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*Analysis of the*  
**CHAMPAIGN-URBANA  
ILLINOIS  
HOUSING MARKET**

**as of July 1, 1965**

Federal Housing Administration  
Library



A Report by the  
FEDERAL HOUSING ADMINISTRATION  
WASHINGTON, D. C. 20411  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

February 1966

ANALYSIS OF THE  
CHAMPAIGN-URBANA, ILLINOIS, HOUSING MARKET  
AS OF JULY 1, 1965

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U.S. FEDERAL HOUSING ADMINISTRATION  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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### Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science the judgmental factor is important in the development of findings and conclusions. There will, of course, be differences of opinion in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst.

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ANALYSIS OF THE  
CHAMPAIGN-URBANA, ILLINOIS, HOUSING MARKET  
AS OF JULY 1, 1965

Summary and Conclusions

1. The economy of Champaign County is geared to the University of Illinois and Chanute Air Force Base. Of the 52,875 nonagricultural wage and salary workers employed in Champaign County in May 1965, 48 percent (25,300) were government employees and another 31 percent (16,400) were employed in trade and service industries. Manufacturing employment accounts for only nine percent (4,900) of the nonagricultural wage and salary total.

Since 1962, nonagricultural wage and salary employment has increased by 2,675 (6.2 percent) annually with government employment expanding by 1,575 workers or nearly eight percent per year. Trade and service industries have added about 800 jobs annually since 1962 for a 5.8 percent average annual increase. Over the July 1965 - July 1967 forecast period, nonagricultural wage and salary employment is expected to expand by 4,650 or 2,325 annually.

Unemployment for Champaign County totals 950 workers for May 1965, or 1.5 percent of the civilian work force. This represents the lowest unemployment rate since 1962 when unemployment data were first compiled. Average annual unemployment rates have not exceeded 2.8 percent since 1962.

2. The current median income of all nonfarm families in Champaign County is approximately \$6,400, after deduction of Federal income tax, and the median income of renter families is about \$5,050. By 1967, median annual after-tax incomes are expected to increase to \$6,700 for all families and \$5,250 for renter families.
3. The current nonfarm population of the HMA totals about 145,700, an increase of 4,375 a year for a 3.6 percent growth rate. The 1950-1960 annual nonfarm population growth of about 2,900 is below the 1960-1965 average annual increase, indicating the rapid expansion of the University of Illinois since 1960. By July 1967, the nonfarm population is expected to total 154,100, an average annual increase of about 4,200.
4. As of July 1, 1965, there are approximately 39,900 nonfarm households in the HMA, an addition of 1,225 a year (3.7 percent) since 1960. By July 1967, the number of households will reach an estimated 42,450, representing an increase of 2,550 or about 1,275 annually.

5. There are about 42,050 housing units in the HMA at the present time, representing a net addition of 6,450 (18.2 percent), or an average annual addition of 1,225 since April 1960 through new construction, conversions, and trailers (net of demolitions). Residential construction has added over 1,200 units yearly since 1960 and currently there are about 1,200 units under construction in the HMA, including some 300 single-family and 900 multifamily units.
6. Current vacancy levels in the HMA indicate a fair degree of equilibrium in the sales and rental markets. As of July 1, 1965, there are 1,250 vacant available units in the county, including 225 vacant units available for sale (a homeowner vacancy rate of 1.1 percent) and 1,025 vacant available rental units (a rental vacancy rate of 5.2 percent).
7. The demand for new housing over the forecast period is estimated at 1,250 units annually, including 725 sales units and 525 rental units. The annual demand for new sales housing distributed by sales price class is expected to approximate the pattern presented on page 24. The rental demand, distributed by gross monthly rent levels and unit size, is presented on page 26.

ANALYSIS OF THE  
CHAMPAIGN - URBANA, ILLINOIS, HOUSING MARKET  
AS OF JULY 1, 1965

Housing Market Area

For purposes of this report, the Champaign-Urbana, Illinois, Housing Market Area (HMA) is defined as Champaign County, Illinois. The area, as delineated, conforms to the Champaign-Urbana Standard Metropolitan Statistical Area (SMSA) as defined in 1958 by the U.S. Bureau of the Budget.

Situated near the center of the county, Champaign-Urbana remains the principal urban area of the HMA, containing 63 percent of the 1960 nonfarm population. Rantoul Village, 16 miles northeast of Champaign-Urbana, contained about 18 percent of the 1960 population; and 19 percent was located in the remainder of the county, primarily in the villages of Mahomet, Tolono, Homer, and St. Joseph (see map). Urban development has occurred in and around Champaign-Urbana as a result of the establishment of the University of Illinois at Urbana in 1868. Added impetus to economic growth occurred after 1917 with the location of Chanute Air Force Base at Rantoul Village. The cities of Champaign and Urbana are located in central Illinois 136 miles south of Chicago, 117 miles west of Indianapolis, and 163 miles northeast of St. Louis.

Air transport facilities are furnished by two airports, with Ozark Air Lines providing daily commercial flights to midwest cities. Railroads serving the county include the New York Central and the Illinois Central. All major highways serving the county converge in Champaign-Urbana. Interstate 74, east of the twin cities, provides access to points east of the county; U.S. Route 45 is a north-south route connecting Champaign-Urbana with Rantoul Village; U.S. Route 50 is the primary connection northwest of Champaign-Urbana (see map).

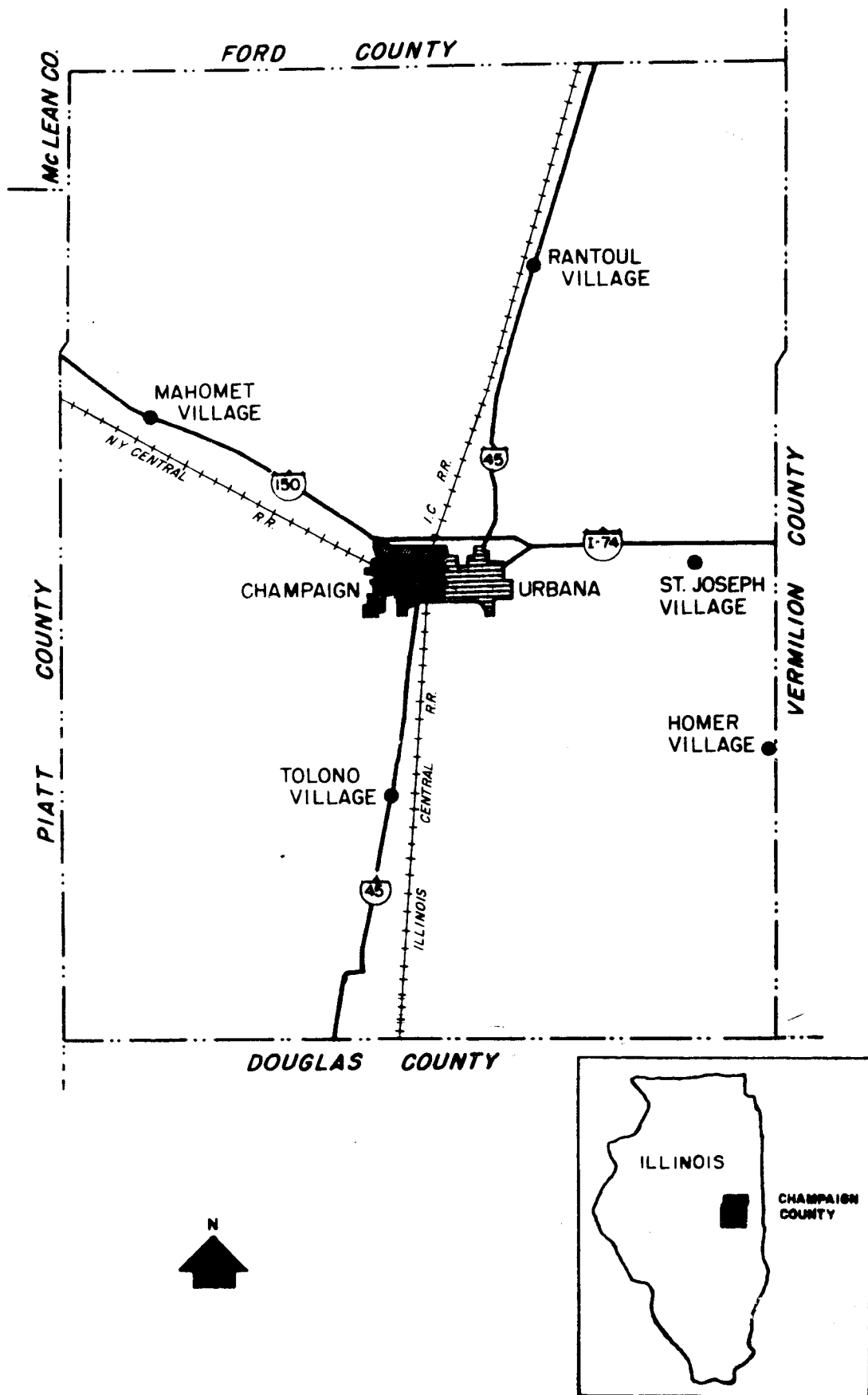
Census data concerning commutation patterns indicate a daily net-incommutation of nearly 2,100 persons to places of employment in Champaign County in 1960. While 1,425 Champaign County residents reported their place of work as outside the county, 3,525 nonresidents worked in Champaign County. It is judged that in-commutation has increased slightly since 1960 in response to the county's rapidly growing employment opportunities.

Unless otherwise noted, data on agricultural employment as well as rural farm population, households, and housing are excluded from this analysis because the rural farm segment does not ordinarily contribute to the demand for urban housing. In 1960, the rural farm population numbered about 9,650 or 7.3 percent of the total population in the county.

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# CHAMPAIGN-URBANA, HOUSING MARKET AREA

## CHAMPAIGN COUNTY, ILLINOIS





## Economy of the Area

### Character and history

Champaign County was created by an act of the Illinois Legislature in 1833 and Urbana was named as the county seat. Urbana was incorporated in 1851, but lack of adequate transportation facilities slowed growth. Population growth occurred after 1854 when the Illinois Central Railroad located a depot two miles west of the city. In 1855, Urbana citizens unsuccessfully attempted to annex the rapidly growing depot area which became known as West Urbana. In 1860 West Urbana was incorporated separately as Champaign. With the coming of the railroad, Champaign soon outgrew Urbana, becoming the county's industrial, trade and service center. Another factor leading to economic growth of the twin cities was the establishment of the State university at Urbana in 1868.

### Employment

Current Estimate. Nonagricultural wage and salary employment is estimated by the Illinois State Employment Service at 52,875 in May 1965 (the latest date for which data are available). This figure represents an increase of about 3,100 jobs over the May 1964 total of 49,775. There has probably been a seasonal decline (summer vacation at University of Illinois) in employment since May of about 1,700.

Past Trend. Estimates of employment in Champaign County were not made before 1962. Since 1962, nonagricultural wage and salary employment has increased by 2,675, (6.2 percent) on an average annual basis. The primary cause of the rather rapid 6.2 percent average annual growth in employment has been the 5.8 percent enrollment increase at the University each year. University enrollment expansion which has averaged 1,275 students a year since 1960, directly affects growth in University employment, and indirectly relates to gains in the trade and services sector of the local economy.

Employment by Industry. Currently, about 91 percent of all non-agricultural wage and salary employees work in nonmanufacturing industries, and nearly 53 percent of these are employed by various levels of government. Since 1962, employment in the government category has increased by about 1,575 a year, or nearly eight percent annually. State and local government employment, which includes employees of the University of Illinois, has increased by more than five percent a year since 1962. The 1962 - 1963 growth

equaled 13.4 percent (2,250) as the total number of State and local government workers increased from 16,850 in 1962 to 19,100 in 1963. From 1963 to 1964, there was a gain of 1,025 and the 1964-1965 gain amounted to 1,575 to the total of 21,700 in State and local government employment. After a 100-job decline from 1962 to 1963, the number of Federal employees (including civilian personnel at Chanute Field) has remained at about 3,150. Employment in trade and services industries comprises another 33 percent of nonmanufacturing and has increased by about 800 jobs yearly since 1962. In the wholesale and retail trade sector, employment increases amounted to 240 annually for the three years, 1962-1965. However, most of this increase was registered before 1964. Employment in wholesale and retail trade increased during the 1962-1964 period, but not in the past year. From 1962 to 1965, annual employment in services has increased by 9.4 percent, an average of over 550 jobs a year.

Manufacturing employment, which is nearly evenly divided between durable goods production and nondurable goods, currently comprises only nine percent of all nonagricultural wage and salary employment in Champaign County. From 1962 to 1965, manufacturing employment increased from 3,750 to 4,880 or a 375 annual increase, or ten percent a year. Table I shows employment by industry since 1962 for Champaign County.

Trend of Employment Participation Rate. The employment participation rate which is the proportion of the population that is employed, has reached an estimated 37 percent in Champaign County. This high rate, which represents an increase from 1960, is due to greater female and part-time employment as well as increased in-commutation, in response to the growing employment opportunities in Champaign County.

#### Principal Employment Sources

The University of Illinois is the largest single source of employment in the county, with about 16,550 employees in May 1965, about 31 percent of the nonagricultural wage and salary total. While university employment declines during the summer months, it is expected to reach its former levels by the start of the fall semester. University employment in 1960, including those working part-time, totaled about 11,200, so that there has been a net gain of about 1,100 employees annually since that time. Nonacademic employment has expanded by about 345 a year since 1960, while the academic staff at the Urbana Campus has increased from 5,575 in 1960 to 7,375 in the fall semester of 1964, an 1,800 increase in four years.

Chanute Air Force Base

Chanute Air Force Base, the oldest and one of the largest technical training centers of the U.S. Air Force, is located 16 miles north-east of Champaign-Urbana in Rantoul Village. The base was established in 1917 as a pilot training field and has remained a technical training center since that time. Over 25,000 students graduate yearly from courses of instruction at Chanute.

The latest available strength figures for Chanute Field indicate a total personnel strength of slightly over 10,200 for March 1965. As shown in the following table, Chanute strength has ranged between 10,000 and 12,775 over the past ten years. Civilian employment at the base has steadily decreased from a 1956 high of 2,350 to about 1,975 currently. Strength of the base is expected to increase by June 1968; 550 military and civilian personnel will be relocated from Amarillo Air Force Base, Texas.

Total Personnel Strength  
Chanute Air Force Base  
1955 - 1965

<u>Date</u>	<u>Military</u>	<u>Civilian</u>	<u>Total</u>
April 1955	8,458	1,833	10,291
April 1956	10,202	2,343	12,545
June 1957	9,941	2,330	12,271
June 1958	8,252	2,130	10,382
June 1959	8,479	2,170	10,649
June 1960	9,590	2,000	11,590
June 1961	10,544	2,219	12,763
June 1962	10,027	2,070	12,097
June 1963	7,996	1,987	9,983
June 1964	10,949	1,938	12,887
March 1965	8,237	1,977	10,214

Source: Department of the Air Force.

### Future Employment Prospects

Nonagricultural wage and salary employment in Champaign County is expected to increase by 2,325 annually over the next 2 years, reaching 55,800 by July 1967. Reflecting past employment trends, nearly all economic growth can be expected in nonmanufacturing industries, as manufacturing employment will increase slightly. The gains in trade and service industries and in the government sector will more than offset any losses in smaller nonmanufacturing industries.

### Unemployment

Unemployment for Champaign County totals 950 workers for May 1965, or 1.5 percent of the civilian work force. This May 1965 ratio of 1.5 percent represents the lowest unemployment rate since 1962 when unemployment data were first estimated. Average annual unemployment rates have not exceeded 2.8 percent since 1962 (see table I). The low unemployment rate for Champaign County reflects steady employment growth at the University of Illinois. The January 1965 rate of 2.8 percent for Champaign County was below the 3.7 percent recorded for the Chicago SMSA, and the 4.0 percent for the State of Illinois as a whole.

### Income

The current median family income in the HMA, after deducting Federal income tax, is estimated at \$6,400, an increase of about 14 percent over the 1959 median reported in the 1960 census. About 13 percent of all families receive annual after-tax incomes of under \$3,000, while 20 percent have incomes of \$10,000 or more. The median family income is relatively low for Champaign County. This is primarily the result of the low incomes of student families. If student families are excluded from the distribution, the median income of area families would be about \$1,000 higher.

The current median renter-family income is about \$5,050, after deducting Federal income tax, with about 22 percent of all renter families earning less than \$3,000 and eight percent having after-tax income of \$10,000 or more. A continued increase in the level of income in the area is expected to result in a median after-tax renter-family income of \$5,250 by July 1967 and \$6,700 for all families. Table II shows the distribution of nonfarm families by income classes for 1965 and 1967.

## Demographic Factors

### Population

Current Estimate. The current nonfarm population of Champaign County is 145,700, with about 74 percent of the population residing in Champaign-Urbana and Rantoul Village. The population of the twin cities amounts to 85,600 currently, while Rantoul Village totals 21,600. Another 38,500 persons (26 percent) reside in the remainder of the county.

Past Trend. Since 1960, the increase in the nonfarm population has averaged about 4,375 a year, a 3.6 percent growth rate, as compared with the 1950-1960 gain of nearly 2,900 a year, or 3.1 percent. Part of the decennial population growth is attributable to a census definitional change in "rural farm" which tended to inflate the 1960 nonfarm figure. In Champaign-Urbana which was not affected by the definitional change, the annual population growth averaged 1,650 (2.2 percent) yearly from 1960 to 1965, as compared with 1,450 (2.3 percent) annually from 1950 to 1960. Between April 1960 and July 1965 the total population of Rantoul Village declined slightly due to a decrease in military personnel at Chanute Field. The 1950-1960 population change in Rantoul Village and in the remainder of the HMA is obscured by land annexations during the decade, which included Chanute Field, by Rantoul Village. In the remainder of the HMA the nonfarm population increased by 2,675 annually or 11.3 percent between 1960 and 1965. The following table shows the growth in the nonfarm population since 1950.

Nonfarm Population Trends  
Champaign County, Illinois  
1950-1965

<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>July 1965</u>
Champaign-Urbana	62,397	76,877	85,600
Rantoul	6,387	22,116	21,600
Remainder of HMA	<u>25,142</u>	<u>23,799</u>	<u>38,500</u>
Total	93,926	122,792	145,700

Sources: 1950 and 1960 Censuses of Population.  
1965 estimated by Housing Market Analyst.

University students, accounting for about one-fifth of the population of the HMA, totaled over 27,000 in the 1964 fall semester. While enrollment gains averaged 480 a year between 1950 and 1960, university growth has amounted to 1,250 a year between 1960 and 1965. Since 1960, increased enrollment emphasis has been placed on the university's graduate school; the proportion of graduate students has risen from 20 percent of the student body in 1960 to over 23 percent in 1964. In fact, the University of Illinois is unique among Illinois colleges and universities in that over half of the students are at the junior, senior, and graduate levels.

Estimated Future Population. Spurred by the rapidly growing student population and the continued economic growth of the area, the population of Champaign County is expected to increase by 4,200 a year (2.9 percent) over the next two years to reach 154,100 by July 1967. The population of Champaign-Urbana is expected to total 87,450 by 1967, a gain of 925 annually. In Rantoul Village the population will reach an estimated 22,300, a gain of less than 700; in the remainder of the HMA, the population will total 44,350 by 1967, a 2,925 yearly increase.

Net Natural Increase and Migration. Population change is the result of net natural increase (resident births less resident deaths) and net migration. Because data are not available separately for farm and nonfarm births and deaths, it is necessary to use total population, including rural farm, in order to determine the components of population change in Champaign County.

From 1950 to 1960 the total population gain (including farm) was about 26,350 for the HMA. Net natural increase amounted to nearly 19,100 (over 1,900 a year) while net in-migration totaled 7,250 for the ten years. Since 1960, the average annual rate of net natural increase has remained at about 1,900, indicating a net in-migration of 2,400 persons a year. The following table shows the components of population change since 1950.

Components of Population Change  
Champaign County, Illinois  
April 1950 - July 1965

<u>Components</u>	<u>Average annual change</u> <u>April 1950 - April 1960</u>	<u>Average annual change</u> <u>April 1960 - July 1965</u>
Total population change	2,635	4,300
Net natural increase	1,910	1,900
Net in-migration	725	2,400
Percent increase due to migration	27.5%	55.8%

Sources: 1950 and 1960 Census of Population, State of Illinois  
Department of Public Health, and estimates by Housing  
Market Analyst.

Age Distribution. A comparison of the 1950 and 1960 population by age groups in Champaign County, as shown in table III, indicates that the most rapidly growing segment of the population is the under-20 age group. Those under 20 increased by 20,900 (72.6 percent) from 28,800 in 1950 to 49,700 in 1960, due primarily to the higher birth rates in the relatively prosperous period following World War II and the Korean Conflict. Those 20 to 29 years of age declined by 875 (three percent) over the decade, reflecting the low birth rate of the 1930's. Although all categories over 30 years of age exhibited some numerical and percentage increases in the ten years, the gains were significantly less than those registered in the younger age groups (see table III).

Households

Current Estimate. As of July 1, 1965 the number of nonfarm households in the HMA totals 39,900, an addition of 6,450 households, or about 1,225 a year (3.7 percent) since 1960. Currently, there are an estimated 23,450 households in Champaign-Urbana, an annual increase of 300 (1.4 percent) since 1960. The number of households in Rantoul Village currently totals 4,850, indicating a household growth of about 75 a year (1.7 percent) since 1960. In the remainder of the county, household growth has amounted to 4,490 since 1960, or 850 households added yearly.

Nonfarm Household Trends  
Champaign County, Illinois  
1950-1965

<u>Area</u>	<u>1950</u>	<u>1960</u>	<u>1965</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1965</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Champaign-Urbana	15,954	21,891	23,450	594	3.7	300	1.4
Rantoul Village	1,951	4,452	4,850	250	12.8	75	1.7
Remainder of HMA	<u>5,659</u>	<u>7,107</u>	<u>11,600</u>	<u>145</u>	<u>2.6</u>	<u>850</u>	<u>12.0</u>
HMA total	23,564	33,450	39,900	989	4.2	1,225	3.7

Sources: 1950 and 1960 Censuses of Housing.  
1965 estimated by Housing Market Analyst.

Past Trend. Between April 1950 and April 1960, the number of nonfarm households increased by about 990 a year, or 4.2 percent. This large increase of nearly 1,000 households a year is partially attributable to census definitional changes which tended to inflate the 1960 non-farm household figure. The conceptual change from "dwelling unit" in 1950 to "housing unit" in 1960, coupled with the change in the definition of "farm" resulted in definitional increments in the number of nonfarm households reported in 1960. In Champaign-Urbana, household growth for the decade amounted to nearly 600 a year (3.7 percent), while 250 households were added yearly in Rantoul Village between 1950 and 1960. A primary factor in the 12.8 percent annual household growth in Rantoul (from 1,950 households in 1950 to 4,450 in 1960) was land annexations during the decade. In the balance of the county, the 1950-1960 household growth amounted to 145 a year or 2.6 percent. The table above shows the trend in nonfarm household growth for Champaign County since 1950.

Estimated Future Households. Based on the 1967 projected population, adjusted for changes in the nonhousehold population and the average household size prevalent in the area, the number of nonfarm households is expected to reach 42,450 by July 1967, an increase of 2,550, or about 1,275 annually. This expected annual increase in households is roughly equal to the yearly increases experienced over the last five years, despite the slightly lower rate of growth expected in employment. During the forecast period, a greater proportion of university students will be part of the household population. This results from the increased emphasis on graduate education and the trend toward earlier student marriages.



Household Size Trends. Currently, the average size of all nonfarm households in Champaign County is estimated at 3.13 persons. After a 1950-1960 decrease in the number of persons per households from 3.14 to 3.13, household size has remained relatively unchanged. Reflecting differences in tenure and age, the average household size outside the urban areas (3.32) is larger than the county's average. In Champaign-Urbana, with typically fewer persons per household, average size decreased from 3.09 in 1950 to 2.96 in 1960 and has declined further to 2.94, as of July 1, 1965.

#### Military Households

Of the 3,625 military households at Chanute Air Force Base in March 1964, 46 percent (1,650) resided at the base, and 54 percent (1,975) resided off base in private housing units. An August 1963 survey of those residing in private housing indicated that about 90 percent reside in the HMA within 17 miles of the installation. Of the 1,875 residing in private housing units in 1963, the greatest portion (over 70 percent) lived in Rantoul Village. Thirteen percent resided in small communities within the HMA, and eight percent lived in Champaign-Urbana; the remaining nine percent resided in smaller communities outside Champaign County.

## Housing Market Factors

### Housing Supply

Current Estimate. There are an estimated 42,050 nonfarm housing units in Champaign County, representing a net addition to the housing stock of about 6,450 units (18.2 percent), or an average annual addition of 1,225 since April 1960 through new construction, conversions, trailers, and net demolitions. Currently, Champaign-Urbana contains nearly 60 percent of the nonfarm housing supply, with Rantoul Village accounting for 12 percent of the Champaign County housing stock.

Past Trend. During the April 1950-April 1960 period the nonfarm housing supply in Champaign County increased from about 24,200 units to about 35,550, a net addition of 11,350 (47 percent), or nearly 1,150 units annually. Part of this increase is attributable to a census conceptual change from "dwelling unit" in 1950 to "housing unit" in 1960. In Champaign-Urbana, the housing supply increased by 6,550 units over the decade (about 650 a year), from 16,250 units in 1950 to over 22,800 in 1960, a 40.2 percent increase. The greatest growth was registered in Rantoul Village as the housing stock more than doubled over the decade (from 2,050 units in 1950 to 4,825 in 1960), due primarily to land annexations which included Chanute Field.

### Characteristics of the Housing Supply

Type of Structure. At present, about 68 percent (28,600) of all nonfarm housing units are in one-unit structures, as compared with (25,400) 71.4 percent in 1960. The number of units in duplex structures currently totals 2,400, or 5.7 percent of the housing stock; in 1960 there were over 2,125 duplex units in the HMA, six percent of the housing supply. Three and four unit structures increased from 2,400 units in 1960 to about 2,925 units currently, seven percent of the current housing supply. Reflecting the large volume of multifamily construction since 1960 in the HMA, five- or-more unit structures currently contain about 5,900 units, or 14 percent of the total inventory. The 1960 census counted 3,875 units in structures containing five-or-more units, less than 11 percent of the total housing supply at that time. As shown in the following table, the number of trailers in Champaign County has increased from 1,775 in 1960 to about 2,225 currently, to comprise slightly over five percent of the nonfarm housing.

Nonfarm Housing Inventory by Units in Structure  
Champaign County, Illinois  
April 1960 and July 1965

<u>Type of structure</u>	<u>April 1960</u>		<u>July 1965</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1 unit	25,393	71.4	28,600	68.1
2 unit	2,136	6.0	2,400	5.7
3 and 4 units	2,404	6.7	2,925	7.0
5 or more units	3,864	10.9	5,900	14.0
Trailers	<u>1,771</u>	<u>5.0</u>	<u>2,225</u>	<u>5.2</u>
Total	35,568	100.0	42,050	100.0

Source: 1960 Census of Housing  
1965 estimated by Housing Market Analyst.

Condition of the Inventory. Of the 42,050 housing units in the HMA as of July 1965, about 4,200 units (ten percent of the housing stock) are considered to be either dilapidated or lacking one or more plumbing facilities. This indicates a small degree of improvement in the Champaign County housing stock since 1960 when 3,900 nonfarm units, 11 percent of the nonfarm inventory, were reported as dilapidated or lacking some plumbing facility. Of these 3,900 units so classified in 1960, 64 percent or 2,500 units were located in Champaign-Urbana, and another 130 units (3.3 percent) were in Rantoul Village.

Age of Structure. As indicated in the following table, the housing stock of Champaign County is relatively new, with nearly 45 percent of the nonfarm inventory 15 years old or less. About 15 percent of the nonfarm units were built from 1960 to 1965, as compared with 17 percent from 1955 to 1960, and 13 percent in the 1950 to 1955 period. About 15,550 units currently in the housing stock were built in 1929 or earlier, indicating that 37 percent of the housing supply is at least 35 years old. The following table shows the distribution of the nonfarm housing inventory by age of structure. It should be noted, however, that the basic census data utilized in this table reflect an unknown degree of error occasioned by inaccuracy of response to census enumerators' questions, as well as errors in sampling.

Distribution of the Nonfarm Housing Inventory  
By Age of Structure  
Champaign County, Illinois  
July 1965

<u>Year built</u>	<u>Percent</u>
April 1960 - July 1965	15.0
1955 - March 1960	16.7
1950 - 1954	13.1
1940 - 1949	11.5
1930 - 1939	6.7
1929 or earlier	37.0
Total	100.0

Source: Estimated by Housing Market Analyst based on 1960 Census of Housing, adjusted to reflect demolitions and conversions.

Value and Rent. Currently, it is judged that the median value of all owner-occupied units in the HMA is about \$13,900, a slight increase over the 1960 median value of \$13,700. In 1960, owner-occupied units had a median value of about \$14,750 in the twin cities and \$12,900 in Rantoul Village. The median gross rent for the HMA amounted to \$84 monthly in 1960 and \$82 for Champaign-Urbana. In Rantoul Village, the median gross monthly rent totaled \$92 in 1960, higher than the median rent for the HMA. Currently, the median gross rent level for Champaign County is estimated to be \$85 to \$90 monthly.

Residential Building Activity

From 1950 to 1960, about 1,150 nonfarm units were added annually to the Champaign County housing stock, primarily by residential construction and conversions. Since 1960, residential building activity has added over 1,200 units yearly and has been the primary factor in the growth of the housing supply. Trailers and conversions also were added in significant numbers. The number of units authorized by building permits (table IV), which includes residential construction in Champaign-Urbana, Rantoul Village, and several smaller villages in the county, totals 2,650 units since 1960 (480 units yearly). The following table shows private building permit authorizations by single-family and multifamily structures in Champaign-Urbana and Rantoul since 1960; however, earlier comparisons are not feasible due to lack of adequate data in the earlier years. The difference between total additions (over 6,300) and units authorized by permits (2,650) suggests the degree to which building in the area is not covered by building permit systems.

Private Building Permit Authorizations for  
Single-Family and Multifamily Structures  
Champaign City, Urbana City, and Rantoul Village  
January 1960 - July 1965

<u>Year</u>	<u>Champaign City</u>		<u>Urbana City</u>		<u>Rantoul Village</u>	
	<u>Single family</u>	<u>Multi-family</u>	<u>Single family</u>	<u>Multi-family</u>	<u>Single family</u>	<u>Multi-family</u>
1960	77	50	27	-	NA	NA
1961	75	20	42	6	NA	NA
1962	73	62	26	18	17	7
1963	84	94	28	118	27	14
1964	84	278	53	264	27	12
1965 (7 mos.)	59	103	25	98	19	32

Source: U. S. Bureau of the Census and local building inspectors.

Units under construction. Currently there are about 1,200 units being built in the HMA including 300 single-family units, 700 multifamily units, and 200 units of Section 810 military housing. About 680 units (57 percent, including 600 multifamily units) are being built in Champaign-Urbana; and 250 units, including 200 units of military housing, are under construction in Rantoul Village. The remaining 270 units are under construction in other sections of the HMA, with the bulk in the Champaign-Urbana suburbs. Seventy units are in multifamily structures.

Demolition and Conversion Trends. In Champaign County, demolitions and conversions represent reductions and additions, respectively, to the housing supply. About 180 housing units were demolished in the HMA during the 1960-1965 period, with Champaign-Urbana accounting for about 65 percent of the total. During the same period, the net addition to the housing stock through conversions has totaled an estimated 300 units, with about 80 percent in Rantoul village. The large number of military students seeking temporary rental housing (coupled with the lack of rental construction) has induced the conversion of single-family homes into rooming houses and multifamily structures. While conversions are expected to be minimal during the next two years, the number of demolitions will total about 100, including about 40 owner-occupied units and 60 renter-occupied units.

### Tenure of Occupancy

Currently there are about 39,900 nonfarm occupied dwelling units in the HMA, including nearly 21,200 units (53.1 percent) that are owner-occupied and 18,700 (46.9 percent) renter-occupied. The current tenure distribution represents a shift from owner- to renter-occupancy since 1960, due to the demand for rental units stimulated by increasing enrollment at the university in the past five years. The large number of student and military renters in the HMA has kept renter-occupancy ratios fairly high since 1950, ranging from 45 percent of the occupied units in 1950 to 43 percent in 1960. The following table shows nonfarm occupancy characteristics for 1950, 1960, and 1965.

Nonfarm Occupancy by Tenure  
Champaign County, Illinois  
1950, 1960, and 1965

<u>Tenure</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>July</u> <u>1965</u>
All occupied units	<u>23,565</u>	<u>33,450</u>	<u>39,900</u>
Owner occupied	13,040	19,082	21,200
Percent	55.3%	57.0%	53.1%
Renter occupied	10,525	14,368	18,700
Percent	44.7%	43.0%	46.9%

Sources: 1950 and 1960 Census of Housing.  
1965 estimated by Housing Market Analyst.

### Vacancy

Last Census. According to the 1960 census there were about 1,250 vacant units in Champaign County available for rent or for sale, an overall vacancy rate of 3.6 percent. Of the total, about 240 units were available for sale (a homeowner vacancy rate of 1.2 percent) and 1,010 were available for rent (a 6.6 percent rental vacancy rate). However, 15 units available for sale and 230 units available for rent were lacking one or more plumbing facilities in 1960.

Postal Vacancy Survey. A postal vacancy survey was conducted in the HMA on June 23, 1965, including 32,900 possible deliveries or about 78 percent coverage of the HMA. Results of this survey are summarized in table IV. Surveyed areas included Champaign and Urbana, plus Rantoul and Homer Villages. As shown in table V, there were 1,135 vacant units in the survey area, a 3.4 percent overall vacancy rate. This number included 590 vacant residences (2.3 percent) and 545 vacant apartments (7.1 percent). It should be noted, however, that postal surveys are not comparable to census results due to differences in area definition and delineation, and methods of enumeration. For example, the census reports vacancies by intended tenure, while the postal carriers count vacant units by residences and apartments. Since many single-family units (residences) are available for rent, a comparison of sales and rental vacancy rates (census) with residence and apartment vacancy rates (postal survey) is not valid.

Current Estimate. Based on the results of the postal vacancy survey and information received from local realtors and builders, the current level of available vacant units is estimated at 1,250, including 225 units available for sale (a homeowner vacancy rate of 1.1 percent) and 1,025 available rental units (a renter vacancy rate of 5.2 percent). The current vacancy levels, representing a slight decline in the homeowner vacancy rate and a larger decline in the renter vacancy rate, indicate a fair degree of equilibrium in the sales and rental markets. The current number of vacant housing units together with the number reported by the last two censuses is presented in the following table.

Vacant Nonfarm Housing Units  
Champaign County, Illinois  
April 1950, April 1960, and July 1965

	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>July</u> <u>1965</u>
Total housing stock	<u>24,214</u>	<u>35,568</u>	<u>42,050</u>
Total vacant units	<u>649</u>	<u>2,118</u>	<u>2,150</u>
Available vacant units	311	1,247	1,250
For sale	108	235	225
Homeowner vacancy rate	.8	1.2	1.1
For rent	203	1,012	1,025
Renter vacancy rate	1.9	6.6	5.2
Other vacant units	338	871	900

Sources: 1950 and 1960 Census of Housing.  
1965 estimated by Housing Market Analyst.

### Sales Market

The Champaign County sales market is reported to be in reasonable balance. The net addition to the sales inventory from 1960 to 1965 has averaged 3,525 (670 a year), through residential construction and trailers. Single-family construction has averaged about 600 units yearly since 1960, with 80 percent of the new sales units sold before construction starts. About 550 sales units are built yearly in the Champaign-Urbana area, with most of the subdivision activity occurring south of Champaign and southeast of Urbana. One prefabricated-house builder who has constructed about 300 sales units yearly in recent years reports high sustained demand for new homes in the under-\$20,000 price range. Residential construction is also taking place in the Champaign-Urbana subdivisions in the \$20,000 to \$30,000 price class with this strong demand due, not only to the **high incomes** of area residents (excluding students), but also to the number of families with more than one wage earner. In Rantoul Village where residential construction has averaged 25 units a year since 1962, the demand for sales housing originates almost entirely from **military personnel**. Here residential development has been primarily in the \$15,000 to \$22,000 sales price category with homes usually built to buyers' specification.

Unsold Inventory of New Homes. In January 1964 and January 1965, the Springfield Insuring Office surveyed all subdivisions in Champaign County in which five or more houses were completed in the preceding 12 months. Both surveys included 16 subdivisions and covered virtually all subdivision activity in the HMA. On January 1965, it was reported that a total of 642 homes had been completed in 1964, of which 553, or 86 percent, were built on contract, and 89 (14 percent) were speculatively built. Of the houses built speculatively in 1964, 70 were sold and 19 remained unsold on January 1, 1965, an unsold inventory ratio of 21 percent. All unsold houses had been on the market three months or less.

The January 1964 survey reported fewer completions, but the ratio of unsold housing to the total speculative construction remained about the same. This survey covered 525 completions during 1963, of which 428 (82 percent) were sold before construction started and 97 were speculatively built. Nineteen of the 97 units built speculatively in 1963 remained unsold on January 1, 1964. Only two of these nineteen units had been on the market for more than three months. The following table shows the total number of units completed by price class in the FHA survey for 1964 and 1965. Over 60 percent of the completed units in both years were priced below \$20,000.



Houses Completed in the Past Twelve Months  
Champaign - Urbana, Illinois, HMA  
As of January 1, 1964 and January 1, 1965

<u>Sales price</u>	<u>January 1, 1964</u>		<u>January 1, 1965</u>	
	<u>Total completions</u>		<u>Total completions</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
\$10,000 - \$12,499	88	16.8	59	9.2
12,500 - 14,999	115	21.8	172	26.8
15,000 - 17,499	86	16.3	90	14.0
17,500 - 19,999	76	14.5	86	13.4
20,000 - 24,999	47	9.0	88	13.7
25,000 - 29,999	35	6.7	65	10.1
30,000 - 34,999	45	8.6	58	9.0
35,000 and over	<u>33</u>	<u>6.3</u>	<u>24</u>	<u>3.8</u>
Total	525	100.0	642	100.0

Source: Springfield Insuring Office, FHA.

It should be noted that FHA surveys do not reflect housing built in subdivisions with less than five completions, or individually built, self-help, or custom built homes on scattered lots. Many of these, particularly the latter, would be in the upper ranges of sale price.

Houses under construction. As of July 1, 1965, there are about 300 single-family units under construction in the HMA, of which about 280 (93 percent) are being built in the Champaign-Urbana area. Most of these homes are being constructed on the fringe areas of Champaign-Urbana, and in nearby subdivisions. Another 20 units are under construction in Rantoul Village.

Foreclosures. Foreclosures and the FHA-property acquisitions have remained at low levels in Champaign County. The number of FHA property acquisitions, which have reached a cumulative total of 40 for the HMA, has been increasing in recent years. Fourteen homes were acquired in 1964.

### Rental Market

The Champaign County rental market is in reasonable balance, with about 47 percent of all occupied units in the HMA being currently renter-occupied. Since 1960, over 2,925 multifamily rental units have been added in the HMA, averaging about 560 units yearly, with some 900 multifamily units currently under construction. Strong rental demand, particularly for one and two bedroom furnished apartments is due to the transient nature of a large segment of the population. However, the low incomes of these student and military families generally force them out of the market for new rental housing.

Rental housing since 1960 has been constructed primarily in the twin cities and on nearby fringe areas. Small rental projects containing about 15 units located near the campus between the Urbana and Champaign business districts have become popular since 1960 and have generally experienced good marketability. Larger apartment projects, containing 50 or more units, have been built on the outskirts and are generally also experiencing good occupancy. Higher vacancy rates reported for the summer months are due to the exodus of the university-affiliated population. Annually, during the period, the large number of available rental units in the twin cities help to satiate the demand created by the periodic influx of military students.

In Rantoul, the rental market long has consisted of single-family homes and converted apartments, predominately. Demand for temporary housing, particularly strong among transient military students, has kept the Rantoul market fairly tight. From January 1960 to July 1965 only 65 multifamily units were authorized for private construction in Rantoul Village, averaging 6 duplex units and 12 multifamily units each year. The 200 units of housing for military-connected personnel, scheduled for completion in July 1966, is expected to ease the market.

The Champaign County rental market is influenced not only by private multifamily construction, but also by the provision of housing facilities by the University and Chanute Field.

Married student facilities at the university averaged 590 units in 1964, representing a decline of some 110 units since 1960. The decline in married student housing which has occurred at a time when the number and proportion of married students has increased, is primarily caused by the removal of temporary World War II housing. This temporary housing consisted entirely of two-bedroom units. Current married student facilities are primarily in the one- and two-bedroom unit size. Efficiencies are also available for married students.

Rental Housing Under Construction. There are about 900 units of rental housing under construction in the HMA, including 200 units of military housing. About 74 percent of these (600 units) are being built in Champaign-Urbana; another 230 units are under construction in Rantoul Village, with the remaining 70 units being built in other parts of the HMA. Most of the rental housing currently being built is in smaller apartment projects in or near the twin cities. Proposed monthly rentals, excluding utilities, for new apartment units are primarily \$90-100 for efficiencies, \$100-125 for one-bedroom units, \$130-150 for two-bedroom units and \$150-175 for three-bedroom apartments. Although marketing schedules for the apartments vary, construction is usually scheduled for September occupancy, coinciding with the opening of the fall semester of the university.

### Mortgage Market

Local banks, savings and loan associations, and life insurance companies provide about 75 percent of the mortgage money in the Champaign-Urbana area. Conventional financing terms generally involve a six percent interest rate, 20 percent required downpayment, and a maximum term of 20 years.

### Urban Renewal

At the present time, plans are being made for the rehabilitation and renewal of the northeast section of Champaign City. This area, bounded by Bradley Street on the north, Wright Street on the east, University Avenue on the south, and the Illinois Central Railroad on the west, has been delineated into six project areas to be renewed over a ten-year period. These renewal plans are currently in the preliminary stage, with Project One specifications yet to be approved by the Urban Renewal Administration and the Champaign City Council.

### Military Housing

Currently, there are about 1,650 units of permanent family quarters at Chanute Air Force Base. The following table shows the distribution of these units for officers and enlisted personnel. Vacancies in military-controlled units are negligible (about one percent at the time of the survey), and no additional military housing is scheduled for construction at the base. Of the 3,625 military families in the area, Chanute housing is provided for about 46 percent. Another 1,975 military personnel are residing in private housing in the area with a sizable portion of these ineligible for on-base units due to the temporary nature of their assignments.

Military-Controlled Housing  
Chanute Air Force Base  
March, 1964

<u>Type</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
Appropriated Fund	30	148	178
Capehart	204	246	450
Wherry	192	568	760
Lanham	-	270	270
	426	1,232	1,658

Source: U. S. Department of the Air Force.

There also are 200 units of military housing under construction at Rantoul Village. This housing is designed to appeal to the lower-grade airmen who are unable to find suitable rental units within their military allowance. These 200 units have a projected completion date of July, 1966.

#### Public Housing

At the present time there are 281 units of public housing distributed in five projects in Champaign-Urbana including about 53 one-bedroom units, 110 two-bedroom units, 90 three-bedroom units, and 28 four-bedroom units. Sixteen units of public housing are in one low rent project for the elderly and 60 additional units of elderly housing are being planned. There is no public housing currently under construction in the HMA. Vacancies in the projects are reported to be negligible.

## Demand for Housing

### Quantitative Demand

An annual addition of approximately 1,275 households is forecast for Champaign County during the July 1965-July 1967 forecast period. After consideration of the current vacancy level, the large number of units under construction, the anticipated shift in tenure to renter status, the demand for single-family units by renters, as well as the demand arising from the expected demolition of existing units during the forecast period, the net demand for new housing units is about 1,250 units annually over the next two years, including 725 units of sales housing and 525 units of rental housing.

### Qualitative Demand

Sales Housing. Based on current family incomes in Champaign County and the relationship of income to sales price typical in the area, the annual demand for 725 new sales units is expected to be distributed by price class as indicated in the table below. Few, if any, new sales units are being built in Champaign County to sell below \$10,000. As shown in the following schedule, almost half of the prospective demand is for units priced between \$14,000 and \$19,999 and almost 23 percent is in price ranges of \$25,000 or more.

#### Distribution of the Annual Demand for New Sales Housing Champaign County, Illinois 1965-1967

<u>Sales price</u>	<u>Number of units</u>
\$10,000 - \$13,999	85
14,000 - 15,999	160
16,000 - 17,999	110
18,000 - 19,999	65
20,000 - 24,999	140
25,000 - 29,999	65
30,000 and over	<u>100</u>
Total	725

The distribution shown above differs from that on page 19, which reflects only selected subdivision experience during the year 1964. It must be noted that the 1964 data do not include new construction in subdivisions with less than five completions during the year, nor do they reflect individual or contract construction on scattered lots. It is likely that the more expensive housing construction, and some of the lower value homes, are concentrated in the smaller building operations which are quite numerous. The demand estimates above reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing. Based on renter family incomes and ratios of rent to income applicable to the HMA, there is an annual demand for 525 new rental units at or above the minimum gross rent levels achievable with market interest rate financing; these levels are \$105 monthly for efficiencies; \$115 for one-bedroom units, \$130 for two-bedroom units, and \$140 for three-bedroom units. The table on the following page shows the distribution of the rental demand by unit size and monthly rents, for the 525 units at or above the minimum gross rent levels achievable with market interest rate financing. At lower rents achievable with public benefit or assistance programs, another 100 units might be marketed successfully in the area, primarily in one- and two-bedroom apartments.

Should new low-rent units be provided, some families in this user group will be able to upgrade their living standards. However, location is a major factor affecting demand for new construction from persons in this group because of established group relationships with churches, recreational facilities, and other social groups. Leaving these associations is often a serious barrier to some members of the group. For this reason, the production of new rental units in locations that necessitate breaking these bonds can result in a significant reduction in demand. Another barrier to effective demand is the use of cheap land in less desirable locations to achieve lower rents.

Because of the relatively large supply of new rental housing in the area in recent years, an innovation in the available supply, the absorption of successive increments of new rental housing should be observed carefully. The production of rental units meeting with market resistance is a signal for curtailment.

Estimated Annual Demand for New Rental Units <sup>a/</sup>  
Champaign County, Illinois  
1965-1967

Monthly gross rent <sup>b/</sup>	Size of unit			
	<u>Efficiency</u>	<u>One- bedroom</u>	<u>Two- bedroom</u>	<u>Three- bedroom</u>
\$105 and over	75	-	-	-
110	70	-	-	-
115	65	235	-	-
120	55	195	-	-
125- - - - -	50- - - -	180	-	-
130	45	160	160	-
135	40	150	150	-
140	40	130	130	55
145	35	120	120	50
150- - - - -	30- - - -	110- - - -	110- - - -	45
160	25	85	85	35
170	20	65	65	25
180	15	45	45	20
200	5	25	20	10

<sup>a/</sup> At rents achievable with market interest rate financing.

<sup>b/</sup> Gross rent is shelter or contract rent plus the cost of utilities and services.

Note: The above figures are cumulative, that is the columns cannot be added vertically. For example, the demand for one-bedroom units at \$120-130 is 35 units (195 minus 160), not 195 units.



Table I

Civilian Work Force Components  
Champaign County, Illinois  
1962 - 1965

	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965<sup>a/</sup></u>	<u>May 1964</u>	<u>May 1965</u>
Civilian Work Force	<u>54,925</u>	<u>57,750</u>	<u>60,500</u>	<u>62,650</u>	<u>62,500</u>	<u>65,025</u>
Unemployment	1,525	1,625	1,450	1,400	1,125	950
Percent of civilian work force	2.8 %	2.8 %	2.4 %	2.2 %	1.8 %	1.5 %
Total employment	<u>53,425</u>	<u>56,075</u>	<u>59,025</u>	<u>61,250</u>	<u>61,075</u>	<u>64,075</u>
Agriculture	3,850	3,650	3,300	2,775	3,875	3,525
Nonag. wage and salary employment	<u>43,125</u>	<u>45,825</u>	<u>48,800</u>	<u>51,150</u>	<u>49,775</u>	<u>52,675</u>
Manufacturing	<u>3,750</u>	<u>3,775</u>	<u>4,625</u>	<u>4,800</u>	<u>4,800</u>	<u>4,900</u>
Durable goods	1,850	1,625	2,250	2,350	2,275	2,400
Nondurable goods	1,900	2,200	2,375	2,450	2,525	2,500
Nonmanufacturing	<u>39,400</u>	<u>42,050</u>	<u>44,150</u>	<u>46,550</u>	<u>44,975</u>	<u>47,950</u>
Construction	2,425	2,175	2,325	2,225	2,450	2,875
Trade	<u>7,800</u>	<u>8,175</u>	<u>8,525</u>	<u>8,500</u>	<u>8,250</u>	<u>8,700</u>
Wholesale	1,200	1,300	1,400	1,475	1,125	1,500
Retail	6,600	6,875	7,125	7,025	6,925	7,200
Fin., ins., and real estate	1,000	1,075	1,150	1,175	1,125	1,175
Services	5,925	6,150	6,750	7,600	6,825	7,700
Government	<u>20,100</u>	<u>22,250</u>	<u>23,250</u>	<u>24,850</u>	<u>24,050</u>	<u>25,300</u>
Federal	3,250	3,150	3,125	3,150	3,100	3,200
State and local	16,850	19,100	20,125	21,700	20,950	22,100
Other nonmanufacturing	2,150	2,225	2,150	2,200	2,275	2,200
Other nonag. employ <sup>b/</sup>	6,450	6,600	6,925	7,325	7,425	7,675

Note: Detail may not add to total due to rounding.

<sup>a/</sup> 1965 data are an average of first five months.

<sup>b/</sup> Includes self-employed, unpaid family workers, and domestic workers in pvt. households.

Source: Illinois State Employment Service.

Table II

Percentage Distribution of Annual Family Income by Tenure<sup>a/</sup>  
Champaign County, Illinois  
July 1965 and July 1967

	<u>1965 incomes</u>		<u>1967 incomes</u>	
	<u>All</u>	<u>Renter</u>	<u>All</u>	<u>Renter</u>
Under \$2,000	5	11	6	10
\$2,000 - 2,999	8	11	6	10
3,000 - 3,999	9	14	9	14
4,000 - 4,999	11	13	10	13
5,000 - 5,999	12	15	12	14
6,000 - 6,999	11	11	10	12
7,000 - 7,999	10	8	10	9
8,000 - 8,999	8	6	8	5
9,000 - 9,999	6	3	6	4
10,000 - 14,999	14	4	17	7
15,000 and over	6	4	6	2
Total	100	100	100	100
Median income	\$6,400	\$5,050	\$6,700	\$5,250

<sup>a/</sup>After deduction of Federal income tax.

Source: Estimated by Housing Market Analyst

Table III

Distribution of the Nonfarm Population by Age  
Champaign County, Illinois  
April 1950 - April 1960

<u>Age group</u>	<u>April 1950</u>		<u>April 1960</u>		<u>Decennial change</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Under 5	9,391	10.0	15,160	12.3	5,769	61.4
5 - 19	19,408	20.6	34,557	28.2	15,149	78.1
20 - 29	28,864	30.8	28,000	22.8	-864	-3.0
30 - 39	12,395	13.2	15,391	12.5	2,996	24.2
40 - 49	8,058	8.6	10,854	8.9	2,796	34.7
50 - 59	6,624	7.0	7,806	6.4	1,182	17.9
60 - 69	5,233	5.6	5,878	4.7	645	12.3
70 and over	<u>3,953</u>	<u>4.2</u>	<u>5,146</u>	<u>4.2</u>	<u>1,193</u>	<u>30.2</u>
Total	93,926	100.0	122,792	100.0	28,866	30.7

Source: 1950 and 1960 U. S. Censuses of Population.

Table IV

Number of Units Authorized by Building Permits  
Champaign County, Illinois  
January 1960 - July 1965

<u>Year</u>	<u>Total units</u>	<u>Public units</u>	<u>Privately financed units</u>			
			<u>Total private</u>	<u>Champaign- Urbana</u>	<u>Rantoul Village</u>	<u>Other reporting villages</u>
1960	417	252	165	154	NA	11
1961	172	16	156	143	NA	13
1962	383	160	223	179	24	20
1963	391	-	391	324	41	26
1964	753	-	753	679	39	35
1965	536	200 <u>a/</u>	336	285	51	NA

a/ Section 810 units, intended for military occupancy.

Source: U. S. Bureau of the Census and local building inspectors.

Table V

## Champaign-Urbana, Illinois, Area Postal Vacancy Survey

June 23, 1965

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	32,913	1,135	3.4	847	288	955	25,232	590	2.3	513	77	299	7,681	545	7.1	334	211	656	1,530	68	4.4
Champaign	17,355	514	3.0	396	118	586	12,991	211	1.6	180	31	161	4,364	303	6.9	216	87	425	367	23	6.3
City Routes	16,207	492	3.0	383	109	548	11,924	196	1.6	172	24	126	4,283	296	6.9	211	85	422	305	22	7.2
Rural Routes	1,148	22	1.9	13	9	38	1,067	15	1.4	8	7	35	81	7	8.6	5	2	3	62	1	1.6
Urbana	10,185	388	3.8	235	153	319	6,951	164	2.4	126	38	117	3,234	224	6.9	109	115	202	366	3	0.8
City Routes	9,166	345	3.8	193	152	301	5,932	121	2.0	84	37	99	3,234	224	6.9	109	115	202	366	3	0.8
Rural Routes	1,019	43	4.2	42	1	18	1,019	43	4.2	42	1	18	-	-	-	-	-	-	-	-	-
Other Cities and Towns	5,373	233	4.3	216	17	50	5,290	215	4.1	207	8	21	83	18	21.7	9	9	29	797	42	5.3
Homer	390	12	3.1	11	1	5	352	8	2.3	7	1	5	38	4	10.5	4	-	-	23	1	4.3
Rantoul	4,983	221	4.4	205	16	45	4,938	207	4.2	200	7	16	45	14	31.1	5	9	29	774	41	5.3

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).

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Analysis of the Champaign-Urbana, Ill. housing market.

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