

**CHAPTER 2**  
**Housing in the Village of Forreton**

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**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 Forreton experienced a net increase of 29 units to its housing stock (Table 2.1). Over that time period, Forreton owner-occupied housing units increased by 16%, while renter-occupied housing units increased by 8.5%. Ogle County overall has lower percentages of owner-occupied housing units, and higher percentages of renter-occupied.

**Table 2.1**  
**Comparison of Housing Occupancy**  
**Village of Forreton and Ogle County**

	<b>Forreton 1990</b>	<b>Forreton 2000</b>	<b>Ogle County 1990</b>	<b>Ogle County 2000</b>
<b>Occupied Housing Units</b> <i>% of Total Housing Units</i>	576 95.5%	594 94.0%	17,132 94.9%	19,278 94.4%
<b>Owner-occupied</b> <i>% of Occupied Units</i>	447 77.6%	454 76.4%	12,202 71.2%	14,369 74.5%
<b>Renter-occupied</b> <i>% of Occupied Units</i>	129 22.4%	140 23.6%	4,930 28.8%	4,909 25.5%
<b>Vacant Housing Units</b> <i>% of Total Housing Units</i>	27 4.5%	38 6.0%	920 5.1%	1,142 5.6%
<b>Total Housing Units</b>	603	632	18,052	20,420

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 Forreton has a homeowner vacancy rate of 1.4% and a rental vacancy rate of 5.3%. Table 2.1 shows that the Village of Forreton had an overall year 2000 vacancy rate of 6.0% (up 1.5% from 1990), a rate slightly higher than Ogle 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 Forreton with Ogle County as a whole, over two Census periods. In the year 2000, single-family homes (1-unit detached) made up 80.2% of Forreton housing units, a higher percentage than Ogle County. The single-family detached homes within Forreton have been increasing in number, and increasing in percentage of total units over the last ten years. A similar trend took place within Ogle County overall. The Village of Forreton has seen a decrease of one since 1990 in 2-4 unit structures, and an increase in 10-or-more unit structures. Ogle County as a whole has seen

increases in both. According to Census information, Forreston also has seen a decrease in mobile home, trailer, or other units, reducing the total to 58 in 2000 (down from 68 in 1990). Ogle County as a whole also had a decrease in mobile home, trailer and other units.

**Table 2.2**  
**Comparison of Total Housing Units and Structure Type**  
**Village of Forreston and Ogle County**

	<b>Forreston 1990</b>	<b>Forreston 2000</b>	<b>Ogle County 1990</b>	<b>Ogle County 2000</b>
<b>1 Unit Detached</b>	473 <i>78.6%</i>	506 <i>80.2%</i>	13,864 <i>76.8%</i>	16,174 <i>79.2%</i>
<b>1-Unit Attached</b>	0 <i>0.0%</i>	0 <i>0.0%</i>	159 <i>0.9%</i>	219 <i>1.1%</i>
<b>2-4 Units</b>	32 <i>5.3%</i>	31 <i>4.9%</i>	1,583 <i>8.8%</i>	1,629 <i>8.0%</i>
<b>5-9 Units</b>	0 <i>0.0%</i>	0 <i>0.0%</i>	547 <i>3.0%</i>	542 <i>2.7%</i>
<b>10 or more Units</b>	29 <i>4.8%</i>	36 <i>5.7%</i>	804 <i>4.5%</i>	1,084 <i>5.3%</i>
<b>Mobile home, trailer or other</b>	68 <i>11.3%</i>	58 <i>9.2%</i>	1,095 <i>6.1%</i>	772 <i>3.8%</i>
<b>Total Housing Units</b>	602	631	18,052	20,420

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 Forreston and Ogle County as a whole.

**Table 2.3  
Comparison of Housing Age  
Village of Forreston and Ogle County**

<b>Year Structure Built</b>	<b>Forreston 1990</b>	<b>Forreston 2000</b>	<b>Ogle County 1990</b>	<b>Ogle County 2000</b>
1990 to March 2000	---	---	---	387 1.9%
1995 to 1998	---	24 3.8%	---	1,481 7.3%
1990 to 1994	---	20 3.2%	---	1,333 6.5%
1980 to 1989	72 12.0%	50 7.9%	1,941 10.8%	1,397 6.8%
1970 to 1979	114 18.9%	86 13.6%	3,665 20.3%	3,294 16.1%
1960 to 1969	60 10.0%	79 12.5%	2,806 15.5%	2,634 12.9%
1940 to 1959	135 22.4%	131 20.8%	3,802 21.1%	3,842 18.8%
1939 or earlier	221 36.7%	241 38.2%	5,838 32.3%	6,052 29.6%

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 Ogle 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 Forreston and Ogle County. In 1990 Forreston had 61.8% of its housing units valued at less than \$50,000. By 2000, only 12.4% remained valued at less than \$50,000. According to data from the 2000 Census, 76.7% of Forreston's housing units were valued between \$50,000 and \$99,999; 23.3% were valued at over \$100,000. The 2000 median value for housing within the Village of Forreston was \$80,700. This was over 27% lower than the median value for Ogle County as a whole (\$102,700).

**Table 2.4**  
**Comparison of Owner-Occupied Housing Values**  
**Village of Forreston and Ogle County**

	<b>Forreston 1990</b>	<b>Forreston 2000</b>	<b>Ogle County 1990</b>	<b>Ogle County 2000</b>
<b>Less than \$50,000</b>	239 <i>61.8%</i>	48 <i>12.4%</i>	3,697 <i>39.5%</i>	516 <i>4.4%</i>
<b>\$50,000 - \$99,999</b>	142 <i>36.7%</i>	249 <i>64.3%</i>	4,750 <i>50.8%</i>	5,162 <i>43.8%</i>
<b>\$100,000 - \$149,999</b>	4 <i>1.0%</i>	72 <i>18.6%</i>	749 <i>8.0%</i>	3,756 <i>31.8%</i>
<b>\$150,000 - \$199,999</b>	1 <i>0.3%</i>	11 <i>2.8%</i>	120 <i>1.3%</i>	1,599 <i>13.6%</i>
<b>\$200,000 - \$299,999</b>	1 <i>0.3%</i>	4 <i>1.0%</i>	40 <i>0.4%</i>	609 <i>5.2%</i>
<b>\$300,000 or more</b>	0 <i>0.0%</i>	3 <i>0.8%</i>	3 <i>0.0%</i>	154 <i>1.3%</i>
<b>Median Value</b>	\$44,600	\$80,700	\$57,200	\$102,700

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 Forreston and Ogle County. In 1999, 84.8% of the households within the Village of Forreston 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 higher than that of Ogle County as a whole (82.1%).

**Table 2.5**  
**Monthly Owner Costs as a Percentage of Household Income**  
**Village of Forreston and Ogle County**

	<b>Forreston 1989</b>	<b>Forreston 1999</b>	<b>Ogle County 1989</b>	<b>Ogle County 1999</b>
<b>Less than 20%</b>	259 68.3%	237 61.2%	6,301 67.7%	6,971 59.1%
<b>20% to 24%</b>	37 9.8%	54 14.0%	1,282 13.8%	1,760 14.9%
<b>25% to 29%</b>	22 5.8%	37 9.6%	596 6.4%	960 8.1%
<b>30% to 34%</b>	18 4.7%	19 4.9%	314 3.4%	599 5.1%
<b>35.0% or more</b>	40 10.6%	31 8.0%	714 7.7%	1,440 12.2%
<b>Not Computed</b>	3 0.8%	9 2.3%	101 1.1%	66 0.6%

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 Forreston and Ogle County. In 1999, 78.6% of renters were paying a monthly rent which was affordable to them. This percentage is higher than that of Ogle County (66.2%) as a whole.

**Table 2.6**  
**Monthly Renter Costs as a Percentage of Household Income**  
**Village of Forreston and Ogle County**

	<b>Forreston 1989</b>	<b>Forreston 1999</b>	<b>Ogle County 1989</b>	<b>Ogle County 1999</b>
<b>Less than 20%</b>	53 41.4%	76 54.3%	2,007 47.0%	1,870 40.9%
<b>20% to 24%</b>	12 9.4%	20 14.3%	549 12.8%	703 15.4%
<b>25% to 29%</b>	12 9.4%	14 10.0%	380 8.9%	451 9.9%
<b>30% to 34%</b>	15 11.7%	6 4.3%	289 6.8%	286 6.3%
<b>35.0% or more</b>	23 18.0%	13 9.3%	800 18.7%	883 19.3%
<b>Not Computed</b>	13 10.2%	11 7.9%	249 5.8%	379 8.3%

Source: U.S. Bureau of the Census

## Section 2.2 Housing Demand

### A. Population Trends

As discussed in the Issues and Opportunities chapter of this plan, the Village of Forreston population has increased 19.7% in the last thirty years (1,227 in 1970 to 1,469 in 2000), and could possible increase by between 9.6% (to 1,610 residents) to 22.1 % (to 1,793 residents) by 2030.

### 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. Population increase in Forreston is likely being caused by an increase in the persons per household over time, combined with an increase in the number of households. This trend is accounted for by a decreasing median age for Village residents, and the increasing number of younger persons in the Village. The Village Planning Commission anticipates that the PPH will remain steady and the number of housing units will increase at a slow, steady rate.

### C. Housing Development Environment

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. In 2004, nearly 42% of the total land area of the Village of Forreston 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:** There is a sufficient transportation network to allow for an economic and efficient expansion of housing in the general Forreston area; Forreston itself has little available vacant land within its existing borders for residential development. The Village's sewer and water distribution/collection system are adequate and contain sufficient capacity to serve future development.

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

### D. Housing Issues Identified by the Plan Commission

There are no assisted living facilities in the Village to serve housing needs for the elderly or disabled population.

## Section 2.3: Conclusions – Housing Analysis

- A. Between 1990 and 2000, the Village of Forreston experienced a net increase of 29 units to its housing stock (Table 2.1). In the year 2000, single-family homes (1-unit detached) made up 80.2% of Forreston housing units, which is slightly higher than Ogle County as a whole (Table 2.2).
- B. The overall housing vacancy rate of 6.0% indicates that there is an adequate supply of available housing within the Village.
- C. According to 2000 Census data, 59% of Forreston's housing units were built before 1960, while 14.9% of the housing units were built between 1980 and 1998.

- D. The 2000 median value for housing within the Village of Forreston was \$80,700. This was over 27% lower than the median value for Ogle County as a whole (\$102,700).
- E. In 1999, 84.8% of the households within the Village of Forreston 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 higher than that of Ogle County as a whole (82.1%). In 1999, 78.6% of renters were paying a monthly rent which was affordable to them. This percentage is higher than that of Ogle 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 Forreston 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 Forreston.
- 3. Promote decent, safe and sanitary housing.
- 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 substandard homes in the community in order to provide a decent and safe living environment for all residents.
- 6. Housing development takes into consideration the protection of natural resources and open spaces.

C. Policies

- 1. The Village of Forreston 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. Promote the use of appropriate State and Federal housing programs to provide housing assistance to the elderly, handicapped and low to moderate income residents who need it.
- 4. Any new elderly housing developments should be located in areas accessible to commercial, recreational, medical, and other necessary facilities and services.