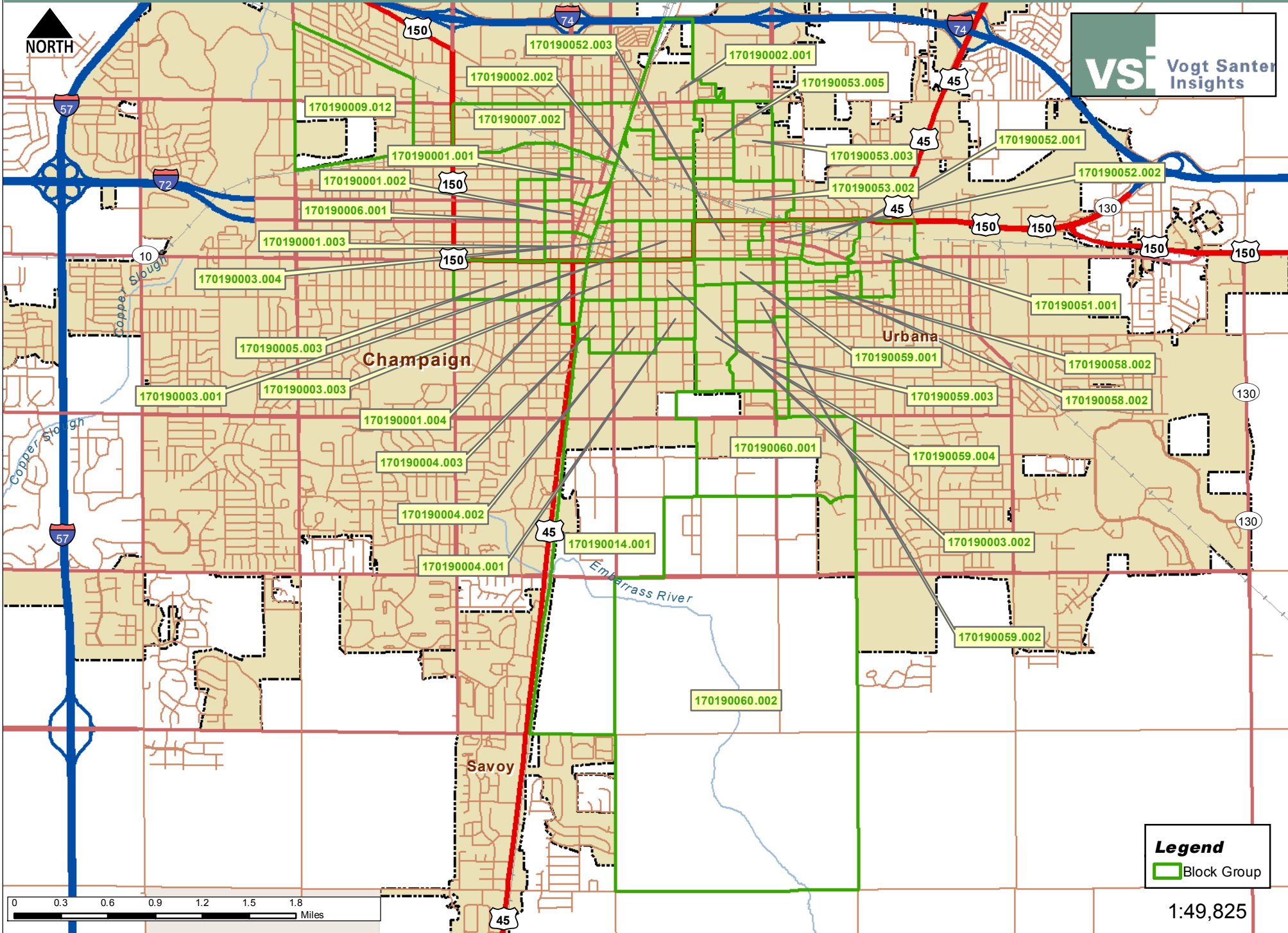
The Village of Rantoul has two low-income Census Block Groups, 101.002 and 104.006. Both of these block groups have a concentration of mobile homes, which is a housing type affordable to low-income households. Block Group 101.02 also has a high concentration of minorities. The maps on Pages VI-6-7 and VI-9-10 demonstrate where these concentrations are spatially.

Low-income Block Groups in the City of Champaign and the City of Urbana are largely concentrated on these two community's common border. This is occurring for two unrelated reasons. First, north of University Avenue there is a concentration of Housing Choice Vouchers and government-subsidized housing units. Since households must income-qualify to live here, it stands to reason that the occupants of that housing would be low-income. Second, south of University Avenue there is a concentration of the students attending the University of Illinois. Students often have very low incomes as they utilize grants and loans to subsidize their lifestyles. The maps on Pages VI-8 and VI-10 demonstrate where these concentrations are spatially.

The University of Illinois is also the reason why there is a concentration of minorities in some of the southernmost Block Groups in the City of Urbana. However, the majority of minority concentrated Block Groups are once again found along the common border of the City of Champaign and the City of Urbana, north of University Avenue. This suggests that there is a strong correlation between low-income and minority households.

There are several Block Groups near the North Neil Street and North Prospect Avenue exits of I-74 that have a high concentration of minorities, but are not low-income. This suggests that apartment buildings or a subdivision exists that is favored by middle to upper class minority households. The maps on Pages VI-5 and VI-7 demonstrate where these concentrations are spatially.

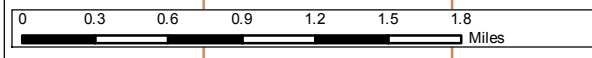
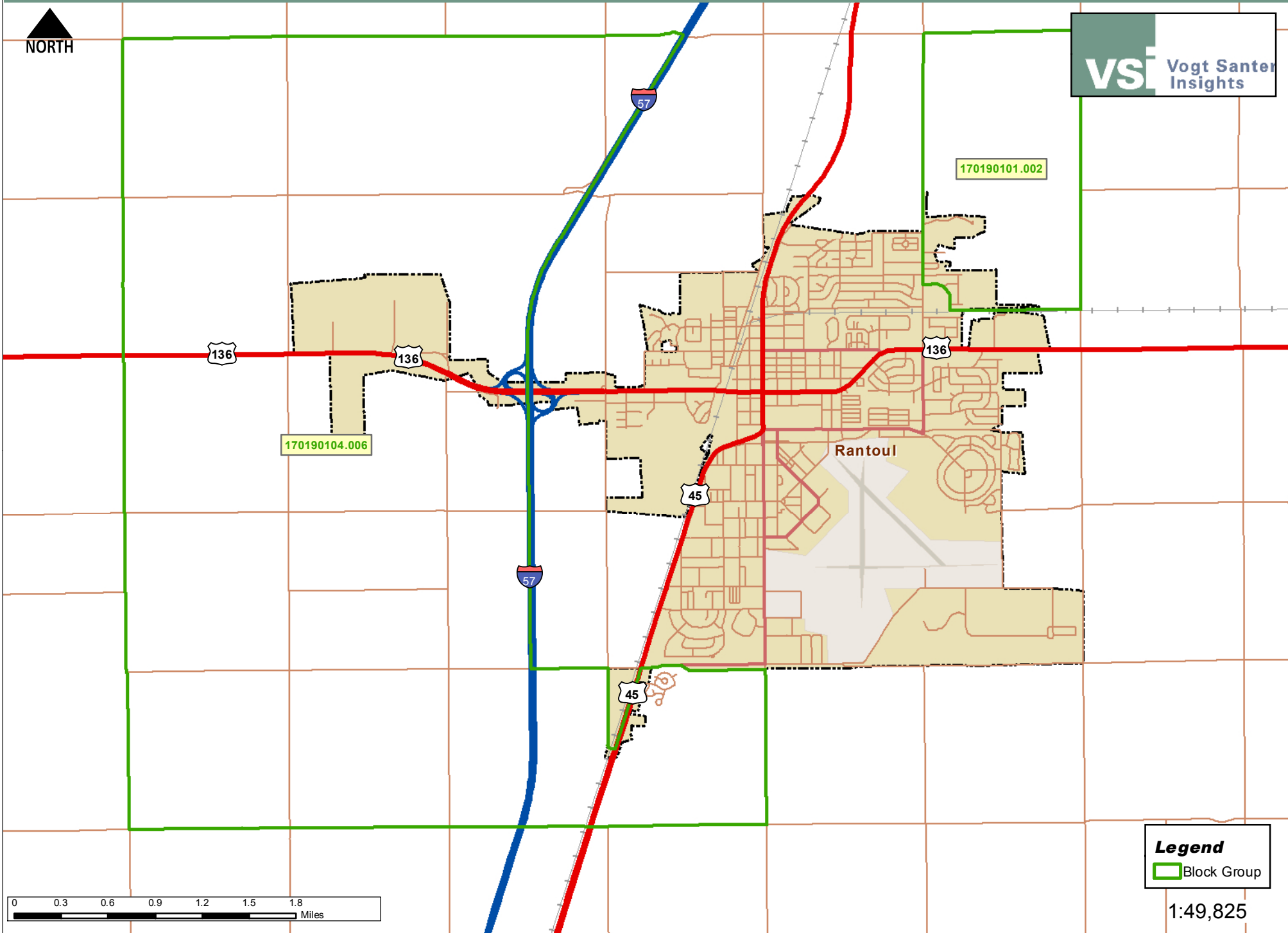
# Champaign County, IL: HUD Low-Income Concentration Block Groups (Champaign-Urbana)



**Legend**  
Block Group

1:49,825

# Champaign County, IL: HUD Low-Income Concentration Block Groups (Rantoul)

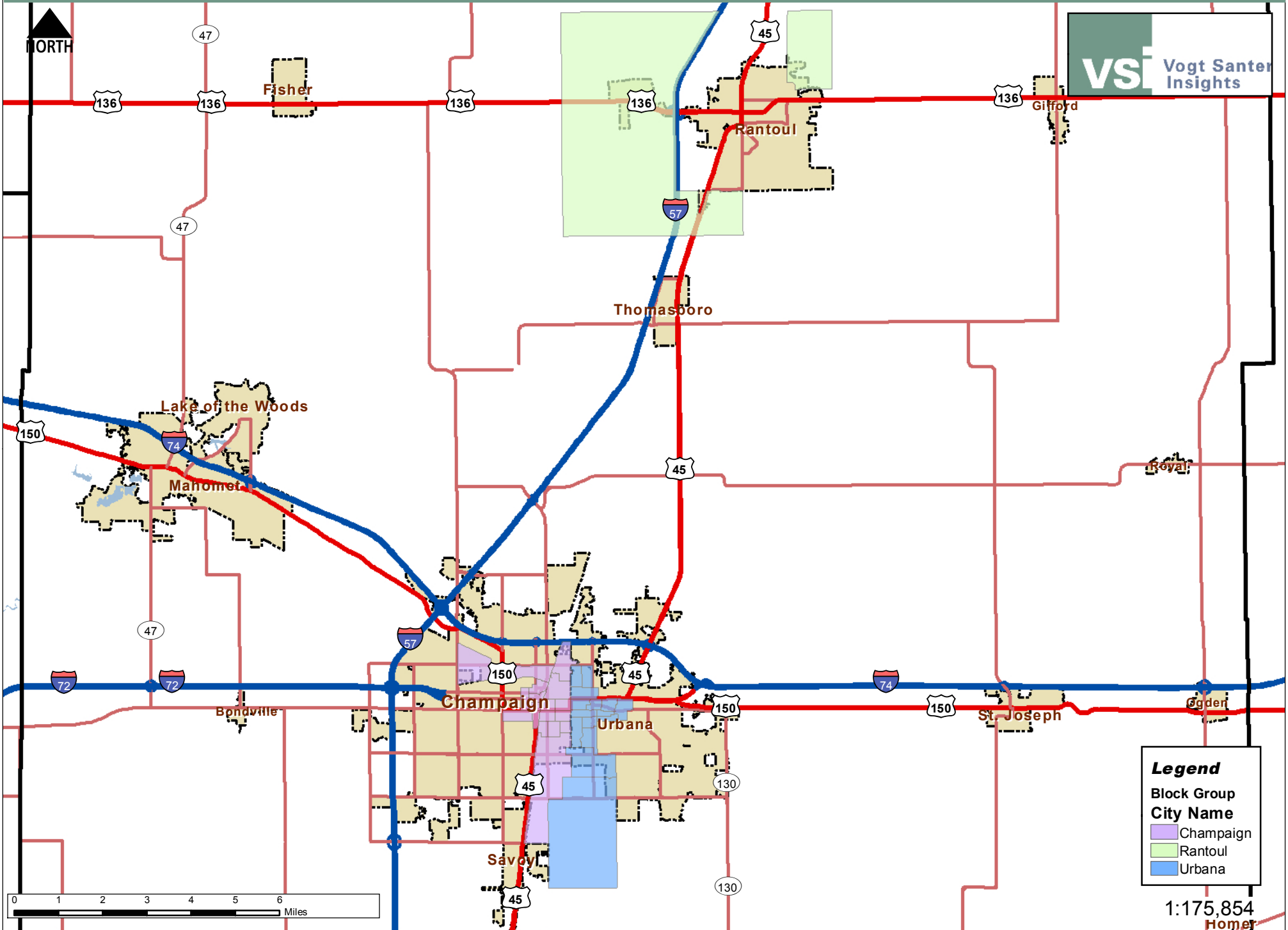


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Block Group

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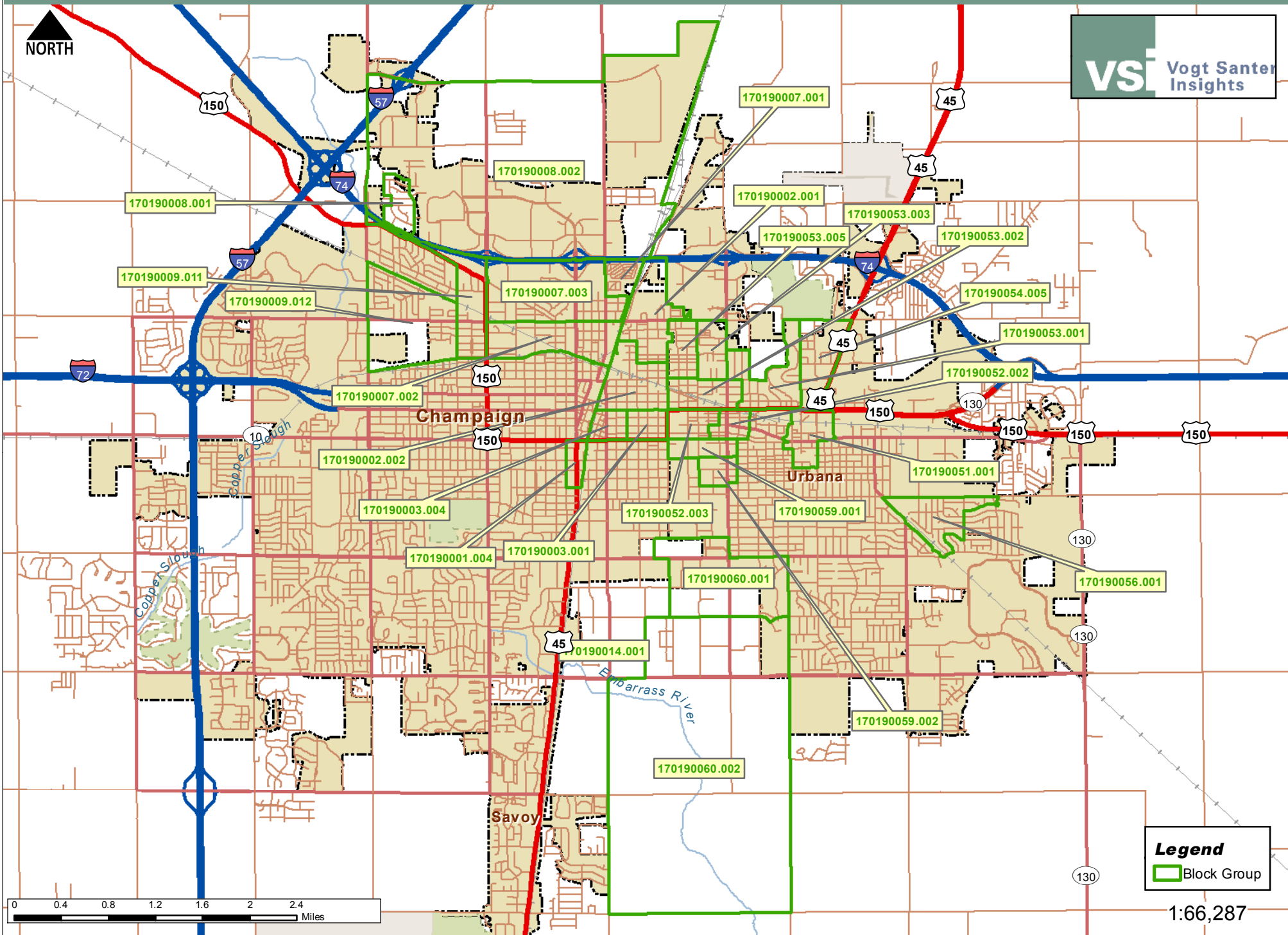
# Champaign County, IL: HUD Low-Income Concentration Block Groups

**VSI** Vogt Santer  
Insights



1:175,854  
Homer

# Champaign County, IL: HUD Minority Concentration Block Groups (Champaign-Urbana)



**Legend**  
Block Group

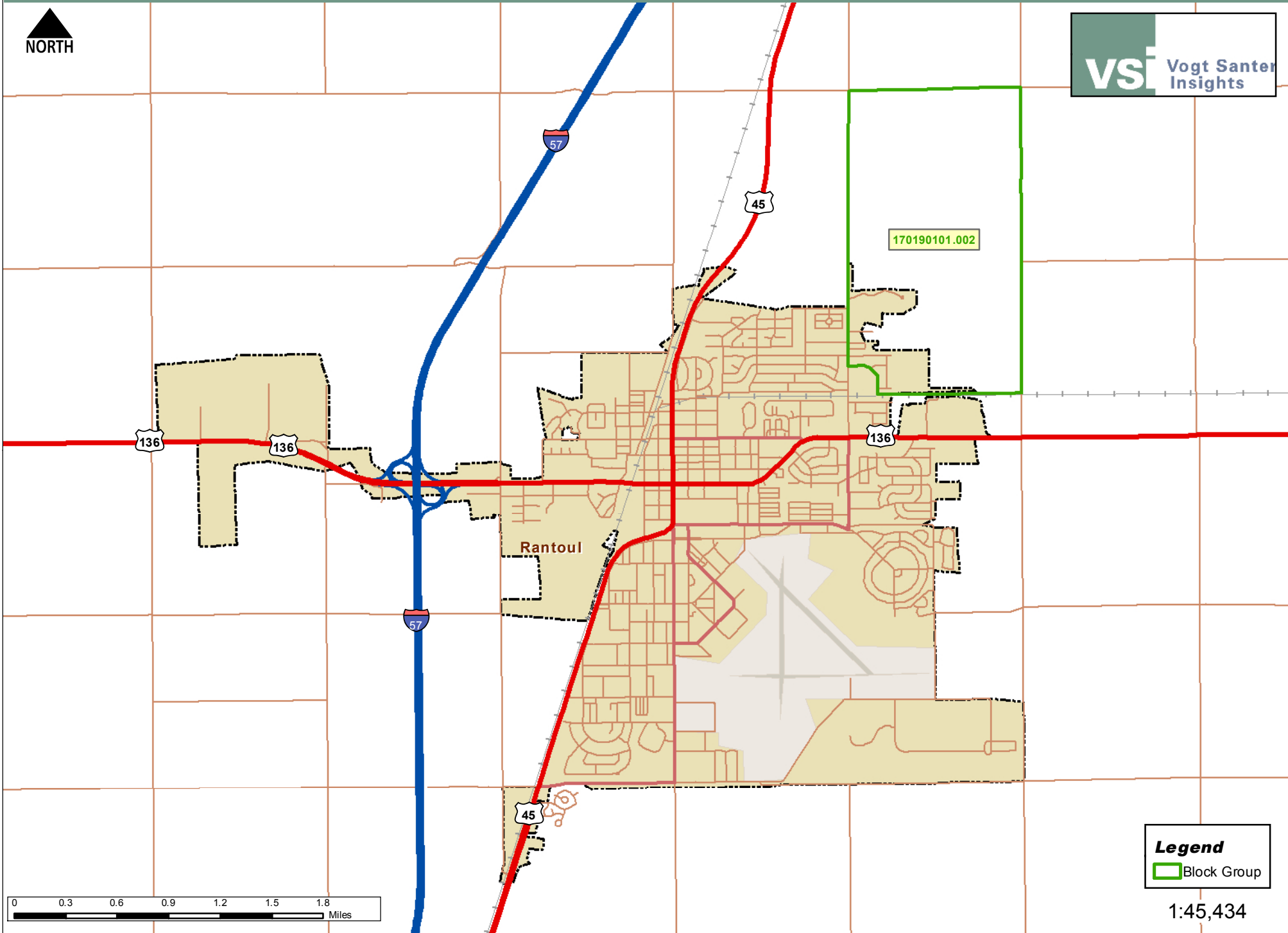
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# Champaign County, IL: HUD Minority Concentration Block Groups (Rantoul)



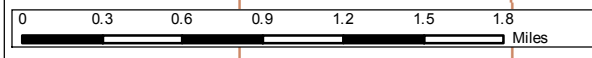
NORTH



170190101.002

Rantoul

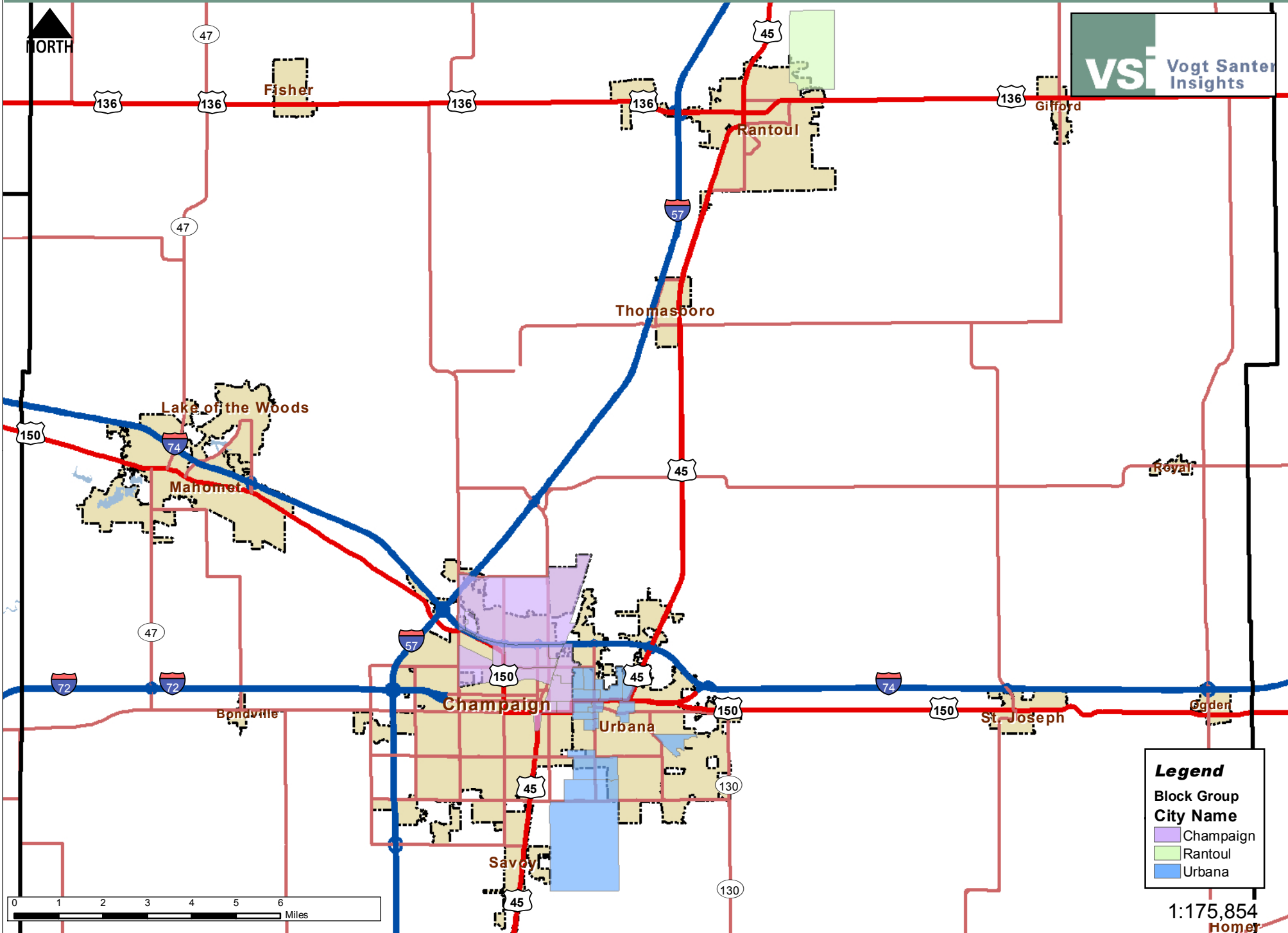
**Legend**  
Block Group



1:45,434

# Champaign County, IL: HUD Minority Concentration Block Groups

**VSI** Vogt Santer  
Insights



**Legend**

Block Group  
City Name

- Champaign
- Rantoul
- Urbana

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