

CHAPTER 2
Housing in Ogle County

Section 2.1 Housing Inventory

A. Housing Tenure

Housing tenure information sheds light on how residents live in the community. Occupancy and vacancy characteristics can help indicate if the current amount of housing stock is sufficient to meet existing demand. Between 2000 and 2010, Ogle County experienced a net increase of 2,141 units to its housing stock (Table 2.1). Over that time period, Ogle County owner-occupied housing units increased by 10.8%, while renter-occupied housing units increased by 0.5%. For comparison, Illinois overall had a lower percentage of owner-occupied housing units in the 2010 Census year (67.5% to 76.3%), and a higher percentage of renter-occupied housing units (32.5% to 23.7%).

Table 2.1
Comparison of Housing Occupancy
Ogle County and State of Illinois

	Ogle County 2000	Ogle County 2010	Illinois 2000	Illinois 2010
Occupied Housing Units <i>% of Total Housing Units</i>	19,278 94.4%	20,856 92.4%	4,591,779 94.0%	4,836,972 91.3%
Owner-occupied <i>% of Occupied Units</i>	14,369 74.5%	15,922 76.3%	3,088,884 67.3%	3,263,639 67.5%
Renter-occupied <i>% of Occupied Units</i>	4,909 25.5%	4,934 23.7%	1,502,895 32.7%	1,573,333 32.5%
Vacant Housing Units <i>% of Total Housing Units</i>	1,142 5.6%	1,705 7.6%	293,836 6.0%	459,743 8.7%
Total Housing Units	20,420	22,561	4,885,615	5,296,715

Source: U.S. Bureau of the Census

The U.S. Department of Housing and Urban Development has established a minimum target rate for overall unit vacancy of 3% to assure an adequate choice of housing for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5%, while a vacancy rate of 5% is acceptable for rental units. According to Census data, Ogle County has a homeowner vacancy rate of 2.5% and a rental vacancy rate of 9.1%, indicating an adequate supply of housing choices for consumers. Table 2.1 shows that Ogle County had an overall year 2010 vacancy rate of 7.6% (up 49.3% from 2000 vacancy rate of 5.6%), a rate slightly lower than Illinois as a whole.

B. Structure Type

Structure type information (single family, duplex, multi-family, etc.) is a common method used for describing the physical characteristics of housing stock. The following “number of units in structure” information provides insight into the mix of housing types in the County. Table 2.2 below compares the distribution of structure types within Ogle County with the State of Illinois as a whole, over two Census periods. In the year 2010, single-family homes (1-unit detached) made up 81.7% of Ogle County housing units, a significantly higher percentage than Illinois (58.5%). The single-family detached homes within Ogle County increased in number and in percentage of total units over the last ten years. Illinois as a whole has also seen the number of single family homes increase, and single family homes as a percentage of total

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

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

	Ogle County 2000	Ogle County 2010	Illinois 2010	Illinois 2010
1-unit, detached	16,174 <i>79.2%</i>	18,297 <i>81.7%</i>	2,831,011 <i>57.9%</i>	3,080,828 <i>58.5%</i>
1-unit, attached	219 <i>1.1%</i>	398 <i>1.8%</i>	235,485 <i>4.8%</i>	304,782 <i>5.8%</i>
2 units	929 <i>4.5%</i>	942 <i>4.2%</i>	338,065 <i>6.9%</i>	316,577 <i>6.0%</i>
3 or 4 units	700 <i>3.4%</i>	531 <i>2.4%</i>	318,494 <i>6.5%</i>	357,363 <i>6.8%</i>
5 to 9 units	542 <i>2.7%</i>	495 <i>2.2%</i>	301,361 <i>6.2%</i>	327,237 <i>6.2%</i>
10 to 19 units	426 <i>2.1%</i>	523 <i>2.3%</i>	211,482 <i>4.3%</i>	214,592 <i>4.1%</i>
20 or more units	658 <i>3.2%</i>	539 <i>2.4%</i>	491,167 <i>10.1%</i>	520,702 <i>9.9%</i>
Mobile home	763 <i>3.7%</i>	661 <i>3.0%</i>	156,584 <i>3.2%</i>	144,150 <i>2.7%</i>
Boat, RV, van, etc.	9 <i>0.0%</i>	0 <i>0.0%</i>	1,966 <i>0.0%</i>	1,383 <i>0.0%</i>
Total Housing Units	20,420 <i>100%</i>	22,386 <i>100%</i>	4,885,615 <i>100%</i>	5,267,614 <i>100%</i>

Source: U.S. Bureau of the Census; American Community Survey (2006-2010 ACS 5-Year Estimates)

C. Housing Conditions: Age and Value

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

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

Year Structure Built	Ogle County 2000	Ogle County 2010	Illinois 2000	Illinois 2010
2005 or later	---	696 <i>3.1%</i>	---	171,665 <i>3.3%</i>
2000-2004	---	1,497 <i>6.7%</i>	---	358,774 <i>6.8%</i>
1990 to 1999	3,201 <i>15.7%</i>	2,904 <i>13.0%</i>	604,961 <i>12.4%</i>	560,625 <i>10.6%</i>
1980 to 1989	1,397 <i>6.8%</i>	1,658 <i>7.4%</i>	473,462 <i>9.7%</i>	468,049 <i>8.9%</i>
1970 to 1979	3,294 <i>16.1%</i>	3,550 <i>15.9%</i>	798,295 <i>16.3%</i>	775,239 <i>14.7%</i>
1960 to 1969	2,634 <i>12.9%</i>	2,434 <i>10.9%</i>	715,007 <i>14.6%</i>	635,128 <i>12.1%</i>
1940 to 1959	3,842 <i>18.8%</i>	3,473 <i>15.5%</i>	1,190,514 <i>24.4%</i>	1,080,066 <i>20.5%</i>
1939 or earlier	6,052 <i>29.6%</i>	6,174 <i>27.6%</i>	1,103,376 <i>22.6%</i>	1,218,078 <i>23.1%</i>

Source: U.S. Bureau of the Census; American Community Survey (2006-2010 ACS 5-Year Estimates)

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 2000 in Ogle County and in the State of Illinois as a whole. Table 2.4 shows the distribution of specified housing values across various price ranges, as well as the median home price, for Ogle County and the State of Illinois. In 2000 Ogle County had 48.2% of its housing units valued at less than \$100,000. By 2010, only 23.3% of housing units remained valued at less than \$100,000. According to data from the 2010 American Community Survey (2006-2010 ACS 5-Year Estimates), just over one-half of specified housing units in Ogle County (51%) were valued between \$100,000 and \$199,999; 17.1% were valued between \$200,000 and \$299,999; and, 8.6% of the housing units were valued at \$300,000 or more. The 2010 median value for housing within Ogle County was \$152,400, and increase of 48.4% over the median value in the 2000. The Ogle County median value was 32.9% lower than the median value for Illinois as a whole (\$202,500).

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

	Ogle County 2000	Ogle County 2010	Illinois 2000	Illinois 2010
Less than \$50,000	516 <i>4.4%</i>	888 <i>5.7%</i>	230,049 <i>9.3%</i>	216,017 <i>10.3%</i>
\$50,000 - \$99,999	5,162 <i>43.8%</i>	2,752 <i>17.6%</i>	651,605 <i>26.4%</i>	450,834 <i>13.7%</i>
\$100,000 - \$149,999	3,756 <i>31.8%</i>	3,947 <i>25.3%</i>	583,409 <i>23.6%</i>	455,950 <i>13.8%</i>
\$150,000 - \$199,999	1,599 <i>13.6%</i>	4,013 <i>25.7%</i>	429,311 <i>17.4%</i>	505,936 <i>15.3%</i>
\$200,000 - \$299,999	609 <i>5.2%</i>	2,678 <i>17.1%</i>	344,651 <i>14.0%</i>	723,366 <i>21.9%</i>
\$300,000 - \$499,999	131 <i>1.1%</i>	1,032 <i>6.6%</i>	163,254 <i>6.6%</i>	643,537 <i>19.5%</i>
\$500,000 - \$999,999	16 <i>0.1%</i>	255 <i>1.6%</i>	55,673 <i>2.3%</i>	250,844 <i>7.6%</i>
\$1,000,000 or more	7 <i>0.1%</i>	61 <i>0.4%</i>	12,386 <i>0.5%</i>	54,217 <i>1.6%</i>
Median Value	\$102,700	\$152,400	\$130,800	\$202,500

Source: U.S. Bureau of the Census; American Community Survey (2006-2010 ACS 5-Year Estimates)

D. Housing Affordability

According to the U.S. Department of Housing and Urban Development, no more than 30% of household income should be spent on monthly housing costs in order for that home to be considered affordable. The U.S. Census provides data on housing costs as a percentage of household income for home owners (Table 2.5) and renters (Table 2.6). The following information for taken from the U.S. Census Summary File 3, which is based on a sample of households within a community and not a total count of all households, and the American Community Survey 2006-2010 5-Year Estimates, which are also based on a sample and are subject to sampling variability. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid, and is excluded from to counts and percent of total calculation in Tables 2.4 and 2.5.

Table 2.5 below shows monthly housing costs for home owners as a percentage of their household income for Ogle County and Illinois as a whole. In 2000, 70.2% of the households within Ogle County paid less than 30% of their monthly income toward housing costs (compared to 82.6% in 1999), and those units were therefore considered affordable to those living in them. This percentage is higher than that of Illinois as a whole (61.2%).

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

	Ogle County 1999	Ogle County 2010	Illinois 1999	Illinois 2010
Less than 20%	6,971 59.4%	3,815 36.5%	1,336,560 54.5%	733,286 32.1%
20% to 24%	1,760 15.0%	1,978 18.9%	356,666 14.5%	369,874 16.2%
25% to 29%	960 8.2%	1,546 14.8%	241,928 9.9%	295,295 12.9%
30% to 34%	599 5.1%	720 6.9%	151,094 6.2%	217,434 9.5%
35.0% or more	1,449 12.4%	2,392 22.9%	368,276 15.0%	671,472 29.4%
Not Computed	66 ---	22 ---	15,814 ---	9,011 ---

Source: U.S. Bureau of the Census (Note: Some columns may not total exactly 100% due to rounding.)

Table 2.6 below shows monthly housing costs for renters as a percentage of their household income for Ogle County and Illinois as a whole. In 2010, 65.0% of renters in Ogle County were paying a monthly rent which was affordable to them (compared to 72.2% in 1999). This percentage is higher than that of Illinois (49.6%) as a whole.

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

	Ogle County 1999	Ogle County 2010	Illinois 1999	Illinois 2010
Less than 20%	1,870 44.6%	1,853 39.6%	523,787 37.6%	348,647 25.5%
20% to 24%	703 16.8%	791 16.9%	194,637 14.0%	176,020 12.9%
25% to 29%	451 10.8%	398 8.5%	149,844 10.8%	152,973 11.2%
30% to 34%	286 6.8%	246 5.2%	104,711 7.5%	119,068 8.7%
35.0% or more	883 21.1%	1,399 29.8%	420,404 30.2%	570,805 41.7%
Not Computed	379 ---	356 ---	94,121 ---	101,747 ---

Source: U.S. Bureau of the Census (Note: Some columns may not total exactly 100% due to rounding.)

Section 2.2 Housing Demand

A. Population Trends

Ogle County has, with the exception of the 1980-1990 Census period, shown an upward trend in population since 1920. The County registered its most significant growth in terms of percentage increase between 1950 and 1960, growing by 14% during this 10-year period. The County registered its most significant growth in terms of population increase between 1990 and 2000, growing by 5,075 persons (11.0% increase).

The population trends between Census periods seen in Ogle County since 1930 are similar to those of the State of Illinois as a whole, which has seen an increase in population during each Census period since 1900. However, Ogle County population percentage increases in the Census periods since 1960 have been greater compared to the State as a whole.

The six-county area of Carroll, Jo Daviess, Lee, Ogle, Stephenson and Whiteside Counties (Northwest Illinois) grew by 3.7% between 1990 and 2000. During this period, Ogle County registered the greatest growth in terms of total population increase (5,075) and percentage increase (11.0%). Between 2000 and 2010 the growth of Northwest Illinois decreased by 0.8%, with Ogle and Jo Daviess Counties being the only two counties in the six-county area to register population increases.

B. Household Trends

Ogle County has seen the average number of residents that inhabit each home or apartment decrease over time. This statistic as identified by the U.S. census as “average household size” or persons per household (PPH), and it is calculated by dividing the number of residents living in occupied housing units (those not living in group or institutional quarters) by the number of occupied housing units (those not classified as vacant). In order for the County to begin to approximate the future needs for housing units, an assumption must be made on how the units will be occupied. Ogle County Planning staff has analyzed the PPH and the vacancy rate trend over time, and anticipates a future average occupancy rate of 2.38 persons per household and an average vacancy rate of 6.1% by the year 2040. When PPH is combined with the anticipated future population of 67,810 persons, and taking into consideration an average vacancy rate of 6.1% for the County, we can project a total of 30,230 housing units in 2040. If the number of housing units in 2010 (22,561) is subtracted from the anticipated number of housing units in 2020 (30,230) we can anticipate that there will be a need for approximately 7,669 new housing units over the next thirty years. These units can be contained in either single-unit or multiple-unit structures.

C. Housing Development Environment

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. In 2012, 12,205.8 acres, or 2.5% of the total land area of Ogle County, contains residential development that is not located within an incorporated city or village (see Chapter 8, Table 8.1 - includes “Rural Settlement” and “Residential” land use classification). The *Transportation, Utilities and Community Facilities*, and *Land Use* chapters will provide a more detailed analysis of the following topics, but a brief summary is included here to provide some context for housing unit development.

Infrastructure:

1. **Transportation:** There is a sufficient transportation network to allow for an economic and efficient expansion of housing in Ogle County where housing expansion is appropriate.
2. **Water Distribution System:** The County does not provide public water supply. Municipal water supplies may be available within and adjacent to municipalities within the County.

3. Sanitary Sewage Treatment and Collection: The County does not provide sanitary sewage treatment and collection. Rural-type residential development will most likely require the use of on-site sewage disposal systems. Municipal sanitary sewage treatment and collection systems may be available within and adjacent to municipalities within the County.

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

Section 2.3: Conclusions – Housing Analysis

- A. Between 2000 and 2010, Ogle County experienced a net increase of 2,141 units to its housing stock (Table 2.1). In the year 2010, single-family homes (1-unit detached) made up 81.7% of Ogle County housing units, which is significantly higher than Illinois as a whole (Table 2.2).
- B. The overall housing vacancy rate of 7.6% indicates that there is an adequate supply of available housing within the County.
- C. According to 2010 American Community Survey data (Table 2.3), 54% of Ogle County’s housing units were built before 1970.
- D. The 2010 median value for housing within Ogle County was \$152,400. This was 47.5% lower than the median value for Illinois as a whole (\$202,500).
- E. In 2010, 70.2% of the households within Ogle County paid less than 30% of their monthly income toward housing costs, and those units were therefore considered affordable to those living in them. This percentage is higher than that of Illinois as a whole (61.2%). In 2010, 65.0% of renters were paying a monthly rent which was affordable to them. This percentage is higher than that of Illinois (49.6%) as a whole.
- F. There is an ample amount of vacant developable land within the County to provide for future new housing units.

Section 2.4: Housing and Residential Development Goals, Objectives, Policies

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

A. Goal

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

B. Objectives

1. Protect existing residential neighborhoods from intrusion by non-compatible or undesirable land use activities. Neighborhood design enhances community character.
2. Promote an adequate supply and choice of owner and renter type housing units to serve the current and future residents of Ogle County.

3. Promote decent, safe, sanitary, energy efficient and sustainable housing that contains a variety of housing styles and creativity in design.
4. Be sensitive and aware of the housing issues of our senior citizens and those with special needs.
5. Promote the rehabilitation of historic and substandard homes in the community in order to provide a decent and safe living environment for all residents.
6. Promote housing development that takes into consideration the protection of natural resources and open spaces.
7. Encourage or require creative development design techniques to reduce the aesthetic impact of residential development without sacrificing the public health, morals and general welfare.
8. Ensure that new residential development pays its “fair share” of costs relative to its impact on the local taxing districts, and does not create a burden on existing tax payers.

C. Policies

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