

CHAPTER 6: HOUSING

Introduction

Housing is a basic need. The range of housing opportunities and choices help define a community's character and provide evidence of the prevailing socio-economic conditions. Important characteristics of housing include variability in service provision and safety, impacts on local economies, influences on road conditions and traffic patterns, and availability of suitable housing for all residents in the county. Community housing stocks are lasting features on the landscape and need to be monitored and maintained to provide long lasting utility and express the desired community character.

Housing Units

Between 1980 and 1990, the number of housing units decreased by 1.5 percent, primarily in rural areas, though many incorporated areas experienced some decline as well. The U.S. Census defines a housing unit as a house, apartment unit, mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters. From 1990 to 2000, Piatt County increased its total housing stock by 571 homes (9.1%). The combination of increasing population and fewer people per dwelling unit made this increase significant in Bement (10%), Monticello (18%), and Sangamon Township (34%). The U.S. Census Bureau estimates that there were 7,201 housing units countywide in 2006. This is a 5.9% increase from 2000. Table 6-1 provides total housing units for incorporated areas and townships between 1980 and 2000.

Table 6-1: Number of Housing Units by Municipality and Township, 1980-2000

	1980	1990	2000
Atwood (Piatt pt.)	317	275	284
Bement	677	656	723
Cerro Gordo	578	577	583
Cisco	130	114	113
Deland	194	196	206
Hammond	226	231	244
Mansfield	366	371	424
Monticello	1872	1880	2225
Bement Township	106	109	80
Blue Ridge Township	184	168	181
Cerro Gordo Township	358	305	314
Goose Creek Township	172	138	144
Monticello Township	185	294	169
Sangamon Township	556	567	762
Unity Township	201	175	161
Willow Branch Township	196	171	185
Total	6318	6227	6798

U.S. Census Bureau – Census 1980, Census 1990, Census 2000

Tenure

From 1980 to 2000, owner occupied housing has increased, comprising over 75 percent of housing in Piatt County in 2000. Renter occupied housing has decreased in number and proportion while vacant housing has decreased overall since 1980. Table 6-2 shows decennial housing tenures from 1980 to 2000.

Table 6-2: County Housing Tenure, 1980-2000

	Owner Occupied	Percent of Total	Renter Occupied	Percent of Total	Vacant	Percent of Total
1980	4503	71.5	1436	22.8	363	5.8
1990	4539	72.9	1395	22.4	293	4.7
2000	5197	76.4	1278	18.8	323	4.8

U.S. Census Bureau – Census 1980, Census 1990, Census 2000

Vacancy Status

Efficient housing markets provide an adequate supply of housing units for sale or rent. This allows for proper absorption of new households due to natural growth as well as migration. The United States Department of Housing and Urban Development (HUD) promotes an overall vacancy rate of 3 percent (1.5 percent for owner occupied and 5 percent for rentals). In 2000, overall vacancy in Piatt County was 4.8 percent. Further data shows that vacancy rates for owner-occupied units were at 1.1 percent while renter-occupied vacancies were at 1.0 percent. This means that 2.6 percent of vacant buildings in Piatt County are owned or rented but do not have permanent residents or continual use. The vacancies attributed as unoccupied or primarily for seasonal use do not supplement the housing market in Piatt County. Similar vacancy rates existed in 1990, as seen in Table 6-3.

Table 6-3: County Occupancy and Vacancy Status, 1990-2000

	1990		2000	
	Actual	Percent	Actual	Percent
Total Housing Units	6227		6798	
Occupied	5934	95.3	6475	95.2
Vacant	293	4.7	323	4.8
For Rent	66	1.1	70	1.0
For Sale Only	56	.9	76	1.1
Rented or Sold, not occupied	n/a	n/a	82	1.2
Seasonal Use	22	.4	3	0.0
For migrant workers	n/a	n/a	0	0.0
Other vacant	149	2.4	92	1.4

U.S. Census Bureau – Census 1990, Census 2000

Size

Single family homes comprise 83.9 percent of housing in Piatt County. Single Family attached units (generally associated with condominiums) are included in the 1-Family category in Table 6-4. These units, however, represent only a small portion of the housing in Piatt County. According to the 2000 Census, only seven percent of homes in Piatt County are multi-family homes.

Table 6-4: Housing Stock by Type

	1990		2000	
	Actual	Percent	Actual	Percent
Total Occupied	5934	95.3	6475	95.3
1-Family	5143	82.6	5704	83.9
2-Family	100	1.6	118	1.7
3+-Family	340	5.5	338	5.0
Other	351	5.6	315	4.6
Unoccupied	293	4.7	323	4.8
Total Units	6227		6798	

U.S. Census Bureau – Census 1990, Census 2000

Age

One-third of all housing units in Piatt County were constructed before 1939, according to the 2000 census. A spike in construction of owner occupied homes occurred between 1960 and 1970, but building rates have steadily decreased since that time. Rental unit ages are evenly distributed, with a slight increase for those built prior to 1939.

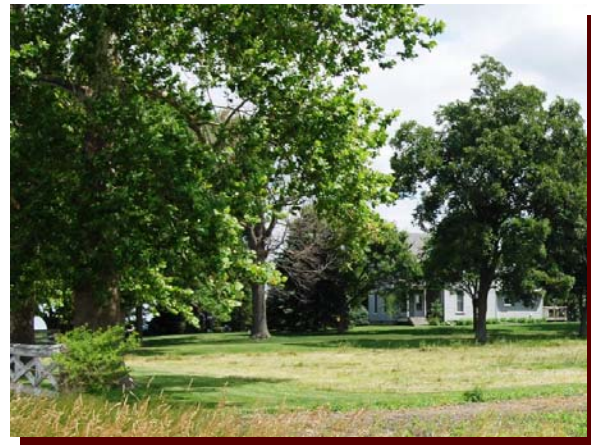
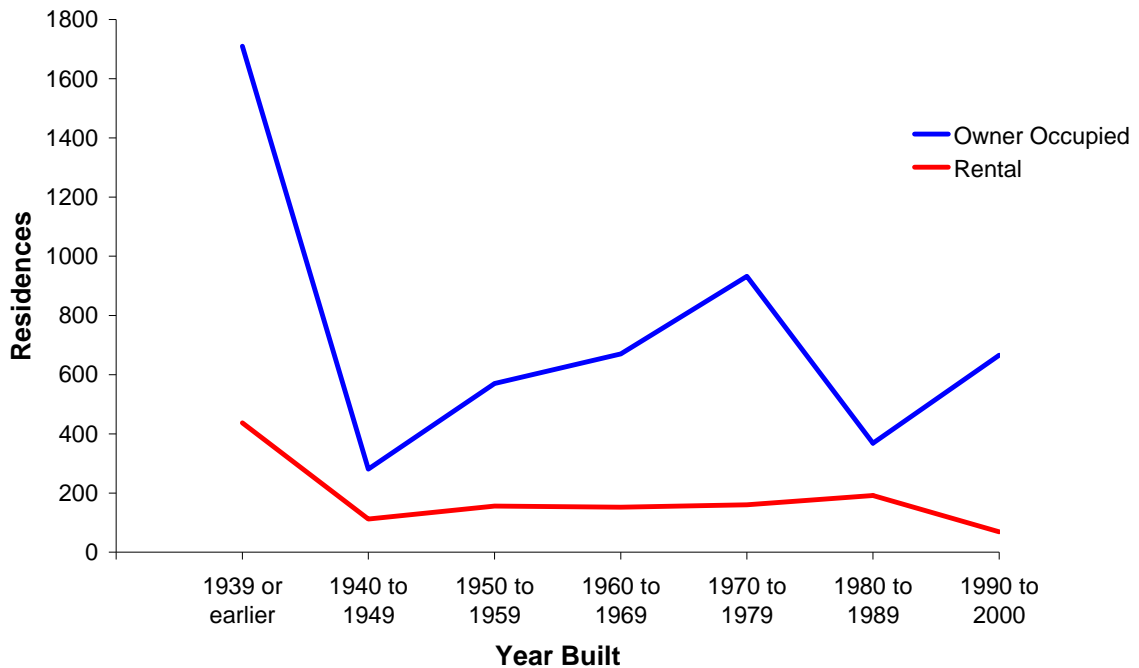


Chart 6-1: Age of Residences



Value

The 2000 Census shows median home values in Piatt County at \$82,600. Value ranges more than doubled since 1990, with the most change occurring in the upper quartile. Compared to surrounding counties, Piatt County has a lower median value than more urban counties such as Champaign and McLean Counties. Piatt County has higher median values than neighboring rural counties Dewitt, Douglas and Moultrie Counties. Of the rural counties, Piatt has the highest value for the lower quartile, while Dewitt has the highest value for the upper quartile.

Table 6-5: Owner Occupied Home Values

	1990	2000	Change
Lower Quartile	\$36,800	\$61,700	67.7%
Median	\$51,200	\$82,600	61.3%
Upper Quartile	\$71,700	\$124,200	73.2%
Inter-Quartile Range	\$34,900	\$62,500	79.1%

U.S. Census Bureau – Census 1990, Census 2000

Table 6-6: Owner Occupied Home Value Comparison, 2000

	Champaign	De Witt	Douglas	McLean	Moultrie	Piatt
Lower Quartile	68,900	53,200	49,600	85,600	53,500	61,700
Median	94,700	74,300	70,500	114,800	72,800	82,600
Upper Quartile	134,000	98,200	96,200	153,300	97,400	124,200

U.S. Census Bureau – Census 2000

Rental values in Piatt County have increased, but at a slower rate than owner values. The largest increase occurred at the upper quartile level. Rental values compared to surrounding counties are below the urban counties (Champaign, McLean) and higher than the predominantly rural counties (DeWitt, Douglas, Moultrie).

Table 6-7: Change in Rent

	1990	2000	Percent Change
Lower Quartile	177	243	37.29
Median	232	346	49.14
Upper Quartile	297	453	52.53
Quartile Range	120	210	75.00

U.S. Census Bureau – Census 1990, Census 2000

Table 6-8: Rental Costs in 2000 Comparison

	Champaign	De Witt	Douglas	McLean	Moultrie	Piatt
Lower Quartile	365	221	241	357	237	243
Median	455	307	317	461	331	346
Upper Quartile	589	392	390	588	402	453

U.S. Census Bureau – Census 2000

Affordability

Affordability is often measured by taking housing costs as a percentage of household income. Basic assessments use a cutoff of 30% of income as an affordable payment. 14.9 percent of households in Piatt County paid greater than 30% of their income in housing costs. 69.4% of the population paid less than 20% of their income in housing costs.

Table 6-9: Housing Cost as a Percent of Household Income, 1999

	Number of Households	Percent of Households
Less than 20 percent	3,023	69.4%
20 to 24 percent	494	11.3%
25 to 29 percent	361	8.3%
30 to 34 percent	222	5.1%
35 percent or more	426	9.8%
Not computed	10	0.2%

U.S. Census Bureau - Census 2000

Supply

Piatt County granted 317 residential building permits for new construction outside of incorporated areas between 1999 and 2007. The majority of these are in areas adjacent to the Sangamon River in Sangamon and Willow Branch Townships.

Table 6-10: Residential Building Permits by Township, 1999-2007

	Permits
Blue Ridge	28
Bement	3
Cerro Gordo	9
Goose Creek	10
Monticello	41
Sangamon	135
Unity	14
Willow Branch	77
Total	317

Piatt County Zoning Department

Housing Programs

Low Income Home Energy Assistance Program (LIHEAP) - Central Illinois Economic Development Corporation (CIEDC)

LIHEAP energy assistance will provide a one-time benefit to eligible households to be used to pay energy bills.

Weatherization – Central Illinois Economic Development Corporation (CIEDC)

Weatherization Services include energy efficiency, heating system examination, and health/safety items including smoke alarms, CO detectors, and fire extinguishers.

CDBG – Central Illinois Economic Development Corporation (CIEDC)

Works to ensure decent affordable housing, provide services to the most vulnerable in our communities, and create jobs through the expansion and retention of businesses.

Key Findings

- Housing stock in Piatt County increased by 571 homes between 1990 and 2000.
- Housing stock in rural areas increased between 1990 and 2000, but not uniformly. Sangamon and Willow Branch Townships had greater increases than other townships.
- It is estimated that an increase in the number of housing units has continued through the latest available data (2005).
- Housing units are primarily owner-occupied and comprise the majority of units in Piatt County.
- Vacancy rates due to sales are smaller than levels recommended by HUD.
- A greater number of vacancies in Piatt County are due to non-permanent residence and seasonal use homes.
- Nearly 84 percent of occupied homes are single family units.
- One-third of all housing units in Piatt County were constructed before 1939.
- Home values are increasing and reaching those of more urban counties like Champaign and McLean counties.
- 14.9 percent of the population in Piatt County paid greater than 30% of their household income towards housing costs in 1999.
- Rural residential development has increased primarily in Sangamon and Willow Branch Townships.

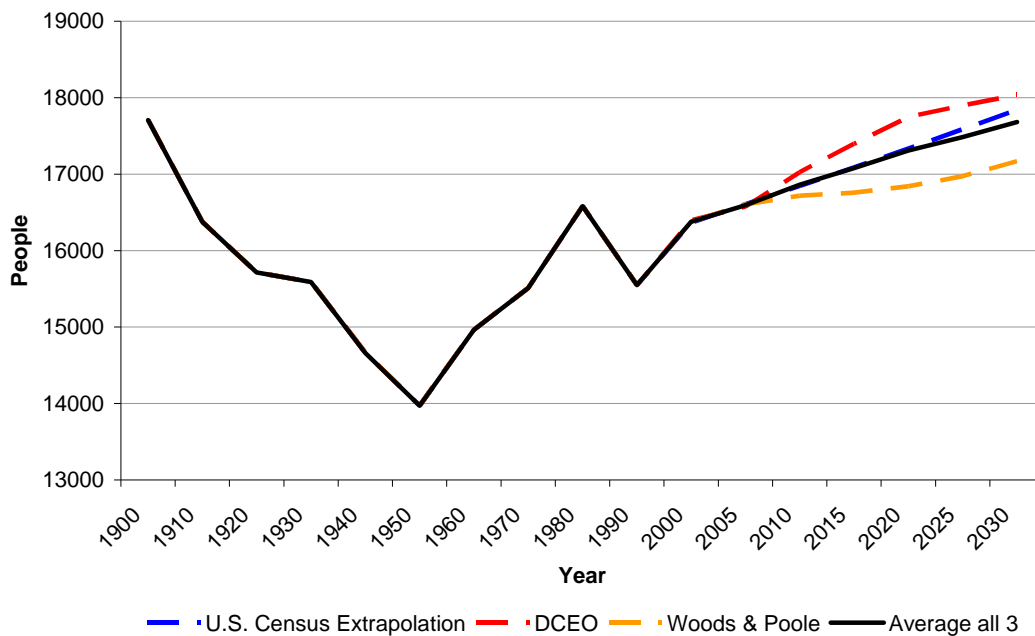
Plans for Housing

This section establishes goals, objectives and strategies for the future condition of housing in Piatt County. Recommendations included in this chapter are intended to promote an adequate supply of decent housing and that the existing housing stock is maintained and used appropriately as demand and standards change. The framework of homes and other land uses form neighborhoods which create the functional unit of a community. Maintenance and appropriate uses throughout all parts of the neighborhood units ensures the long-term health and viability of entire communities.

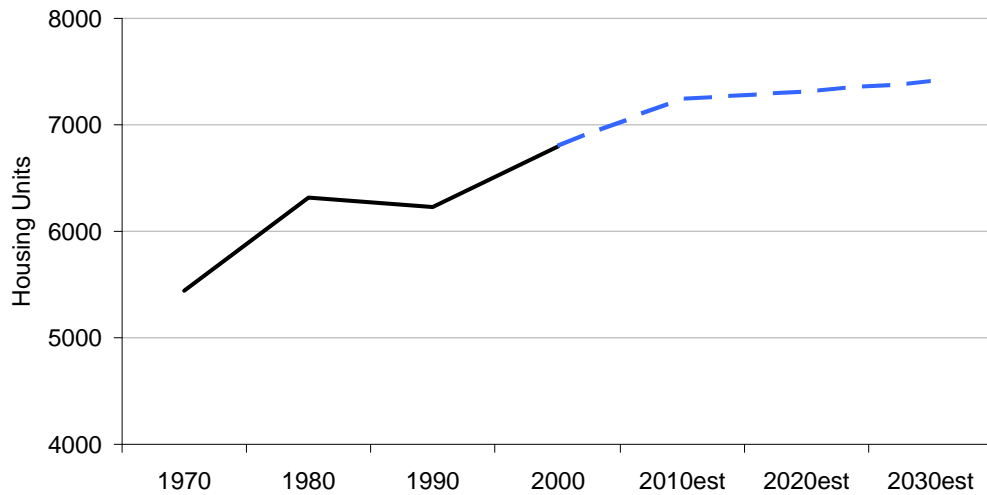
Projections

Future housing demand is projected using population growth trends. Existing household size and density data were used to convert population estimates to housing estimates. Population projections show a moderate increase from 2010 to 2030. Housing projections show a high rate of growth until 2010 and then a slower than moderate rate from 2010 to 2030. This is a reflection of the high growth that was experienced between 2000 and 2007. Recent housing estimates from the U.S. Census show greater than expected housing development in Piatt County. However, this growth rate is expected to slow and reach expected targets over the next 20 years.

Population Projections



Housing Projection



Issues in Housing

Overall, residents are satisfied with housing options in Piatt County, which is observed in data showing that the median family (in terms of income) can afford the median home in Piatt County. There is a small population that is potentially underserved and could benefit from more alternatives in affordable housing. Piatt County residents feel that they have a strong housing stock that is affordable and provides rural living options that aren't easily found closer to larger cities. Residents have noticed that recent developments have resulted in greater impacts on resources such as farmland and natural areas. Residents also identified threats to housing including a lack of industry to support the local tax base, rural development detracting from community, and potential industrial development locating too close to residential areas. The following issues were derived from input received during the planning process:

- Of those surveyed, 84 percent of home owners and 75 percent of renters, were overall satisfied with housing options available in Piatt County.
- How can we improve the aging housing stock in Piatt County?
- How can adequate housing options for seniors be addressed?
- How can decent housing be made available for persons with low income?
- How can the detrimental effects on agriculture, environment, rural character, and infrastructure from rural housing development be reduced?
- How do we maintain the influential attributes that draw people into living in Piatt County?
- How can opportunities for renewable energy and energy efficiency be used in Piatt County?

Best Management Practices

The following best management practices were collected from adopted comprehensive plans and recommendations from professional organizations like the American Planning Association.

- Encourage a variety of housing types in existing and new neighborhoods.
- Meet the housing needs of senior citizens and those with special needs.
- Develop educational outreach regarding local housing issues.
- Inform residents about Right to Farm Resolution, especially residents living in rural areas and urban edges next to agricultural land.
- Encourage home design that enhances and fits within community character.

Goals and Objectives

Goal 1: Piatt County will have a mix of housing types that reflect income-based demand while ensuring that housing inventories remain appealing to the desires of the community.

Objective 1.1: Take maximum advantage of federal and state funding for housing rehabilitation of substandard structures.

Goal 2: Piatt County will continue to be an attractive place to live for residents.

Goal 3: Adequate infrastructure and public services to support existing and new developments will be provided in a fiscally responsible manner.

Objective 3.1: Promote growth contiguous to urban areas in order to optimize infrastructure costs and prevent leap frog development.

Objective 3.2: Developers will pay an equitable amount for infrastructure improvements related to their new developments.

Goal 4: Land uses in Piatt County will be planned in consideration of adjacent land uses and residents.

Goal 5: Encourage the construction of energy efficient and water conserving housing through public education programs and regulations that promote innovative and environmentally sensitive building technologies.

Objective 5.1: Provide information about state and federal incentives for using environmentally friendly practices.

Goal 6: Encourage ADA accessible housing in new developments and renovation projects.

Future Conditions

In 2030, Piatt County will have a diverse, healthy, and desirable housing stock. Residents will have access to an appropriate distribution of single family and multi-family housing types. A variety of housing sizes will provide residents with the appropriate choice for their needs. Diverse housing, mixed with non-residential uses establishes a symbiotic relationship where residents support businesses, and businesses enhance residents' quality of life. Piatt County residents will find that they can find a variety of housing types including those with Universal Design and in close proximity to employment centers. Homes will be predominantly located in urban areas where access to services, jobs, and transportation options are excellent. The homes that are built in rural areas will not compromise the rural character of Piatt County. Rural development will be situated to blend into the existing rural fabric.

Homes in Piatt County are attractive and healthy. A variety of programs will assist urban and rural homeowners in maintaining their property in good repair. The housing stock in Piatt County has great value and is worth the expense of maintaining. The well maintained housing stock has a direct impact on the health and well-being of Piatt County residents. Exposure to carbon monoxide, mold, and pesticides in the home are greatly reduced.

Residents of Piatt County will find desirable homes that use design, quality products, and technology that promote self-sufficiency and efficient living. Development strategies are created to include anticipated demand from aging, low income, and commuter populations. Homes are designed to be durable and adaptive to the long-term needs of a number of residents. Residents are less dependent on electricity and other forms of mass produced energy. Onsite energy and conditioning systems are used to increase self-sufficiency and minimize consumption of non-renewable resources.

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