In the spring of 2012, the City of DeKalb, Illinois, and Northern Illinois University (NIU), a public regional university with its main campus in DeKalb, launched a project to develop a comprehensive housing database and related analytical and reporting tools. NIU’s Center for Governmental Studies assembled a multi-disciplinary team to perform the data collection (including an exterior condition assessment or “windshield survey” of a representative cross-section of DeKalb’s dwelling units), database development, and analysis.

One of the major deliverables is a housing database with information describing the available housing stock (i.e., number, size, geographic location, value, and exterior condition) and selected demand-side information focusing on the characteristics of residents. Because certain housing data is only available by its parcel identification number (PIN), and other housing data is only available by its address, the housing database created through this project integrates both parcel-based and address-based data related to housing. This enables data on property valuation, typically available by PIN, to be linked to address level data about housing characteristics such as foreclosed properties, properties for sale, and location of crime incidents. This also allows data to be assessed using the City’s Geographic Information System (GIS).

The project team used the newly-created housing database to produce two key analyses:

- A profile of DeKalb’s housing stock across the study area and for 23 individual neighborhoods identified by the City. The study area analysis included stress factors that have the potential to affect actual or perceived neighborhood stability.
- Housing segments that are likely to be over or under represented based on the number and income distribution of DeKalb residents.

Additionally, selected aspects of the City’s demographic and housing information were compared to available data for five other university communities identified in DeKalb’s Safe and Quality Housing Task Force report.

The information produced through the DeKalb Housing Information Project (the study) is designed to help decision-makers make cost-effective and sustainable housing and neighborhood development investments. It also serves as a baseline of housing characteristics needed to assess the impact of specific programs and interventions and to measure change over time in DeKalb’s housing stock.

**HOUSING SYNOPSIS**

Based on the data collected for and synthesized in the housing database, the following key findings are provided to describe DeKalb’s housing profile.

**HOUSING COMPOSITION**

- DeKalb’s housing stock consists of 56% rented and 44% owned dwelling units with an additional capacity to house nearly 2,500 people in group quarters.
- Of the rented units, approximately 68% are traditional multi-family units, 26% are single-family and the remaining 6% are mixed use and rooming houses.
- The owned dwelling units consist of mobile homes (5%) and non-mobile homes (95%). Mobile homes are all located within one neighborhood.
- Although the majority of all dwelling units are rented, the highest concentrations of rented units are found in only seven neighborhoods. Alternatively, thirteen neighborhoods contain predominantly owned dwelling units.
NEIGHBORHOOD CHARACTERISTICS

- Both population and dwelling unit density in predominantly rented neighborhoods is about twice that found in neighborhoods that have mostly owned dwelling units. The densest neighborhoods are adjacent to NIU and in the city center.
- As one might expect, neighborhoods with the youngest residents and lowest median household income are either adjacent to or near the university. Conversely, neighborhoods with residents who have higher median ages and higher median household incomes are located in the outermost neighborhoods to the north and south.
- More than one-half of all subsidized dwelling units are concentrated in one neighborhood. Housing choice vouchers are distributed more widely, but more than half are used in only two neighborhoods. The highest concentration of housing assistance is found in the neighborhoods adjacent to NIU.
- Neighborhoods with the highest fair market values for owned units also have higher median ages and higher median household incomes. Additionally, the neighborhoods with the highest fair market rents (of multi-family units) are neighborhoods that contain mostly owned dwelling units.
- Five of the 23 neighborhoods in the study area have 50% or more of their housing stock built prior to 1940. These are located primarily in the city center.
- On average, the oldest dwelling units are single-family rented units.
- Only 1% of residential properties were foreclosed in 2011. Additionally, the foreclosures were fairly dispersed throughout the study area with higher concentrations in the city center and a relative few in the northeast portion of the study area.
- Seven of the neighborhoods had very few issues with exterior conditions, four had a moderate number, seven had a high number of issues, and five neighborhoods had a very high number of issues. Neighborhoods with the highest number of exterior condition issues are located in the city center.
- The top three quality of life threats (suspicious activity/person/vehicle, audible disturbances, and disorderly conduct/house) represent half of the total incidents reported in 2011. The top three personal safety threats (domestic issues, battery and phone threats/harassment) represent over 75% of the personal safety incidents reported. Quality of life and personal safety threats were reported most frequently in the neighborhoods adjacent to NIU and in the city center.
- Such factors as structure age, density, housing value, degree of housing assistance, personal safety and quality of life threat rates, exterior condition, foreclosures, and days on market of units for sale can affect the perceived or real stability of a neighborhood. The three neighborhoods with the highest relative levels of stress had a wide variation in individual factor scores.

GEOGRAPHIC PATTERNS

The following patterns have been identified due to frequency of geographic occurrence but have not been tested for causality. Additional research is necessary to support or dismiss the patterns identified here.

- Neighborhoods adjacent to NIU (neighborhoods 2, 3, 15, 22 and 23): The five neighborhoods immediately adjacent to the university contain approximately one-third of the study area’s population residing in a little more than one-third of the dwelling units. These neighborhoods contain 63% of all rented dwelling units, which indicates a high concentration of rented units and high housing densities in each neighborhood. Additionally, more than 80% of the group quarters’ capacity is found in these five neighborhoods. With regard to housing assistance, approximately 29% of housing choice vouchers and 65% of subsidized units are found here. Residents in this area also have the lowest median ages and median household incomes. Despite the volume of
dwellings located in this area, only 6% of the residential properties were foreclosed. All but one neighborhood have high exterior condition issues. Finally, more than half of the study area’s quality of life threats (52%) and personal safety threats (51%) are reported in this area.

- Neighborhoods in the city center (neighborhoods 11, 12, 13, 14 and 17): The five neighborhoods in this area consist of 18% of all dwelling units and 19% of the population. The mix of rented to owned dwelling units is 53% to 47%, respectively. With the exception of one neighborhood, these neighborhoods have rental concentrations of 50% or more. This area’s dwelling units are older – more than 42% of the dwelling units in each of these neighborhoods were built prior to 1940. Their owned units have fair market values lower than the median for the overall study area and approximately one-third of the foreclosures are found here. Additionally, about one-fourth of the quality of life threats and personal safety threats are in this central part of the city. Housing choice vouchers here account for approximately 18% of the vouchers in the study area, and subsidized units amount to approximately 13% of the total. With the exception of one neighborhood, median household incomes are similar to that of the overall study area. Four of the five have exterior condition scores of high to very high. Stress factors are higher than average in the city’s center for each of these five neighborhoods.

OVER AND UNDER SUPPLY

An important aspect of a community’s housing stock is how aligned available dwelling units are with the number and income profile of its residents. Market imbalances can result in high vacancy rates, disinvestment, and outmigration of residents in search of housing with the amenities they want at a price they can afford. An over and under supply analysis was conducted citywide as part of this study and evaluated the number of owner and renter households, household incomes, and their ability to pay. The analysis yielded five key findings:

**Ability to Purchase**

- A potential under supply exists in owned dwelling units with a fair market value greater than $242,000.
- A potential over supply exists in owned dwelling units with a fair market value between $81,000 and $241,000.

**Ability to Rent**

- College aged students have a major impact on the supply of rented units despite their low household incomes. The full extent of which was not determined by this study.
- A potential over supply exists for dwelling units renting between $500 and $1,249.99.
- A potential under supply exists for rented dwelling units that rent for less than $500 and more than $1,250.

UNIVERSITY COMMUNITY COMPARISON

Communities that host public universities face unique housing challenges. To better understand the role that NIU plays in DeKalb’s housing market, comparable information was obtained about five other Illinois university communities: Champaign/Urbana (University of Illinois), Macomb (Western Illinois University), Charleston (Eastern Illinois University), Carbondale (Southern Illinois University), and Bloomington/Normal (Illinois State University). Selected findings include:
• DeKalb is the third largest university community with regard to 2010 population and population density and NIU is the third largest institution with respect to student enrollment at its main campus.
• All six communities experienced population growth between 2000 and 2010.
• From 2010 to 2012, all but one university (UIUC) experienced a decline in student enrollment at their main campus.
• All six communities had residents of a similar median age (22.9 to 25.4) except for Bloomington/Normal, which had a higher median age and the highest median household income.
• At 23%, DeKalb had the lowest percentage of students living on campus in student housing (23%) in 2012.
• Room and board rates appear to correlate to the size of the university – the smaller the enrollment, the lower the rate.
• DeKalb had the second lowest percentage of rented units at 53%, the second lowest vacancy rate at 6.9%, and the highest fair market rent at $807 per month.

CONCLUDING REMARKS
The data presented in this report provides an in-depth “snap shot” inventory and benchmark of housing attributes in DeKalb. CGS recommends the City implement, maintain and expand the housing database in order to make informed decisions about housing. Going forward, data included in the Housing Synopsis should be updated annually to allow for comparison and trend analysis as well as measuring the impact of programmatic and policy changes. Exterior condition, stress factor and over and under supply analysis should be updated every five to ten years based on market conditions. Furthermore, the City of DeKalb should ensure data collected by its various departments is done so in a manner that is consistent with the database, especially in the case of data collected for rental properties by the newly created Housing Bureau. Also, by incorporating other city service data with a geographic identifier, the City can continue to expand the usefulness and application of the database. Caution should be taken when utilizing the data presented in this format as the detailed and supplemental data is contained in the database. It is the hope of the CGS team that the information generated through this study will inform continued discussions among the City, NIU, and other DeKalb stakeholders about how to invest, plan for, develop, monitor and sustain existing and future housing needs.