

CHAPTER 2
Housing in the Village of Franklin Grove

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 1990 and 2000, the Village of Franklin Grove experienced a net increase of 62 units to its housing stock (Table 2.1). Over that time period, Franklin Grove owner-occupied housing units increased by 13.9%, while renter-occupied housing units increased by 37.2%. Lee County overall had a higher percentage of owner-occupied housing units in the 2000 Census year (73.9% to 68.3%), and a lower percentage of renter-occupied housing units (26.1% to 31.7%).

Table 2.1
Comparison of Housing Occupancy
Village of Franklin Grove and Lee County

	Franklin Grove 1990	Franklin Grove 2000	Lee County 1990	Lee County 2000
Occupied Housing Units <i>% of Total Housing Units</i>	309 93.1%	372 94.4%	12,475 93.7%	13,253 92.6%
Owner-occupied <i>% of Occupied Units</i>	223 72.2%	254 68.3%	8,682 69.6%	9,791 73.9%
Renter-occupied <i>% of Occupied Units</i>	86 27.8%	118 31.7%	3,793 30.4%	3,462 26.1%
Vacant Housing Units <i>% of Total Housing Units</i>	23 6.9%	22 5.6%	839 6.3%	1,057 7.4%
Total Housing Units	332	394	13,314	14,310

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, the Village of Franklin Grove has a homeowner vacancy rate of 0.4% and a rental vacancy rate of 9.2%. Table 2.1 shows that the Village of Franklin Grove had an overall year 2000 vacancy rate of 5.6% (down 4.3% from 1990), a rate slightly lower than Lee County 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 Village. Table 2.2 below compares the distribution of structure types within the Village of Franklin Grove with Lee County as a whole, over two Census periods. In the year 2000, single-family homes (1-unit detached) made up 76.0% of Franklin Grove housing units, a slightly lower percentage than Lee County (77.7%). The single-family detached homes within Franklin Grove increased in number, but decreased in percentage of total units over the last ten years. Lee County as a whole has also seen the number of single family homes increase, and the single

family homes as a percentage of total units decrease. The Village of Franklin Grove has seen an increase in the number of all types of dwelling units, most notably in the category of 10 or more unit structures. Lee County as a whole has seen increases in the number of all types of structures with the exception of 5-9 unit structures.

Table 2.2
Comparison of Total Housing Units and Structure Type
Village of Franklin Grove and Lee County

	Franklin Grove 1990	Franklin Grove 2000	Lee County 1990	Lee County 2000
1 Unit Detached	291 <i>87.7%</i>	294 <i>76.0%</i>	10,441 <i>78.4%</i>	11,124 <i>77.7%</i>
1-Unit Attached	0 <i>0.0%</i>	4 <i>1.0%</i>	101 <i>0.8%</i>	113 <i>0.8%</i>
2-4 Units	37 <i>11.1%</i>	41 <i>10.6%</i>	1,267 <i>9.5%</i>	1,203 <i>8.4%</i>
5-9 Units	0 <i>0.0%</i>	2 <i>0.5%</i>	414 <i>3.1%</i>	461 <i>3.2%</i>
10 or more Units	0 <i>0.0%</i>	41 <i>10.6%</i>	303 <i>2.3%</i>	536 <i>3.8%</i>
Mobile home, trailer or other	4 <i>1.2%</i>	5 <i>1.3%</i>	788 <i>5.9%</i>	873 <i>6.1%</i>
Total Housing Units	332	387	13,314	14,310

Source: U.S. Bureau of the Census

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 the Village of Franklin Grove and Lee County as a whole.

Table 2.3
Comparison of Housing Age
Village of Franklin Grove and Lee County

Year Structure Built	Franklin Grove 1990	Franklin Grove 2000	Lee County 1990	Lee County 2000
1999 to March 2000	---	0 <i>0.0%</i>	---	105 <i>0.7%</i>
1995 to 1998	---	48 <i>12.4%</i>	---	747 <i>5.2%</i>
1990 to 1994	---	6 <i>1.6%</i>	---	611 <i>4.3%</i>
1980 to 1989	16 <i>4.8%</i>	26 <i>6.7%</i>	911 <i>6.8%</i>	881 <i>6.2%</i>
1970 to 1979	28 <i>8.4%</i>	31 <i>8.0%</i>	2,417 <i>18.2%</i>	2,048 <i>14.3%</i>
1960 to 1969	41 <i>12.3%</i>	40 <i>10.3%</i>	1,723 <i>12.9%</i>	1,640 <i>11.5%</i>
1940 to 1959	52 <i>15.7%</i>	47 <i>12.1%</i>	2,805 <i>21.1%</i>	2,689 <i>18.8%</i>
1939 or earlier	195 <i>58.7%</i>	189 <i>48.8%</i>	5,458 <i>41.0%</i>	5,589 <i>39.1%</i>

Source: U.S. Bureau of the Census

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 1990 all across Lee County. Table 2.4 shows the distribution of housing values across various price ranges, as well as the median home price, for the Village of Franklin Grove and Lee County. In 1990 Franklin Grove had 68.4% of its housing units valued at less than \$50,000. By 2000, only 11.7% of housing units remained valued at less than \$50,000. According to data from the 2000 Census, the majority of housing units in the Village of Franklin Grove (69.2%) were valued between \$50,000 and \$99,999; 15.0% were valued between \$100,000 and \$149,999; and, 4.2% of the housing units were valued between \$150,000 and \$199,999. No housing units were valued at over \$200,000. The 2000 median value for housing within the Village of Franklin Grove was \$79,000. This was 5.3% lower than the median value for Lee County as a whole (\$83,400).

Table 2.4
Comparison of Owner-Occupied Housing Values
Village of Franklin Grove and Lee County

	Franklin Grove 1990	Franklin Grove 2000	Lee County 1990	Lee County 2000
Less than \$50,000	145 <i>68.4%</i>	28 <i>11.7%</i>	3,787 <i>54.9%</i>	727 <i>9.1%</i>
\$50,000 - \$99,999	66 <i>31.1%</i>	166 <i>69.2%</i>	2,687 <i>39.0%</i>	4,756 <i>59.5%</i>
\$100,000 - \$149,999	1 <i>0.5%</i>	36 <i>15.0%</i>	289 <i>4.2%</i>	1,475 <i>18.5%</i>
\$150,000 - \$199,999	0 <i>0.0%</i>	10 <i>4.2%</i>	76 <i>1.1%</i>	634 <i>7.9%</i>
\$200,000 - \$299,999	0 <i>0.0%</i>	0 <i>0.0%</i>	48 <i>0.7%</i>	300 <i>3.8%</i>
\$300,000 or more	0 <i>0.0%</i>	0 <i>0.0%</i>	5 <i>0.1%</i>	100 <i>1.3%</i>
Median Value	\$39,300	\$79,000	\$47,300	\$83,400

Source: U.S. Bureau of the Census

D. Housing Affordability

According to the US 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 is 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. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid. Table 2.5 below shows monthly housing costs for home owners as a percentage of their household income for the Village of Franklin Grove and Lee County. In 1999, 84.2% of the households within the Village of Franklin Grove 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 slightly lower than that of Lee County as a whole (84.4%).

**Table 2.5
Monthly Owner Costs as a Percentage of Household Income
Village of Franklin Grove and Lee County**

	Franklin Grove 1989	Franklin Grove 1999	Lee County 1989	Lee County 1999
Less than 20%	142 <i>67.0%</i>	161 <i>67.1%</i>	4,774 <i>69.3%</i>	5,014 <i>62.7%</i>
20% to 24%	26 <i>12.3%</i>	34 <i>14.2%</i>	787 <i>11.4%</i>	1,018 <i>12.7%</i>
25% to 29%	13 <i>6.1%</i>	7 <i>2.9%</i>	475 <i>6.9%</i>	717 <i>9.0%</i>
30% to 34%	11 <i>5.2%</i>	17 <i>7.1%</i>	297 <i>4.3%</i>	434 <i>5.4%</i>
35.0% or more	18 <i>8.5%</i>	19 <i>7.9%</i>	500 <i>7.3%</i>	765 <i>9.6%</i>
Not Computed	2 <i>0.9%</i>	2 <i>0.8%</i>	59 <i>0.9%</i>	44 <i>0.6%</i>

Source: U.S. Bureau of the Census

Table 2.6 below shows monthly housing costs for renters as a percentage of their household income for the Village of Franklin Grove and Lee County. In 1999, 43.1% of renters in the Village of Franklin Grove were paying a monthly rent which was affordable to them. This percentage is lower than that of Lee County (66.1%) as a whole.

Table 2.6
Monthly Renter Costs as a Percentage of Household Income
Village of Franklin Grove and Lee County

	Franklin Grove 1989	Franklin Grove 1999	Lee County 1989	Lee County 1999
Less than 20%	26 30.2%	42 34.2%	1,386 42.3%	1,422 43.5%
20% to 24%	14 16.3%	8 6.5%	489 14.9%	367 11.2%
25% to 29%	15 17.4%	3 2.4%	364 11.1%	377 11.5%
30% to 34%	4 4.7%	9 7.3%	137 4.2%	272 8.3%
35.0% or more	21 24.4%	53 43.1%	689 21.0%	553 16.93%
Not Computed	6 7.0%	8 6.5%	210 6.4%	279 8.5%

Source: U.S. Bureau of the Census

Section 2.2 Housing Demand

A. Population Trends

The Village of Franklin Grove population expanded by 265 residents between 1923 and 1980, an average of 6.4% per decade. During the 1980s, the population expanded by only 3 persons, or 0.31%. The Village population expanded by 84 persons between 1990 and 2000, a population increase of 8.68%. However, the Village population has decrease from 2000 to 2005 by 33 persons, a decrease of 3.14%. The Village population is projected to gradually increase over the next 30 years.

B. Household Trends

The average number of residents that inhabit each home or apartment is identified by the U.S. Census as *persons per household*, or 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 Village to begin to approximate the future needs for housing units, an assumption must be made on how the units will be occupied. The current decrease in population in Franklin Grove is likely being caused by a decline in the number of persons per household, as younger persons leave their parents homes and the Village. This trend is accounted for by an increasing median age for Village residents, and the declining numbers in the younger age classes and age cohorts as shown in Table 1.3. The number of new housing units available within Franklin Grove will increase modestly into the future, leaving persons per household as a main determinant of the number of residents within the

Village of Franklin Grove. According to the 2000 Census (Table 1.5), Franklin Grove averaged 2.51 persons per household (PPH) in 372 households. It is anticipated that this average will decrease into the future based on the existing trend.

C. Housing Development Environment

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. In 2007, over 45% of the total land area of the Village of Franklin Grove contains residential development. 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 the general Franklin Grove area.
2. Water Distribution System: The Village's water distribution system is adequate at this time, but is aging and may require upgrades to serve future development. The Village maintains three wells, and is considering upgrading the pumping capacity of Well #3.
3. Sanitary Sewage Treatment and Collection: The Village's sanitary sewage treatment and collection system is nearing the end of its 20 year life expectancy after upgrades in 1980 and 1988, and has limited capacity to serve future development (approximately 80 households or 240 persons). No major upgrades to the sewage treatment and collection system are planned at this time.

Developable land: There is a limited amount of vacant developable land within the existing corporate boundary of the Village of Franklin Grove to provide for future housing units. Annexation of land will likely be required to meet any future demand.

D. Housing Issues Identified by the Plan Commission

- 1.
- 2.
- 3.

Section 2.3: Conclusions – Housing Analysis

- A. Between 1990 and 2000, the Village of Franklin Grove experienced a net increase of 92 units to its housing stock (Table 2.1). In the year 2000, single-family homes (1-unit detached) made up 79.4% of Franklin Grove housing units, which is slightly higher than Lee County as a whole (Table 2.2).
- B. The overall housing vacancy rate of 5.3% indicates that there is an adequate supply of available housing within the Village.
- C. According to 2000 Census data, 45.3% of Franklin Grove's housing units were built before 1960, while 23.3% of the housing units were built between 1980 and 2000.
- D. The 2000 median value for housing within the Village of Franklin Grove was \$108,000. This was 5.2% higher than the median value for Lee County as a whole (\$102,700).

- E. In 1999, 78.1% of the households within the Village of Franklin Grove 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 slightly lower than that of Lee County as a whole (82.2%). In 1999, 72.4% of renters were paying a monthly rent which was affordable to them. This percentage is higher than that of Lee County (66.2%) as a whole.
- F. There is a limited amount of vacant developable land within the existing corporate boundary of the Village of Franklin Grove to provide for future new housing units. Annexation of land that will likely be required to meet anticipated future housing demands.

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.

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 Franklin Grove.
- 3. Promote decent, safe and sanitary housing that contains a variety of housing styles and creativity in design.
- 4. Maintain adequate housing to meet the special needs of the elderly, handicapped and low to moderate income. Different agencies will 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. 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. The Village of Franklin Grove 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 and safety 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. 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.