

DEKALB COUNTY

Comprehensive Housing Needs Study



December 2020



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ACKNOWLEDGEMENTS

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DeKalb Chamber of Commerce

DeKalb County Economic Development Corporation

DeKalb County Mental Health Board

DeKalb County

DeKalb County Rental Association

DeKalb Public School System

Family Services Agency

Hope Haven Homeless Shelter

Kishwaukee Community College

Kishwaukee United Way

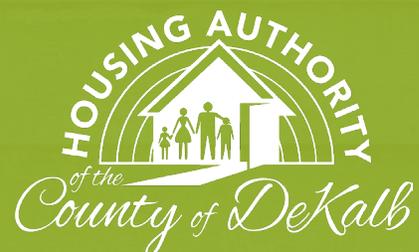
New Hope Missionary Baptist Church

Northern Illinois University

Safe Passage Domestic Violence Shelter

Salvation Army

Youth Services Bureau





THOMAS P. MILLER & ASSOCIATES

Thomas P. Miller & Associates, LLC (TPMA) envisions a world that thinks strategically, works collaboratively, and acts sustainably. In keeping with that vision, we empower organizations and communities through strategic partnerships and informed solutions that create positive, sustainable change. Our economic development approach aims to achieve community resiliency through economic diversity, resource alignment, and community vibrancy. TPMA's Economic Development and Community Resiliency Team provides expertise in assessing markets, identifying business sector opportunities, building innovation and entrepreneurial ecosystems, and conducting housing assessments to assist communities in developing solutions for local housing challenges consistent with community and economic development objectives.

The Dekalb County Comprehensive Housing Study provides general housing trends analysis and specific site analysis as a guide for potential future housing development within the county. A variety of data sources were used to collect housing data for this study. Most notable were U.S. Census Bureau, ESRI Business Analyst Online, local MIBOR real estate sales data, and individual source rent information from other local stakeholders. Attempts were made to verify data as much as possible as it was used to provide population and housing market trend analysis.

TABLE OF CONTENTS

03 | Abstract

04 | Executive Summary

09 | Introduction

10 | Initial Assessment

21 | Stakeholder Engagement Summary

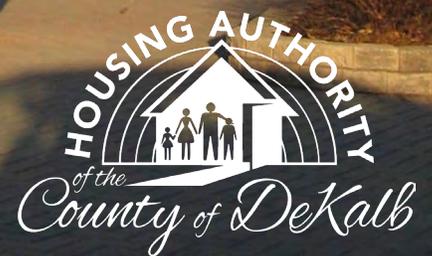
24 | Gap Identification

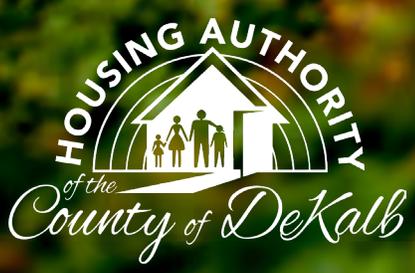
32 | Projections and Significant Findings

35 | Appendix A

37 | Appendix B

80 | Appendix C





ABSTRACT

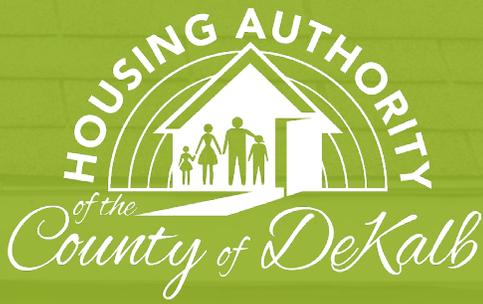
Purpose

The DeKalb County Housing Authority sponsored a comprehensive housing needs study to understand how to best to support new housing needs within the county, especially for low- to moderate-income households. The housing study attempts to identify specific housing needs to meet existing and future demand.

Summary of Findings

An analysis of the existing housing market was performed to determine the potential housing demand within DeKalb County. It was clear from the analysis that DeKalb County, with Northern Illinois University in its borders, is a city and county with massive potential for affordable housing.

The provided recommendations for housing development include development of affordable senior housing for a growing senior population. Leverage housing authority properties to take an equitable position with private developers for affordable rental production. Additionally, housing preservation in the City of DeKalb for single family rental in low and moderate income is needed.



EXECUTIVE SUMMARY

The following executive summary of the DeKalb County Comprehensive Housing Study identified significant growth trends and projections that will influence the type of affordable and low-to moderate income housing in demand which is mostly driven by senior housing demand at the lower income household levels and the higher income household levels. The following executive summary illustrates the market data that illustrates growth in demand for senior housing in DeKalb County.

Housing Demand Model

A housing demand model for DeKalb forecasts and quantifies what annual demand may be over a five, ten, and fifteen-year period. The DeKalb Housing Demand Model reflects ESRI Business Analyst data that includes US Census data and forecasts for population and ownership projections. Using this data, TPMA started the housing demand model for the estimated population through 2035. Once persons living in group quarters are removed from the estimate, then a population living in households can be estimated.

The Projected Housing Demand table below displays the total housing demand for the county, and projects that in the next 15 years, almost 2,800 units are needed to enter the market based on current and projected trends influenced by current housing conditions. There is an approximate 60-40% split between owned units and rental units for future demand. Looking at the current housing layout, the rental properties would fit most appropriately within the major cities while owned units can occur on the outskirts of cities, along I-88, and in developing areas.

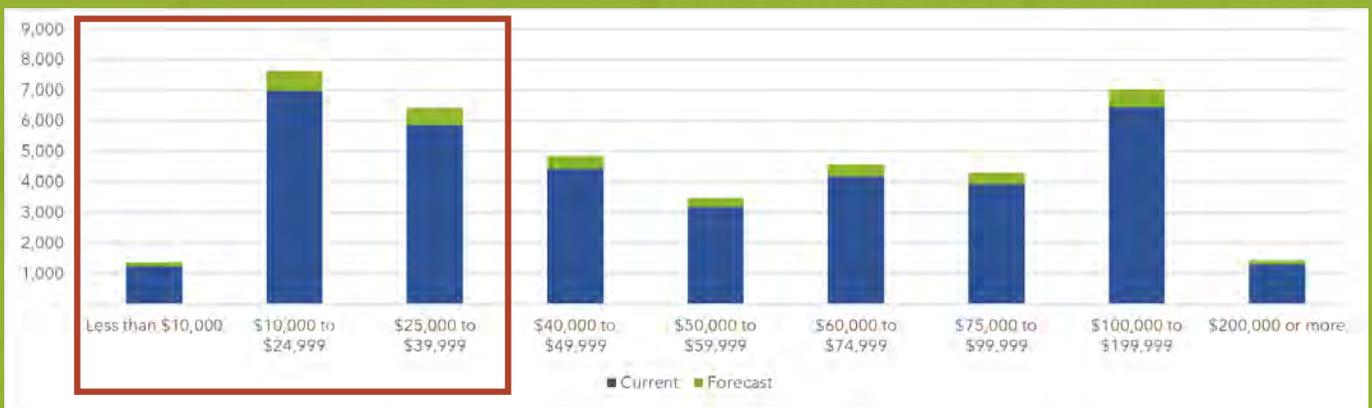
Projected Housing Demand, DeKalb County

	Annual Share Own vs Rent	2020-2025 Annual Total	2020-2025 5-Yr Total	2025-2030 Annual Total	2025-2030 5-Yr Total	2030-2035 Annual Total	2030-2035 5-Yr Total	2020-2035 Total
Own	61.2%	93	465	126	632	122	608	1,705
Rent	38.8%	59	295	80	401	77	385	1,081
Total Units		152	760	207	1,033	199	993	2,787

Only Significant Growth 2020-2030 in Senior Housing Need

Although there has been little to no total population growth in the past five years, there has been a movement in the population itself as seen in the Population Growth by Age figure. In the past 5 years, there has been significant growth in those aged 55 and older, and especially those aged 65 and older. This is especially important when knowing that those aged 65 and over only accounted for 11% of the population in 2019, showing that this is a significantly growing segment that will have different housing needs. Additionally, Population Forecast by Age displays the forecasted growth into 2030. The only age category seeing forecasted growth is those aged 65 and older, which is projected to see an increase close to 3,500. Many of these individuals will either live alone or with a significant other, and a smaller percentage will live with other family members.

65+ Age Households by Income, and Growth Forecast to 2030



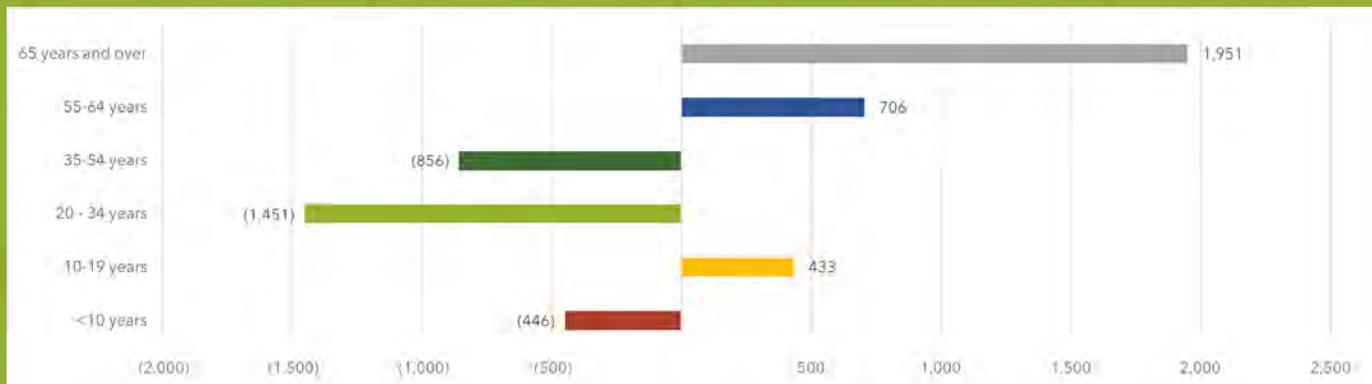
The figure above breaks down the household income of the senior population and shows where the forecasted growth will occur. Interestingly, the 65+ age group is close to the inverse of a standard distribution with a large amount of the households being at the low to moderate income range of incomes or above \$75,000. 38% of the households (with projections) live on under \$40,000 a year while over 30% live on over \$75,000 a year.

Taking the current demand for affordable units and applying them to the housing forecast allows us to see how many affordable units will be needed, as displayed in the table immediately below. As analyzed previously, affordability issues currently impact more renters which are reflected. Overall, in the next 15 years, there is a projected demand for almost 700 additional affordable rental units, and almost 400 owned units.

Projected Affordable Housing Demand, DeKalb County

	2020-2025 Annual Total	2020-2025 5-Yr Total	2025-2030 Annual Total	2025-2030 5-Yr Total	2030-2035 Annual Total	2030-2035 5-Yr Total	2020-2035 Total
Own	21	107	29	145	28	139	391
Rent	38	189	51	257	49	247	692
Total Units	59	295	80	401	77	386	1,083

Population Growth by Age, 2014 to 2019



Population Forecast by Age, 2020 to 2030



The below table uses the projected ten-year growth in those aged 65 and over to see how much of the new housing demand is centered around seniors. The table uses the current split of ownership among those 65 and over (80% owned, 20% rented).

However, with Dekalb's aging population, owners may choose to sell a larger, less accessible home, in favor of renting senior favorable units, thus changing the ownership and rental percentages. Overall, there is a projected demand for over 400 additional units for those aged 65 and over across DeKalb.

Projected Housing Demand for Age 65 and Over, Dekalb County

	2020-2025 Annual Total	2020-2025 5-Yr Total	2025-2030 Annual Total	2025-2030 5-Yr Total	2030-2035 Annual Total	2030-2035 5-Yr Total	2020-2035 Total
Own	18	88	24	120	23	115	324
Rent	5	23	6	31	6	30	83
Total Units	22	111	30	151	29	145	407

Key Housing Demand Conclusions

While the population in DeKalb County is projected to fall slightly over the next ten years, the growth in the number of senior (65+ years old) households will continue to grow between 2020 through 2030. This growth is bimodule, in that the most significant growth is occurring at the lower income households and the higher income households. The Dekalb County Housing Authority is in position to assist to provide housing units for a portion of the low-to-moderate income (less than \$40,000 per year) senior households.

While most age groups are falling in population and the number of households, the senior population and senior households are growing between 2020 - 2030

This projects that annually about 100 new senior households per low- to moderate-income may need affordable housing between 2020-2030

A significant growth in the number of senior households, about 1150, are earning less than \$40,000 per year between 2020-2030

IMPLEMENTATION RECOMMENDATIONS

The DeKalb County Housing Authority is in position to be a part of the solution to the growing demand of low to moderate income, senior households over the next decade. The following recommendations provide direct and indirect actions that the DeKalb County Housing Authority may wish to take to secure affordable and quality housing for those in need in DeKalb County between 2020-2030.

DIRECT ACTION

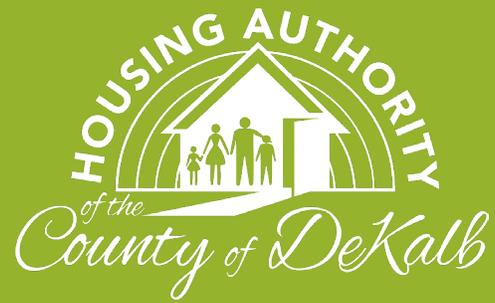
Develop affordable senior housing units for a growing senior demand over the next ten years

If DeKalb County Housing Authority begins to realize that there is a growing unmet demand for low-to moderate income senior housing units, then it may wish to study how it could use its scarce resources to leverage private investors to meet a larger portion of the unmet future demand for senior affordable housing units.

INDIRECT ACTION

Support and work with City of DeKalb and Landlord Association on a "Good Landlord" program to encourage and assist the "Good Landlords" to recruit tenants

Assist where possible the preservation of affordable housing especially in the City of DeKalb for single family rental and owner-occupied housing when homeowner is of low and moderate income or a senior on fixed income



INTRODUCTION

With DeKalb County being home to Northern Illinois University (NIU), housing and population data can be altered due to a large amount of young, renting, low-income individuals which TPMA accounted for during data analysis. Additionally, TPMA compared DeKalb to Coles County, Jackson County, and McLean County due to the similar county size and university size. The comparison was done based on the following metrics.

- Home value, separated into groups
- Median home value
- Year structure built
- Type of Structure
- Median Rent
- Rent as percentage of income
- Rent amount paid
- Household income, separated into groups
- Median household income
- Owner versus renter occupied

Overall, DeKalb County was fairly on par with these other communities. DeKalb County was most similar to McLean County for home value and income. For owned vs rented units, DeKalb County has the second highest percent of rented units behind Jackson, and McLean has the least. To see the broken-out comparison figures, please reference the appendix.

Before beginning analysis, TPMA reviewed all previous reports on the subject of housing in the region to understand the current climate around housing and to gain further context. National studies on housing were also referred to find comparisons to the specific region. The national studies across the board show a national issue of affordable housing and senior housing. Additionally, when reviewing reports written for the state, as well as DeKalb County, overall affordability was addressed as a concern with those who are senior or disabled at additional risk. The top reports shining insight into the topic of housing in DeKalb County and the region includes the following:

- Dekalb County Thriving! CEDS for DeKalb County
- DeKalb Housing Information Project
- Out of Reach, The High Cost of Housing
- Illinois' 2019 Annual Comprehensive Housing Plan

A brief review of these four reports is included in the appendix.

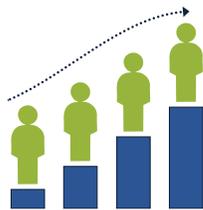




INITIAL ASSESSMENT

Population and Economics Overview

In part due to being the home of a large university, being situated along a major highway, and having a history of agriculture and manufacturing, DeKalb County has a diverse present-day population. Overall, the student population makes the median age of the city and county lower than the state average. However, almost 22% of the population is age 55 or older. The population has remained very steady over the past five years, not contracting, yet growing a mere 0.32%, and that trend is forecasted to continue.



Population

2019	104,897
Growth	+0.32%



Median Age

City	25
County	31
State	38

Sources:

Demographic and housing data comes from U.S. Census Bureau, American Community Survey, 2013-2018 5-year estimates
 Population counts and trend data comes from U.S. Census Bureau, County Population Totals, 2010-2019
 Wage and occupation data comes from Emsi, 2020.2

DeKalb's population is largely educated with only 7.6% without a high school degree and close to 32% having earned a bachelor's degree or higher. This helps to support the businesses in DeKalb and the

greater area by providing a relatively educated and skilled workforce. This education level can often be a factor for wage levels and can be incorporated into housing decisions.

Figure 1: Population by Age, Dekalb County

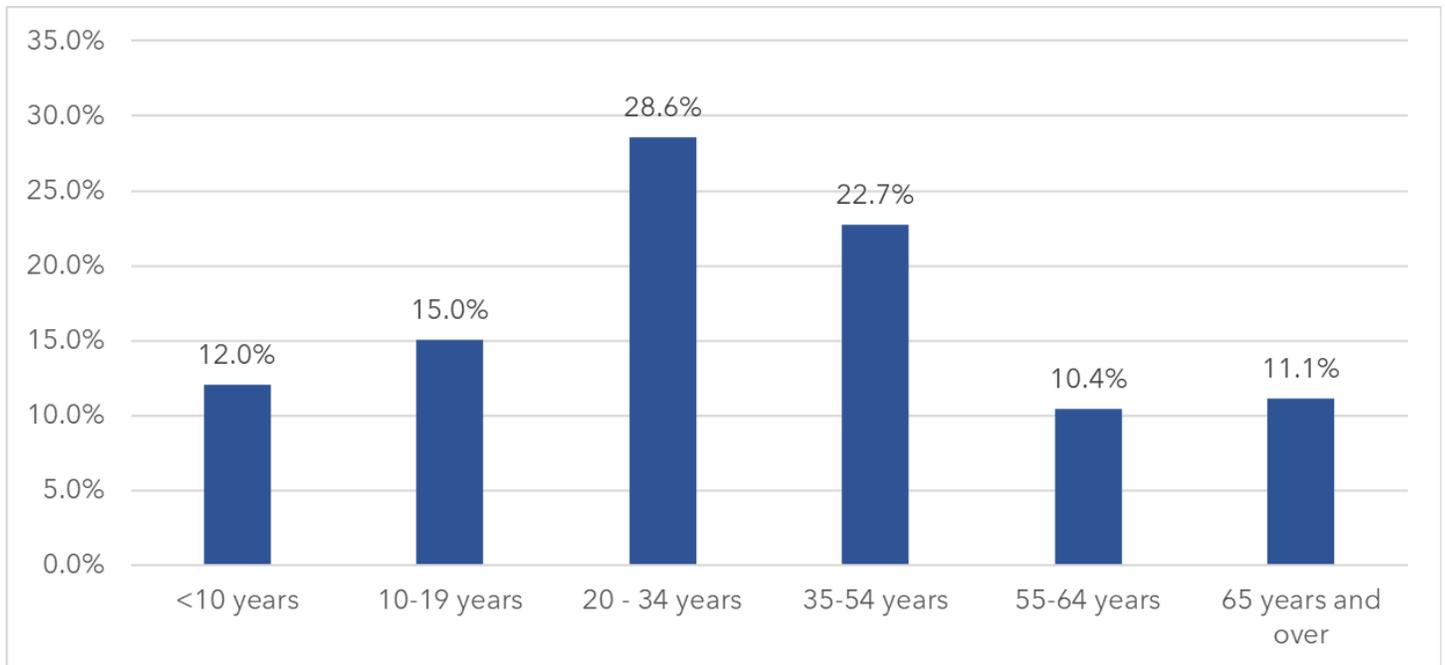
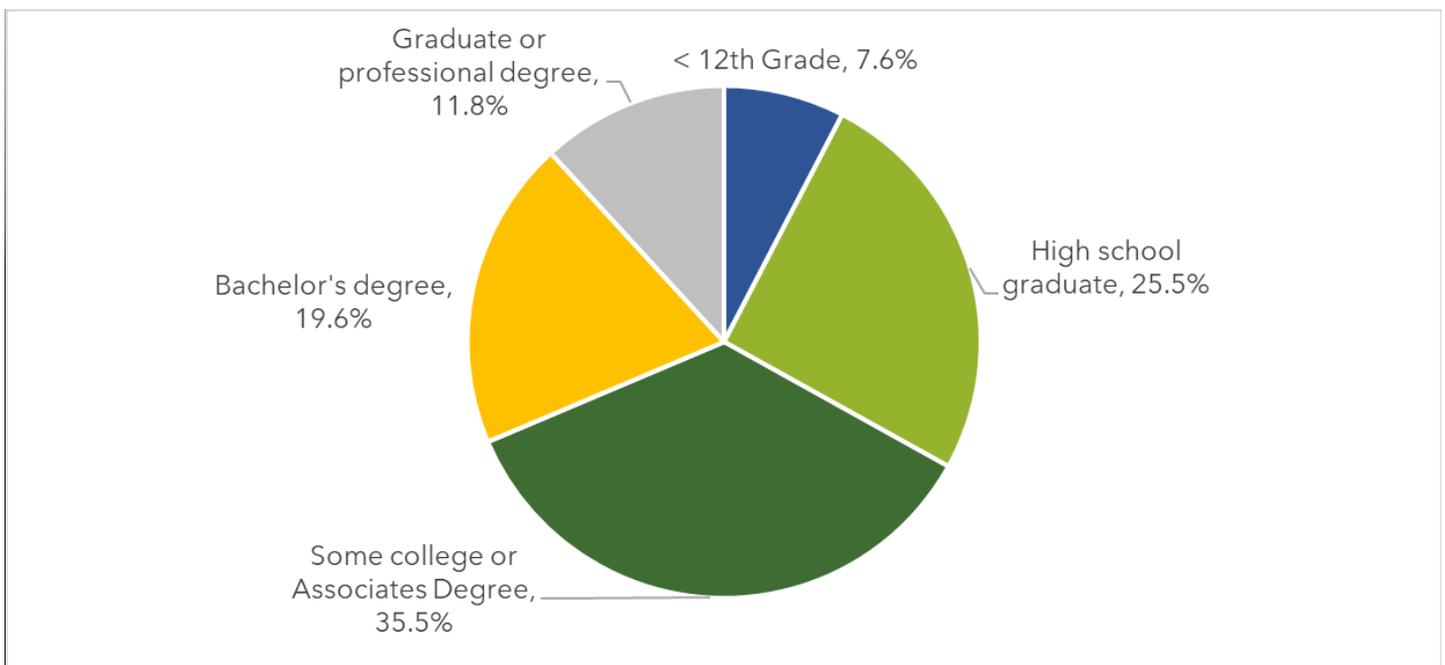


Figure 2: Educational Attainment, Dekalb County



DeKalb County has a living wage of \$16.64, which is greater than the US average of \$16.07. The living wage is the hourly wage needed to support the housing and basic needs for a family of 4. This wage is what both parents working a 40-hour workweek must make at minimum. Needs include items such as food, childcare, transportation, and more.

The median household income for the county is \$61,086 which contrasts with the City of DeKalb's median household income of \$44,222. Figure 3 shows the breakout of different household income cohorts. Overall, there are a large concentration of

households making between \$50,000 and \$75,000, and between \$100,000 and \$150,000. It is important to note that the 7.8% of households making under \$10,000 are likely to be driven by the student population. This is further shown in Figure 4 which breaks out household income into age groups and it is apparent that those under 25 are the major category making under \$10,000. The figure also displays that those in their prime working years are making between \$100,000 and \$200,000 while those 65 and over are scattered throughout, yet a majority earn under \$50,000 a year.

Figure 3: Household Income, Dekalb County

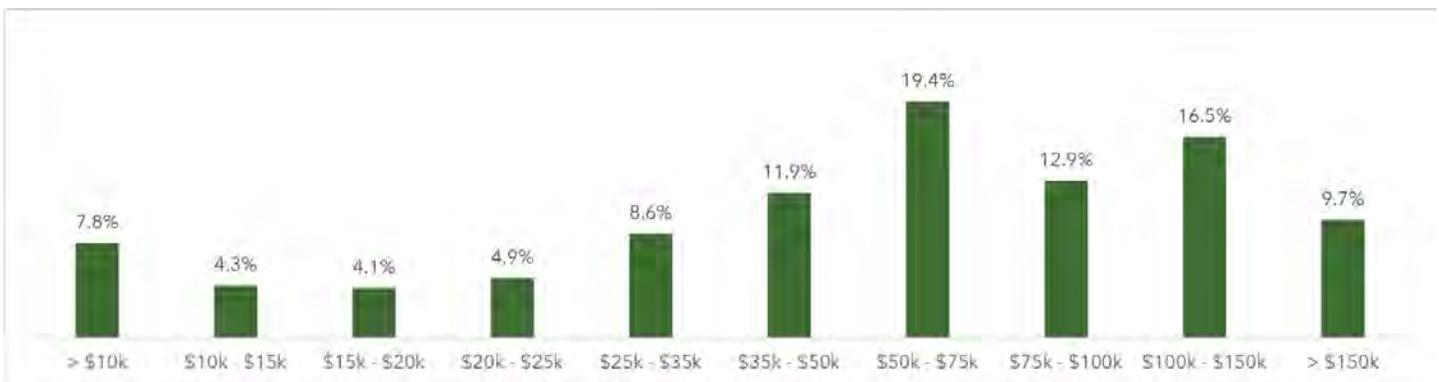


Figure 4: Household Income by age of Householder, Dekalb County



Source: MIT Living Wage Calculator

Housing Baseline

DeKalb County has a unique mixture of housing options that have both pros and cons. The median home value is \$169,800 in the county, yet there is a large variety due to a mix of housing types and the location of where the housing is in DeKalb County. The median rent for the entire county is \$914, which is greater than the city's median rent of \$881 likely due to the different offerings.



Occupied	37,703
Vacant	3,478
Total	41,181

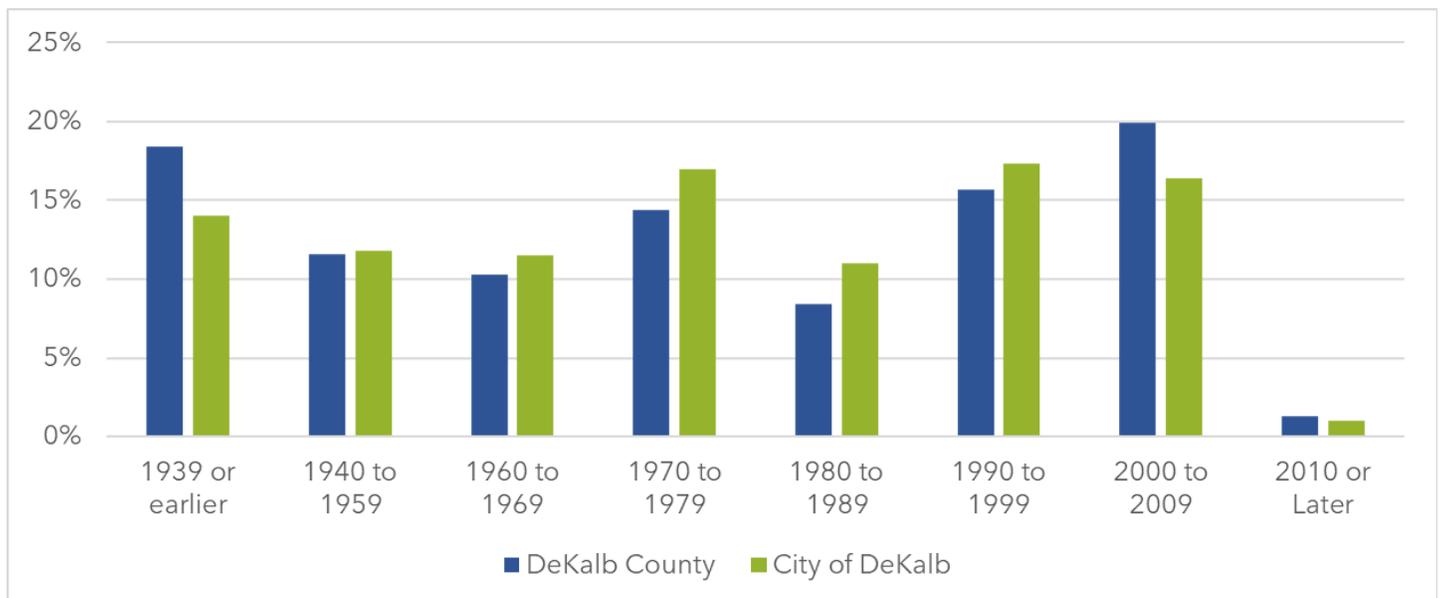


Median Home Value	\$169,800
Median Rent	\$914

Figure 5 displays the share of when structures were built. In both the city and county, the median year for a structure being built is 1977. Both have a decent amount of housing that was built between 1990 and 2009. After 2009, little additional structures have

been built. This is likely reflective of the housing crisis and recession in the late 2000s, along with a stagnant population growth, and decrease in enrollment at NIU.

Figure 5: Year Structure Built



When looking at the type of structures, the county has close to 70% single-family homes with the rest being predominantly multi-family. This is different than the city, as the city is approximately 50- 50% split between single-family and multi-family units. This mixture of housing units allows for the county and city to serve a diverse population.

When looking at only occupied units, the story shifts slightly. In the entire county, 57% of occupied units are owner occupied, while 43% are renter occupied. In the city itself, 39% of occupied units are owner occupied, while 61% are renter occupied. This reflects that the vacant properties are predominantly rental units which aligns with national and regional

trends and is an outcome of a variety of causes. It additionally shows the high volume of renters in DeKalb, which should be taken into consideration in the development of new housing and programming.

When looking at rent as a percentage of income, the city and county both have cost-burdened renter households. A cost-burdened household is defined as a household that pays 30% or more of their income in housing costs. For the city, there are over 4,800 (57%) renter households paying 30% or more, and 7,800 (48%) total households for the county. This shows a significant need for affordable housing in both the city and county.

Figure 6: Structure Type, Dekalb County

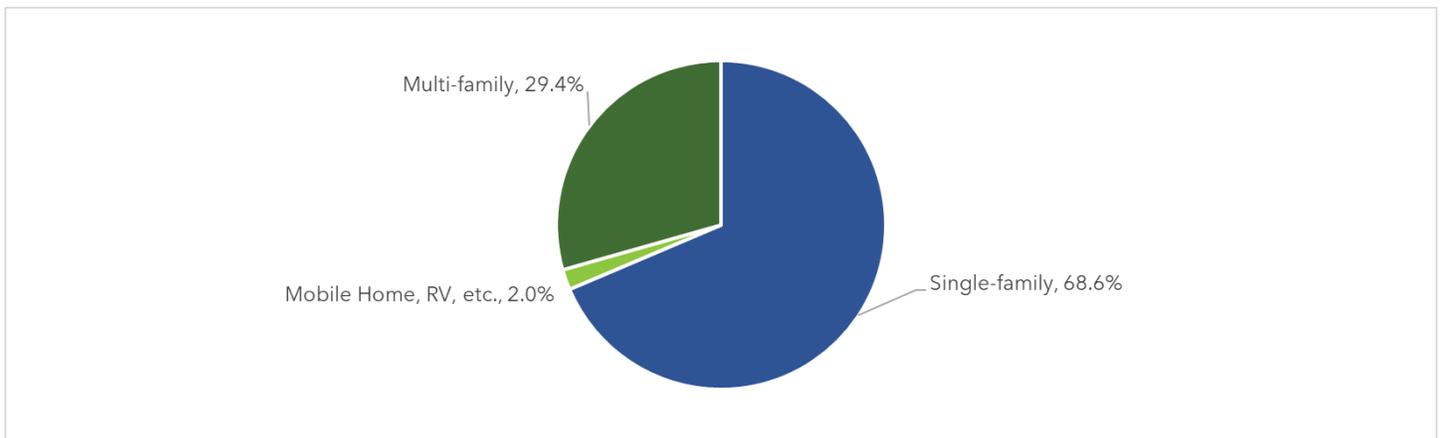
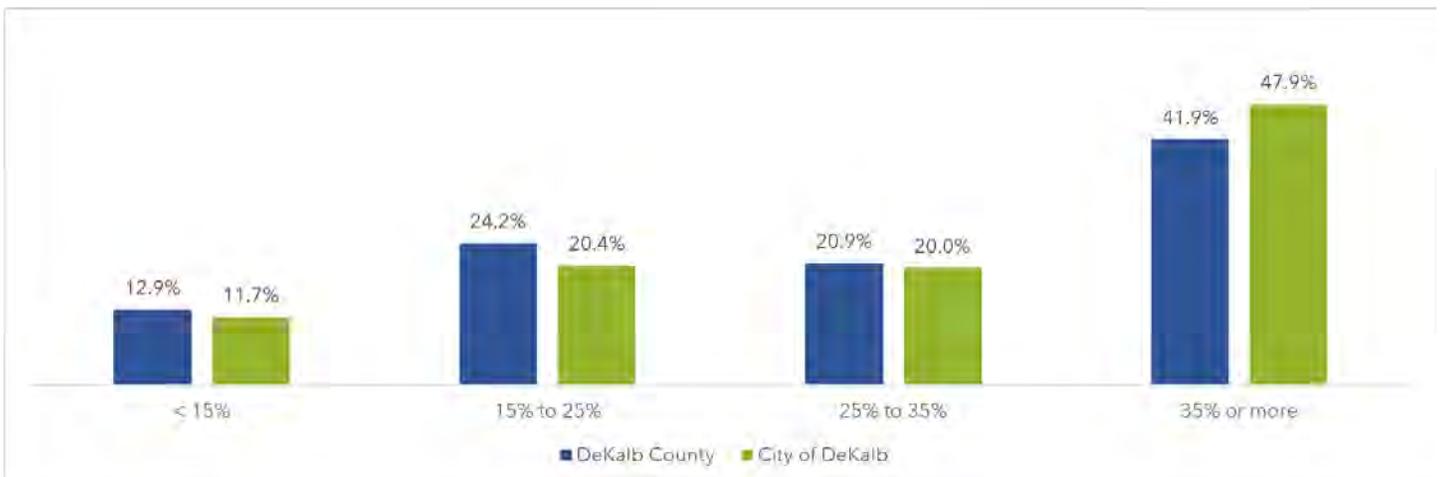


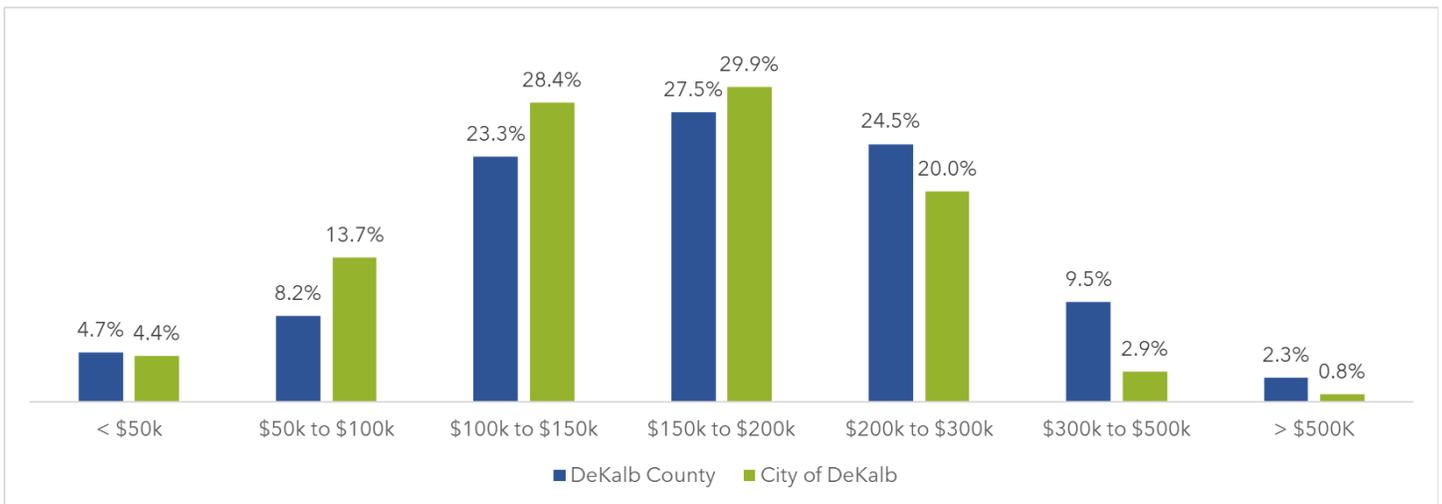
Figure 7: Rent as Percentage of Income



The majority of homes in DeKalb are valued at less than \$300,000 and the bulk in both the city and county are valued between \$100,000 and \$200,000. The county as a whole has some higher-priced homes as it includes larger homes in more rural

areas and homes in nicer developments located in Sycamore and Sandwich. This is in contrast to the city which has very few housing options priced over \$300,000 and a higher share of homes priced below \$100,000 than the county as a whole.

Figure 8: Home Value



Nature and Extent of Housing

No jurisdiction is completely uniform with its housing, population, or socioeconomics. Therefore, it is important to look at different housing factors and assess the location that these different factors play a role in. Some of the most influential and telling metrics include income, home value, home type, and age of the population. All maps below are of DeKalb County using the data tool ESRI Business Analyst, and the level of analysis is completed at the census tract level.

Figure 9: Median Household Income

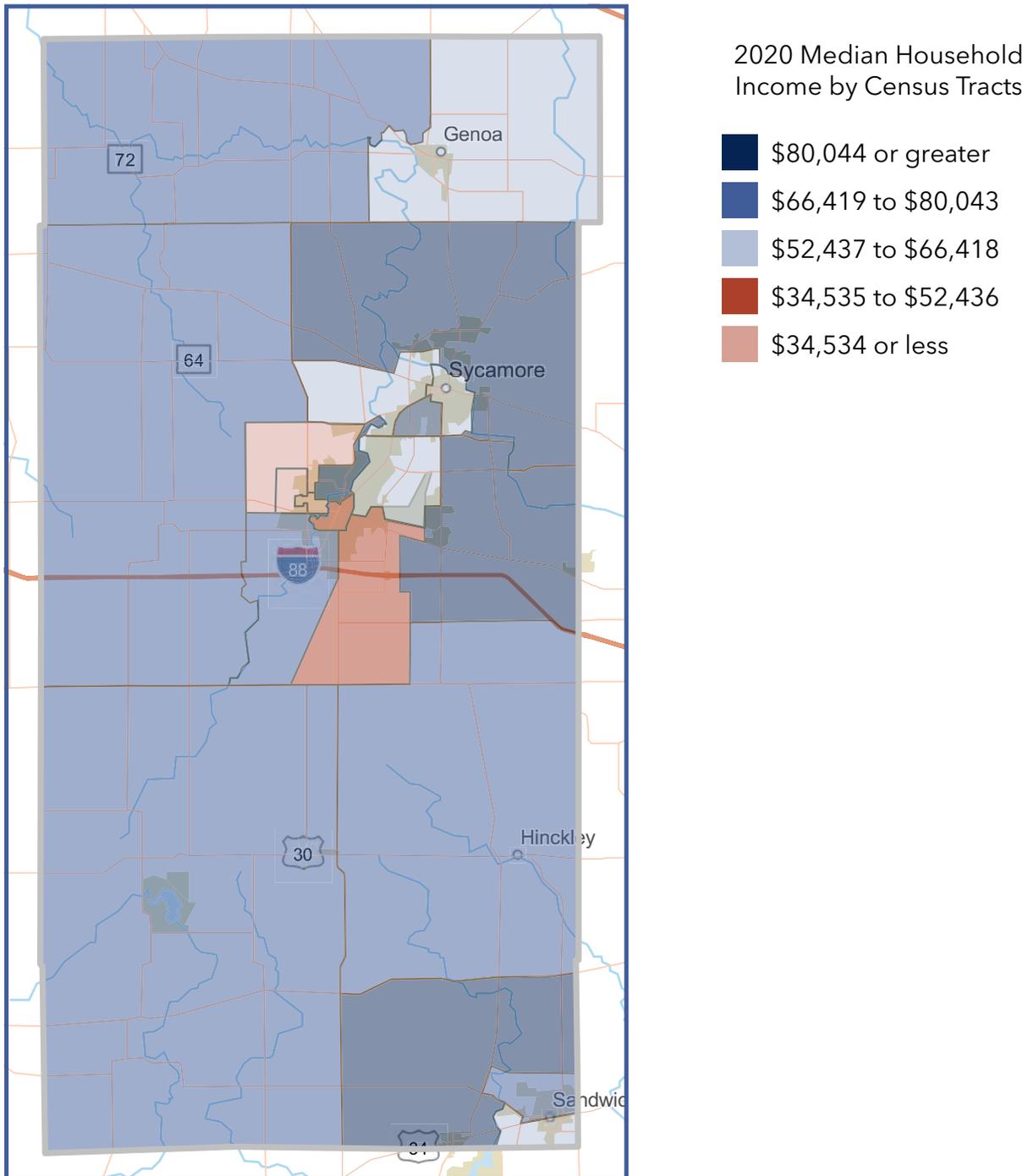
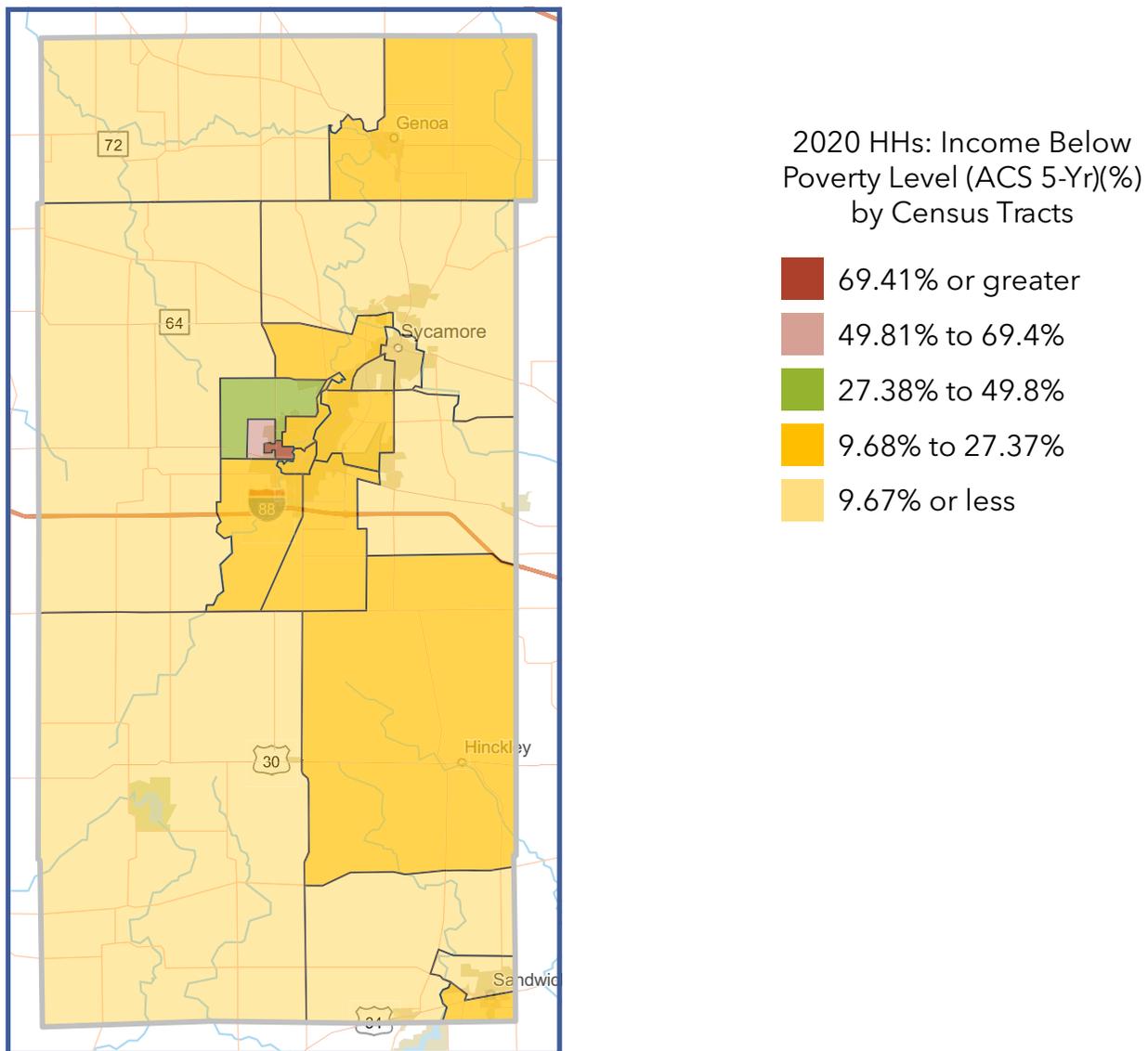


Figure 9 displays the median household income across the county. The highest income census tract is the one just northeast of downtown Sycamore, with a median household income of almost \$95,000. This area is often thought to be home to many individuals associated with the university and others that have high paying occupations in the area. The area with the lowest median household income is

the area north of the university. This area is home to a lot of current students, along with low-income families and individuals that are staying in housing originally developed for students. Figure 10 amplifies this by showing the areas with the highest share of households below poverty. It relates directly with household income and the areas right by the university and downtown have the highest share.

Figure 10: Share of Households Below Poverty Line



The median home value is displayed in Figure 11. Sycamore leads this category with a median home value of over \$265,000. This contrasts with the county as a whole that has a median home value of just under \$170,000. Additional high-priced home

areas include a census tract on the outskirts of the university area and a tract southeast of this city, these areas are likely driven up due to the valuable land that comes with the homes, while Sycamore’s value is being driven by the homes and community itself.

Figure 11: Median Home Value

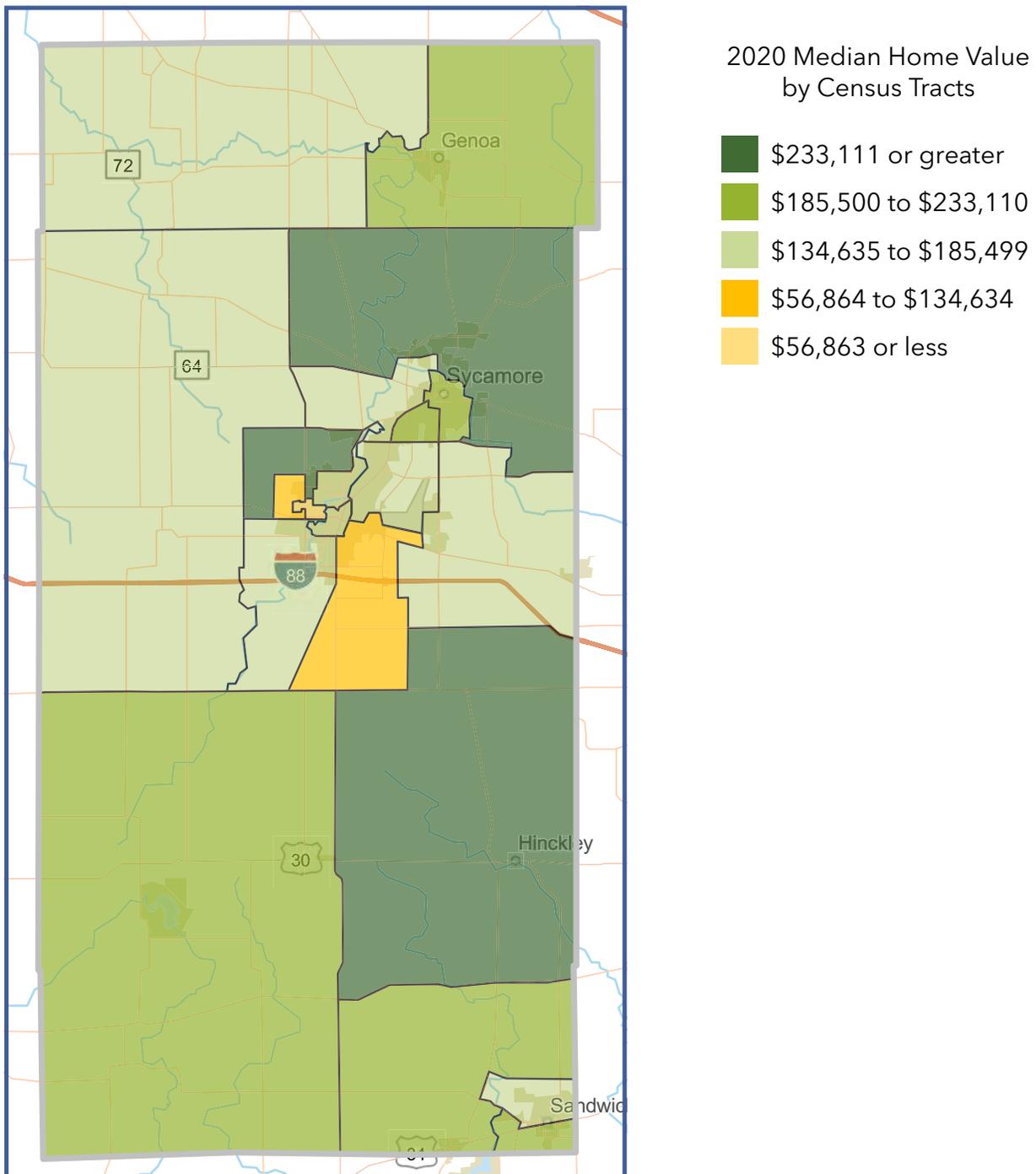
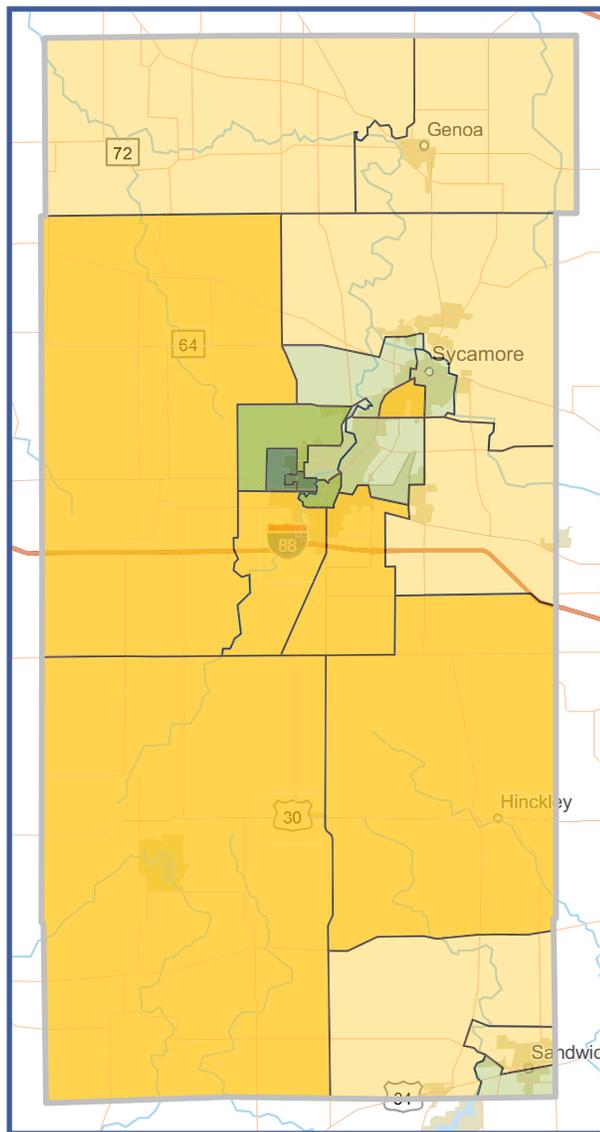


Figure 12 looks at areas with the highest share of renters and Figure 13 shows the median gross rent in different areas. The same areas that are affected by low income are the same areas that have a larger share of renter households. However, the area between the city of DeKalb and moving towards the city of Sycamore also has a decent share of renters. Looking at what people pay for rent, values are lower around the university and city of

DeKalb. Values are greater going east along I-88, in Sycamore, and north of Sycamore. These higher rents are likely driven by the housing provided in these areas. Those areas are more likely to have rentals of large, newer, single-family homes, while the area around the university has more multifamily apartments and small homes that bring the median gross rent down.

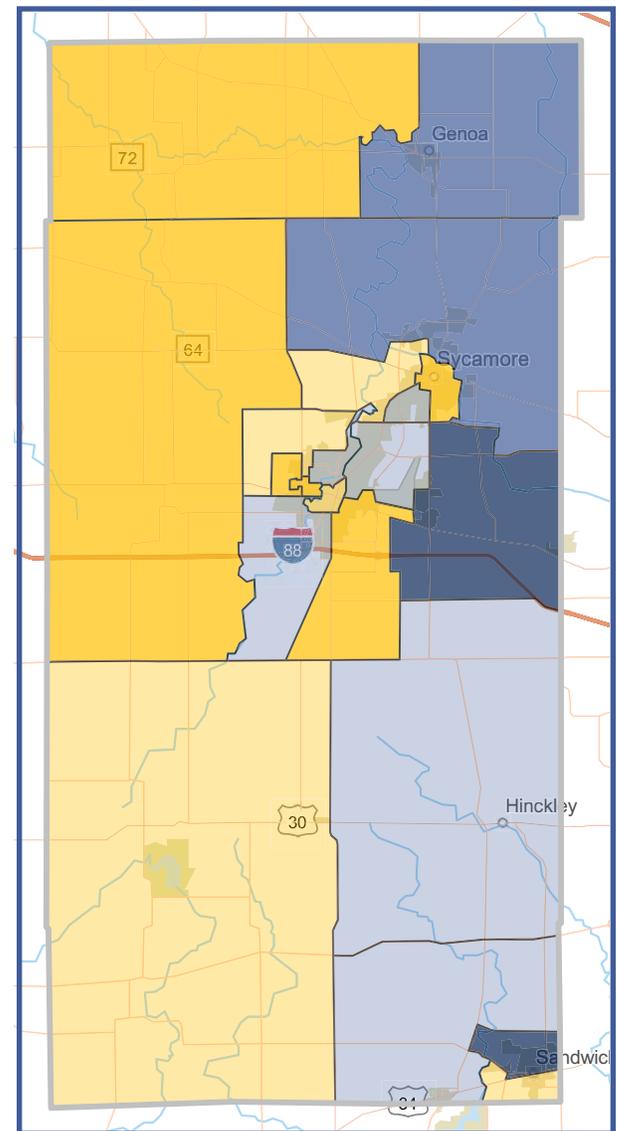
Figure 12: Share of Renter-Occupied Households



2020 Renter-Occupied HUs (%) by Census Tracts

- 90.93% or greater
- 61.51% to 90.92%
- 40.51% to 61.5%
- 31.36% to 40.5%
- 31.35% or less

Figure 13: Median Gross Rent



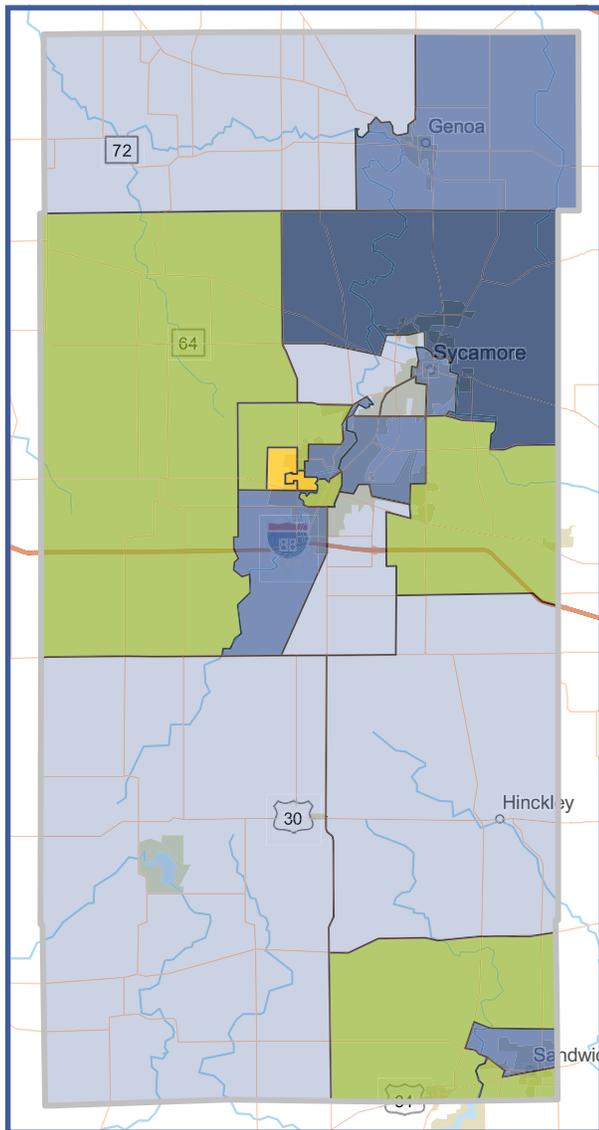
2020 Median Gross Rent (ACS 5-Yr) by Census Tracts

- \$1,191 or greater
- \$1,085 to \$1,190
- \$934 to \$1,084
- \$839 to \$933
- \$838 or less

Figure 14 looks at the pure number of those age 65 and over in the county, while Figure 15 shows the concentration of those aged 65 and over based on the census tract. For the county, the census tract with the greatest amount of those aged 65 and over is

located on the northeast side of Sycamore with close to 500. When looking at the share of those aged 65 and over across the county, it is apparent that the more rural an area is, the higher concentration of an older population it has.

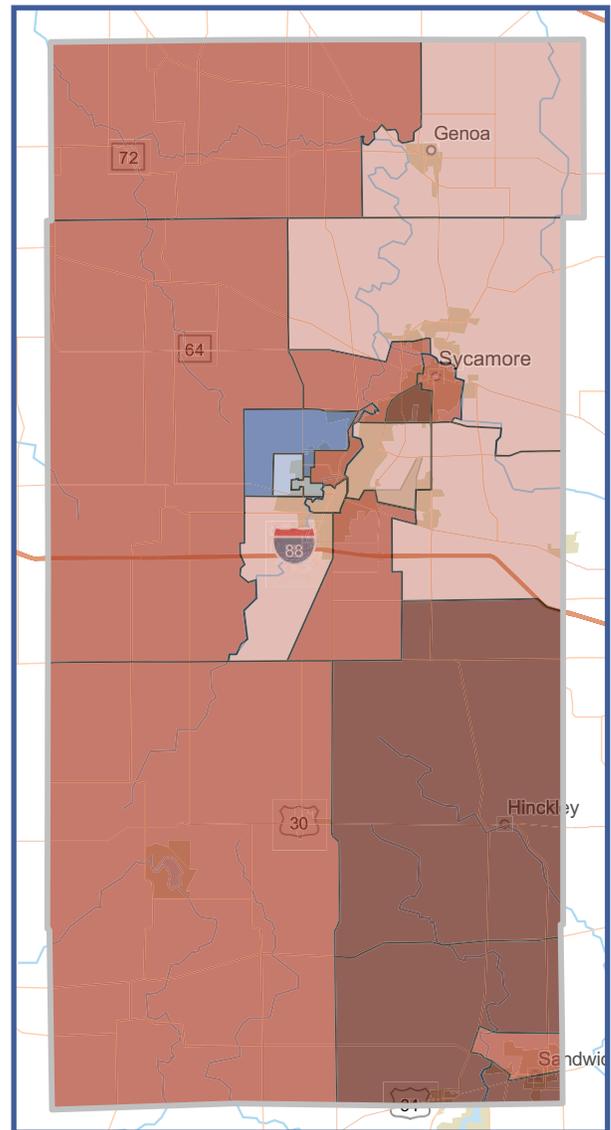
Figure 14: Number of Those Age 65 and Over



2020 Both Ages 65+ by Census Tracts

- 1,087 or greater
- 753 to 1,086
- 559 to 752
- 238 to 558
- 237 or less

Figure 15: Share of Population 65 and Over



2020 Both Ages 65+ (%) Census Tracts

- 17.64% or greater
- 13.79% to 17.63%
- 9.56% to 13.78%
- 3.56% to 9.55%
- 3.55% or less



STAKEHOLDER ENGAGEMENT SUMMARY

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Relevant Input

DeKalb County has many organizations and parties dedicated to its continued growth and success in the years to come. Each summary section contains positions and comments from stakeholders relevant to the needs of DeKalb and its community.

List of Participating Stakeholders

Ben Gordon Center - Community Support Program
City of DeKalb
City of Sandwich
City of Sycamore
DeKalb Chamber of Commerce
DeKalb County Economic Development Corporation
DeKalb County Mental Health Board
DeKalb County
DeKalb County Rental Association
DeKalb Public School System
Family Services Agency
Hope Haven Homeless Shelter
Kishwaukee Community College
Kishwaukee United Way
New Hope Missionary Baptist Church
Northern Illinois University
Safe Passage Domestic Violence Shelter
Salvation Army
Youth Services Bureau

Social Services

“Jobs that are paying living wages are low. If there is no transportation, it is hard to get to the jobs that there are.”

The organizations New Hope Missionary Baptist Church, Kishwaukee United Way, Salvation Army, County mental Health Board, and the DeKalb rental Association are all focused on providing improved and sustained care and housing for the residents of DeKalb County. These organizations want to be able to revitalize the N. Annie Glidden Neighborhood (AGN) in the City of DeKalb. The neighborhood has been challenged because of neglect of properties and poor management by landlords. In general, landlords have been taking advantage of working families in DeKalb County. Many of the apartments in AGN were outfitted for NIU students, however many do not work for small 1-2 person households. Therefore, rentals in AGN need to be retrofitted for the non-student population. Besides housing, there is a further need for a grocery store and pharmacy withing walking distance of AGN apartments. With improvements to housing and housing needs, AGN also requires a need for recreation spaces for its families.

The new downtown DeKalb apartments are luxurious and serve a smaller market than the overall market needs. Mixed income housing is an available option as there is a sense that there is an oversupply of rental products at certain price points, but not enough for lower income households. Additionally, even before the negative impact COVID has had on working families, accessibility to childcare is an issue that needs to be addressed.

Additional issues for these organizations include a significant need for improved transportation options in DeKalb. Joe, the senior pastor at New Hope Missionary explained, “jobs that are paying living wages are low. If there is no transportation, it is hard to get to the jobs that there are.” People need to get to their jobs on the southeast side of the city of DeKalb. There is also a need for ADA housing for people with disabilities that have mobility issues.

Education

The education institutions of Northern Illinois University, Kishwaukee Community College, and the DeKalb Public School Systems are involved and active in the DeKalb community.

NIU sees a need for student housing in AGN as well as developing duplexes and quads for both student and non-student populations. DeKalb is seen as a diverse and growing city that is attracts millennials and other young professionals starting their careers. The new downtown, luxury apartments serve the need for administration and management staff to live in DeKalb when they otherwise would not. However, there are transportation issues for the non-student population to get to their jobs, social services, and health care.

DeKalb’s public-school system is seen as more diverse than the Sycamore Schools to the north, but its educational achievement lags Sycamore’s. The school system is working hard to change this perception and achieve test score success in the upcoming years. One challenge for the school system is that their enrollment has increased. Without affordable housing, many families have had to double up with other families to support themselves and their kids. Landlords are a major problem as strict, consistent code enforcement is an issue. One property had over 400 violations alone. On top of this, the quality of housing has been degraded to rental properties in need of major renovations with no maintenance occurring at present.

City Staff

“DeKalb is uniquely positioned, the city maintains a small-town way and complexion. We have a desire to preserve those elements while expanding ourselves.”

The Mayor, Community Development Department, and Code Enforcement are members of the City government directly involved in implementing changes for the City of DeKalb. The City of DeKalb and the DeKalb Housing Authority have a positive relationship. The City is interested in the finds of the 2014 City Housing study that indicated a need for lower to moderate income housing within the City. With this insight, the City is very interested in mixed-income developments. Joanne the City’s Community Services Coordinator stated, “DeKalb is uniquely positioned, the city maintains a small-town way and complexion. We have a desire to preserve those elements while expanding ourselves.”

The City of DeKalb and the County family services agencies have worked well together to support families during the ongoing COVID crisis. With the support of family services, the City and community has well managed low-income rental properties, such as the LIHTC project on the city’s northwest side. However, many low-income properties are very poorly managed. One landlord with 1500-700 rental units in AGN has a significant amount of code violations. The City is currently in court working to resolve these code violations. The courts do take time and the major violator is causing blighting conditions for the other landlords and property owners in AGN.

Economic Development

The DeKalb Chamber of Commerce and DeKalb Economic Development Corporation are invested in building up DeKalb and bringing people, jobs, and prosperity to the County. The two organizations are focused on recruiting new industries for DeKalb and that starts with housing. There is a great need for more diverse housing types such as higher end townhomes, luxury apartments to attract young talent and managers to the county. Many people work in DeKalb county, but live elsewhere in the region. These divers housing types are featured to help bring into DeKalb more of the 700,000+ people who live in the 9-county region. A start to DeKalb’s economic investment started with the recent data center project that will bring 1000 new jobs to the area.

To bring the workforce into DeKalb, livability is a huge factor. The Opportunity Zone is a tool to be used to assist with this housing development in DeKalb county and specifically in AGN. Rental units near NIU will be renovated to be a better fit for working adults and not students. This means realigned units for 1-2 bedrooms not the 4-bedrooms. Additionally, childcare needs are very important for working families and this support still needs to be addressed in DeKalb County.

Finally, the ongoing COVID crisis has impacted on the sustainability of DeKalb’s small businesses.



GAP IDENTIFICATION

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Affordability

Affordability in a housing context is often defined as a unit that is priced so that a household earning 80% AMI could pay for without being cost-burdened. Table 1 lays out the differences across DeKalb when looking at affordability and what that means from a renter and ownership lens. This table helps to give context to the supply and demand of units.

Table 1: Context for Affordability

	Median HHI	80% AMI	30% of 80% AMI on Rent/Month	3x 80% AMI for Home Purchase
DeKalb County	\$61,086	\$48,869	\$1,222	\$146,606
City of DeKalb	\$44,222	\$35,378	\$884	\$106,133
City of Sycamore	\$69,500	\$55,600	\$1,390	\$166,800
DeKalb - Cities Removed	\$75,295	\$60,236	\$1,506	\$180,708

Figure 16 displays the percentage of units that are priced at 80% AMI affordability and less. In other terms, it is the share of units priced so that a household earning 80% AMI can afford using 30% of their income. This effectively shows the supply of units available in the affordable market. Yet it is important to note that these units are not just available to households making 80% AMI or less; they are available to everyone in most cases. This is important to note because people making above 80% AMI will be living in a share of these units as they see them as a good deal and highly affordable. This creates more competition for this housing supply.

- DeKalb County
 - 7,445 Owned Units
 - 11,421 Rental Units
- City of DeKalb
 - 1,268 Owned Units
 - 4,643 Rental Units
- City of Sycamore
 - 1,838 Owned Units
 - 1,052 Rental Units
- DeKalb County with the cities removed
 - 5,527 Owned Units
 - 3,840 Rental Units

Figure 16: Share of Units that are at 80% AMI or Less

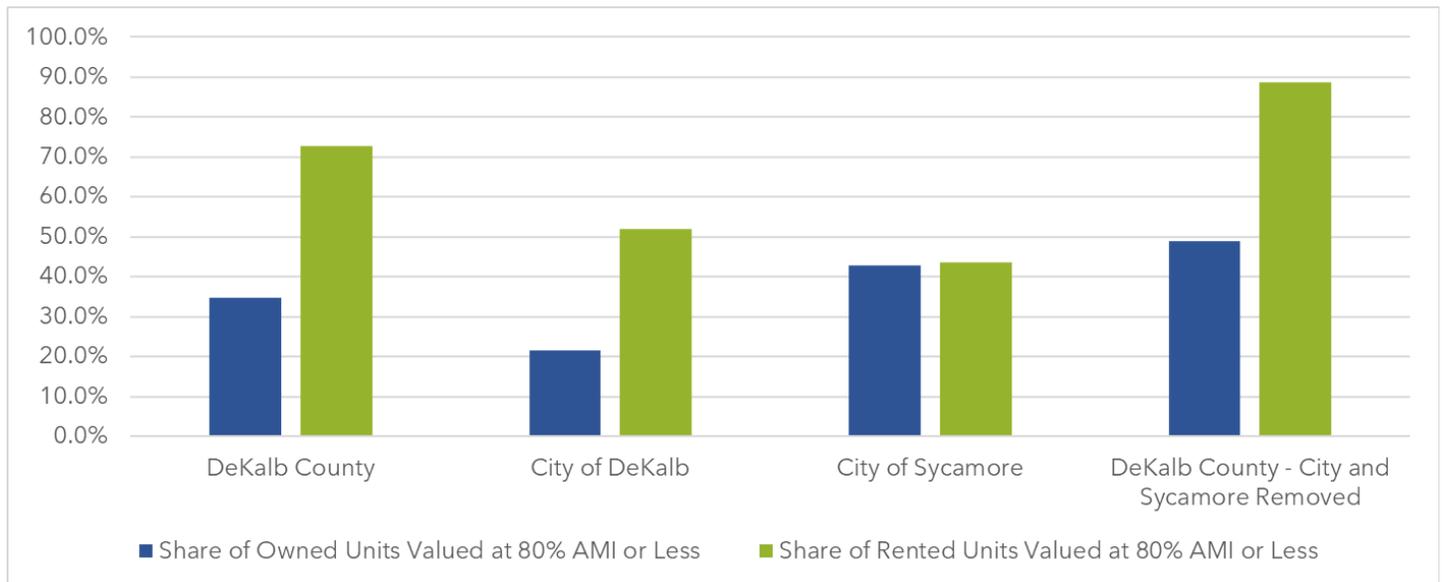
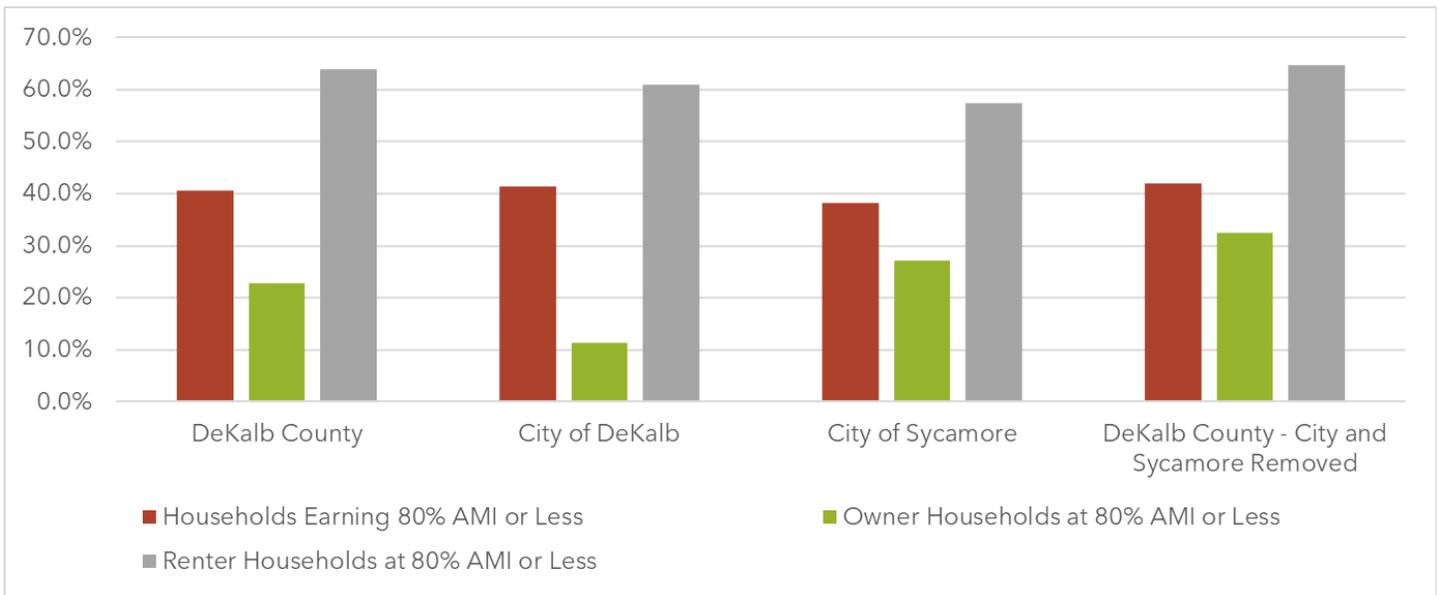


Figure 17 shows the share of households that earn 80% AMI or less which is effectively showing the demand for affordable units. The figure displays what living arrangements the household is currently in (renting or owning) as well as the total share of households.

- DeKalb County
 - 15,297 Households
 - 4,912 Owner Households
 - 10,385 Renter Households
- City of DeKalb
 - 6,225 Households
 - 6,71 Owner Households
 - 5,553 Renter Households
- City of Sycamore
 - 2,577 Households
 - 1,167 Owner Households
 - 1,410 Renter Households
- DeKalb County with the cities removed
 - 6,684 Households
 - 3,677 Owner Households
 - 3,007 Renter Households

Figure 17: Share of Households that Earn 80% AMI or Less



When comparing the raw numbers presented for both supply and demand, there is significant tension in the affordable segment of the market.

The demand is close to supply across the board and especially when looking at renters.

Table 2 displays this and the negative numbers display where demand surpasses supply, specifically, renters in the city of DeKalb and the city of Sycamore. Again, it is important to note that the supply is open the entire market in most cases, not just those earning 80% AMI and below, meaning there is even greater demand than is presented here, causing concern for the small numbers in the grand scheme of DeKalb’s 38,000 occupied units.

Table 2: 80% AMI Households Minus 80% AMI Units

	Entire County	City of DeKalb	City of Sycamore	County - Cities Removed
Owned Units	2,532	597	671	1,850
Rental Units	1,037	-910	-358	833

Programming around affordable housing has a level of complexity and there are many different programs that all serve to provide a similar end goal through various means. The programs often deem a certain property, or number of units at a property, as an affordable unit through the use of subsidy or tax credits to the facilitator of that property. Additionally, when looking at the individual side, there are vouchers that a household can use to live in any unit that meets the voucher criteria, and the voucher assists to allow the household to have affordable housing. Therefore with programs on both the property owner side and individual side, the number of units affected by affordable housing programs is a floating number as there is an appropriate level of overlap due to the incentive that property owners with tax credit units have to fill them with voucher holders. Using data on the existing programs and vouchers reveals that there are approximately 1,600 units in all of DeKalb that are affordable due to the use of vouchers or tax credits. In total, this means that only 4.2% of all occupied units are impacted by these programs. These programs are however predominantly for rental households, therefore, 9.9% of occupied rental units and 9.3% of total rental units are impacted by these programs. With absolutely no overlap of vouchers and tax credits, which is a highly unrealistic assumption, there would be approximately 2,570 units affected by the programs.

When looking at where this programming is being utilized, it is also helpful to see the median income of that area. Figure 18 displays the locations of properties that have 10 or more affordable units using a program. Figure 19 then zooms in on the greater city of DeKalb. These programs are appropriately placed, and span across the county, yet have a higher concentration in areas of most population, and the lowest income. This placement is additionally strategic as those locations are also closer to additional services that a lower-income household can benefit from.

Figure 18: Location of Affordable Units Through the use of Programs, DeKalb County

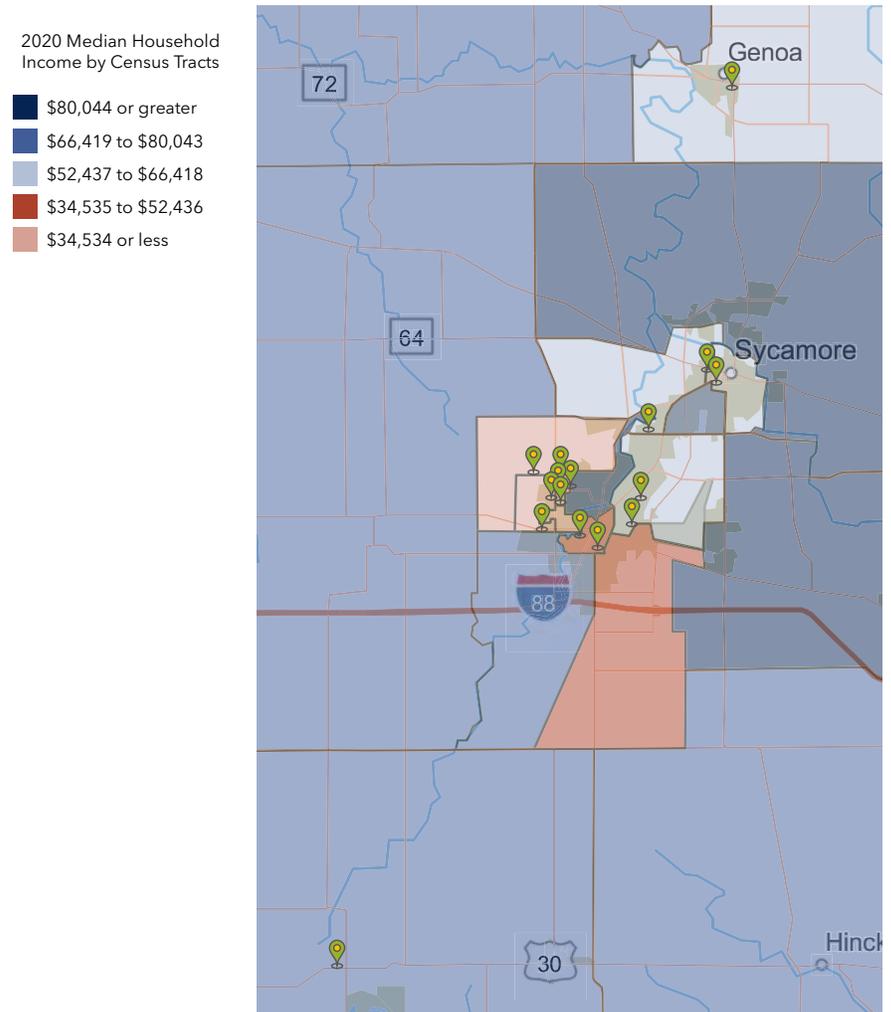
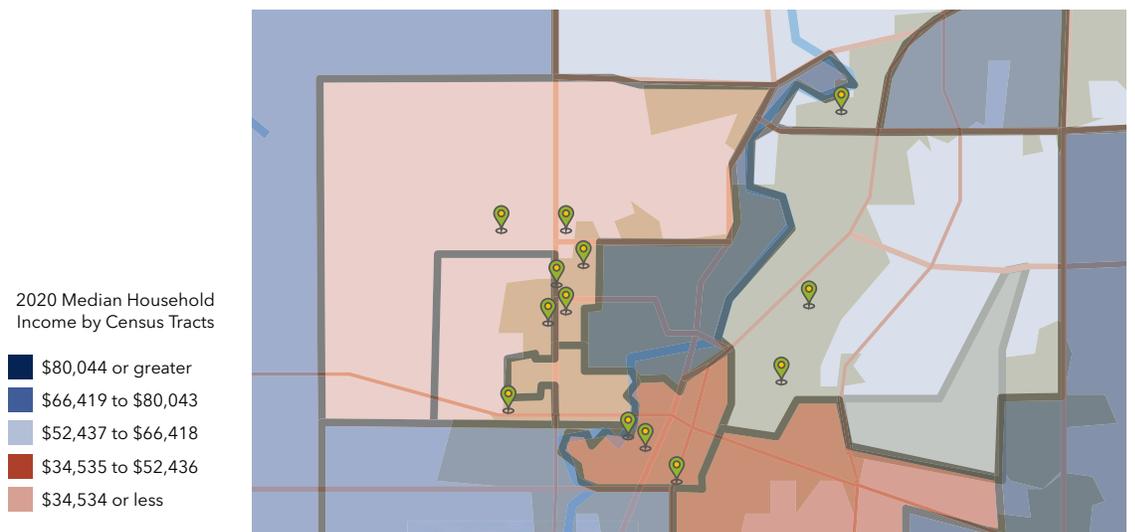


Figure 19: Affordable Units Through the use of Programs , City of DeKalb



Disability

Disabilities play a role in many people’s lives and alter the accommodations an individual needs and unfortunately, can also impact the wage they can make. Table 3 shows the number of individuals with some type of disability in DeKalb County and additionally shows the percentage of people in that age cohort that has a disability. Naturally, the older an individual gets in life the higher chance that they develop a mental or physical disability, which is reflected in that 46% of those 75 years and older have some type of disability. This needs to be emphasized when assessing housing, especially senior housing. Often there is more demand over housing units with more accessibility options as much of the housing stock does not meet the qualifications and the needs of an older demographic.

Table 3: Disability by Age, Dekalb County

	With a Disability	Percent with a Disability
Under 5 years	53	0.9%
5 to 17 years	1,000	6.0%
18 to 34 years	1,684	4.9%
35 to 64 years	4,008	11.6%
65 to 74 years	1,505	21.2%
75 years and over	2,215	45.9%

Households by Relationship

DeKalb has a known issue of families that “double up” for the sake of affordability and sending their kids to a preferred school. This impacts housing decisions and the housing stock. To emphasize and show this issue, Table 4 displays the population in households by their relationship to the householder. There is an abundance of nonrelatives living together in DeKalb, accounting for over 10% of the population in households. This can help inform housing programming specifically targeted at low-income households that are sending children to school.

Table 4: Population in Households by Relationship, DeKalb County

	Household Members	Percent
Householder	38,849	39.0%
Spouse	16,676	16.7%
Child	30,081	30.2%
Other relatives	3,579	3.6%
Nonrelatives	10,376	10.4%

Senior Housing

Although there has been little to no total population growth in the past five years, there has been a movement in the population itself as seen in Figure 20. In the past 5 years, there has been significant growth in those aged 55 and older, and especially those aged 65 and older. This is especially important when knowing that those aged 65 and over only accounted for 11% of the population in 2019, showing that this is a significantly growing segment that will have different housing needs. Additionally, Figure 21 displays the forecasted growth into 2030. The only age category seeing forecasted growth is those aged 65 and older, which is projected to see an increase close to 3,500. Many of these individuals will either live alone or with a significant other, and a smaller percentage will live with other family members.

Figure 20: Population Growth by Age, 2014 to 2019, DeKalb County

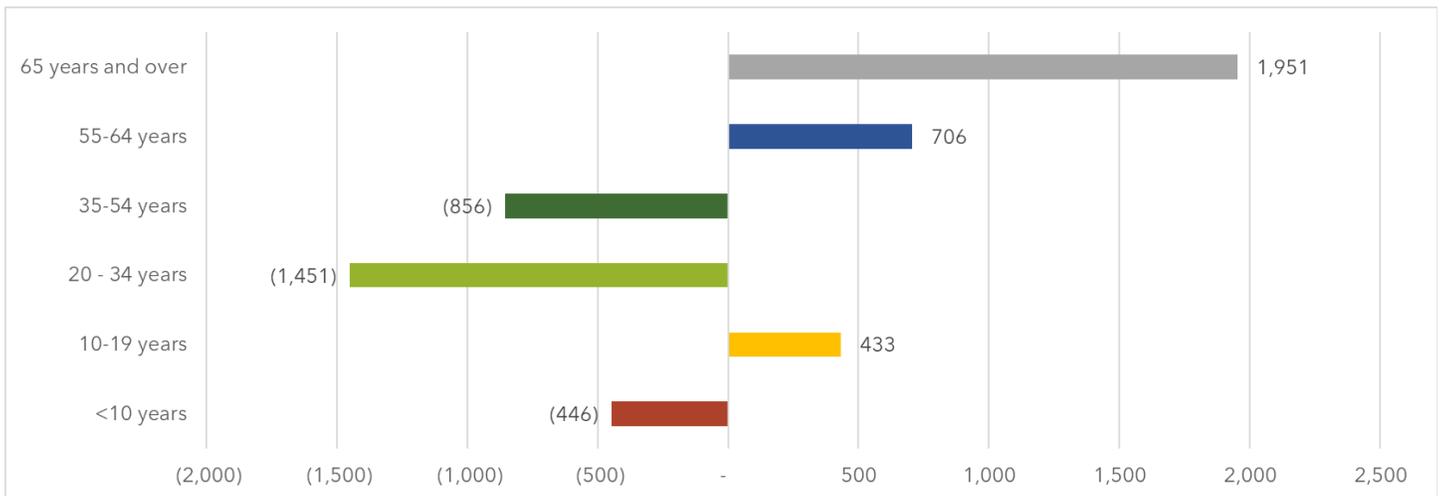


Figure 21: Population Forecast by Age, 2020 to 2030, DeKalb County

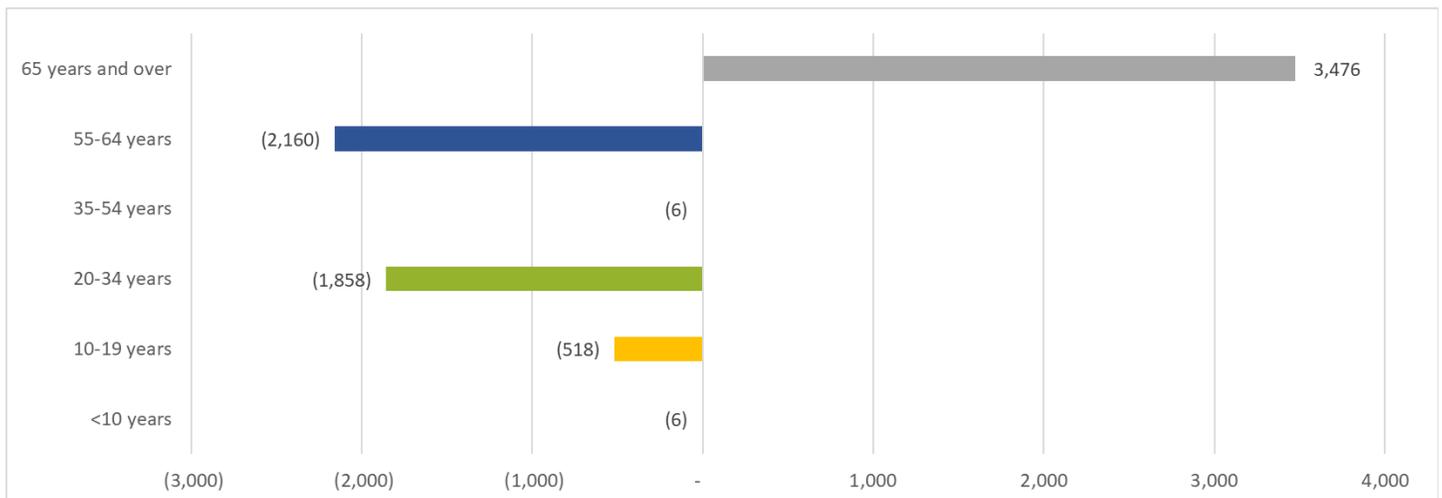


Figure 22 breaks down the household income of the senior population and shows where the forecasted growth will occur. Interestingly, the 65+ age group is close to the inverse of a standard distribution with a

large amount of the households being at one edge or another. 38% of the households (with projections) live on under \$40,000 a year while over 30% live on over \$75,000 a year.

Figure 22 65+ Age Households by Income, and Growth Forecast to 2030, DeKalb County





PROJECTIONS & SIGNIFICANT FINDINGS

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Housing Demand Model

A housing demand model for DeKalb forecasts and quantifies what annual demand may be over a five, ten, and fifteen-year period. The DeKalb Housing Demand Model reflects ESRI Business Analyst data that includes US Census data and forecasts for population and ownership projections. Using this data, TPMA started the housing demand model for the estimated population through 2035. Once persons living in group quarters are removed from the estimate, then a population living in households can be estimated.

Table 6 displays the total housing demand for the county, and projects that in the next 15 years, almost 2,800 units are needed to enter the market based on current and projected trends influenced by current housing conditions. There is an approximate 60-40% split between owned units and rental units for future

demand. Looking at the current housing layout, the rental properties would fit most appropriately within the major cities while owned units can occur on the outskirts of cities, along I-88, and in developing areas.

Table 6: Projected Housing Demand, DeKalb County

	Annual Share Own vs Rent	2020-2025 Annual Total	2020-2025 5-Yr Total	2025-2030 Annual Total	2025-2030 5-Yr Total	2030-2035 Annual Total	2030-2035 5-Yr Total	2020-2035 Total
Own	61.2%	93	465	126	632	122	608	1,705
Rent	38.8%	59	295	80	401	77	385	1,081
Total Units		152	760	207	1,033	199	993	2,787

Taking the current demand for affordable units and applying them to the housing forecast allows us to see how many affordable units will be needed, as displayed in Table 7. As analyzed previously, affordability issues currently impact more renters which are reflected. Overall, in the next 15 years, there is a projected demand for almost 700 additional affordable rental units, and almost 400 owned units.

Table 8 uses the projected ten-year growth in those aged 65 and over to see how much of the new housing demand is centered around seniors. The table uses the current split of ownership among those 65 and over (80% owned, 20% rented). However, with Dekalb’s aging population, owners may choose to sell a larger, less accessible home, in favor of renting senior favorable units, thus changing the ownership and rental percentages. Overall, there is a projected demand for over 400 additional units for those aged 65 and over across DeKalb.

Table 7: Projected Affordable Housing Demand, DeKalb County

	2020-2025 Annual Total	2020-2025 5-Yr Total	2025-2030 Annual Total	2025-2030 5-Yr Total	2030-2035 Annual Total	2030-2035 5-Yr Total	2020-2035 Total
Own	21	107	29	145	28	139	391
Rent	38	189	51	257	49	247	692
Total Units	59	295	80	401	77	386	1,083

Table 8 Projected Housing Demand for Age 65 and Over, DeKalb County

	2020-2025 Annual Total	2020-2025 5-Yr Total	2025-2030 Annual Total	2025-2030 5-Yr Total	2030-2035 Annual Total	2030-2035 5-Yr Total	2020-2035 Total
Own	18	88	24	120	23	115	324
Rent	5	23	6	31	6	30	83
Total Units	22	111	30	151	29	145	407

Key Housing Demand Conclusions

While the population in DeKalb County is projected to fall slightly over the next ten years, the growth in the number of senior (65+ years old) households will continue to grow between 2020 through 2030. This growth is bimodule, in that the most significant growth is occurring at the lower income households and the higher income households. The DeKalb County Housing Authority is in position to assist to provide housing units for a portion of the low-to-moderate income (less than \$40,000 per year) senior households.

- While most age groups are falling in population and the number of households, the senior population and senior households are growing between 2020 - 2030 (Figure 21).
- A significant growth in the number of senior households, about 1150, are earning less than \$40,000 per year between 2020-2030.
- This projects that annually about 100 new senior households per low to moderate income may need affordable housing between 2020-2030.

Implementation Recommendations

The DeKalb County Housing Authority is in position to be a part of the solution to the growing demand of low to moderate income, senior households over the next decade. The following recommendations provide direct and indirect actions that the DeKalb County Housing Authority may wish to take to secure affordable and quality housing for those in need in DeKalb County between 2020-2030.

- **DIRECT ACTION** - Develop affordable senior housing units for a growing senior demand over the next ten years
- **DIRECT ACITON** - If DeKalb County Housing Authority begins to realize that there is a growing unmet demand for low-to moderate income senior housing units, then it may wish to study how it could use its scarce resources to leverage private investors to meet a larger portion of the unmet future demand for senior affordable housing units.
- **INDIRECT ACITON** - Support and work with City of DeKalb and Landlord Association on a "Good Landlord" program to encourage and assist the "Good Landlords" to recruit tenants
- **INDIRECT ACTION** - Assist where possible the preservation of affordable housing especially in the City of DeKalb for single family rental and owner-occupied housing when homeowner is of low and moderate income or a senior on fixed income



APPENDIX A

Best Practice Case Studies of Public-Private Partnerships

Local Housing Authority Examples

These best practice approaches are what DeKalb County should be reaching for as it continues to develop its future plans for affordable housing.

Elkton, MD

The Cottages at Chesapeake and the Gardens at Chesapeake provide 98 housing units for seniors, individuals with disabilities, and families. A creative partnership between these housing developments in the rural town of Elkton has brought affordable housing stock to the community.

Elkton has fewer than 16,000 residents and is located in a rural portion of Maryland, north of the Chesapeake Bay. The county, Cecil County, has experienced a population increase of 32% from 2000 to 2013. Quality affordable rental housing is lacking in both Elkton and the county. The rehabilitation of existing units is vital for the investment in more housing. 90 units at existing apartments Chesapeake Village and Fix Ridge Manor were upgraded. These included energy-efficient appliances and fixtures, bathrooms with new fixtures, cabinets, and vanities, and new heating and cooling systems. The development's owners report that the renovations have generated significant savings for the residents. Average utility costs have decreased by 37.5% between the two apartment complexes.

Between the two apartment complexes, a vacant lot was developed for new apartments, resulting in 32 new apartments for seniors at Cottages at Chesapeake and 66 units for families at Gardens at Chesapeake. All of the units are reserved for

households earning less than 60% of the area median income.

The total project cost was \$12.2 million with about \$4.7 million coming from LIHTC equity that helped finance the rehabilitation and new building construction. A \$2.7 million loan through the state's Rental Housing Production program also helped finance over half the cost, with another fourth being the existing Rural Rental Housing loans totaling \$3.4 million.

Brattleboro, VT

Co-op Plaza in downtown Brattleboro provides 24 affordable rental units and commercial space for a local food cooperative formed from the Brattleboro Food Co-Op and Windham & Windsor Housing Trust. The residential space takes up the 3rd and fourth floors and features affordable and efficient one-bedroom and two-bedroom units. There are 5 units subsidized for households earning up to 50% area median income, while 14 units are affordable for households earning up to 60% area median income.

Out of a budget of \$12 million, \$5.3 million was awarded to the residential project, with \$1.4 million coming from LIHTC equity. The cooperative acquired an adjacent property, remediated it to develop Co-Op Plaza. The rest of the deal between the Brattleboro Food Co-Op and Windham & Windsor Housing Trust came together with \$2.9 million in funding in American Recovery and Reinvestment

Act funds. Additional support of \$200,00 each from HOME Investment Partnerships funding and Economic Development Initiative and an Economic Development Initiative grant from HUD. \$485,000 was also granted from the Vermont Housing and Conservation Board.

The Co-Op Plaza includes a number of green building features. The building's heating system captures and recycles heat expelled from the grocery store on the first floor's refrigerator, reducing per-unit heating costs. The residential units also employ Energy Star appliances and energy-efficient insulation and windows. The building is also outfitted with solar panels that produce an annual average of 28,140 kilowatt hours of energy from 2013-2015.

Co-Op Plaza opened in 2012 and was awarded the 2015 American Institute of Architects/HUD Secretary's Housing and Community Design Award for Creating Community Connections.

Dublin, CA

Located 35 miles east of San Francisco, Dublin has a growing population of 46,000. The city had a need for more affordable housing and the Emerald Vista meet the needs of the low-income households. With a unique four-way partnership between the city of Dublin, the Housing Authority of the County of Alameda (HACA), Eden Housing, and KB Home, Emerald Vista became possible. The deal for Emerald Vista was struck when the city of Dublin needed to unlock the value of the land. They leveraged the proceeds of a portion of the site's land to the for-profit builder KB Home to increase the number of assisted rental units on site. Eden Housing then shared the costs of infrastructure development with KB Home. Finally, as the city of Dublin with the HACA worked closely with developers to prepare and certify environmental approvals and to facilitate design review and permitting. Dublin was able to add workforce homeownership units to the site.

Emerald Vista features 378 housing units, renters are targeted for households earning 30-55% of the area medium income. HACA's waiting list for Emerald Vista underscores the high demand for affordable apartments - with more than 3,800 combined vouchers for senior and project-based apartments.

Approximately \$135 million in total development costs, Dublin's significant investment in the rental housing projects paid off as Emerald Vista received national attention for its successful redevelopment of public housing. It won several awards, including the Urban Land Institute's Jack Kemp Excellence in Affordable and Workforce Housing Award in 2014.



APPENDIX B

Community Tapestries

ESRI's Tapestry Segmentation Profiles are a consumer analysis tool that identifies distinctive markets in the US based on socioeconomic and demographic characteristics to provide an accurate, comprehensive profile of US consumers. In essence, each tapestry provides consumer market profiles that categorize households based on their preference for goods, leisure activities, and housing choice. These profiles estimate the average national growth, demographic characteristics, and buying power of such households. Using these household tapestry profiles; DeKalb can identify the broad categories of households already present in the area and gauge the types of development likely to attract target groups.

In total, 17 different tapestries make up DeKalb, and the top ten, which make up over 90% of households, are below. The DeKalb tapestries show a level of diversity across income ranges and lifestyles, from college students eating ramen out of necessity to those who live a rural lifestyle and make their food from the earth out of pleasure and/or business.

- Middleburg - Semirural subdivision residents. Typically, conservative, and family-oriented consumers.
- Dorms to Diplomas - Often college enrolled residents living in residence halls or rental properties. Prioritize the cost of living and access to education hubs.
- Green Acres - Residents who typically grew up with a country lifestyle and still prefer some of those lifestyle tendencies such as self-reliance.
- Rustbelt Traditions - Residents are a mix of married-couple families and singles living in older developments of single-family homes. The workforce is primarily white collar with a concentration in manufacturing.
- Bright Young Professionals - Primarily located in urban outskirts, residents are often young, educated, working professionals who are often still renting and establishing themselves in their careers.
- In Style - Knowledgeable professionals either married or single with no kids who prefer urban living and split between homeownership and renting.
- Parks and Rec - Suburban homeowners, typically dual income with a family and living in moderately priced, well-established neighborhoods and spend within their means.
- Front Porches - Young families that are still starting out and tend to live in older homes, duplexes, or townhomes.
- Up and Coming Families - Younger and more mobile residents just starting their family and they are one of the fastest-growing markets in America.
- College Towns - Residents associated with a college. These neighborhoods often carry many students in rental units and some employees of the college that value affordability and proximity to employment.

The tapestries include national averages and growth projects that can allow gaining insight into the different markets in DeKalb. Table 5 displays the forecasted growth in DeKalb to 2035 within each of the tapestries. The split between owners and renters is accurate due to the choices that are typical of the tapestries, yet the magnitude of the growth as it applies to DeKalb is suppressed in this table. The magnitude is based on national growth rates

which are in a heavy plateau and do not factor in the unique population makeup and shifts that are happening in DeKalb. The section that follows more accurately forecasts housing demand using localized data. The tapestries additionally provide median household income which can be used to determine appropriate purchase and rental prices that each tapestry could afford on average. This in turn helps to guide new development decisions.

Table 5: Tapestry Growth from 2020 to 2035, DeKalb County Tapestries with National Projections

Tapestry Household Lifestyle	Owners	Renters	Median HH Income	House Purchase Price	Rental Price
Dorms to Diplomas (14C)	1	15	\$16,800	\$50,400	\$420
Bright Young Professionals (8C)	7	9	\$54,000	\$162,000	\$1,350
Rustbelt Traditions (5D)	11	5	\$51,800	\$155,400	\$1,295
In Style (5B)	11	5	\$73,000	\$219,000	\$1,825
Up and Coming Families (7A)	12	4	\$72,000	\$216,000	\$1,800
College Towns (14B)	4	12	\$32,200	\$ 96,600	\$805
Set to Impress (11D)	4	12	\$32,800	\$ 98,400	\$820
Savvy Suburbanites (1D)	15	2	\$108,700	\$326,100	\$2,718
Green Acres (6A)	14	2	\$76,800	\$230,400	\$1,920
Golden Years (9B)	10	6	\$71,700	\$215,100	\$1,793
Total	90	72			

The following 40 pages are information spreads (4 pages/each) for the most dominant tapestries in DeKalb County.

- Middleburg (4C)
- Dorms to Diplomas (14C)
- Green Acres (6A)
- Rustbelt Traditions (5D)
- Bright Young Professionals (8C)
- In Style (5B)
- Parks and Rec (5C)
- Front Porches (8E)
- Up and Coming Families (7A)
- College Towns (14B)



LifeMode Group: Family Landscapes
Middleburg

4C

Households: 3,511,200

Average Household Size: 2.75

Median Age: 36.1

Median Household Income: \$59,800

WHO ARE WE?

Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 150).
- Affordable housing, median value of \$175,000 (Index 84) with a low vacancy rate.
- Young couples, many with children; average household size is 2.75.

SOCIOECONOMIC TRAITS

- Education: 65% with a high school diploma or some college.
- Unemployment rate lower at 4.7% (Index 86).
- Labor force participation typical of a younger population at 66.7% (Index 107).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.



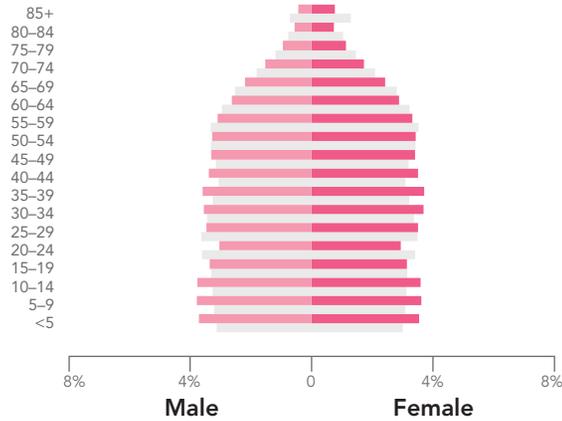
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: **36.1** US: 38.2

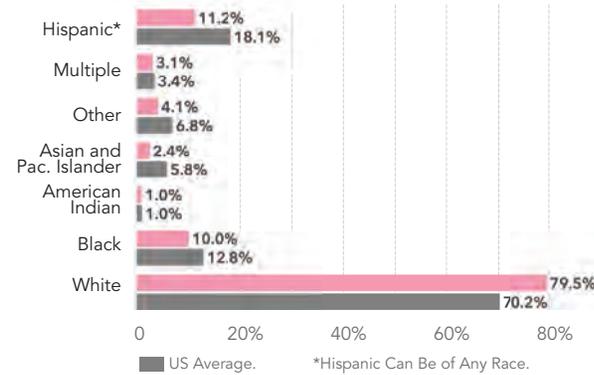
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **48.5** US: 64.0



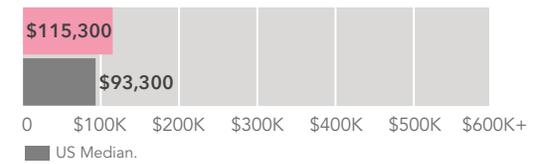
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

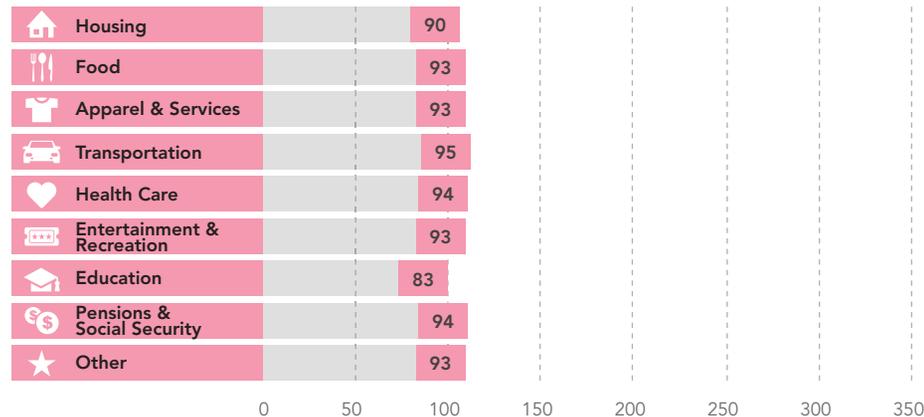


Median Net Worth



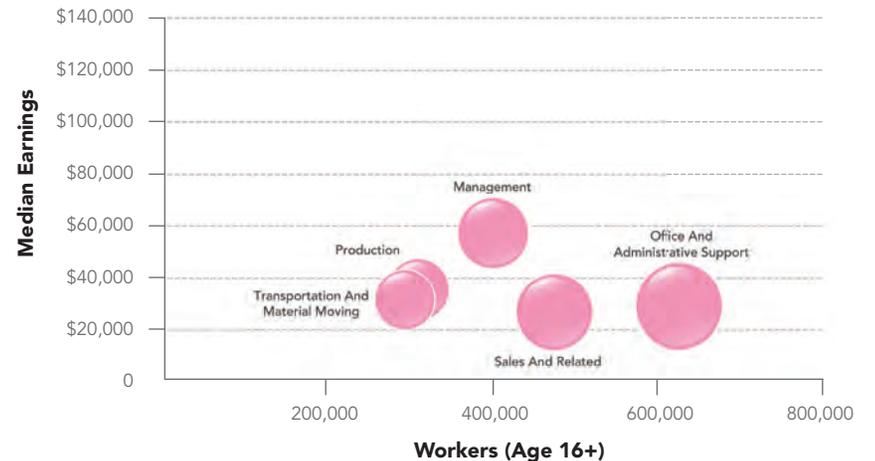
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Residents are partial to domestic vehicles; they like to drive trucks, SUVs, or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children’s toys and apparel) or home DIY projects.
- Sports include hunting, fishing, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

HOUSING

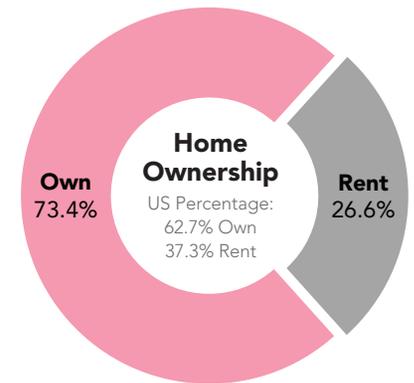
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



Typical Housing:
Single Family

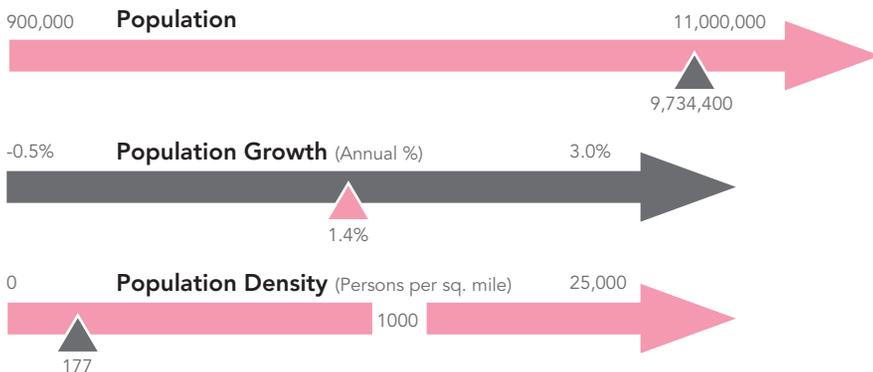
Median Value:
\$175,000

US Median: \$207,300



POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



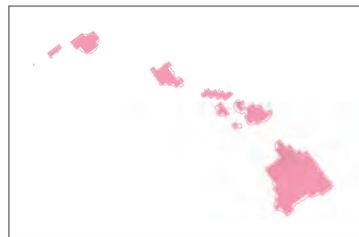
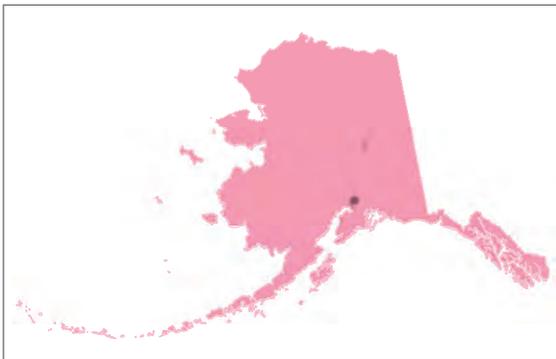
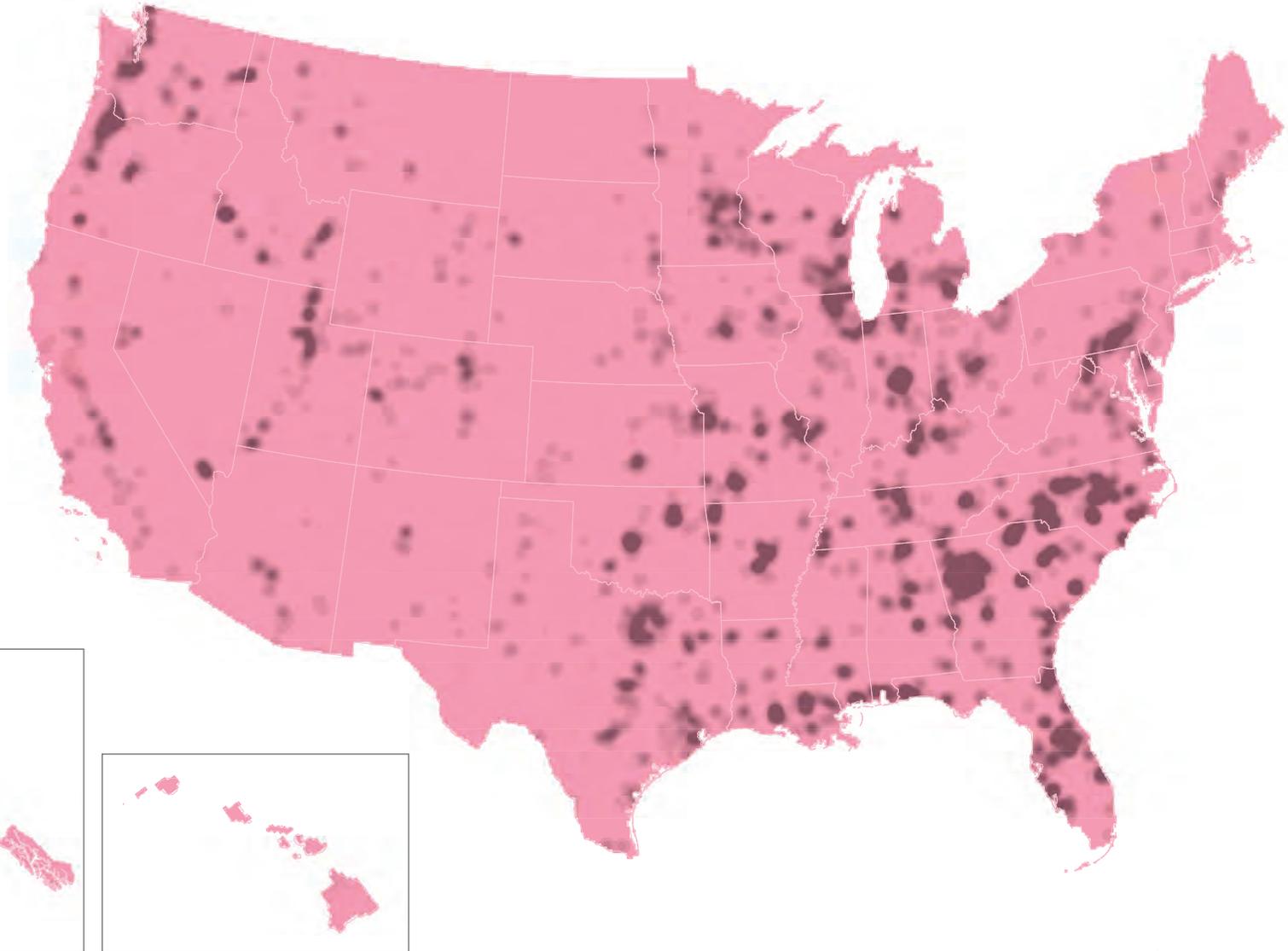
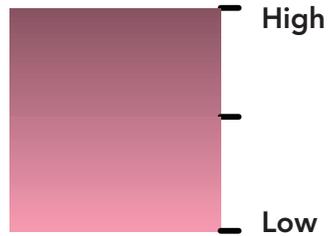


Middleburg



SEGMENT DENSITY

This map illustrates the density and distribution of the *Middleburg* Tapestry Segment by households.



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LifeMode Group: Scholars and Patriots
Dorms to Diplomas

Households: 630,300

Average Household Size: 2.22

Median Age: 21.6

Median Household Income: \$16,800

WHO ARE WE?

On their own for the first time, *Dorms to Diplomas* residents are just learning about finance and cooking. Frozen dinners and fast food are common options. Shopping trips are sporadic, and preferences for products are still being established. Many carry a balance on their credit card so they can buy what they want now. Although school and part-time work take up many hours of the day, the remainder is usually filled with socializing and having fun with friends. They are looking to learn life lessons inside and outside of the classroom. This is the first online generation, having had lifelong use of computers, the Internet, cell phones, and MP3 players.

OUR NEIGHBORHOOD

- Mix of dorms, on-campus and off-campus housing cater to young renters.
- Off-campus householders are commonly students living alone or with roommates; average household size is 2.22.
- More than 80% of the housing are apartments; many older homes in town have been converted into multifamily living units.
- With limited parking on campus, many walk, bike, or car pool to class.
- Less than one in ten homes are owner occupied.

SOCIOECONOMIC TRAITS

- They're the youngest market with half of the population aged 20–24.
- They're impulse buyers who experiment with different brands.
- They buy trendy clothes on a budget.
- Vehicles are just a means of transportation—economy and environmental impact are factors in purchases; used, imported subcompact cars are a popular choice.
- They value socializing, having fun, and learning new things.
- They're always connected; their cell phone is never out of reach.

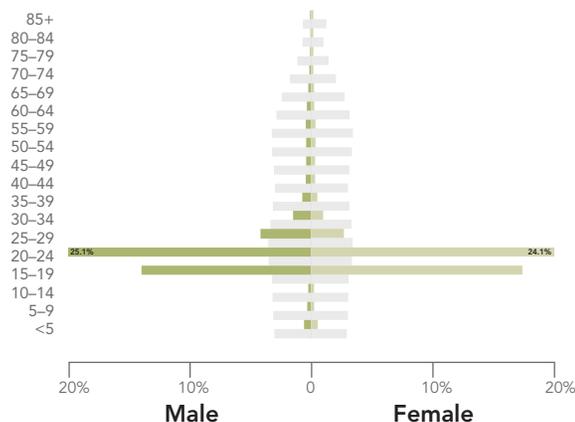
Dorms to Diplomas



AGE BY SEX (Esri data)

Median Age: **21.6** US: 38.2

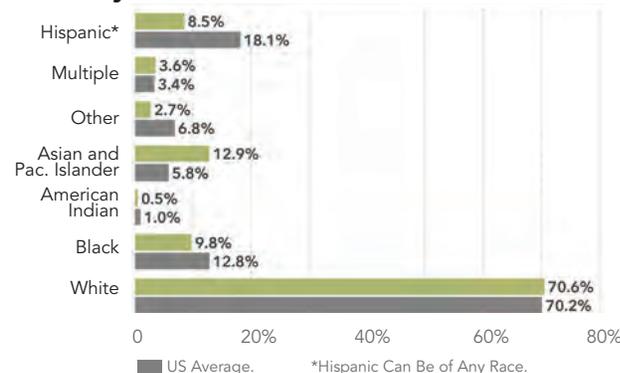
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **55.8** US: 64.0



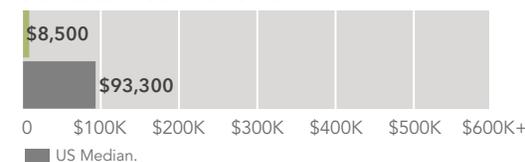
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

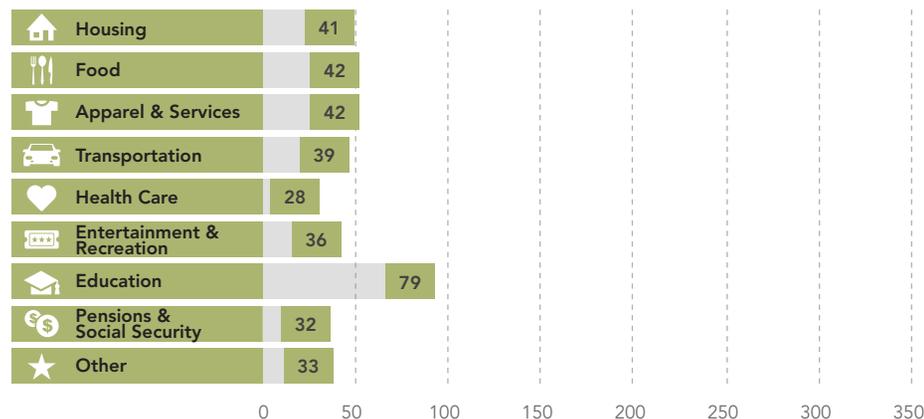


Median Net Worth



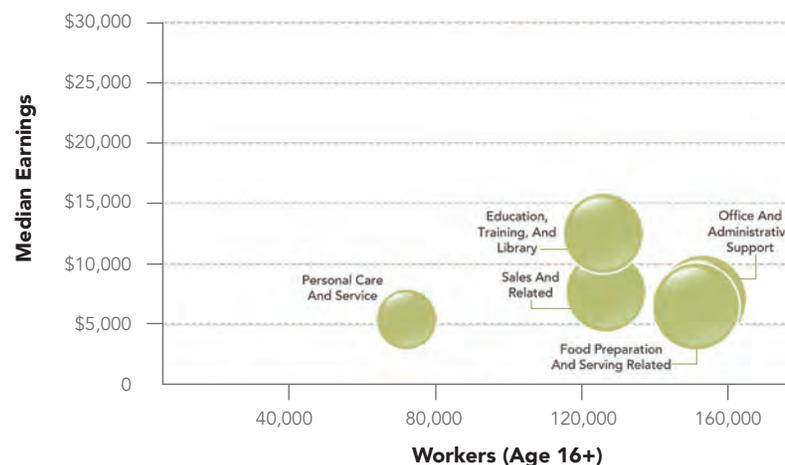
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- They enjoy going to the movies, out to bars for drinks and maybe a game of billiards.
- With little experience cooking, fast food and frozen dinners are the “go-to” choices.
- Rely on Internet shopping to express appearance and fashion preferences; hair color and teeth whiteners are commonplace.
- They listen to all the latest music on their mobile devices.
- They’re very active on and off campus, participating in many sports and activities like frisbee, bowling, weight lifting, jogging, and yoga.
- Use a computer for just about everything including news, entertainment, shopping, blogging, social media, TV, movies, and homework.

HOUSING

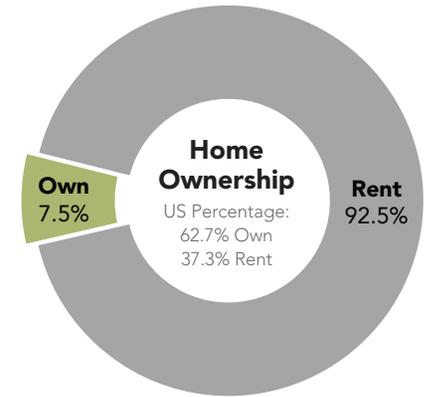
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



Typical Housing:
Multi-Unit Rentals

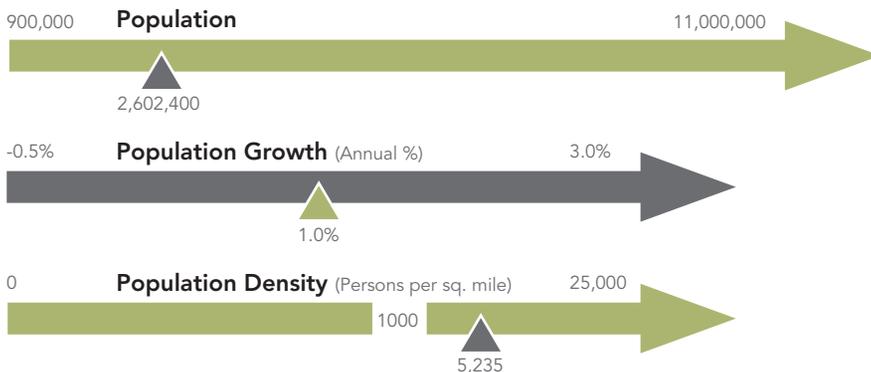
Average Rent:
\$1,025

US Average: \$1,038



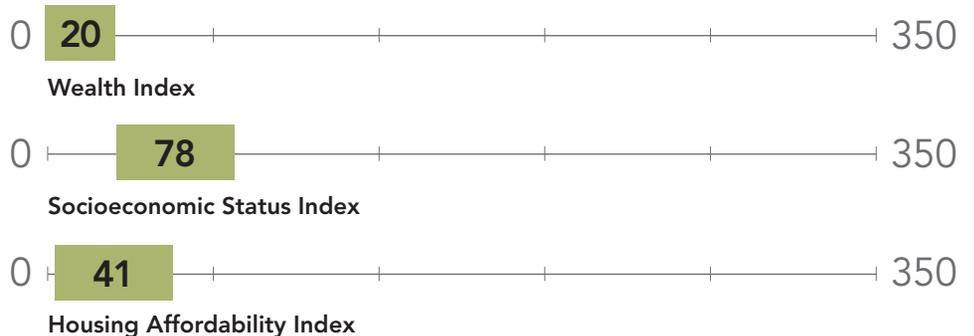
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

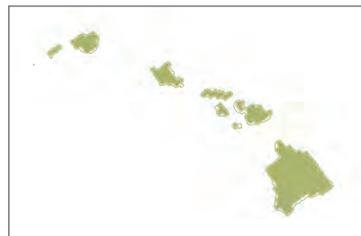
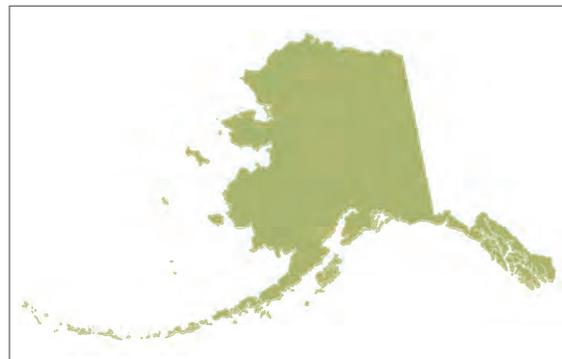
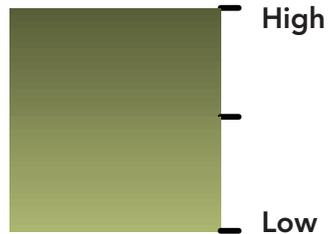


Dorms to Diplomas



SEGMENT DENSITY

This map illustrates the density and distribution of the *Dorms to Diplomas* Tapestry Segment by households.



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LifeMode Group: Cozy Country Living

Green Acres

6A

Households: 3,923,400

Average Household Size: 2.70

Median Age: 43.9

Median Household Income: \$76,800

WHO ARE WE?

The *Green Acres* lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of *Green Acres* remain pessimistic about the near future yet are heavily invested in it.

OUR NEIGHBORHOOD

- Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in the past 15 years.
- Single-family, owner-occupied housing, with a median value of \$235,500.
- An older market, primarily married couples, most with no children.

SOCIOECONOMIC TRAITS

- Education: More than 60% are college educated.
- Unemployment is low at 3.8% (Index 70); labor force participation rate is high at 66.8% (Index 107).
- Income is derived not only from wages and salaries but also from self-employment (more than 13% of households), investments (27% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.



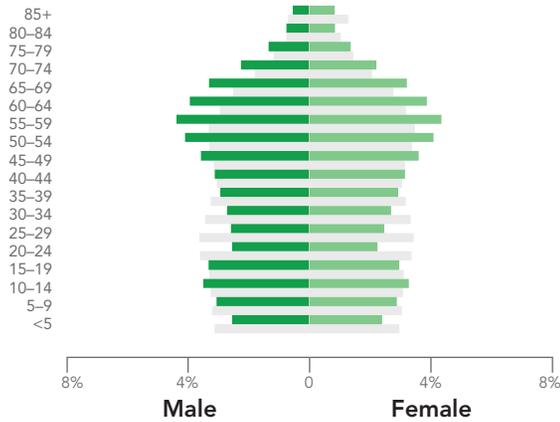
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: **43.9** US: 38.2

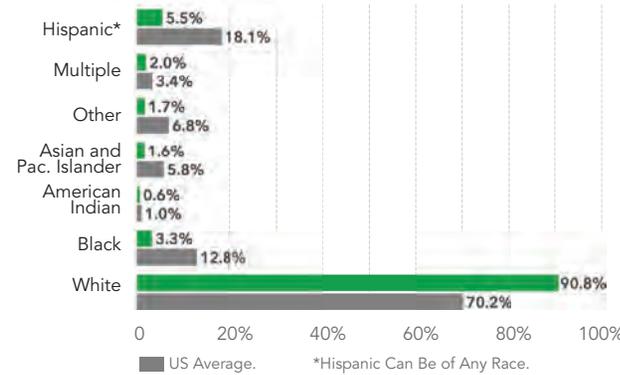
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **26.0** US: 64.0



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

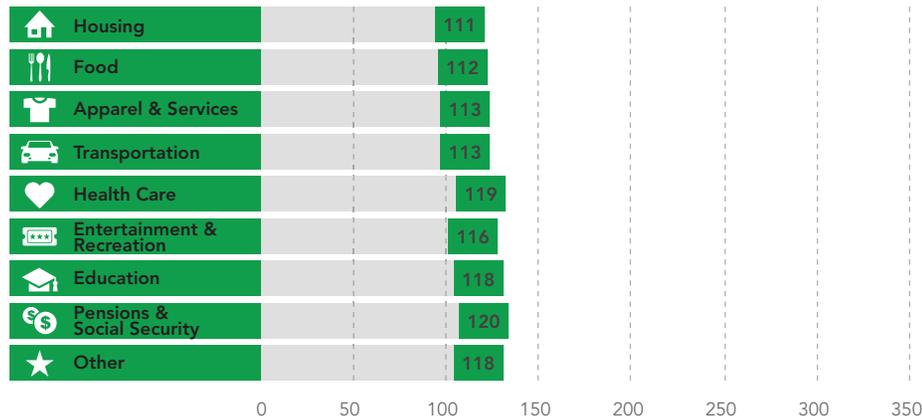


Median Net Worth



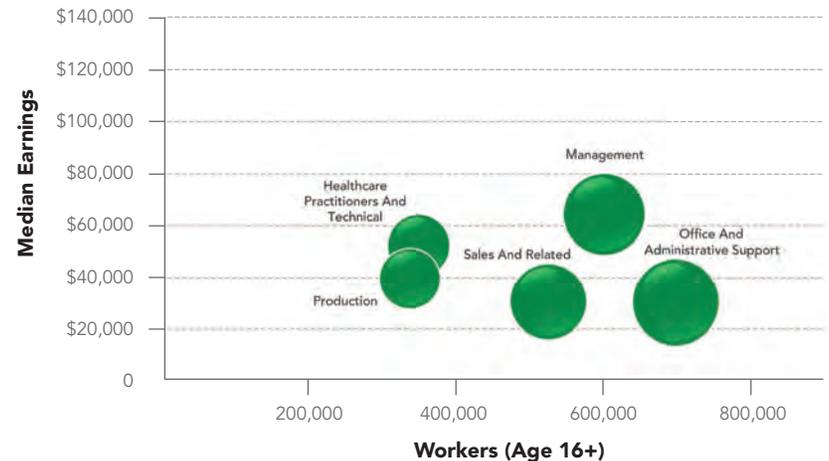
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Purchasing choices reflect *Green Acres*' residents country life, including a variety of vehicles from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- *Green Acres* residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from charitable to veterans' clubs.

HOUSING

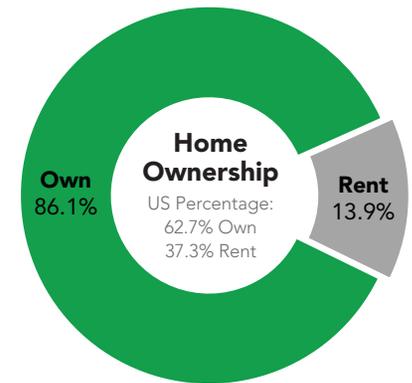
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

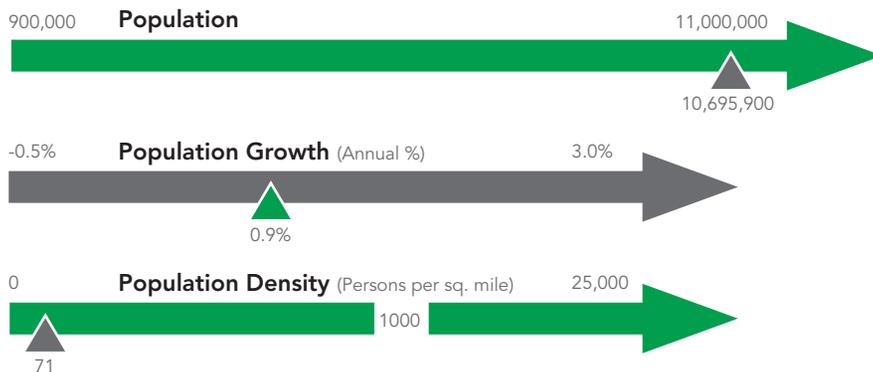
Median Value:
\$235,500

US Median: \$207,300



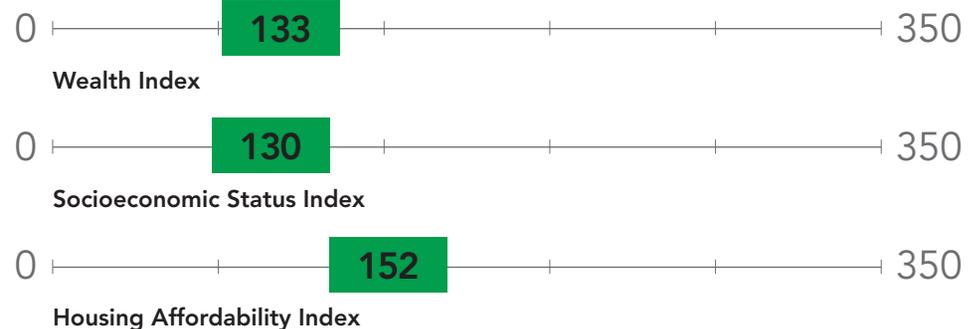
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

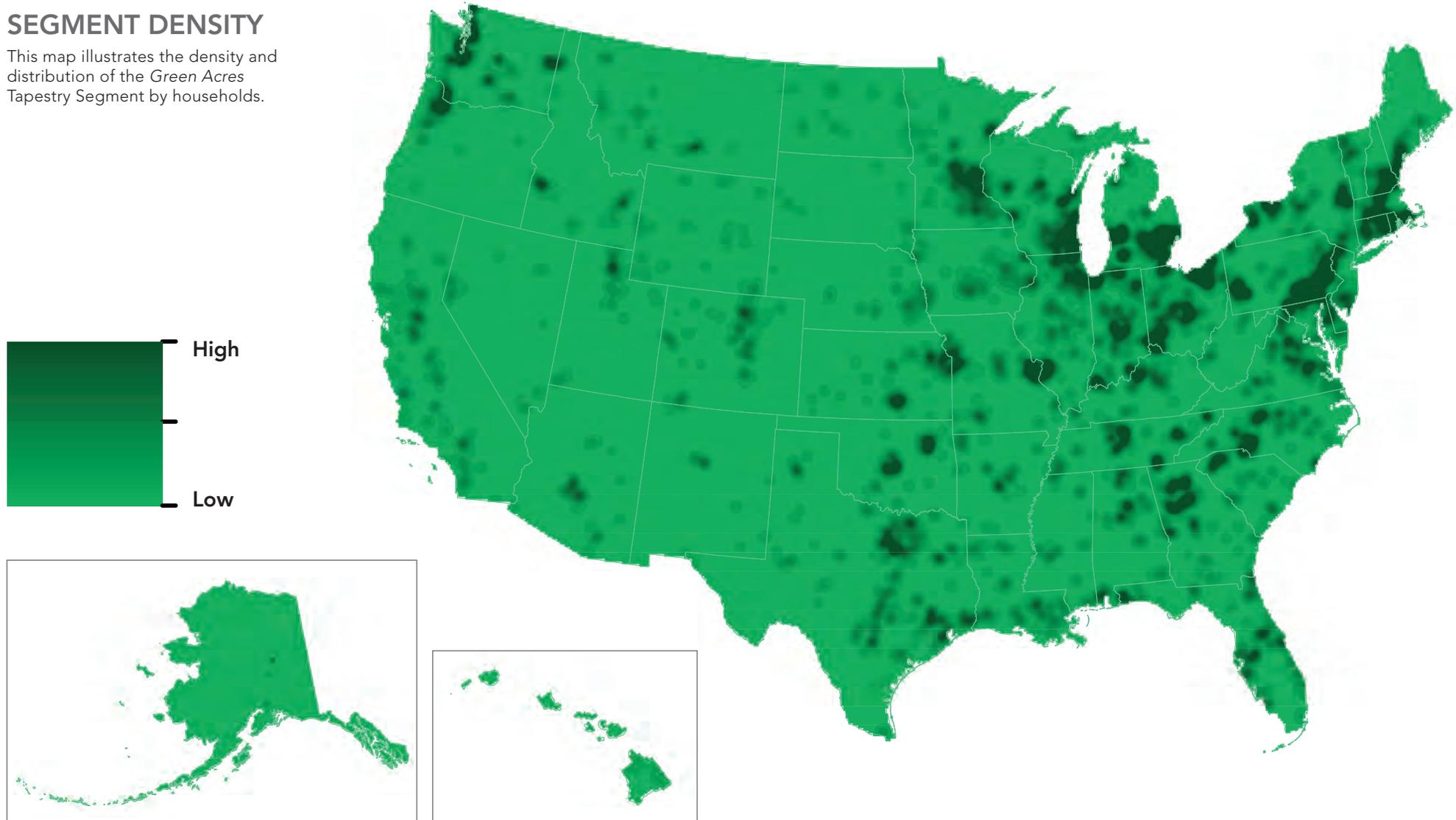
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Green Acres* Tapestry Segment by households.



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LifeMode Group: GenXurban

Rustbelt Traditions



Households: 2,716,800

Average Household Size: 2.47

Median Age: 39.0

Median Household Income: \$51,800

WHO ARE WE?

The backbone of older industrial cities in states surrounding the Great Lakes, *Rustbelt Traditions* residents are a mix of married-couple families and singles living in older developments of single-family homes. While varied, the work force is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade, and health care. *Rustbelt Traditions* represents a large market of stable, hard-working consumers with modest incomes but an average net worth of nearly \$400,000. Family oriented, they value time spent at home. Most have lived, worked, and played in the same area for years.

OUR NEIGHBORHOOD

- Almost half (46%) of the households are married-couple families, similar to the US (48%), most without children (also similar to the US); the slightly higher proportion of singles (Index 105) reflects the aging of the population.
- Average household size is slightly lower at 2.47.
- They are movers, slightly more mobile than the US population (Index 109), but over 70 percent of house holders moved into their current homes before 2010.
- Most residents live in modest, single-family homes in older neighborhoods built in the 1950s (Index 224).
- Nearly three quarters own their homes; nearly half of households have mortgages.
- A large and growing market, *Rustbelt Traditions* residents are located in the dense urban fringe of metropolitan areas throughout the Midwest and South.
- Most households have 1 to 2 vehicles available.

SOCIOECONOMIC TRAITS

- Most have graduated from high school or spent some time at a college or university.
- Unemployment below the US at 5.2%; labor force participation slightly higher than the US at 67%.
- While most income derived from wages and salaries, nearly 31% of households collecting Social Security and nearly 20% drawing income from retirement accounts.
- Family-oriented consumers who value time spent at home.
- Most lived, worked, and played in the same area for years.
- Budget aware shoppers that favor American-made products.
- Read newspapers, especially the Sunday editions.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



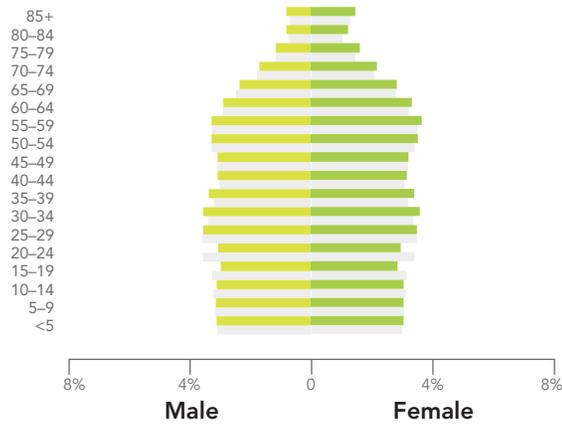
Rustbelt Traditions



AGE BY SEX (Esri data)

Median Age: **39.0** US: 38.2

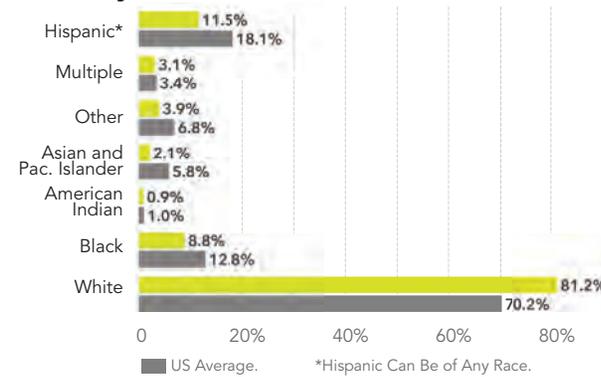
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **46.8** US: 64.0



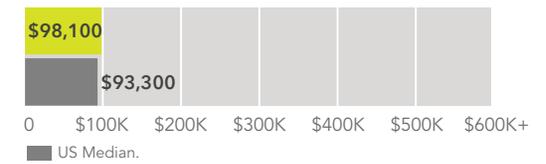
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

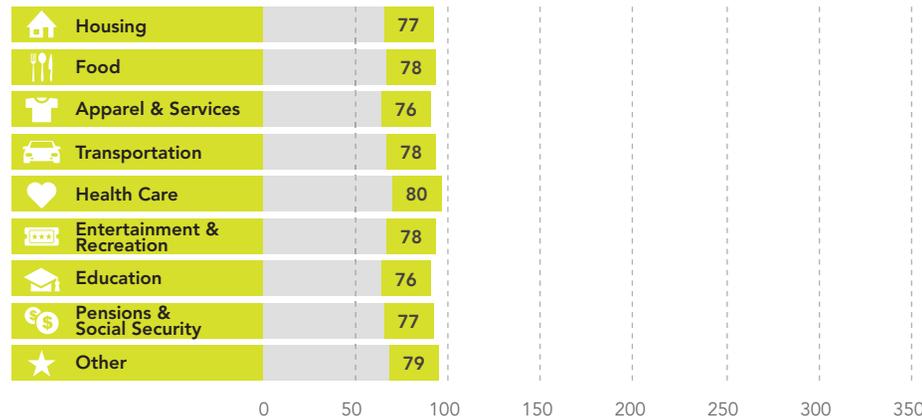


Median Net Worth



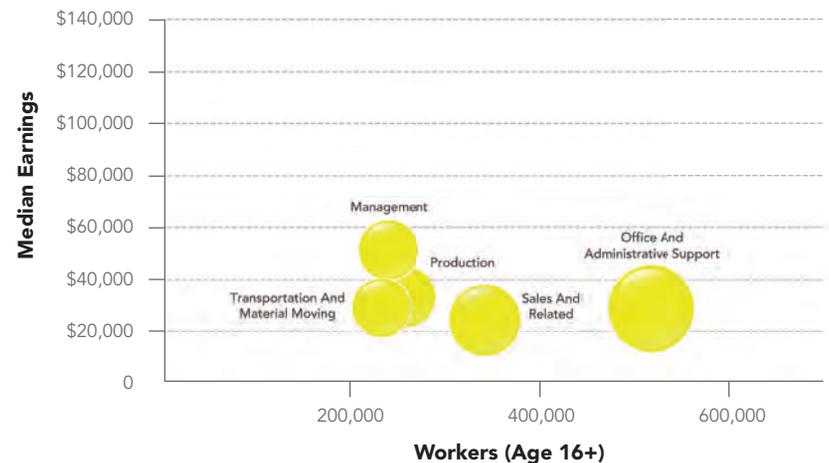
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Residents take advantage of convenience stores for fueling up and picking up incidentals.
- Watching television is a common pastime; many households have more than four TVs.
- Favorite programming ranges from ABC Family Channel, A&E, and TNT to children's shows on Nickelodeon and the Disney Channel.
- Residents are connected; entertainment activities like online gaming dominate their Internet usage.
- Favorite family restaurants include Applebee's, Arby's, and Texas Roadhouse.
- Radio dials are typically tuned to classic rock stations.

HOUSING

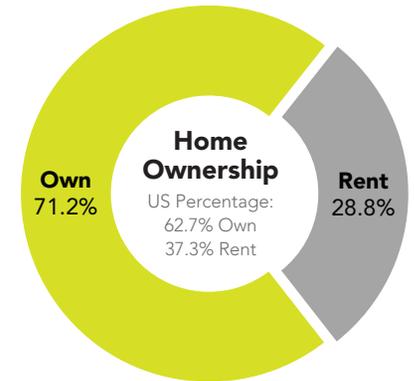
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

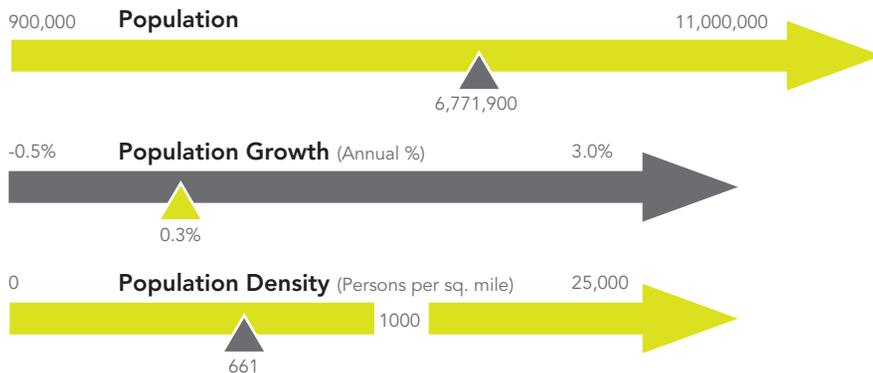
Median Value:
\$123,400

US Median: \$207,300



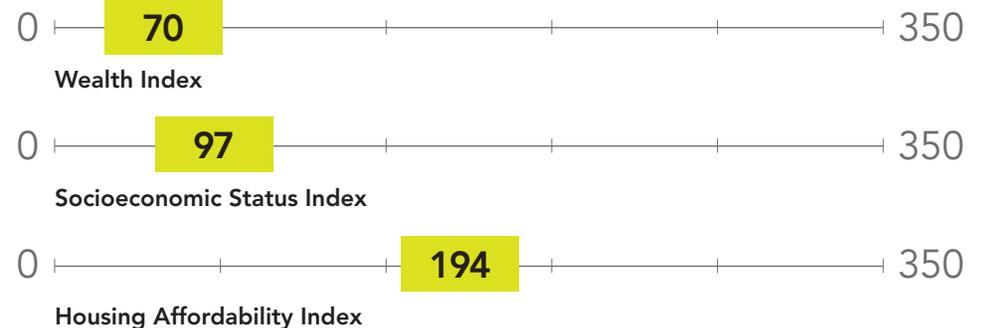
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: GenXurban

Rustbelt Traditions

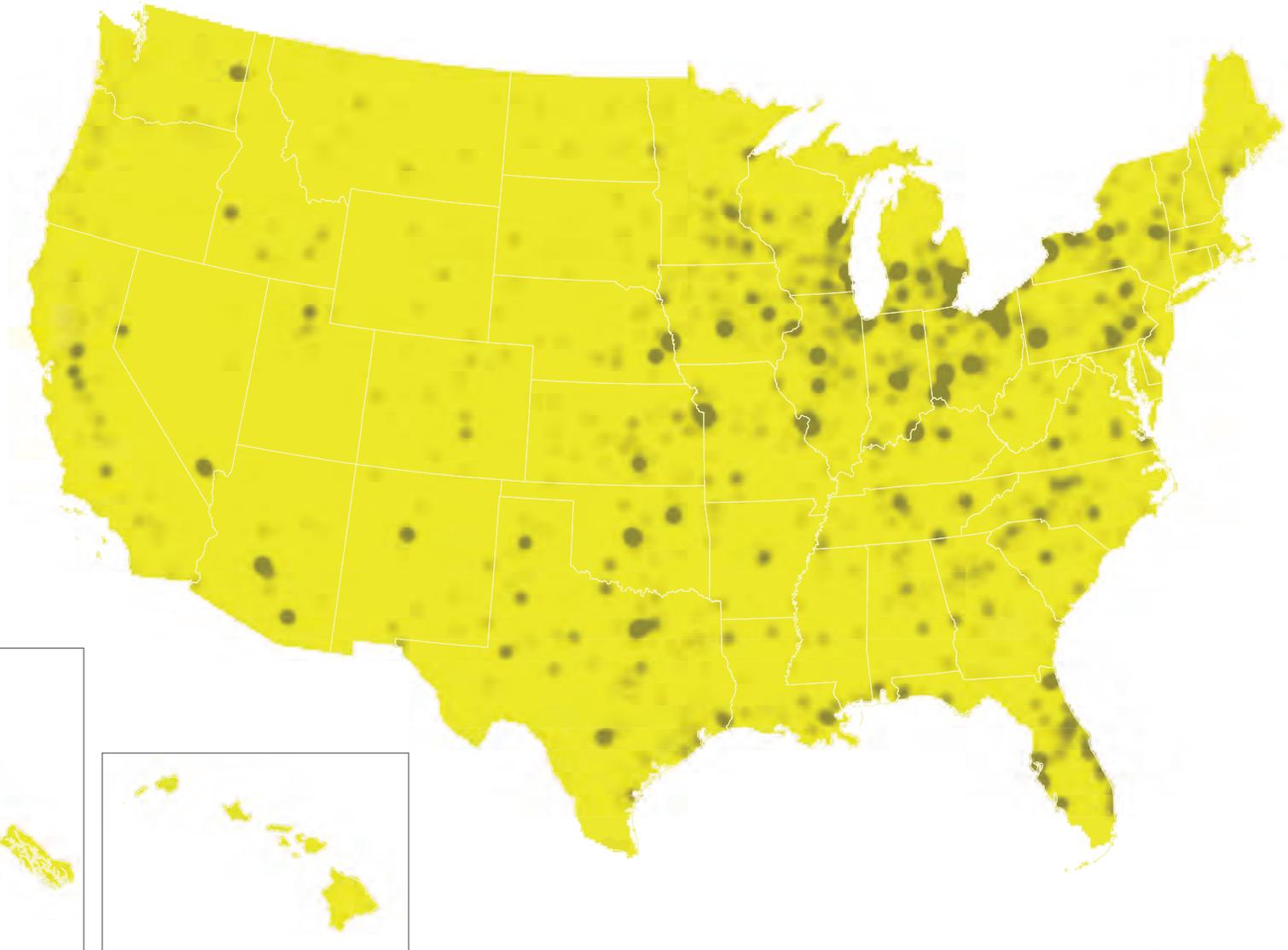
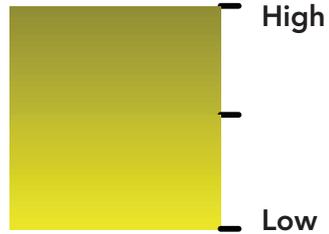


TAPESTRY
SEGMENTATION

esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Rustbelt Traditions* Tapestry Segment by households.



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LifeMode Group: Middle Ground

Bright Young Professionals



Households: 2,750,200

Average Household Size: 2.41

Median Age: 33.0

Median Household Income: \$54,000

WHO ARE WE?

Bright Young Professionals is a large market, primarily located in urban outskirts of large metropolitan areas. These communities are home to young, educated, working professionals. More than one out of three householders is under the age of 35. Slightly more diverse couples dominate this market, with more renters than homeowners. More than two-fifths of the households live in single-family homes; over a third live in 5+ unit buildings. Labor force participation is high, generally white-collar work, with a mix of food service and part-time jobs (among the college students). Median household income, median home value, and average rent are close to the US values. Residents of this segment are physically active and up on the latest technology.

OUR NEIGHBORHOOD

- Approximately 57% of the households rent; 43% own their homes.
- Household type is primarily couples, married (or unmarried), with above average concentrations of both single-parent (Index 125) and single-person (Index 115) households.
- Multiunit buildings or row housing make up 56% of the housing stock (row housing (Index 178), buildings with 5–19 units (Index 275)); 43% built 1980–99.
- Average rent mirrors the US (Index 100).
- Lower vacancy rate is at 8.2%.

SOCIOECONOMIC TRAITS

- Education completed: 35% with some college or an associate's degree, 33% with a bachelor's degree or higher.
- Unemployment rate is lower at 4.7%, and labor force participation rate of 72% is higher than the US rate.
- These consumers are up on the latest technology.
- They get most of their information from the Internet.
- Concern about the environment, impacts their purchasing decisions.



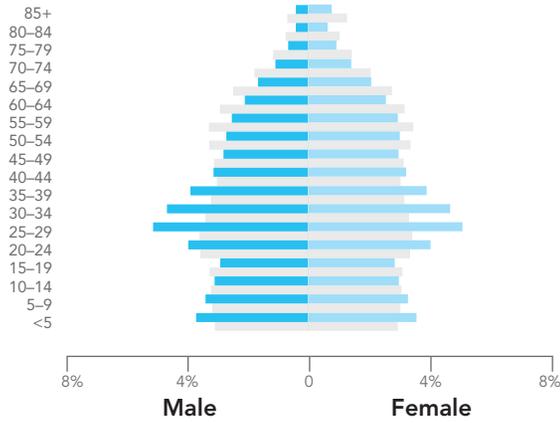
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: **33.0** US: 38.2

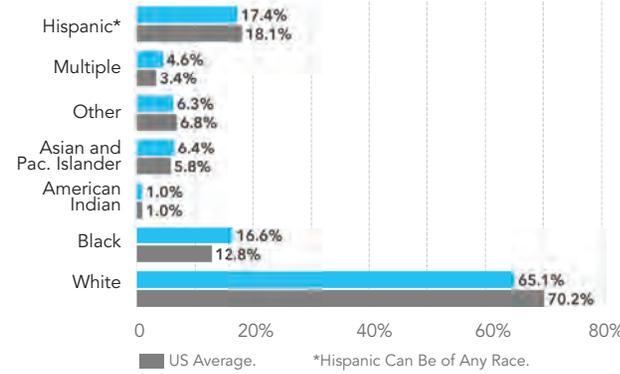
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **67.5** US: 64.0



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

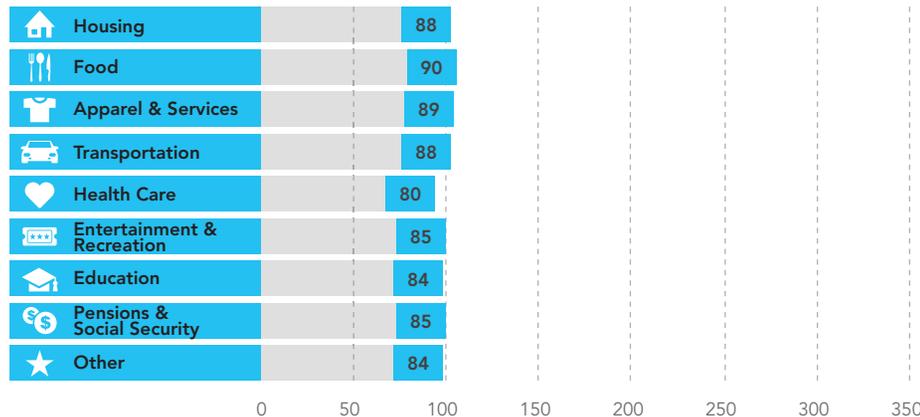


Median Net Worth



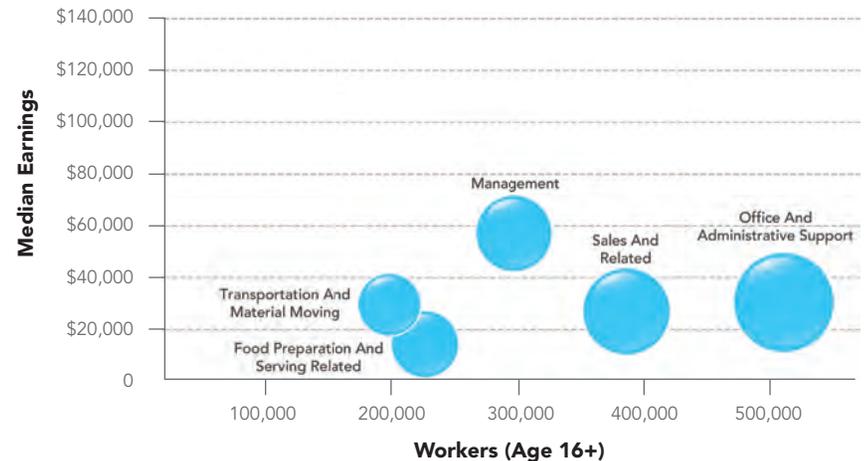
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Own retirement savings and student loans.
- Own newer computers (desktop, laptop, or both), iPods, and 2+ TVs.
- Go online and use mobile devices for banking, access YouTube or Facebook, visit blogs, download movies, and play games.
- Use cell phones to text, redeem mobile coupons, listen to music, and check for news and financial information.
- Find leisure going to bars/clubs, attending concerts, going to the beach, and renting DVDs from Redbox or Netflix.
- Enjoy a variety of sports, including backpacking, rock climbing, football, Pilates, running, and yoga.
- Eat out often at fast-food and family restaurants.

HOUSING

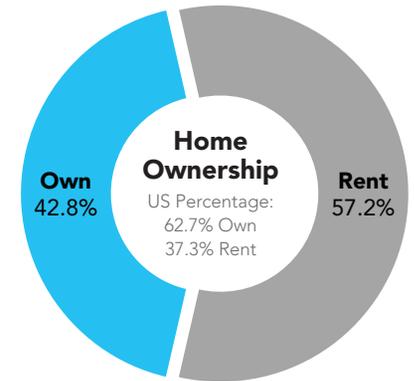
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family;
Multi-Units

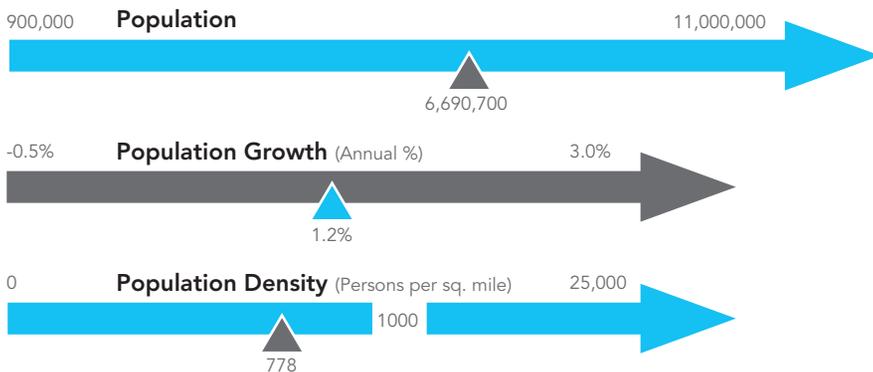
Average Rent:
\$1,042

US Average: \$1,038



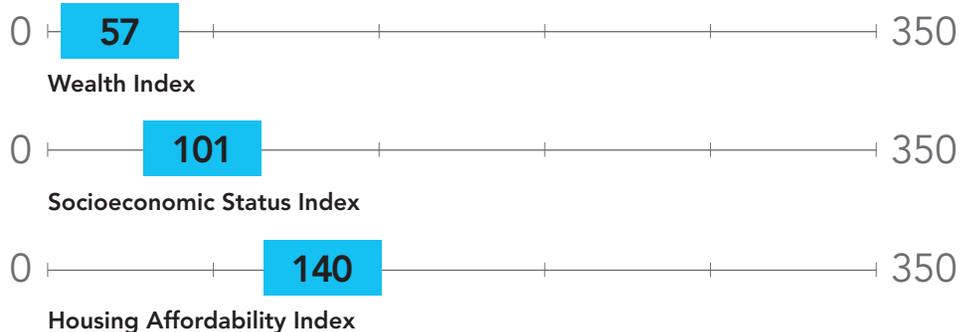
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Middle Ground

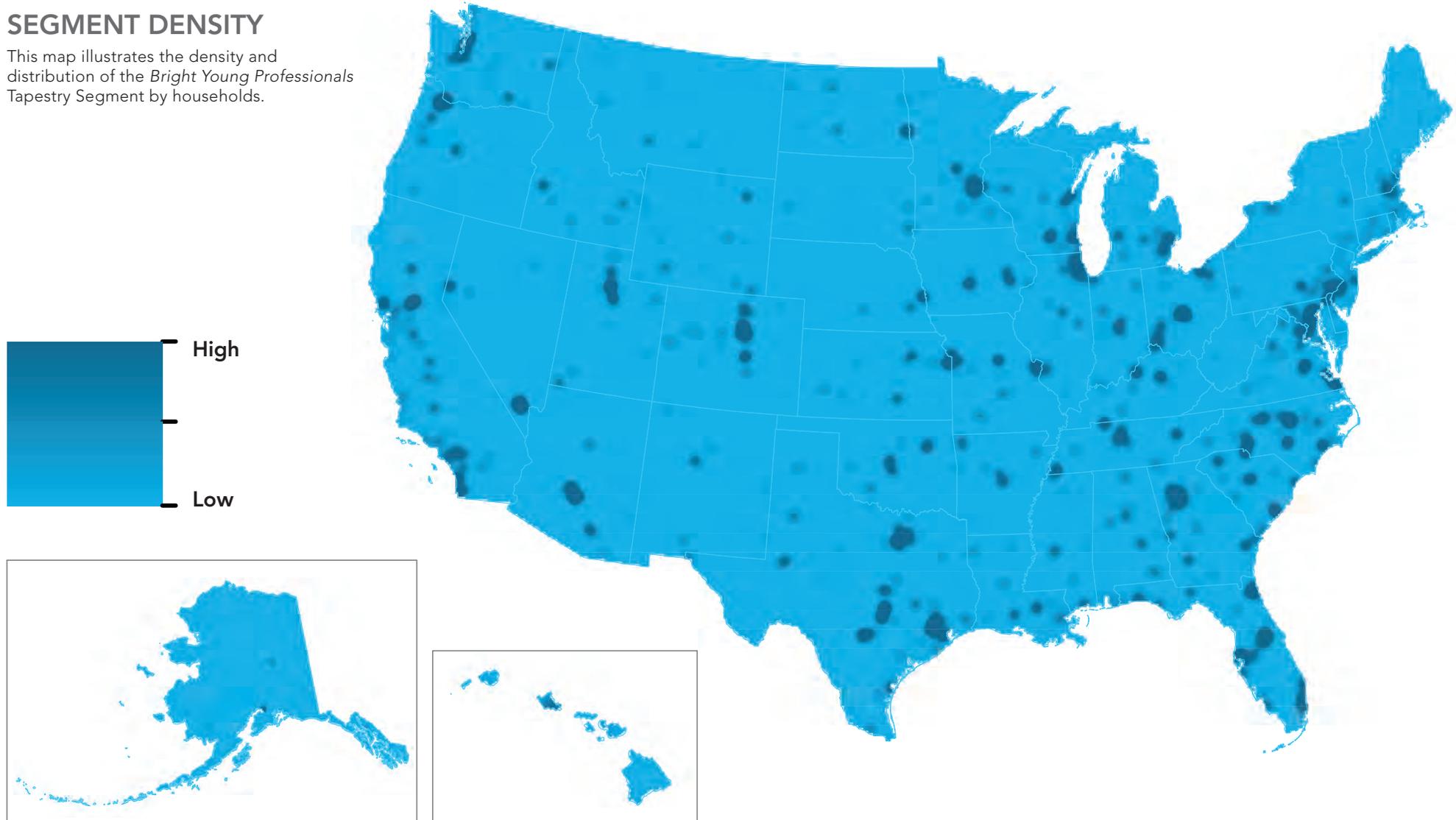
Bright Young Professionals



TAPESTRY
SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Bright Young Professionals* Tapestry Segment by households.



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LifeMode Group: GenXurban

In Style

5B

Households: 2,764,500

Average Household Size: 2.35

Median Age: 42.0

Median Household Income: \$73,000

WHO ARE WE?

In Style denizens embrace an urbane lifestyle that includes support of the arts, travel, and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.

OUR NEIGHBORHOOD

- City dwellers of large metropolitan areas.
- Married couples, primarily with no children (Index 112) or single households (Index 109); average household size at 2.35.
- Home ownership average at 68% (Index 108); nearly half, 47%, mortgaged (Index 114).
- Primarily single-family homes, in older neighborhoods (built before 1980), with a mix of town homes (Index 132) and smaller (5–19 units) apartment buildings (Index 110).
- Median home value at \$243,900.
- Vacant housing units at 8.6%.

SOCIOECONOMIC TRAITS

- College educated: 48% are graduates (Index 155); 77% with some college education.
- Low unemployment is at 3.6% (Index 66); higher labor force participation rate is at 67% (Index 108) with proportionately more 2-worker households (Index 110).
- Median household income of \$73,000 reveals an affluent market with income supplemented by investments (Index 142) and a substantial net worth (Index 178).
- Connected and knowledgeable, they carry smartphones and use many of the features.
- Attentive to price, they use coupons, especially mobile coupons.



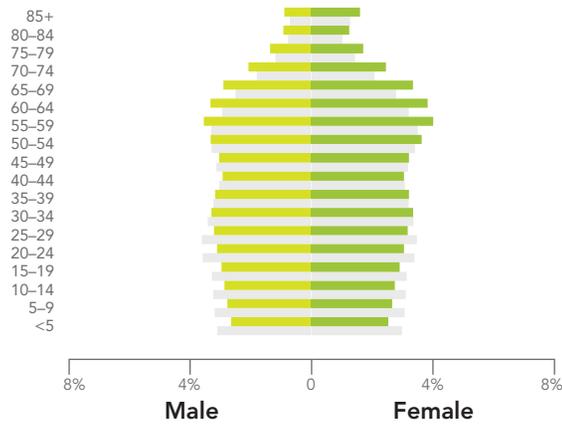
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: **42.0** US: 38.2

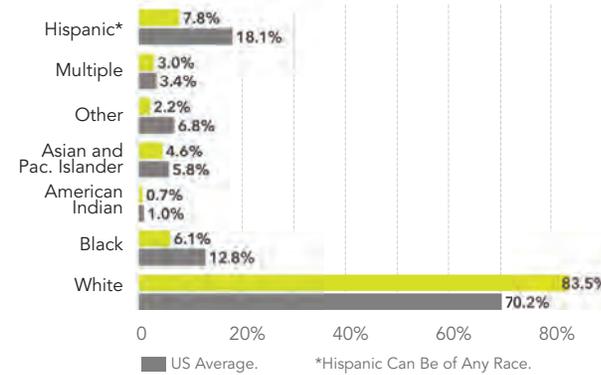
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **39.8** US: 64.0



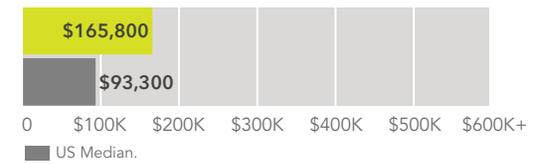
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

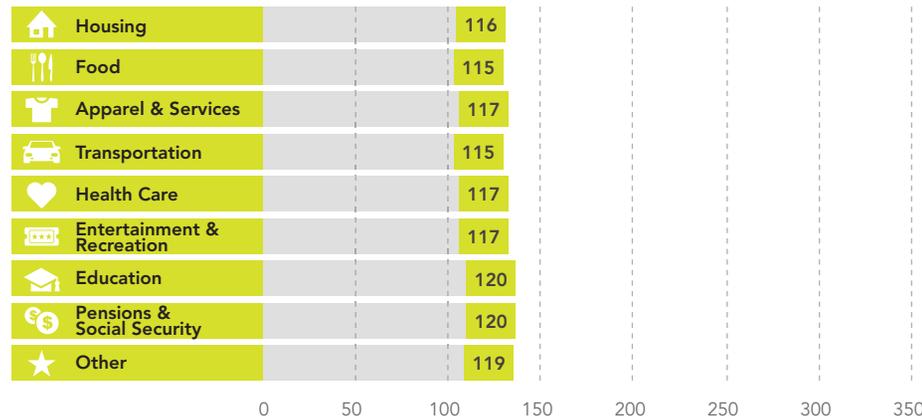


Median Net Worth



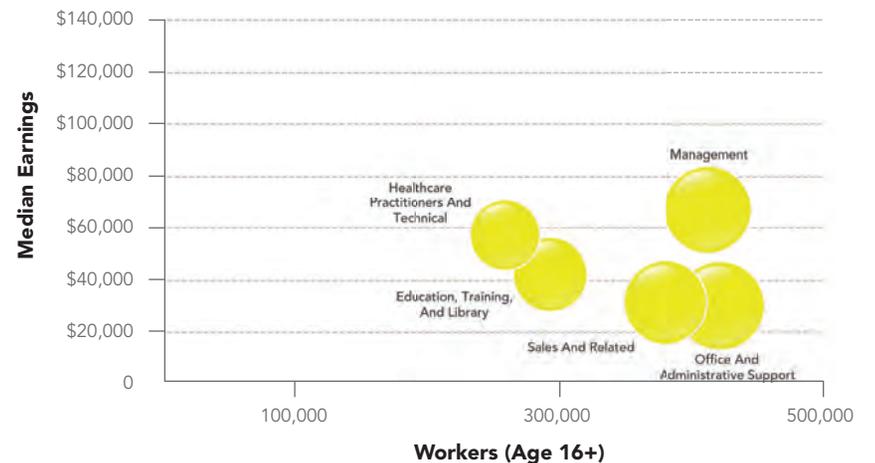
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Partial to late model SUVs: compact SUVs are gaining popularity.
- Homes integral part of their style; invest in home remodeling/maintenance, DIY or contractors; housekeeping hired.
- Prefer organic foods, including growing their own vegetables.
- Financially active, own a variety of investments often managed by a financial planner.
- Meticulous planners, both well insured and well invested in retirement savings.
- Generous with support of various charities and causes.
- Actively support the arts, theater, concerts, and museums.

HOUSING

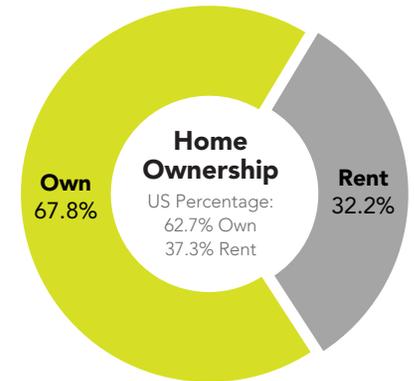
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Typical Housing:
Single Family

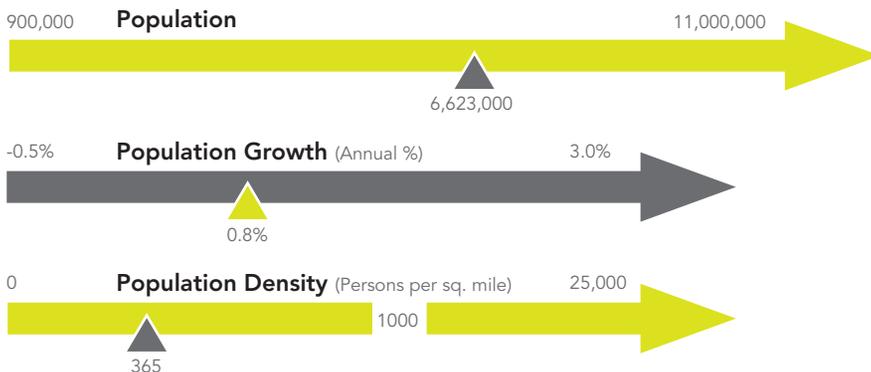
Median Value:
\$243,900

US Median: \$207,300



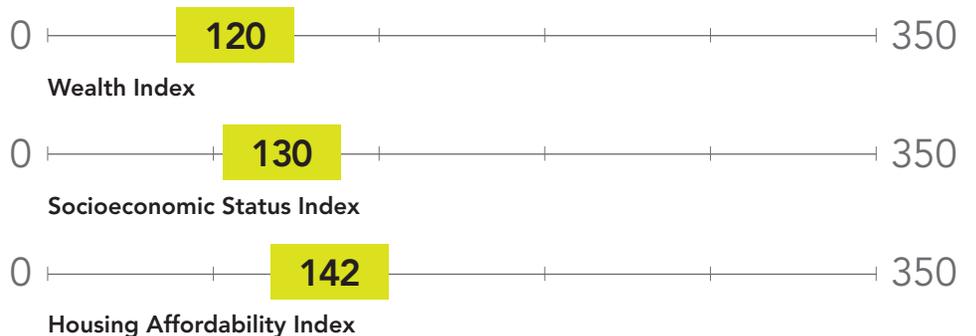
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

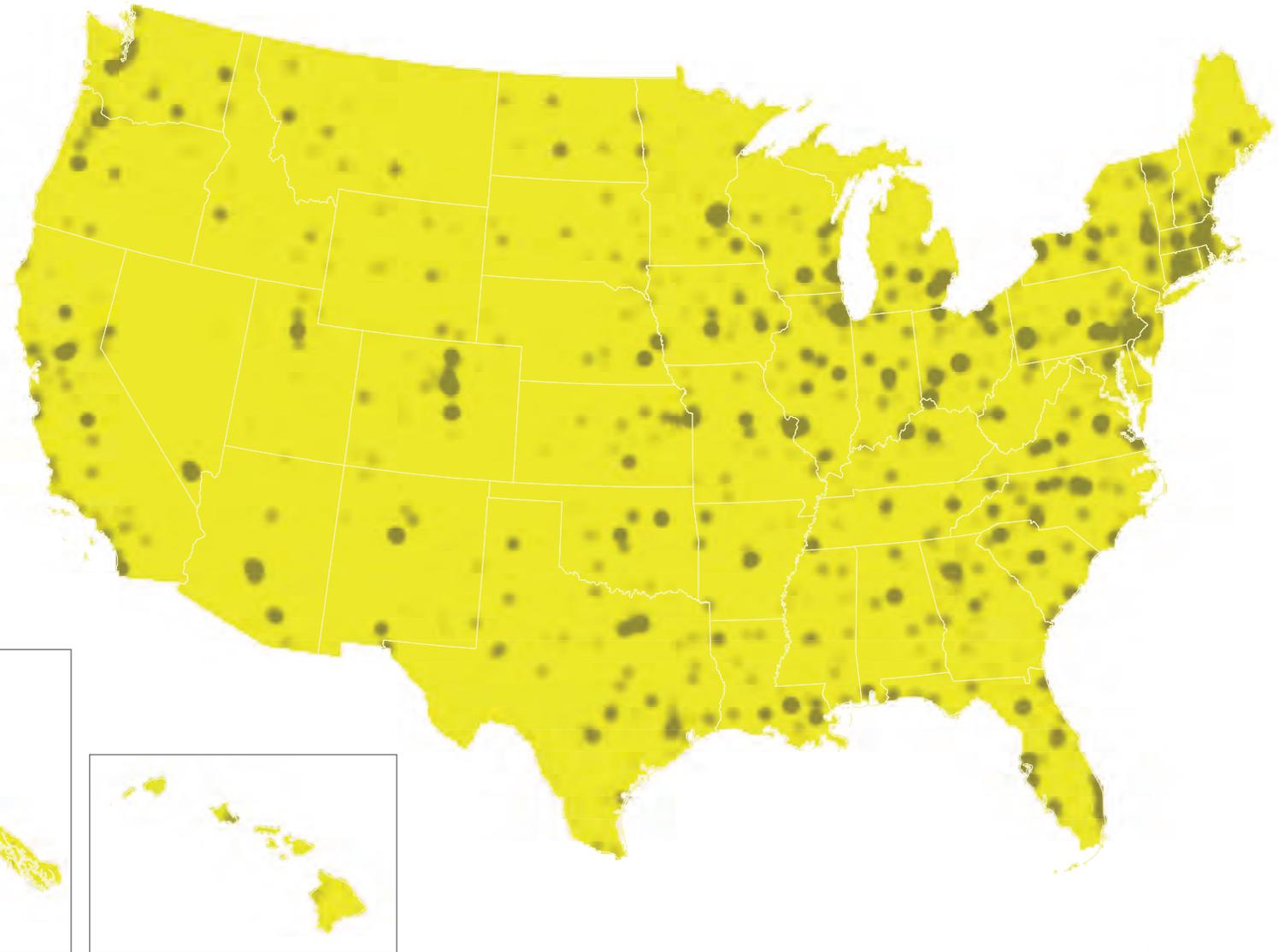
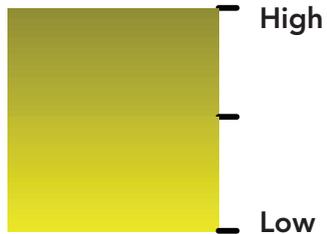
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *In Style* Tapestry Segment by households.





LifeMode Group: GenXurban
Parks and Rec

5C

Households: 2,449,600

Average Household Size: 2.51

Median Age: 40.9

Median Household Income: \$60,000

WHO ARE WE?

These practical suburbanites have achieved the dream of home ownership. They have purchased homes that are within their means. Their homes are older, and town homes and duplexes are not uncommon. Many of these families are two-income married couples approaching retirement age; they are comfortable in their jobs and their homes, budget wisely, but do not plan on retiring anytime soon or moving. Neighborhoods are well established, as are the amenities and programs that supported their now independent children through school and college. The appeal of these kid-friendly neighborhoods is now attracting a new generation of young couples.

OUR NEIGHBORHOOD

- Homes are primarily owner occupied, single-family residences built prior to 1970; town homes and duplexes are scattered through the neighborhoods.
- Both median home value and average rent are close to the national level.
- Households by type mirror the US distribution; married couples, more without children, dominate. Average household size is slightly lower at 2.51, but this market is also a bit older.

SOCIOECONOMIC TRAITS

- More than half of the population is college educated.
- Older residents draw Social Security and retirement income.
- The work force is diverse: professionals in health care, retail trade, and education, or skilled workers in manufacturing and construction.
- This is a financially shrewd market; consumers are careful to research their big-ticket purchases.
- When planning trips, they search for discounted airline fares and hotels and choose to vacation within the US.
- These practical residents tend to use their cell phones for calls and texting only.

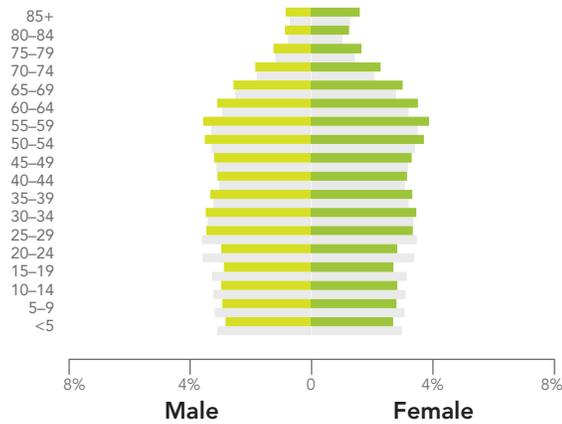


Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

AGE BY SEX (Esri data)

Median Age: **40.9** US: 38.2

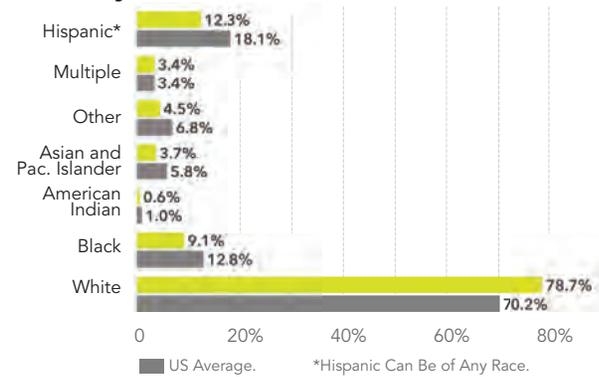
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **50.7** US: 64.0



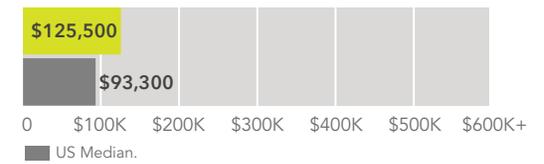
INCOME AND NET WORTH

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Median Household Income

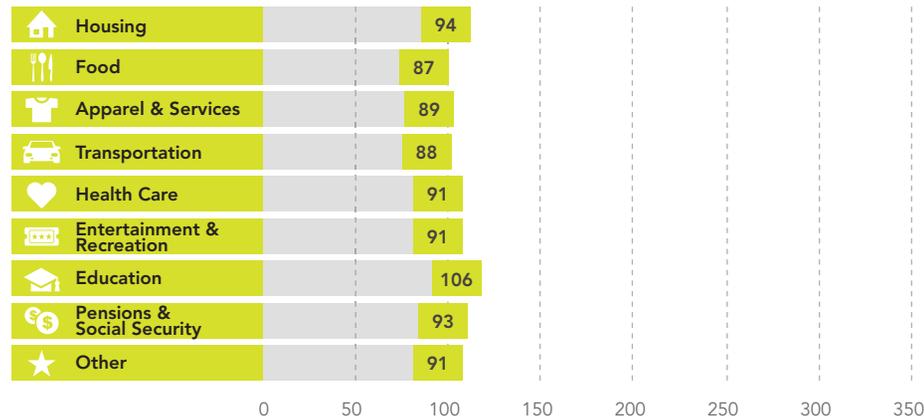


Median Net Worth



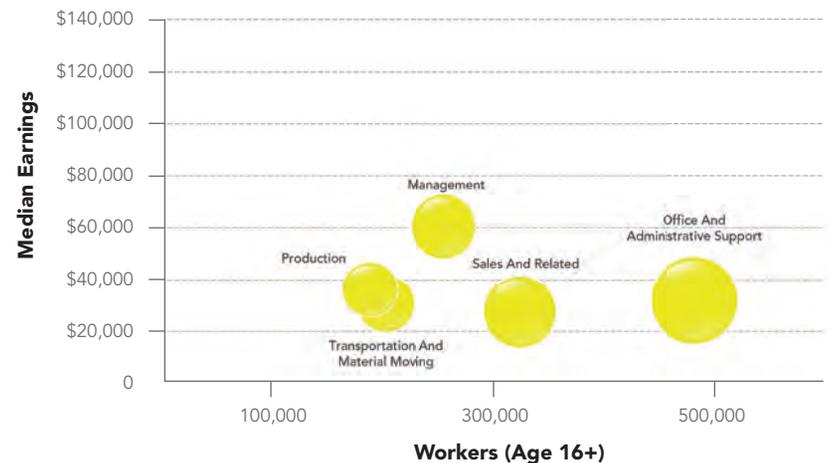
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Cost and practicality come first when purchasing a vehicle; *Parks and Rec* residents are more likely to buy SUVs or trucks over compact or subcompact vehicles.
- Budget-conscious consumers stock up on staples at warehouse clubs.
- Pass time at home watching documentaries on Animal Planet, Discovery, or History channels. For an outing, they choose to dine out at family-style restaurants and attend movies. Between trips to the casinos, they gamble on lottery tickets and practice their blackjack and poker skills online.
- Convenience is important in the kitchen; they regularly use frozen or packaged main course meals. Ground coffee is preferred over coffee beans.
- Residents here take advantage of local parks and recreational activities. Their exercise routine is a balance of home-based exercise; a session at their local community gym; or a quick jog, swim, or run.

HOUSING

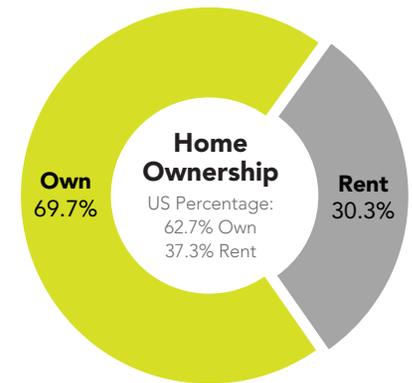
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Typical Housing:
 Single Family

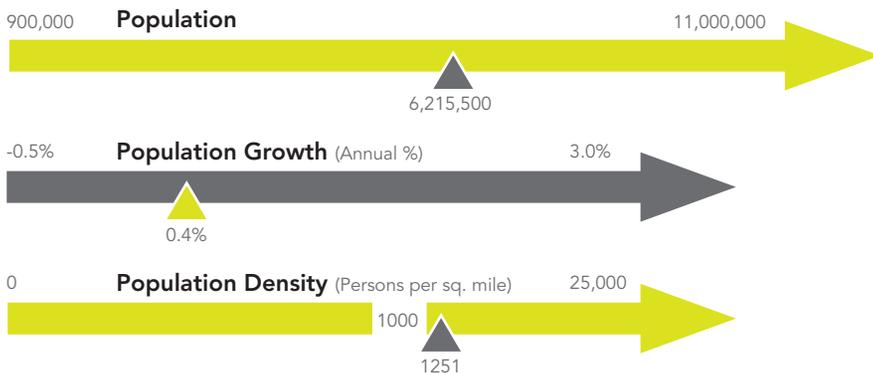
Median Value:
 \$198,500

US Median: \$207,300



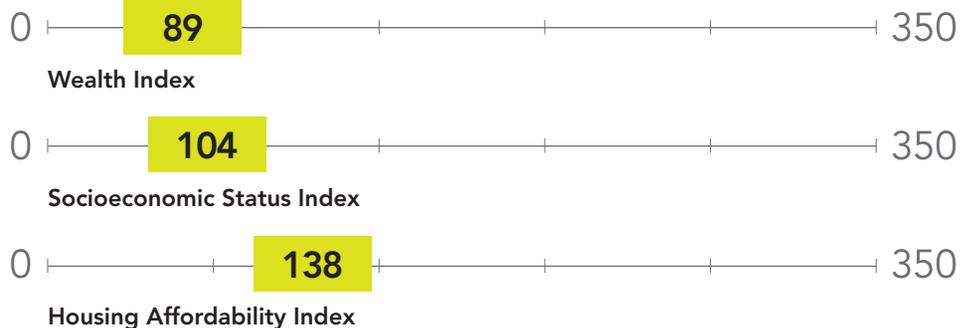
POPULATION CHARACTERISTICS

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ESRI INDEXES

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LifeMode Group: GenXurban

Parks and Rec

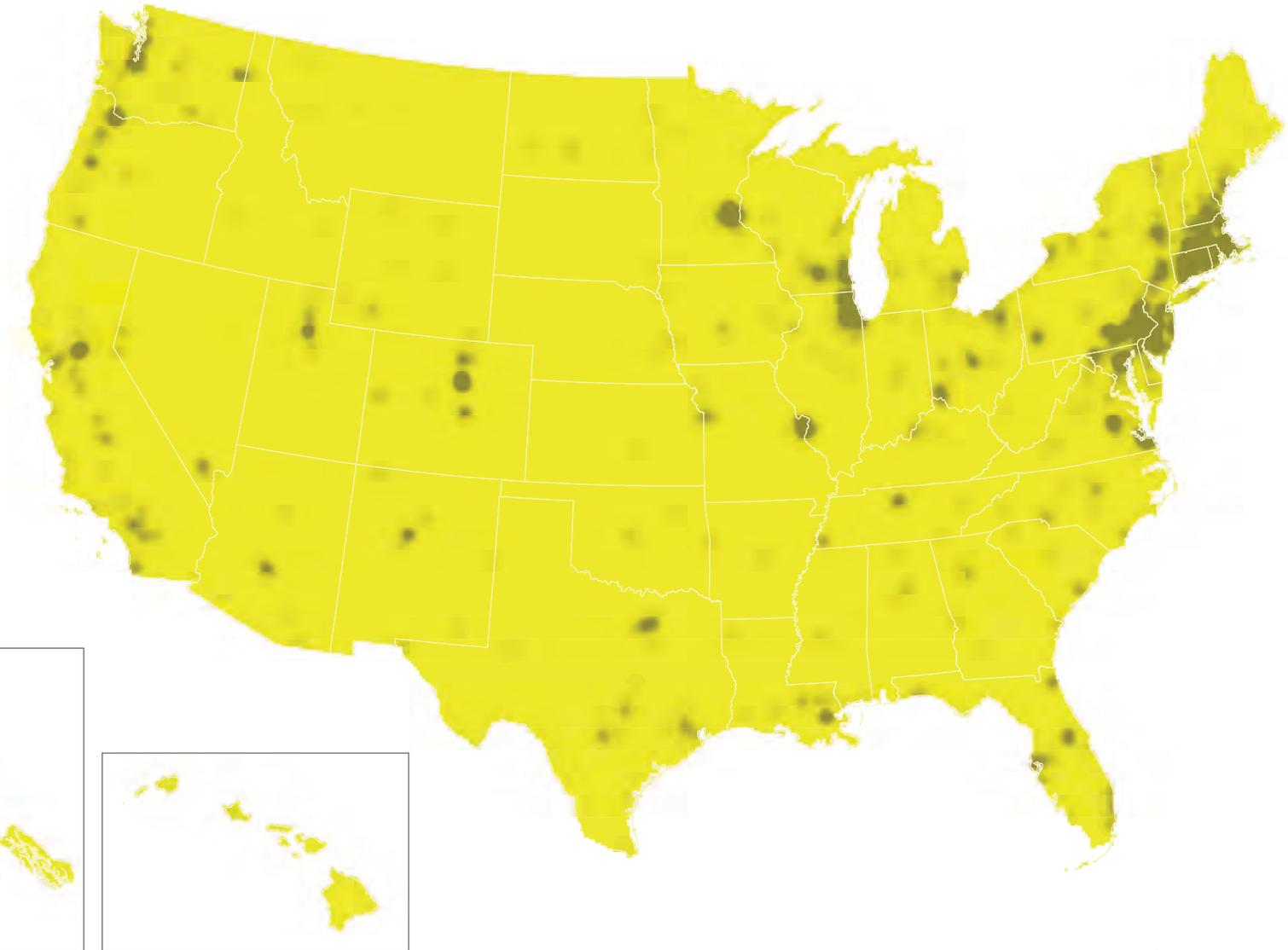
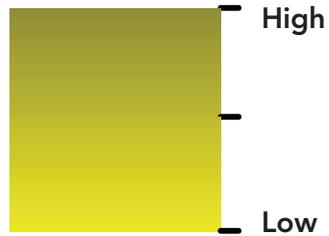


TAPESTRY
SEGMENTATION

esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Parks and Rec* Tapestry Segment by households.



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LifeMode Group: Middle Ground

Front Porches

8E

Households: 1,960,300

Average Household Size: 2.57

Median Age: 34.9

Median Household Income: \$43,700

WHO ARE WE?

Front Porches blends household types, with more young families with children or single households than average. This group is also more diverse than the US. More than half of householders are renters, and many of the homes are older town homes or duplexes. Friends and family are central to *Front Porches* residents and help to influence household buying decisions. Households tend to own just one vehicle but used only when needed. Income and net worth of these residents are well below the US average.

OUR NEIGHBORHOOD

- Nearly one in five homes is a duplex, triplex, or quad; half are older single-family dwellings.
- Just over half the homes are occupied by renters.
- Older, established neighborhoods; three quarters of all homes were built before 1980.
- Single-parent families or singles living alone make up almost half of the households.

SOCIOECONOMIC TRAITS

- Composed of a blue-collar work force with a strong labor force participation rate, but unemployment is slightly high at 7.1%.
- Price is more important than brand names or style to these consumers.
- With limited incomes, these are not adventurous shoppers.
- They would rather cook a meal at home than dine out.
- They seek adventure and strive to have fun.



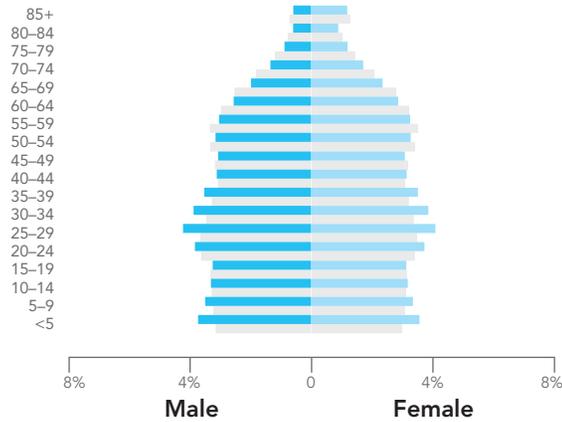
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: **34.9** US: 38.2

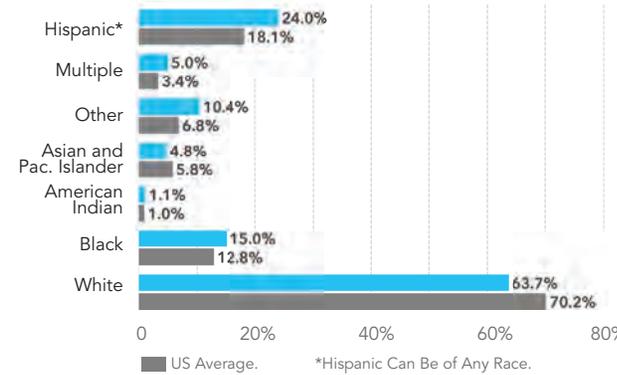
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RACE AND ETHNICITY (Esri data)

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Diversity Index: **72.7** US: 64.0



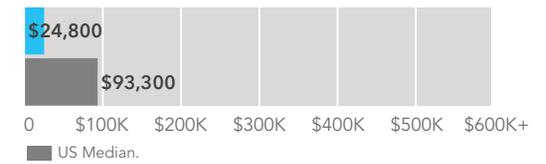
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

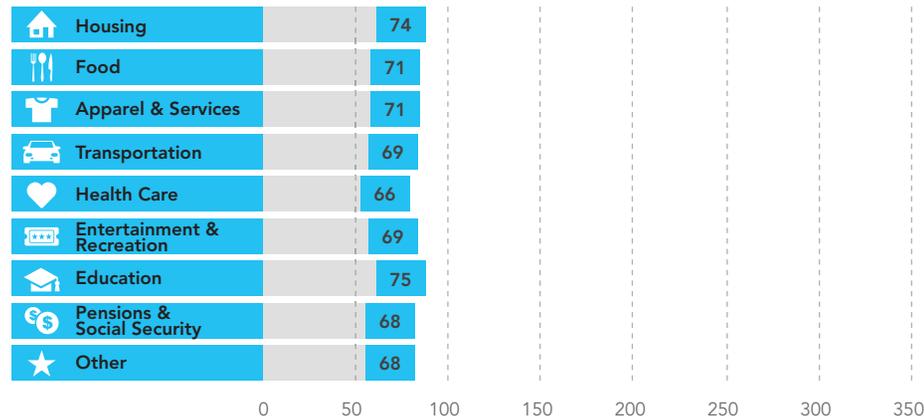


Median Net Worth



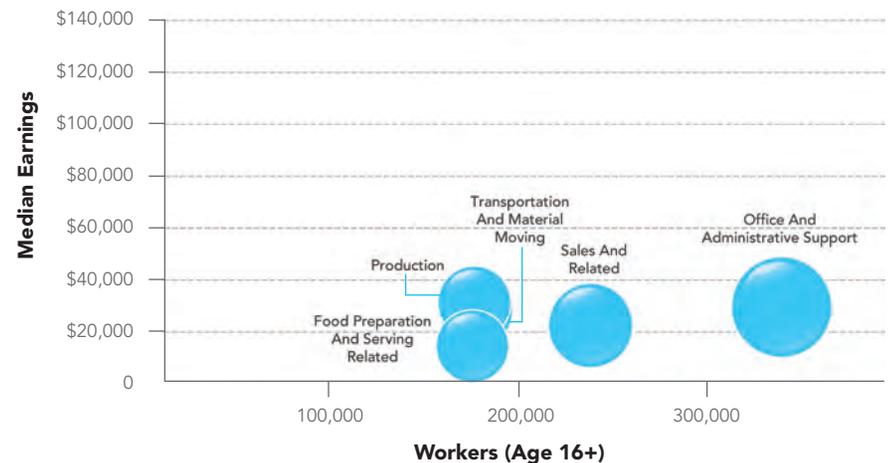
AVERAGE HOUSEHOLD BUDGET INDEX

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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Go online for gaming, watching movies, employment searches, and posting pics on social media.
- Prefer cellphones over landlines, and use their mobile devices for entertainment such as streaming movies and music.
- Drink energy and sports drinks.
- Participate in leisure activities including sports, playing board games and video games.
- Watch Comedy Central, Nickelodeon, and PBS Kids Sprout.

HOUSING

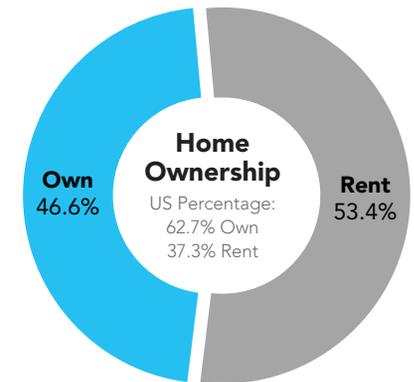
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Typical Housing:
Single Family;
Multi-Units

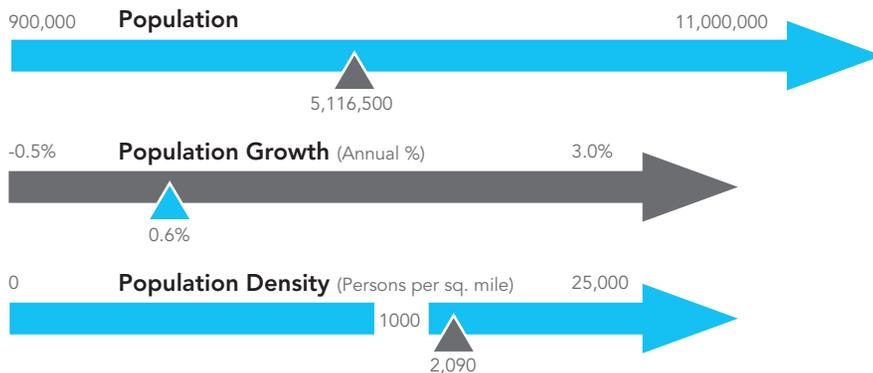
Average Rent:
\$913

US Average: \$1,038



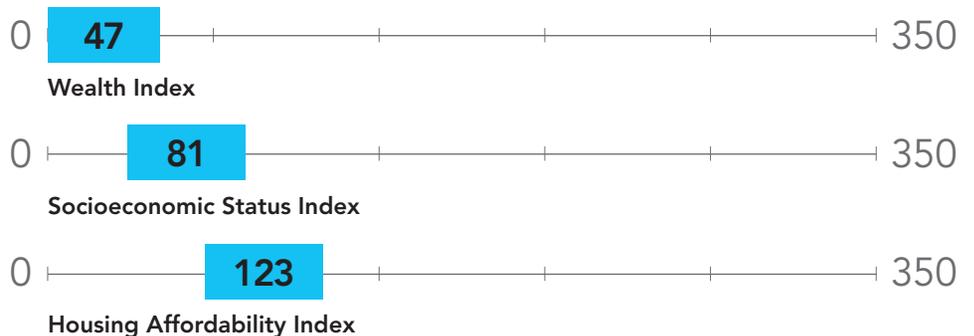
POPULATION CHARACTERISTICS

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ESRI INDEXES

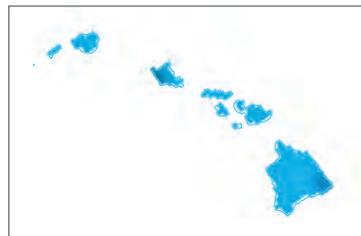
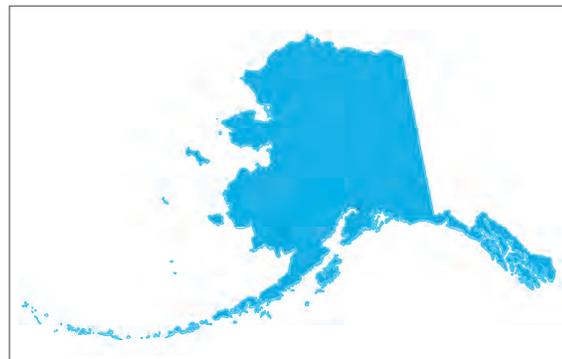
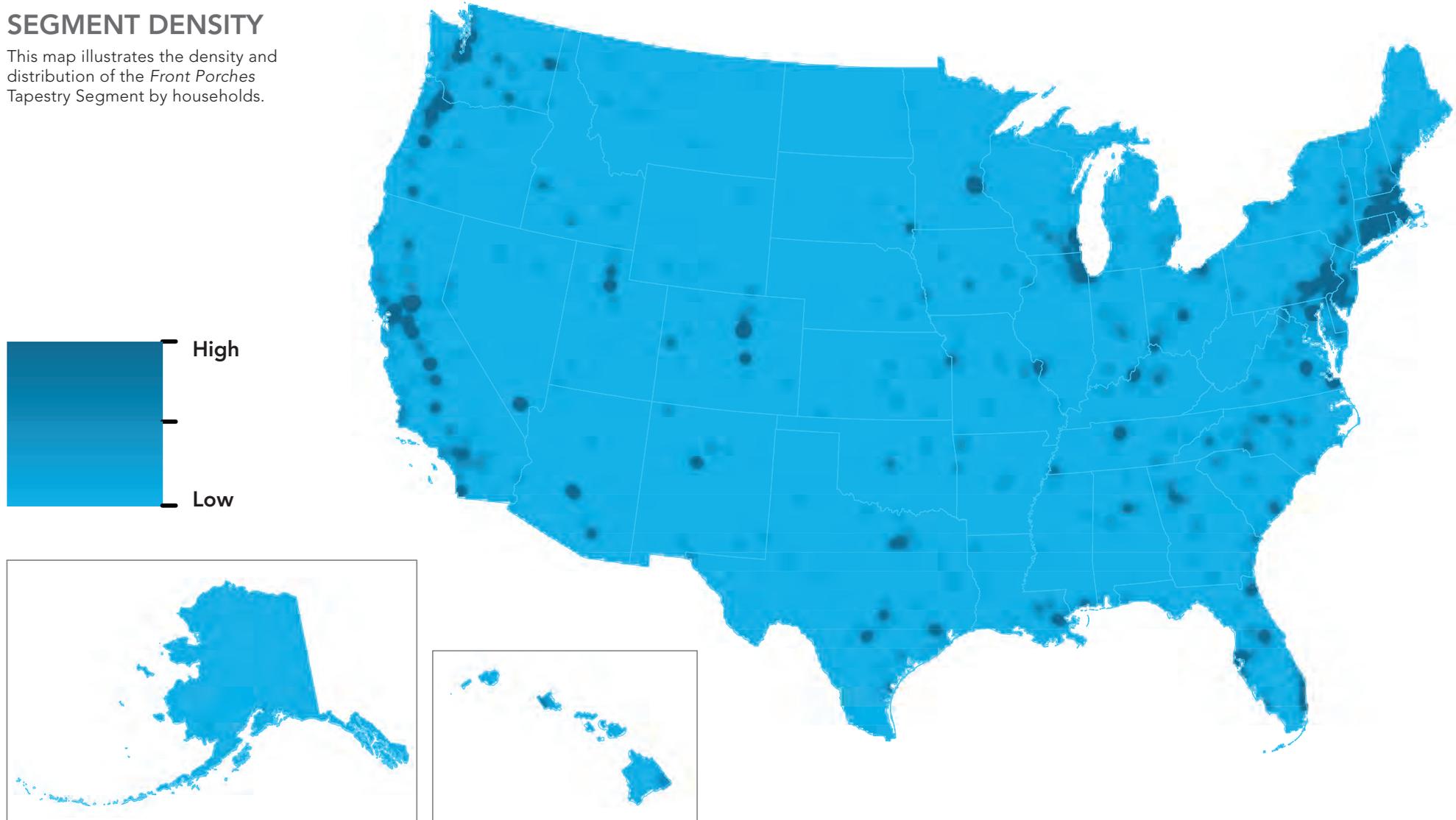
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Front Porches* Tapestry Segment by households.



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LifeMode Group: Ethnic Enclaves

Up and Coming Families

7A

Households: 2,901,200

Average Household Size: 3.12

Median Age: 31.4

Median Household Income: \$72,000

WHO ARE WE?

Up and Coming Families is a market in transition—residents are younger and more mobile and ethnically diverse than the previous generation. They are ambitious, working hard to get ahead, and willing to take some risks to achieve their goals. The recession has impacted their financial well-being, but they are optimistic. Their homes are new; their families are young. And this is one of the fastest-growing markets in the country.

OUR NEIGHBORHOOD

- New suburban periphery: new families in new housing subdivisions.
- Building began in the housing boom of the 2000s and continues in this fast-growing market.
- Single-family homes with a median value of \$194,400 and a lower vacancy rate.
- The price of affordable housing; longer commute times (Index 217).

SOCIOECONOMIC TRAITS

- Education: 67% have some college education or degree(s).
- Hard-working labor force with a participation rate of 71% (Index 114) and low unemployment at 4.6% (Index 84).
- Most households (61%) have 2 or more workers.
- Careful shoppers, aware of prices, willing to shop around for the best deals and open to influence by others' opinions.
- Seek the latest and best in technology.
- Young families still feathering the nest and establishing their style.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

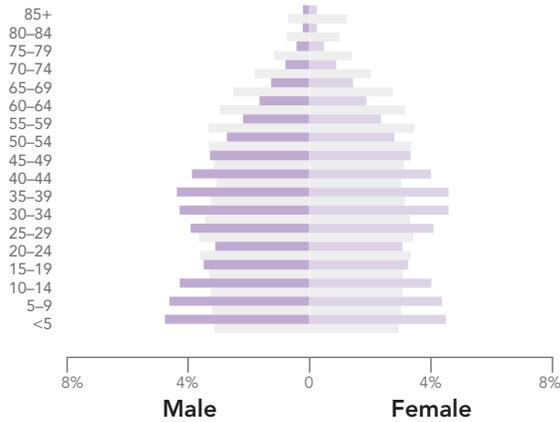
Up and Coming Families



AGE BY SEX (Esri data)

Median Age: **31.4** US: 38.2

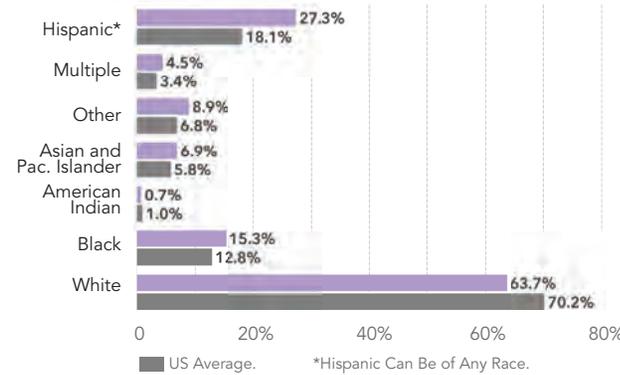
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **73.9** US: 64.0



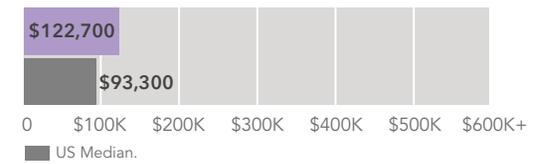
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

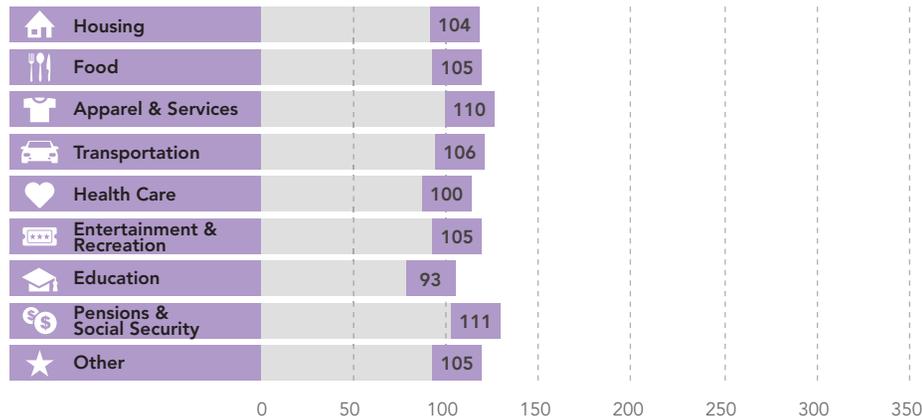


Median Net Worth



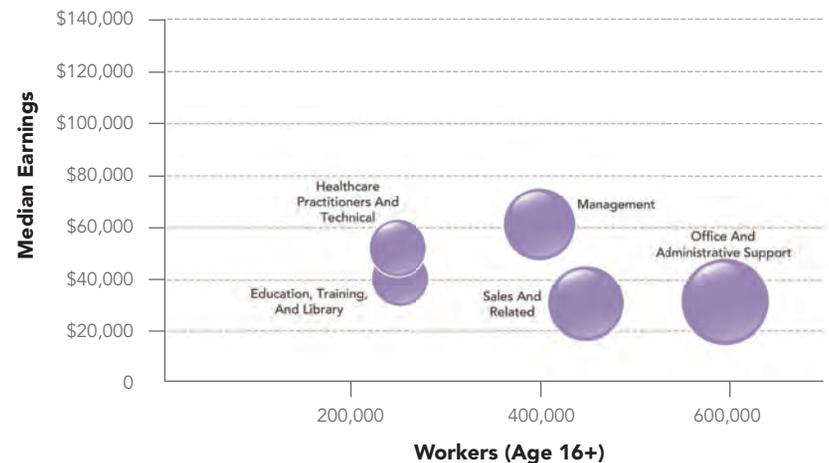
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Rely on the Internet for entertainment, information, shopping, and banking.
- Prefer imported SUVs or compact cars, late models.
- Carry debt from credit card balances to student loans and mortgages, but also maintain retirement plans and make charitable contributions.
- Busy with work and family; use home and landscaping services to save time.
- Find leisure in family activities, movies at home, trips to theme parks or the zoo, and sports; from golfing, weight lifting, to taking a jog or run.

HOUSING

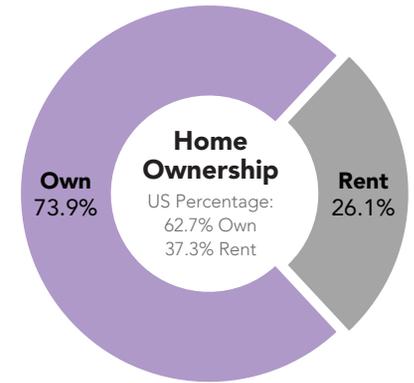
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

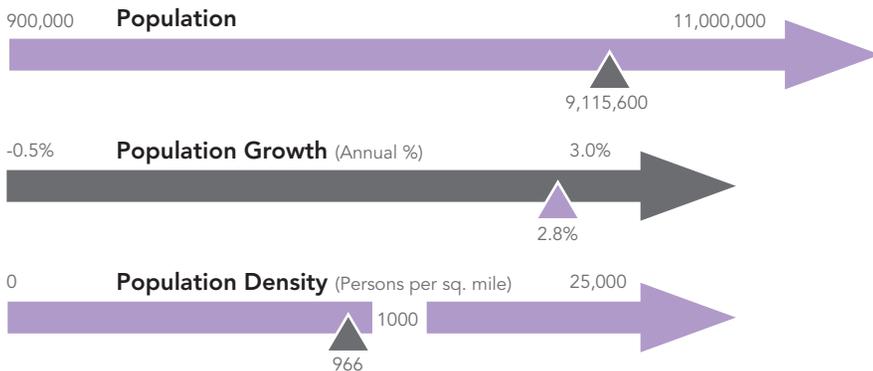
Median Value:
\$194,400

US Median: \$207,300



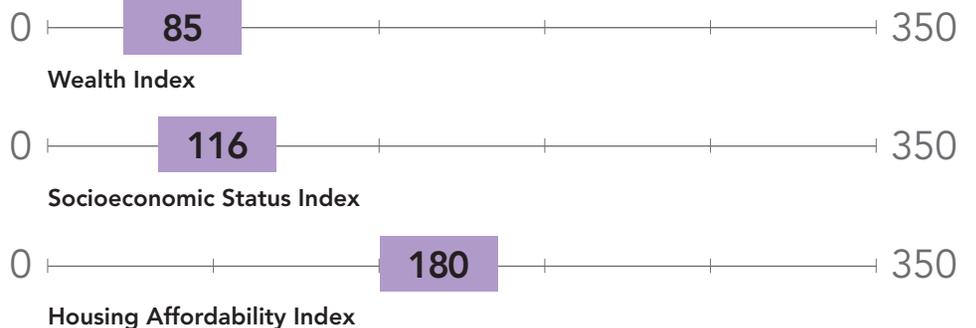
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

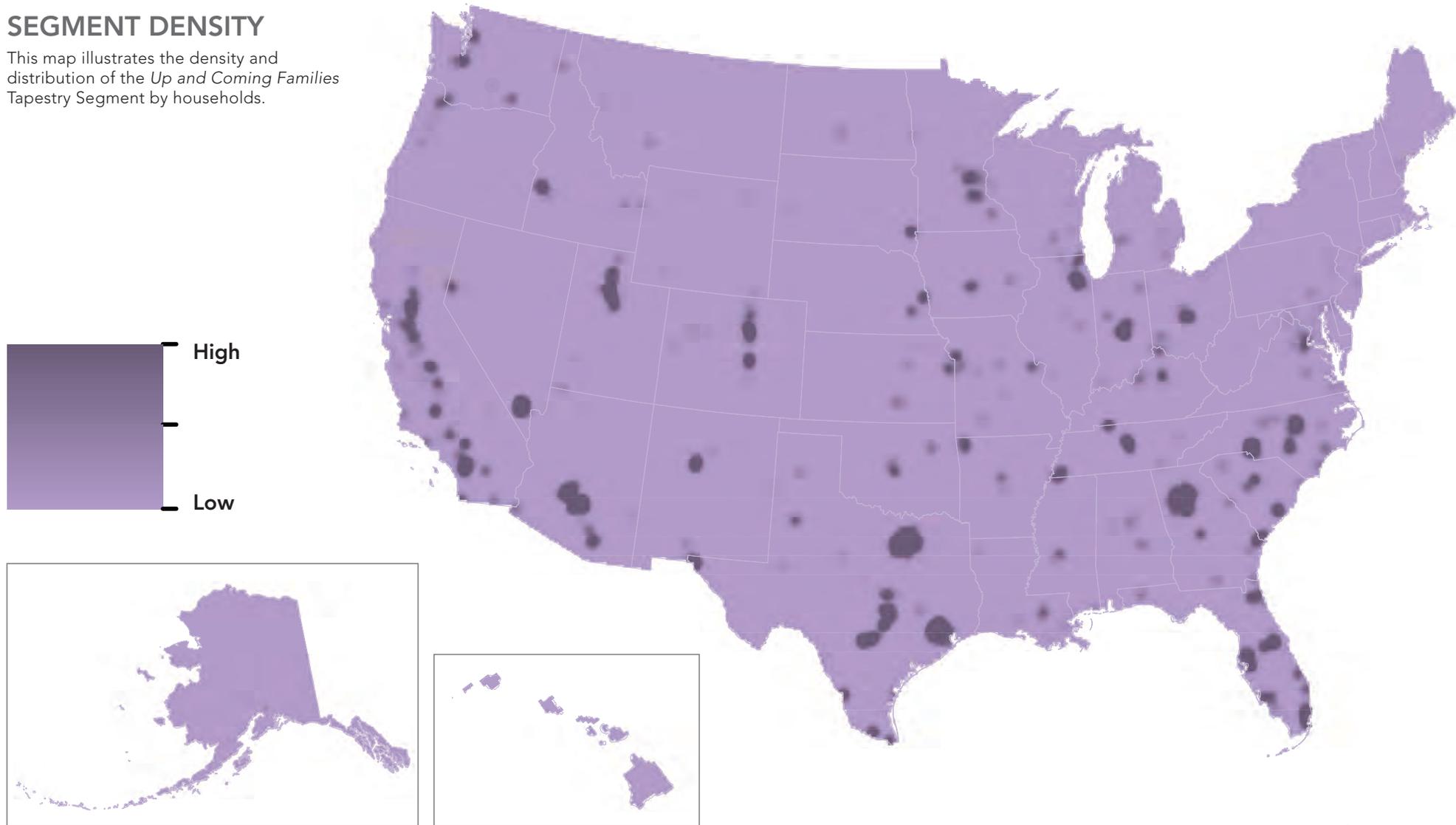


Up and Coming Families



SEGMENT DENSITY

This map illustrates the density and distribution of the *Up and Coming Families* Tapestry Segment by households.



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LifeMode Group: Scholars and Patriots

College Towns

14B

Households: 1,176,200

Average Household Size: 2.14

Median Age: 24.5

Median Household Income: \$32,200

WHO ARE WE?

About half the residents of *College Towns* are enrolled in college, while the rest work for a college or the services that support it. Students have busy schedules, but make time between studying and part-time jobs for socializing and sports. Students that are new to managing their own finances tend to make impulse buys and splurge on the latest fashions. This digitally engaged group uses computers and cell phones for all aspects of life including shopping, school work, news, social media, and entertainment. *College Towns* are all about new experiences, and residents seek out variety and adventure in their lives.

OUR NEIGHBORHOOD

- These are nonfamily households with many students living alone or with roommates for the first time.
- This segment is a mix of densely developed student housing and dorms with local residences.
- Off-campus, low rent apartments comprise half of the housing stock.
- Over three-quarters of the households are renter occupied, with one in ten remaining vacant.
- One-third of homes are single family; mostly occupied by local residents who own their homes.
- This market is bike and pedestrian friendly.

SOCIOECONOMIC TRAITS

- Their limited incomes result in thrifty purchases.
- They do not eat the healthiest foods, nor do they see a doctor regularly.
- They dress to impress with the latest fashions of the season.
- They prefer environmentally friendly products and vehicles that get good gas mileage.
- They're heavily influenced by celebrity endorsements and trends in magazines.
- They feel anything that can be done online is easier than in person.
- They have liberal political views.



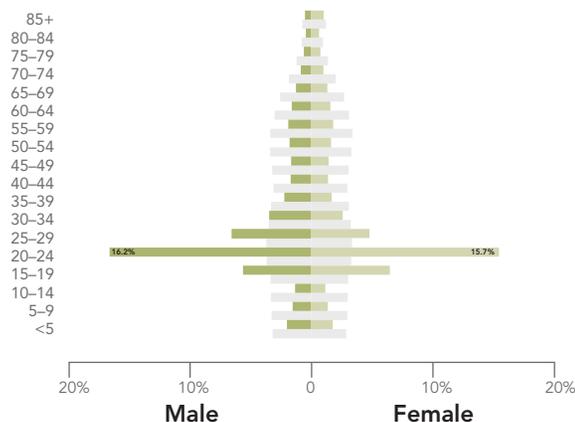
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: **24.5** US: 38.2

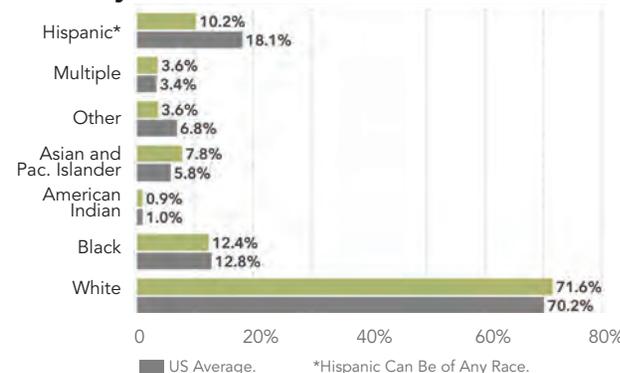
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **56.3** US: 64.0



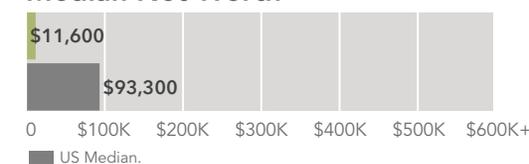
INCOME AND NET WORTH

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Median Household Income

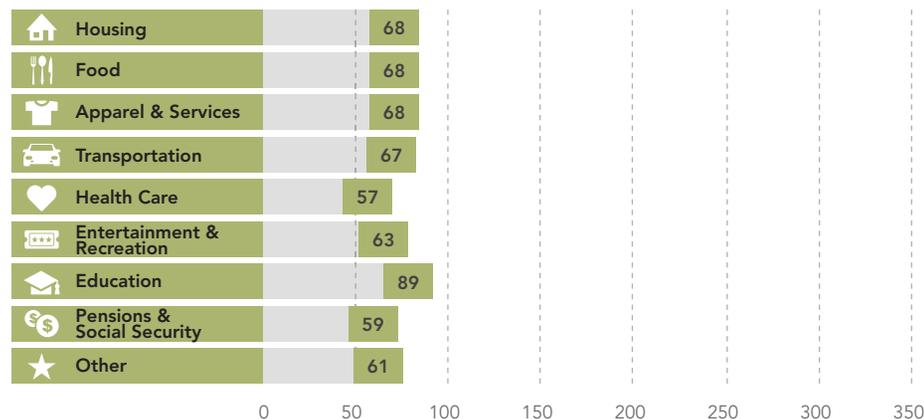


Median Net Worth



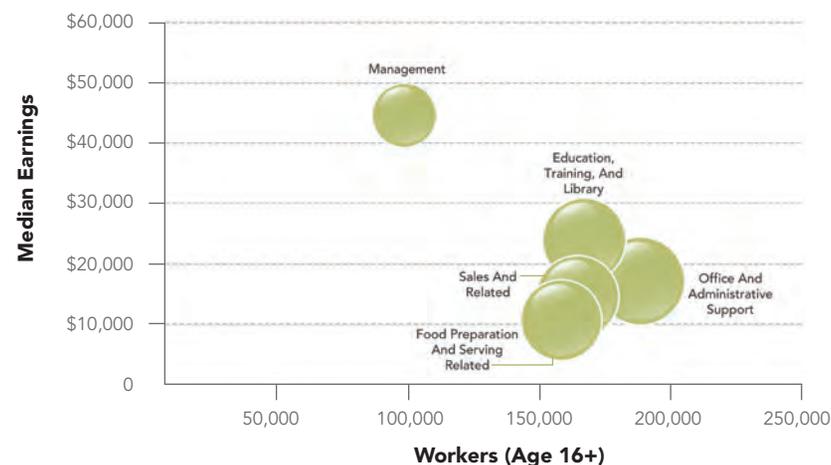
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Own laptops/notebooks, portable MP3 players, and video game systems.
- Prefer to watch movies and TV programs online; but do watch some TV like MTV2, ESPNNews, ESPN2, and Comedy Central.
- Use the Internet for social media connections, blogging, paying bills, downloading music, and searching for jobs.
- Have cell phones only (no landlines) and enjoy customizing them.
- Popular activities: backpacking, Pilates, and Frisbee.
- Go out to the movies and out for drinks.

HOUSING

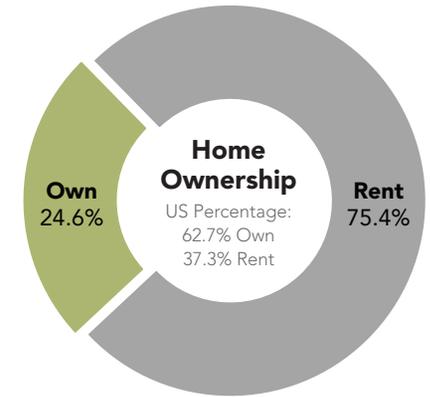
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Multi-Unit Rentals;
Single Family

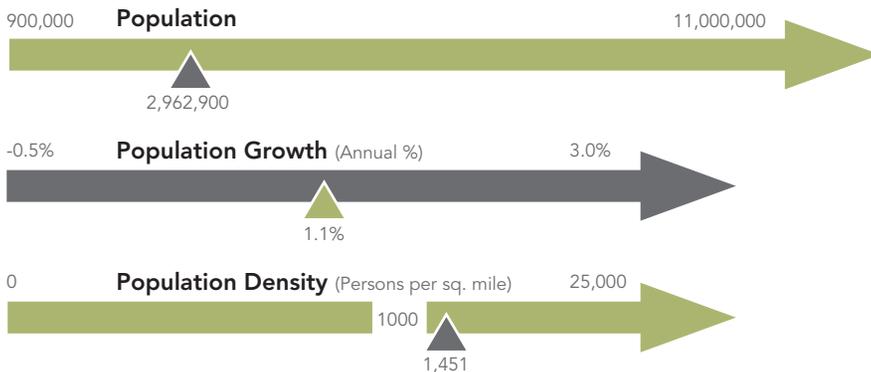
Average Rent:
\$927

US Average: \$1,038



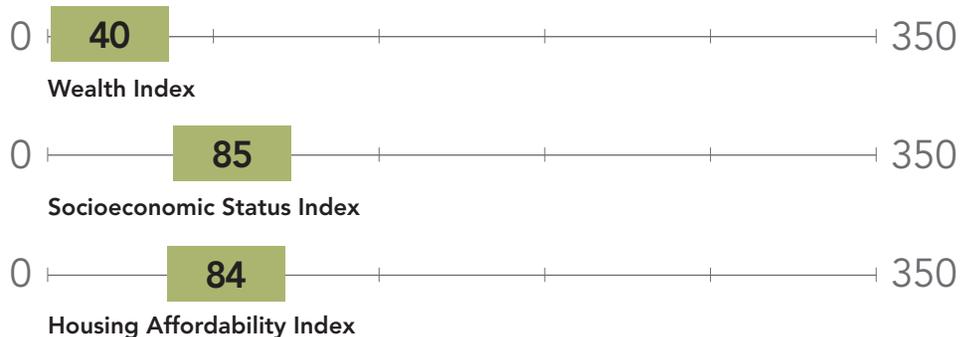
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



College Towns



SEGMENT DENSITY

This map illustrates the density and distribution of the *College Towns* Tapestry Segment by households.



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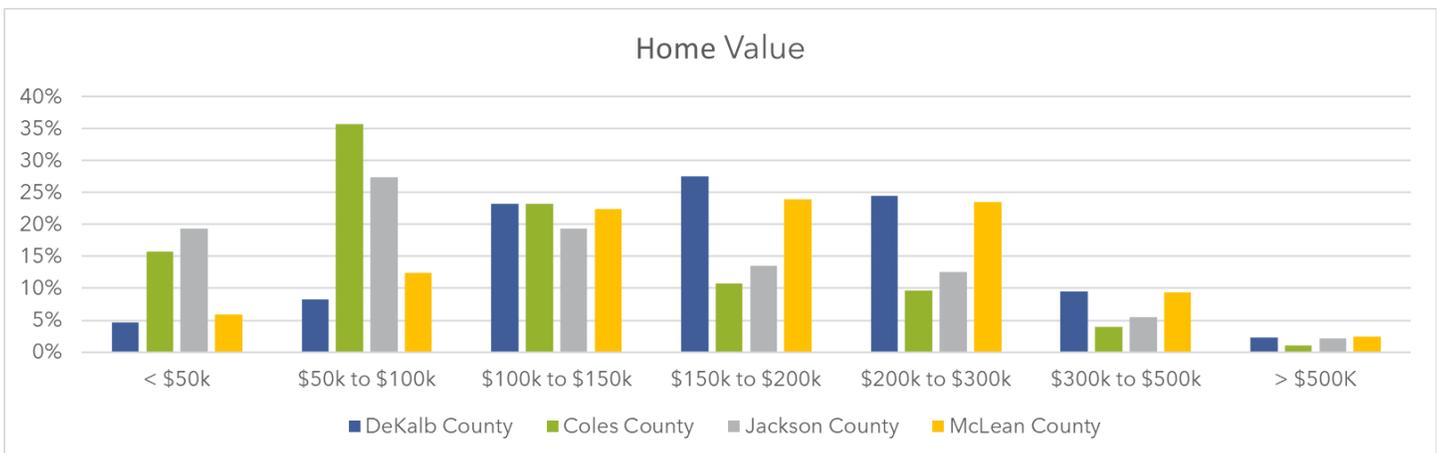
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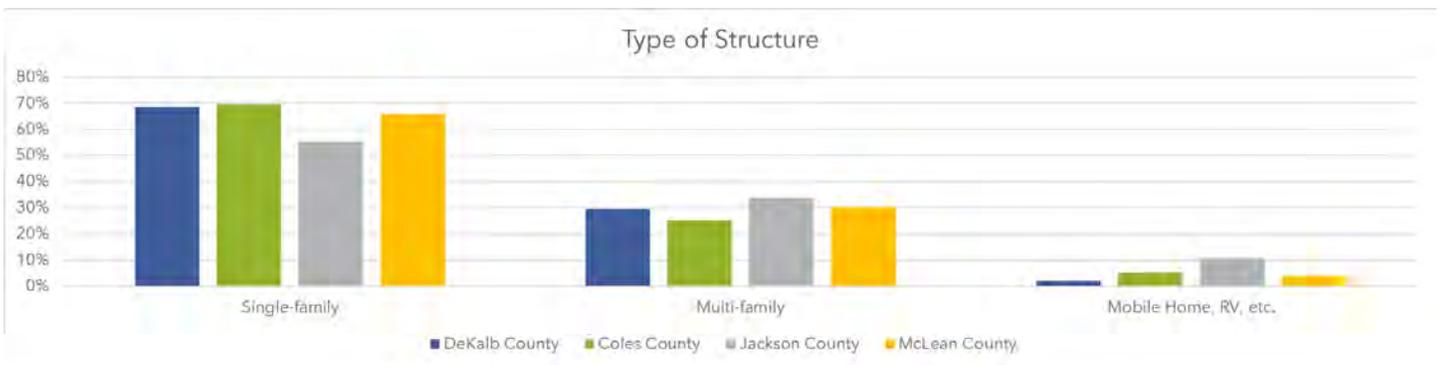
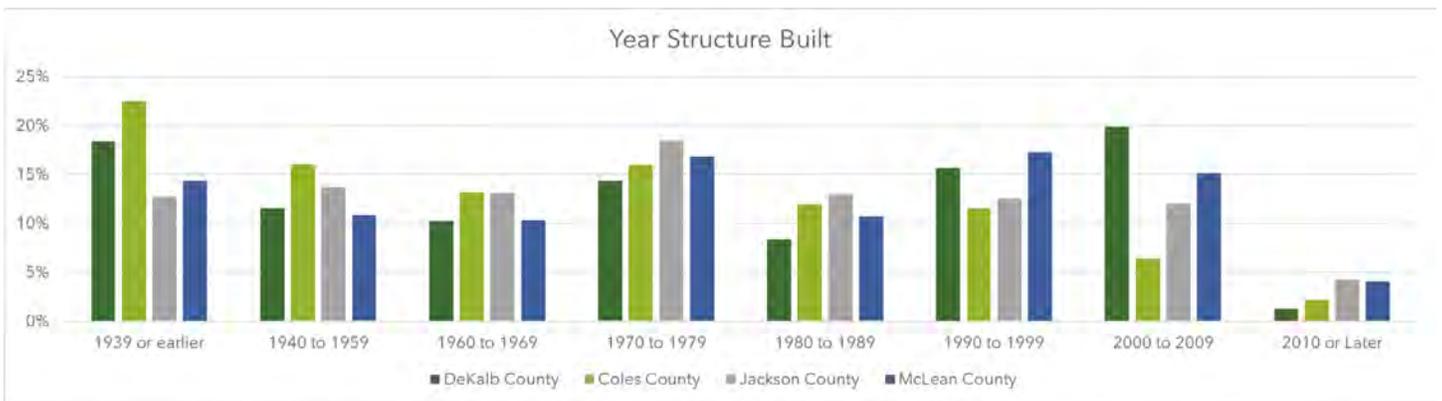
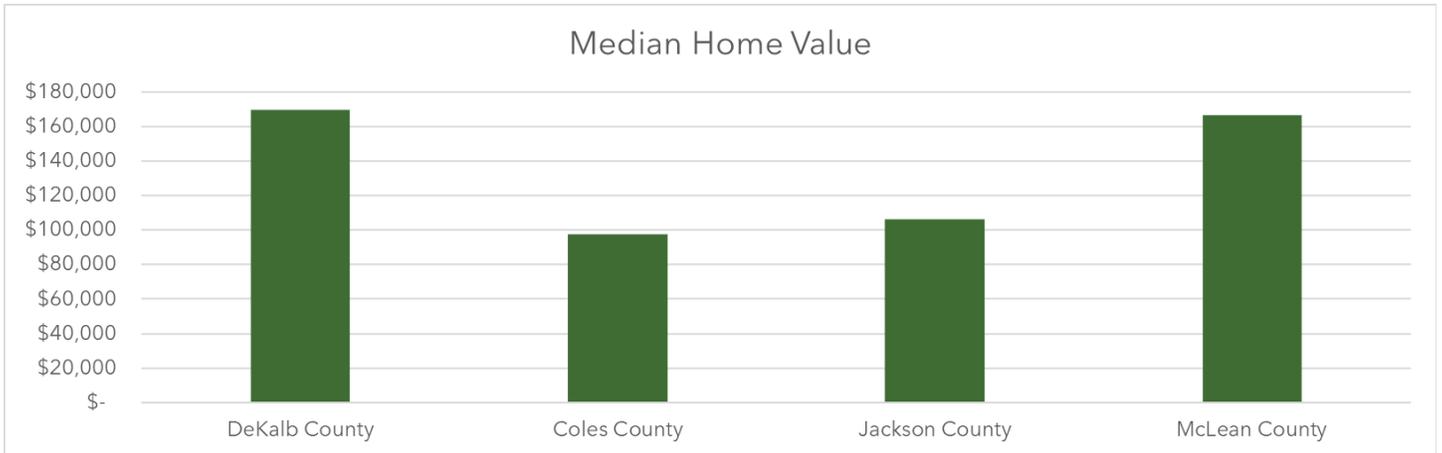


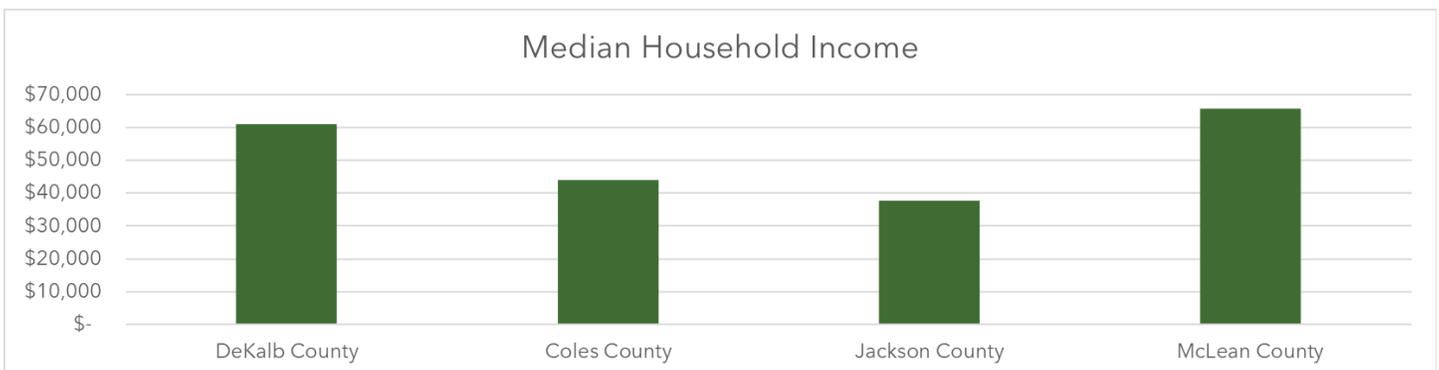
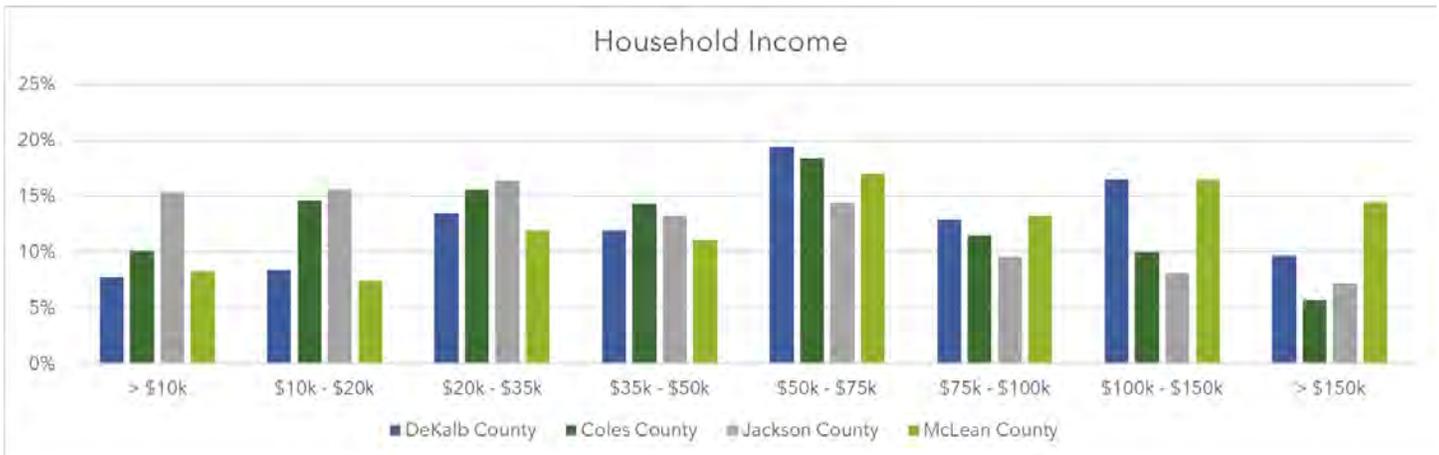
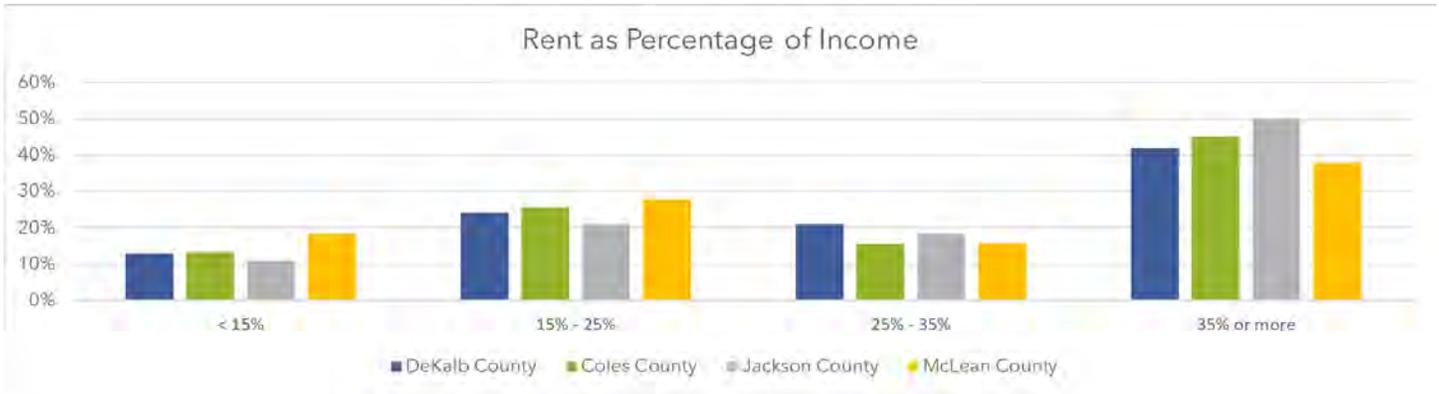
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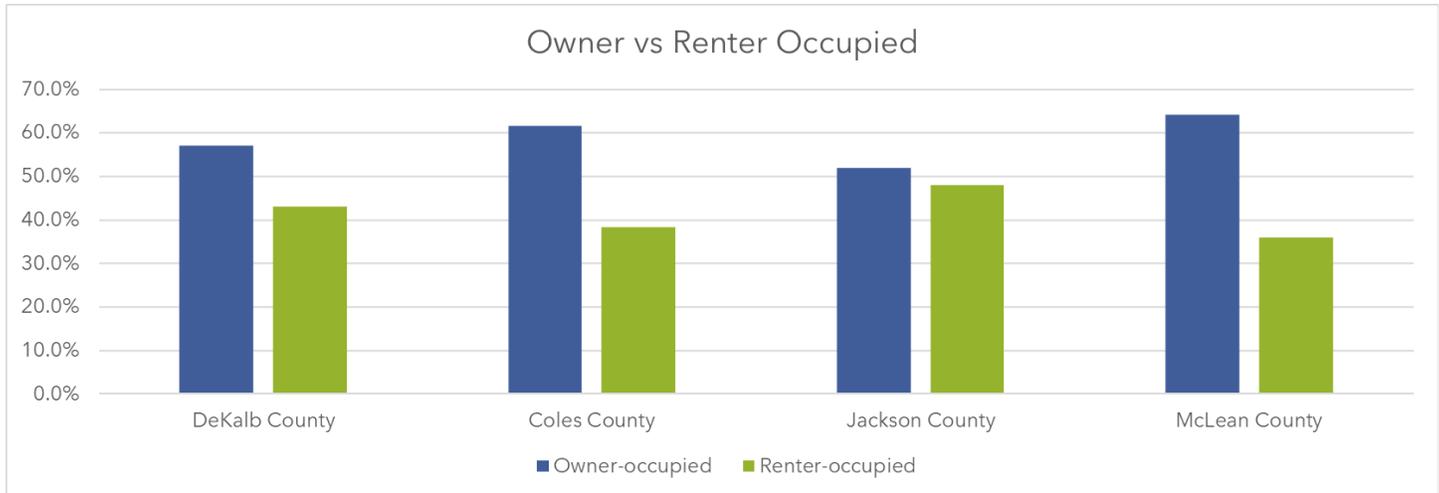
College County Comparison Figures

	DeKalb County	Coles County	Jackson County	McLean County
2019 Population	104,897	50,621	56,750	171,517
University Enrollment	15,755	7,415	14,554	20,635
County Size (Sq. Miles)	635	510	602	1,186









Previous Housing Studies and Plans

Dekalb County Thriving! CEDS for DeKalb County

Dekalb County has a published comprehensive economic development strategy (CEDS). Their CEDS was created for 2018 to 2023 and analyze all aspects of the economic development strategy. The plan begins looking at the existing environment. For demographics, these were the following takeaways:

- Commuting patterns show that 50.8% of people working in DeKalb County live in DeKalb County
 - An additional 23.2% of DeKalb County workers commute from adjoining counties, a significant share from Cook, Will, and DuPage (20.2%)
- The population decreased by 0.6% from 2010 to 2016
 - Counties closer to Chicago are the ones absorbing the growth of the Metropolitan Statistical Area (MSA)
- Those 65 years of age and older grew by 20.2% in DeKalb County and 24.3% in the region between 2010 and 2016
- In addition, older working-age adults (those aged 50 to 64 years) increased by 7.8% in DeKalb County and by 10.1% in the region
- While the under 35 age group still accounts for about half of the total population, recent trends show cause for concern
- Public services will need to be reallocated to meet the needs of an aging population, an exercise complicated by the fiscal challenge of generating sufficient revenue from a smaller working-age (and tax-paying) population
- The plan did not identify housing as a major goal. However, one goal is to ensure talent pipeline and a strategy for that is to “support the development of housing stock that meets the needs of a range of workers”. The plan does give some background on the existing housing stock.
- In the region, 73.5% of housing units were owner-occupied in 2016 while in DeKalb County, only 57.6% of housing units were owner-occupied, with 42.4% occupied by renters
- This difference may be explained by the large student population living on and off-campus, mainly in the City of DeKalb. For example, in the City of DeKalb, 41.6% of housing is owner-occupied compared to 63.0% of housing in neighboring Sycamore
- The age of housing in DeKalb County is consistent with that of adjoining counties

DeKalb Housing Information Project

With over 16,500 enrolled students, Northern Illinois University (NIU) has an impact on the housing market, especially in the city of DeKalb. In 2013 and 2014 the NIU Center for Governmental Studies (CGS) produced a report on housing in the city. The report displays data and information but does not provide explicit recommendations for future housing needs for the city or the students. The 2014 report states:

- DeKalb’s housing stock consists of 56% rented and 44% owned dwelling units with an additional capacity to house over 7,500 people in group quarters
 - This group quarters capacity includes 4,984 on-campus residence hall units
- Of the rented units, approximately 69% are traditional multi-family units, 24% are single-family and the remaining 7% are mixed-use and rooming houses
- The owned dwelling units consist of mobile homes (5%) and non-mobile homes (95%)
 - Mobile homes are all located within one neighborhood
- Although the majority of all dwelling units are rented, the highest concentrations of rented units (neighborhoods where rental units comprise 50% or more of the total dwelling units), are found in 10 neighborhoods (nine neighborhoods if NIU campus is excluded; the NIU campus is predominantly group quarters). Alternatively, 14 neighborhoods contain predominantly owned dwelling units

The report has very detailed data on all neighborhoods of the city and includes profiles and in-depth statistics on each area. Included are maps on almost all topics to visualize the neighborhood comparison; topics are ranging from median household income to the number of safety threats. Overall, the report allows for a comprehensive understanding of the neighborhood fabrics in the City of DeKalb and can be used to provide background data needed for decision making.

Out of Reach, The High Cost of Housing

Out of Reach is a study published every year by the National Low Income Housing Coalition. It looks at every state and analysis issues that surround housing and those who are low-income and cost burden. In 2019, they found that there isn’t a single state, metropolitan area or county in the entire nation where a worker can earn the federal minimum wage of \$7.25/hour, or the prevailing state minimum wage in places that have a higher minimum wage, and afford a two-bedroom home at fair market rent while working a standard 40-hour week. In Illinois, there is no place that a worker could even afford a one-bedroom at a fair market rate. If someone were to work minimum wage, they would have to work 85 hours per week to afford a 1-bedroom unit at a fair market rate.

They found that in Illinois that there are 450,590 low-income renter households yet only 36 affordable rental homes per 100 extremely low-income renter households. Additionally, 71% of extremely low-income renter households are severely cost burden.

For a 2-bedroom housing wage, the most expensive areas are:

- | | |
|---|---------|
| 1. Kendall County - | \$23.75 |
| 2. Chicago-Joliet-Naperville, IL HUD Metro FMR Area - | \$23.31 |
| 3. Grundy County - | \$21.60 |
| 4. DeKalb County - | \$18.52 |

Accelerated redevelopment in prime real estate markets is a contributing factor, driving prices up and in some cases pushing long-time residents out. In addition, many communities in Illinois are experiencing a shrinking supply of affordable units as more lucrative housing options like luxury townhomes and condos are prioritized, or zoning changes prohibit or limit different types of housing options. This context emphasizes the importance of retaining and expanding housing at more affordable price points especially given that the areas around DeKalb County are among the most expensive in the state.

Illinois' 2019 Annual Comprehensive Housing Plan

Each year, the state of Illinois publishes a comprehensive housing plan in compliance with the Comprehensive Housing Planning Act (as amended P.A. 99-0564). This year the plan identified the following eight priorities.

- Low-income households (with particular emphasis on households earning below 30% of area median income);
 - Low-income seniors;
 - Low-income persons with disabilities;
 - Homeless persons and persons at-risk of homelessness;
 - Low- and moderate-income persons unable to afford housing near work or transportation (Live Near Work);
 - Low-income persons residing in existing affordable housing that is in danger of being lost or becoming unaffordable (Preservation);
 - Low-income people residing in communities with ongoing community revitalization efforts; and
 - Other special needs populations, including people with criminal records and veterans experiencing or at risk of homelessness.
- These eight priorities have overlaps and similarities that can be addressed together in comprehensive actions. The report identifies four focus areas to address key priorities.
- Revitalizing Communities - utilize current funding and new programs to develop an appropriate balance of affordable homeownership and rental opportunities
 - Supportive Housing - assist special needs populations and those who transition or remain in community-based living
 - Innovative Use of Resources and Strategies - Identify innovative techniques in accessible design for populations who require accessible features
 - Leadership and Capacity Building - enhance collaborative planning efforts to foster productive housing policy changes

The report continues by looking in-depth at each of the focus areas. For each area, the report outlines the strategies, action items, partners, and principals. They then expand and look at the currently available housing-related programs, and their activity related to the area.

The only time DeKalb was specifically mentioned was in the first focus area when looking at homebuyer programs. DeKalb is one of ten counties that was hard hit by the foreclosure crisis and was approved to be a part of the 1st Homellinois program. This program allows first time home buyers to receive \$7,500 in down payment assistance for a 30-year fixed-rate mortgage.

Sources:

Henriksen, M., Kuhn, G., Robinson, D., Harger, B., Richards, B., & Blanke, A. (2018, June 25). DeKalb County Thriving! Retrieved from http://dcedc.org/wp-content/uploads/2018/08/DeKalb-County-CEDS-Final-Full-Report_for-transmittal-6.28.18.pdf

The Center for Governmental Studies at Northern Illinois University. (2014, December). DeKalb Housing Information Project. Retrieved from <https://www.cgs.niu.edu/Reports/DeKalb-Housing-Study-Year-2.pdf>

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