

**CHICAGO REHAB NETWORK
2003 AFFORDABLE HOUSING FACT BOOK**

VALUING AFFORDABILITY

VOLUME THREE: ILLINOIS



VALUING AFFORDABILITY VISION STATEMENT

Safe, decent affordable housing is the foundation for educational and employment success, community stability and regional competitiveness. Therefore, affordable housing must be a defining value in a systemic change of Chicago's policy and resource commitments. Recognition from leaders of community organizations, religious and business institutions for the need to change the way we value affordable housing places Chicago at a pivotal moment. By Valuing Affordability, Chicago's leadership will create strong neighborhoods with the resources and community support required for the development and preservation of affordable housing.

Data collection for this project was conducted by the Nathalie P. Voorhees Center at the University of Illinois at Chicago under the leadership of Ms. Patricia Wright. In addition, Professor Janet Smith of the University of Illinois at Chicago developed a cluster analysis of Chicago's housing stock that pointed the direction for further analysis presented in these pages. We thank them for their ongoing guidance in this project.

This Fact Book was funded with the generous support of The Chicago Community Trust and Fifth Third Bank.

The advice of Mr. King Harris and additional support of the Pittway Corporation Charitable Foundation and Metropolis 2020 brought this project to a new level.

Our financial partners in community development made printing and distribution of this document possible: Bank One, Chicago Federal Home Loan Bank, Citibank, Charter Bank, Federal Reserve Bank of Chicago, Harris Bank, LaSalle Banks, National Equity Fund (NEF), Northern Trust, National City, US Department of Housing and Urban Development, Washington Mutual.

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As this Fact Book goes to press, with new rounds of elections fast approaching, affordable housing is at a higher place in policy discussions than it has been in years. The stakeholders and legislators engaged with affordable housing issues has broadened exponentially. So has our understanding of public engagement of the issue. When the Chicago Rehab Network, as part of the coalition called Housing Illinois, hired a market research firm to survey attitudes about affordable housing in the Chicago metro region, more than eight in ten respondents said it is important to ensure we have more housing for low and moderate income people in the Chicago region. More surprisingly, two-thirds of them supported building more affordable housing in their own communities.

Breaching the gap between the public need for affordable housing and the will of public officials to address it is what the Chicago Rehab Network has been about for over 25 years. When we published the last edition of the *Affordable Housing Fact Book* in 1993, it was instrumental in convincing Chicago leaders to greatly expand and reshape the city's commitment to creating and preserving affordable housing. With this edition of the Fact Book, we expect the same results on city, regional, and statewide levels. We have expanded our scope to include the state of Illinois. Our aim is to create a tool for legislators, advocates, and other stakeholders to identify housing needs and to bring affordable housing to the public agenda.

We are printing the 2003 edition of the *Affordable Housing Fact Book* in three volumes. The first volume is an Overview of Chicago and Illinois based on maps of changing patterns in population and housing supply, housing costs and affordability indicators such as overcrowding and housing cost burden. The second volume focuses on Chicago with fact sheets for each ward and community area in the city. The third volume contains fact sheets for each of Illinois' 102 counties and 50 major municipalities.

This information will also be available on the Affordable Housing Fact Book page at our expanded website www.chicagorehab.org, where users will be able to download copies of the fact sheets from all three volumes. Users will also be able to search our full database to consider and compare the data that most interests them – including additional data we could not fit in these volumes, as it becomes available.

In executing this project we owe much thanks to our longstanding partnership with the Nathalie P. Voorhees Center at the University of Illinois at Chicago, which collected most of the data. The Voorhees Center continues to be an important source for the data and analysis essential to community development policy in Chicago. We are also grateful to King Harris, who, together with Metropolis 2020, supported the expansion of our county level data to provide a fuller picture of the state of Illinois. This document would have been a less thorough resource without their vision and support.

We hope to hear from you with questions and comments about the 2003 *Affordable Housing Fact Book*, and we look forward to conducting workshops on how this data can be translated into policy, advocacy and action around the affordable housing issues that present themselves in your community. Housing is foundational to all community building endeavors, and if we are to value affordability, we must act to secure its support.

Kevin F. Jackson
Executive Director

In both Chicago and Illinois, the 1990s were a decade of growth and prosperity for many households. Yet the 2003 edition of the Chicago Rehab Network's Affordable Housing Fact Book reveals how uneven development has brought new kinds of housing stress to many communities, and exacerbated some old ones.

City of Chicago

Mapping affordability indicators across the city of Chicago resulted in patterns so persistent we named them. For a clearer picture of these clusters see the maps in Volume One: Overview.

- **Population and Housing Units** both grew in Chicago between 1990 and 2000, yet growth was uneven. A cluster of communities in the Central Area and North Lakefront stand out as a **booming cluster**, with the most new construction activity, but often with smaller households occupying more housing. At the same time, whole swaths of south and west side continue to lose population and housing stock, creating a **thinning cluster**. Both immigration and displacement from other communities appear to have contributed to the creation of a **bursting cluster** through Chicago's northwest and southwest sides, where population and total housing units grew the most.
- **Occupancy Status:** Chicago is still a city of renters – 56 percent of housing units are renter occupied – but the 1990s saw a shift toward

home ownership. The number of owner occupants rose 9 percent between 1990 and 2000, and gained 2.3 percentage points as a portion of the city's households. Citywide, the rental vacancy rate fell to 6 percent, signaling a tight rental market. Yet twenty-eight communities had rental vacancy rates at or below 4 percent, even while several communities in the thinning south side had rates over 12 percent.

- **Incomes:** The median income rose 10 percent between 1990 and 2000, but the highest incomes differed sharply between the booming cluster along the north lakefront and the thinning cluster on the south and west sides. Poverty dropped citywide, and yet numbers of poor and low income households rose dramatically through the bursting northwest and southwest corridors – suggesting displacement from those booming communities where the low income population dropped, and from thinning ones where the total population continued to decline.
- **Housing Costs:** The city's median rent rose only modestly -- by 3 percent after adjusting for inflation. Yet in thirty community areas, rents rose by 25 - 75 percent. Rents rose most not in the booming core itself, but in a ring spreading outwards around it. Citywide, the median income rose almost three times as much as the

median rent did, yet rents rose more than incomes in all but sixteen communities. In fact, rents rose 27 – 62 percent faster than incomes in more than a dozen communities.

- **Cost Burden:** The number of renters paying more than 35 percent of income for housing dropped 11 percent between 1990 and 2000. Yet this drop was offset by a 33 percent surge in the numbers of cost burdened owners. Overall there are nearly 240,000 households struggling under excessive housing costs citywide. Their numbers are growing in the bursting communities through the northwest and southwest corridors, and on the far south side.
- **Mortgage Foreclosures and Overcrowding** emerged as the affordability indicators of the 1990s. The National Training and Information Center found that mortgage foreclosures rose 74 percent between 1993 and 2001, and by more than 150 percent in 16 communities through the South Lakefront and Southwest Side. Citywide, 10 percent of all households are overcrowded, but as many as 35 percent of households are overcrowded in a ring around the central area, where rents and home values also rose the most. Overcrowding rose 25 percent citywide between 1990 and 2000, and jumped 100 percent or more in 16 communities – particularly in the bursting clusters on the far northwest and southwest sides.

Illinois

The pattern established in Chicago, where rising incomes were accompanied, and sometimes outpaced by rising housing costs, extended through much of Illinois.

- The state of Illinois saw growth that exceeded that in Chicago by many indicators, and yet when mapped across counties, much of the state's prosperity is concentrated in a super-region spreading out from the Chicago/Rockford metro areas into the central state. Incomes, rents and home values all tend to exceed state medians within this cluster, while county medians outside this cluster fall short of state averages.
- **Incomes:** Only twelve counties had median household incomes at or above the state median income of \$46,590 – and seven of them fell in the Chicago metro area. Median household incomes in rural counties to the southeast and southwest of the state were under \$33,000. Higher median incomes correspond with greater concentrations of high income households, particularly in the six counties immediately surrounding Cook, where high income households, with incomes over 120 percent of the state median, comprise 50 – 60 percent of all households in some of the state's most populous counties.

- **Housing Costs:** In many counties, high incomes correspond to higher rents and home values. Incomes are rising faster than housing costs statewide, but the housing costs of owner occupants are rising faster than incomes throughout the super-region. In ten of the counties in this region, homeowner costs are rising 10 – 21 percent faster than incomes.
- **Housing Cost Burden:** Renters are more likely to be paying 35 percent or more of their income for housing than homeowners in Illinois, particularly in rural counties, where rents may be low, but incomes are very low. Yet the number of homeowners paying large portions of their income for housing rose 38 percent from 1990 to 2000. Most cost burdened owners were low income households, but cost burden grew fastest among moderate income owners, whose numbers increased by 80 percent between 1990 and 2000.
- **Poverty:** The number of people in poverty dropped by 3 percent statewide, but it rose in fourteen counties – including nine of those surrounding Cook County. Some of these persons may have been displaced from the city of Chicago, where the number of people in poverty dropped 6 percent. The concentrations of people in poverty in these counties are still low, but the fact that their numbers increased in

those counties with unusually high incomes, and housing costs, indicates the growing need for affordable housing in this region

As a final chapter in the each volume, the **Affordable Housing Fact Book** outlines a menu of policy initiatives to create new resources and integrated policies for preventing displacement, promoting preservation and encouraging production of affordable housing. Most of these initiatives have been developed through Valuing Affordability, the Chicago Rehab Network's ongoing campaign to create the social and political climate where affordability is recognized as a benefit to all residents and institutions, and as an essential infrastructure for successful cities and regions.

What do these facts mean?

Affordability is an umbrella term, drawing on a host of housing related variables that help us understand the needs of a community and the people who live there. These fact sheets are designed to bring some of the most important of these factors together in one place. As you use them to assess how they add up to impact the quality and affordability of a community's housing stock, you might want to consider some of the following questions:

Is the population rising or falling?

Population change can both indicate and drive changes in housing conditions. For instance, the population might fall as people are moving out of a disinvested community, and a dropping population can also make for a soft housing market, making it difficult to attract new investment. On the other hand a dropping population could also indicate that a neighborhood is being redeveloped for richer, smaller households.

Is it the same population?

Significant changes in who lives in a community can also indicate changes in housing conditions, as a community becomes a more, or less affordable place to live. Change in ethnic composition could be one indicator of such a change. Change in incomes could be another.

Have incomes changed?

A significant change in the median income does not necessarily indicate a rise in the incomes of long time residents – if the median income rose, it could mean that more high income people moved to the area, or that low income people left. This might show up as an increase in the number of high income households, or a drop in the number of low income households, or a combination of both.

Has the number of people in poverty changed?

Statewide, the number of people in poverty dropped almost 3 percent between 1990 and 2000. In fact poverty dropped in most counties in Illinois, suggesting that thousands of families may be better able to afford housing than they were in 1990. Yet in a handful of counties the number of people in poverty rose, particularly those counties surrounding Cook where median housing costs are sometimes much higher than the medians for the state.

Did the housing supply keep pace?

Did the number of housing units rise or fall at a pace consistent with the change in population? And was there any shift in the balance between homeowners and renters? Rental housing meets the needs of many households who cannot afford to buy their own home. Fluctuations in the rental vacancy rate can also indicate whether the supply of rental housing is adequate. A rental vacancy rate of 6 percent or less is generally considered a tight rental market, while a rental vacancy rate of 12 percent or more indicates a soft one.

Did the median rent/median home value rise or fall?

Is the median rent/median home value higher or lower than it is for the state as a whole? Did it rise faster or slower than the community's median income? If housing costs are rising faster than incomes, it might indicate that housing is less affordable than it was in 1990. If incomes are rising faster than housing costs, it could indicate that housing is becoming more affordable, but it could also mean that higher income households are moving in, or lower income households are leaving – which would show up under percent change in income distribution.

How many renters/homeowners are housing cost burdened?

Households that are paying more than 30 percent of their income are often said to be housing cost burdened. On these fact sheets we tallied how many households were paying 35 percent or more of their incomes for housing, and how many were paying 50 percent or more. In general, renters are more likely than owners to be paying large portions of their income for housing. But housing cost burden is a growing problem among homeowners in Illinois.

How do the proportions of cost burdened households in your community compare to state figures? Cost burden can lead to other forms of housing stress, such as overcrowding, as families double up to pay the rent, or mortgage foreclosures as families find they cannot make their housing payments.

How many households are overcrowded?

Households with more than one person per room were counted as overcrowded on these sheets. For example, a four person household in a one bedroom, three room apartment would be counted as overcrowded, but a three person household in the same apartment would not. Overcrowding is on the rise in Illinois – how do the rates in your community compare to the city or state as a whole?

What can you do?

Educate yourself and share your knowledge with others. Support affordable housing in your neighborhood. Use this book. If you would like to become more active, call the Chicago Rehab Network and we can direct you to organizations that are working for affordable housing in your area.

C O U N T Y F A C T S H E E T S

ADAMS COUNTY

POPULATION

	2000
Total Population	68,277
Change in Population 1990-2000	3.3%
% Foreign Born	0.8%
Average Household Size	2.4

RACE & ETHNICITY

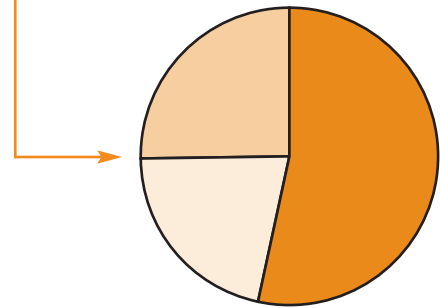
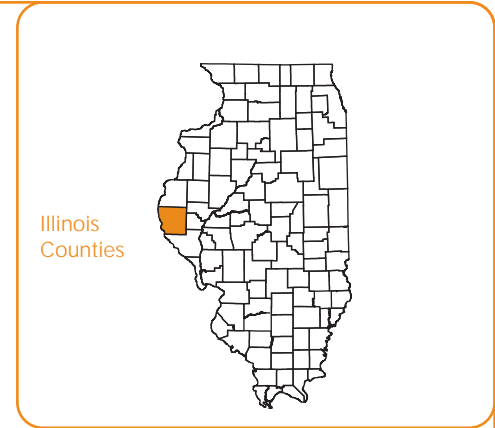
	2000	Change 1990-2000
White	64,611	1.4%
African American	2,077	23.3%
Hispanic	567	114.0%
Asian – Pacific Islander	277	12.1%
Other	745	

INCOME

	2000	Change 1990-2000
Median Household Income	\$34,784	11.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	6,558	-21.6%

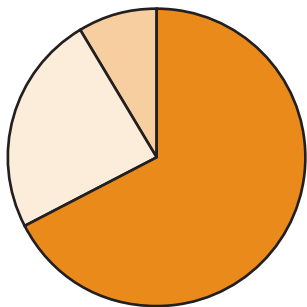
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	14,341	2.2%
Moderate Income Households (80-120%)	5,744	6.5%
High Income Households (>120%)	6,777	10.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	29,386	4.9%
Owner Occupied	19,800	9.1%
Renter Occupied	7,060	-4.2%
Vacant	2,526	0.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	3,746
2-3 Bedrooms	20,519
4+ Bedrooms	5,121

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.3%	
Rental Vacancy Rate	10.1%	1.0%
Median Gross Rent	\$402	9.1%
Median Home Value	\$75,600	29.7%
Project Based Section 8 Units	184	
Low Income Housing Tax Credit Units	60	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,586	25.0%
Extreme Cost Burdened Renters (paying >50%)	918	14.5%
Cost Burdened Owner Occupants	1,432	9.1%
Overcrowded Households	303	1.1%
Lead Exposed Children (2001)	13.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	9,590	
Change in Population 1990-2000	-9.7%	
% Foreign Born	0.9%	
Average Household Size	2.4	

RACE & ETHNICITY

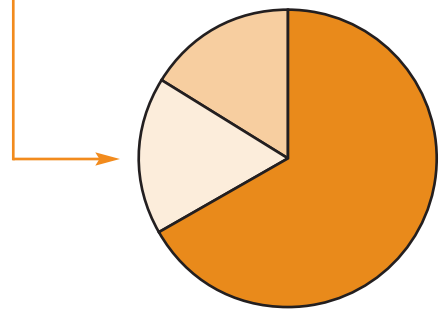
	2000	Change 1990-2000
White	5,968	-15.0%
African American	3,338	-4.1%
Hispanic	138	155.6%
Asian – Pacific Islander	37	-22.9%
Other	109	

INCOME

	2000	Change 1990-2000
Median Household Income	\$26,042	31.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,352	-30.7%

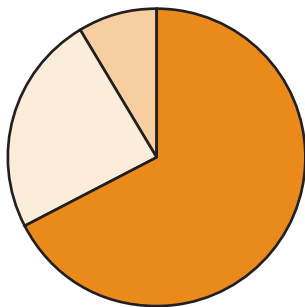
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,554	-14.0%
Moderate Income Households (80-120%)	654	7.7%
High Income Households (>120%)	619	-11.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	4,591	-6.3%
Owner Occupied	2,736	-5.5%
Renter Occupied	1,072	-19.9%
Vacant	783	17.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	665
2-3 Bedrooms	3,516
4+ Bedrooms	410

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	10.2%	
Rental Vacancy Rate	15.6%	4.3%
Median Gross Rent	\$265	13.7%
Median Home Value	\$33,400	7.4%
Project Based Section 8 Units		36
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	256	32.8%
Extreme Cost Burdened Renters (paying >50%)	168	21.5%
Cost Burdened Owner Occupants	335	18.4%
Overcrowded Households	95	2.5%
Lead Exposed Children (2001)	11.2% of children tested	

→ Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

BOND COUNTY

POPULATION

	2000
Total Population	17,633
Change in Population 1990-2000	17.6%
% Foreign Born	0.8%
Average Household Size	2.5

RACE & ETHNICITY

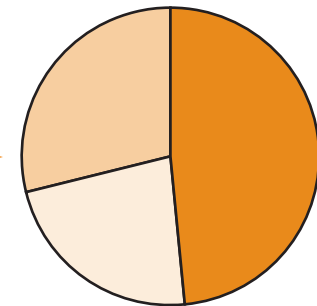
	2000	Change 1990-2000
White	15,841	9.8%
African American	1,297	209.5%
Hispanic	253	216.3%
Asian – Pacific Islander	52	271.4%
Other	190	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,680	18.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,413	-17.8%

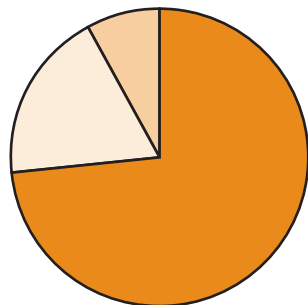
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,979	-0.5%
Moderate Income Households (80-120%)	1,394	9.0%
High Income Households (>120%)	1,775	29.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,690	9.0%
Owner Occupied	4,908	11.6%
Renter Occupied	1,247	-0.6%
Vacant	535	10.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	570
2-3 Bedrooms	5,302
4+ Bedrooms	818

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	16.5%	
Rental Vacancy Rate	9.3%	2.3%
Median Gross Rent	\$385	6.0%
Median Home Value	\$68,900	27.6%
Project Based Section 8 Units		40
Low Income Housing Tax Credit Units		12

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	253	26.1%
Extreme Cost Burdened Renters (paying >50%)	163	16.8%
Cost Burdened Owner Occupants	296	9.6%
Overcrowded Households	141	2.3%
Lead Exposed Children (2001)	2.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	41,786
Change in Population 1990-2000	35.6%
% Foreign Born	7.5%
Average Household Size	2.8

RACE & ETHNICITY

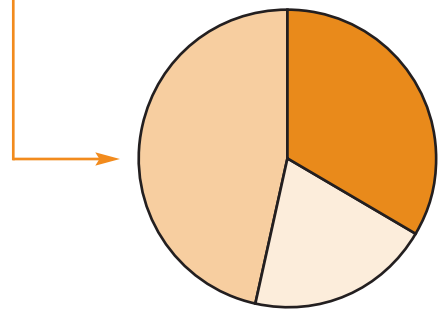
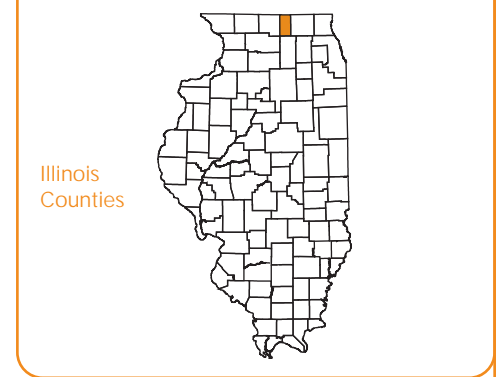
	2000	Change 1990-2000
White	35,536	25.0%
African American	352	190.9%
Hispanic	5,219	152.7%
Asian – Pacific Islander	206	40.1%
Other	473	

INCOME

	2000	Change 1990-2000
Median Household Income	\$52,397	11.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,892	32.2%

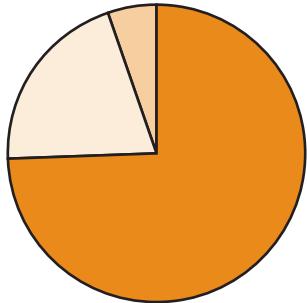
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,895	34.0%
Moderate Income Households (80-120%)	2,927	13.8%
High Income Households (>120%)	6,809	44.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	15,414	34.3%
Owner Occupied	11,473	44.9%
Renter Occupied	3,124	3.0%
Vacant	817	55.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,469
2-3 Bedrooms	10,324
4+ Bedrooms	3,621

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	28.0%	
Rental Vacancy Rate	7.0%	1.0%
Median Gross Rent	\$531	4.8%
Median Home Value	\$123,600	36.2%
Project Based Section 8 Units		347
Low Income Housing Tax Credit Units		54

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	617	21.7%
Extreme Cost Burdened Renters (paying >50%)	384	13.5%
Cost Burdened Owner Occupants	1,366	15.0%
Overcrowded Households	607	4.2%
Lead Exposed Children (2001)	5.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

BROWN COUNTY

POPULATION

	2000
Total Population	6,950
Change in Population 1990-2000	19.1%
% Foreign Born	1.6%
Average Household Size	2.4

RACE & ETHNICITY

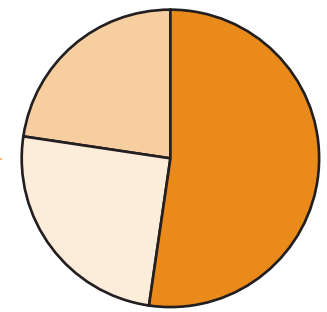
	2000	Change 1990-2000
White	5,368	3.7%
African American	1,257	132.8%
Hispanic	273	162.5%
Asian – Pacific Islander	13	160.0%
Other	39	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,445	29.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	421	-35.3%

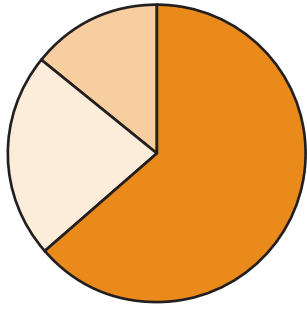
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,102	-10.0%
Moderate Income Households (80-120%)	528	43.6%
High Income Households (>120%)	477	33.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,456	4.2%
Owner Occupied	1,562	6.4%
Renter Occupied	546	4.4%
Vacant	348	-4.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	327
2-3 Bedrooms	1,778
4+ Bedrooms	351

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	13.2%	
Rental Vacancy Rate	6.8%	-1.8%
Median Gross Rent	\$316	-6.0%
Median Home Value	\$47,400	18.7%
Project Based Section 8 Units		48
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	87	21.1%
Extreme Cost Burdened Renters (paying >50%)	58	14.1%
Cost Burdened Owner Occupants	58	5.5%
Overcrowded Households	23	1.1%
Lead Exposed Children (2001)	10.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	35,503
Change in Population 1990-2000	-0.5%
% Foreign Born	2.6%
Average Household Size	2.5

RACE & ETHNICITY

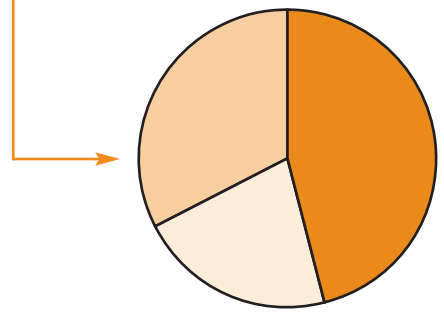
	2000	Change 1990-2000
White	33,196	-3.5%
African American	110	120.0%
Hispanic	1,732	72.7%
Asian – Pacific Islander	191	4.9%
Other	274	

INCOME

	2000	Change 1990-2000
Median Household Income	\$40,233	14.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,537	-30.5%

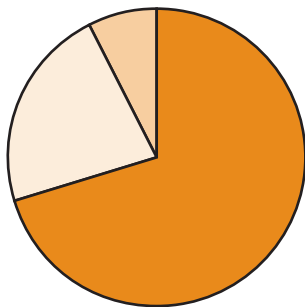
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,514	-4.1%
Moderate Income Households (80-120%)	3,038	-4.0%
High Income Households (>120%)	4,612	17.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	15,331	3.9%
Owner Occupied	10,775	7.5%
Renter Occupied	3,407	-9.5%
Vacant	1,149	18.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,487
2-3 Bedrooms	10,829
4+ Bedrooms	3,015

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	6.3%	
Rental Vacancy Rate	9.8%	2.4%
Median Gross Rent	\$432	-1.1%
Median Home Value	\$77,800	39.2%
Project Based Section 8 Units		38
Low Income Housing Tax Credit Units		55

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	537	19.4%
Extreme Cost Burdened Renters (paying >50%)	255	9.2%
Cost Burdened Owner Occupants	959	10.6%
Overcrowded Households	210	1.5%
Lead Exposed Children (2001)	1.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

CALHOUN COUNTY

POPULATION

	2000
Total Population	5,084
Change in Population 1990-2000	-4.5%
% Foreign Born	1.0%
Average Household Size	2.5

RACE & ETHNICITY

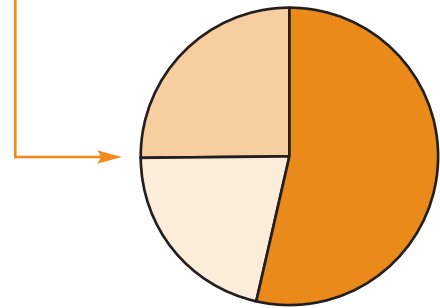
	2000	Change 1990-2000
White	5,001	-5.4%
African American	0	-100.0%
Hispanic	32	166.7%
Asian – Pacific Islander	9	-40.0%
Other	42	

INCOME

	2000	Change 1990-2000
Median Household Income	\$34,375	21.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	450	-43.3%

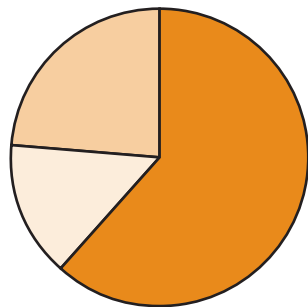
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,101	-8.5%
Moderate Income Households (80-120%)	437	0.4%
High Income Households (>120%)	517	34.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,681	-9.1%
Owner Occupied	1,651	0.5%
Renter Occupied	395	-2.5%
Vacant	635	-29.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	338
2-3 Bedrooms	2,012
4+ Bedrooms	331

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	14.5%	
Rental Vacancy Rate	7.6%	-1.4%
Median Gross Rent	\$350	6.2%
Median Home Value	\$61,600	32.1%
Project Based Section 8 Units	0	
Low Income Housing Tax Credit Units	22	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	60	23.6%
Extreme Cost Burdened Renters (paying >50%)	23	9.1%
Cost Burdened Owner Occupants	94	10.8%
Overcrowded Households	21	1.0%
Lead Exposed Children (2001)	3.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	16,674	
Change in Population 1990-2000	-0.8%	
% Foreign Born	1.9%	
Average Household Size	2.4	

RACE & ETHNICITY

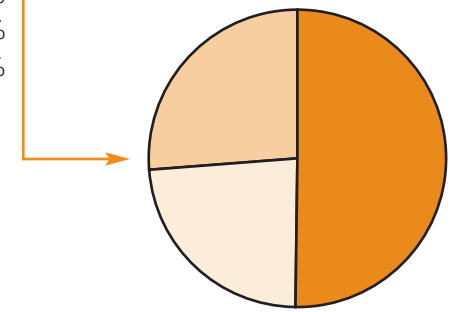
	2000	Change 1990-2000
White	15,988	-1.9%
African American	90	-18.2%
Hispanic	340	14.9%
Asian – Pacific Islander	73	19.7%
Other	183	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,148	7.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,579	-18.1%

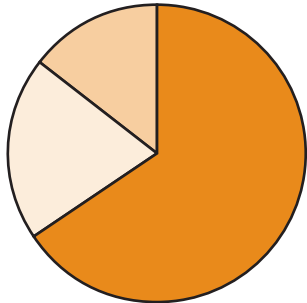
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,402	2.8%
Moderate Income Households (80-120%)	1,597	2.2%
High Income Households (>120%)	1,777	2.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,945	6.2%
Owner Occupied	5,209	9.3%
Renter Occupied	1,585	-15.3%
Vacant	1,151	36.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	664
2-3 Bedrooms	5,598
4+ Bedrooms	1,683

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.7%	
Rental Vacancy Rate	12.2%	2.4%
Median Gross Rent	\$385	0.5%
Median Home Value	\$68,700	32.8%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		78

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	177	14.7%
Extreme Cost Burdened Renters (paying >50%)	93	7.7%
Cost Burdened Owner Occupants	445	10.9%
Overcrowded Households	22	0.3%
Lead Exposed Children (2001)	8.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

CASS COUNTY

POPULATION

	2000
Total Population	13,695
Change in Population 1990-2000	1.9%
% Foreign Born	7.8%
Average Household Size	2.5

RACE & ETHNICITY

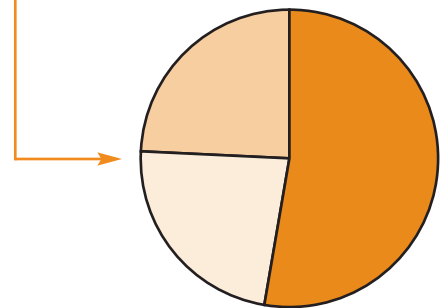
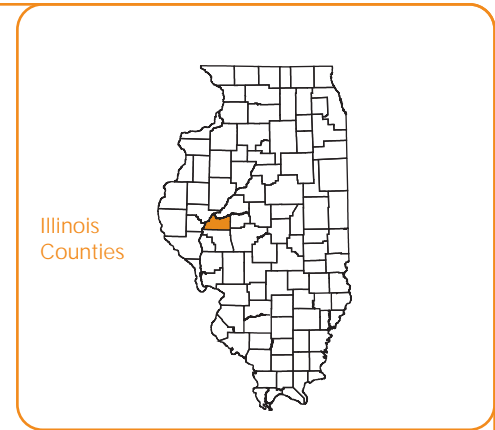
	2000	Change 1990-2000
White	12,346	-7.4%
African American	39	143.8%
Hispanic	1,162	1975.0%
Asian – Pacific Islander	41	78.3%
Other	107	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,243	11.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,606	-11.5%

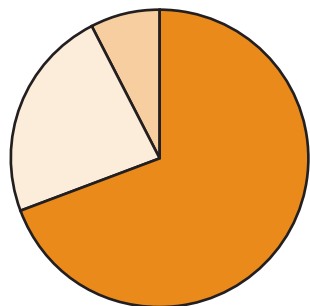
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,832	-0.6%
Moderate Income Households (80-120%)	1,239	5.7%
High Income Households (>120%)	1,303	9.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	5,784	1.5%
Owner Occupied	4,007	4.2%
Renter Occupied	1,340	-0.6%
Vacant	437	-13.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	527
2-3 Bedrooms	4,348
4+ Bedrooms	909

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.0%	
Rental Vacancy Rate	9.0%	0.7%
Median Gross Rent	\$419	6.4%
Median Home Value	\$54,900	24.2%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		8

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	252	23.2%
Extreme Cost Burdened Renters (paying >50%)	128	11.8%
Cost Burdened Owner Occupants	283	9.3%
Overcrowded Households	169	3.2%
Lead Exposed Children (2001)	7.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	179,669
Change in Population 1990-2000	3.8%
% Foreign Born	8.0%
Average Household Size	2.3

RACE & ETHNICITY

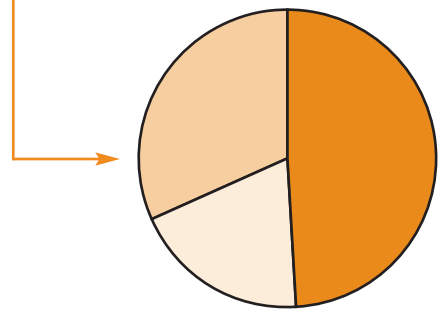
	2000	Change 1990-2000
White	139,143	-3.9%
African American	19,881	21.1%
Hispanic	5,203	49.3%
Asian – Pacific Islander	11,617	47.1%
Other	3,825	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,780	6.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	26,460	9.7%

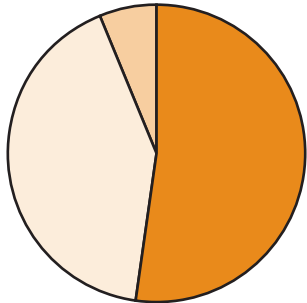
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	34,654	11.3%
Moderate Income Households (80-120%)	13,579	8.4%
High Income Households (>120%)	22,386	10.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	75,280	10.0%
Owner Occupied	39,329	12.8%
Renter Occupied	31,268	7.7%
Vacant	4,683	3.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	13,073
2-3 Bedrooms	49,196
4+ Bedrooms	13,011

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	15.2%	
Rental Vacancy Rate	7.5%	0.1%
Median Gross Rent	\$540	-2.0%
Median Home Value	\$94,700	4.7%
Project Based Section 8 Units		680
Low Income Housing Tax Credit Units		247

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	12,339	41.8%
Extreme Cost Burdened Renters (paying >50%)	8,360	28.3%
Cost Burdened Owner Occupants	3,389	10.3%
Overcrowded Households	1,890	2.7%
Lead Exposed Children (2001)	3.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

CHRISTIAN COUNTY

POPULATION

	2000
Total Population	35,372
Change in Population 1990-2000	2.8%
% Foreign Born	1.3%
Average Household Size	2.4

RACE & ETHNICITY

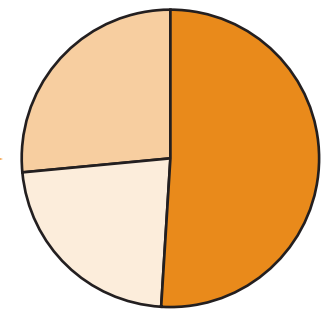
	2000	Change 1990-2000
White	33,921	-0.5%
African American	754	830.9%
Hispanic	345	235.0%
Asian – Pacific Islander	140	60.9%
Other	212	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,561	11.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	3,197	-19.2%

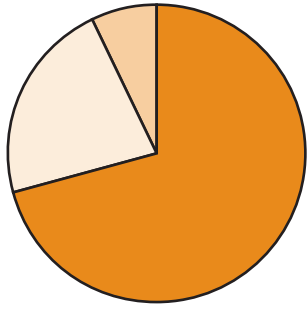
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,103	-0.3%
Moderate Income Households (80-120%)	3,135	8.0%
High Income Households (>120%)	3,692	2.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	14,992	2.4%
Owner Occupied	10,610	5.7%
Renter Occupied	3,311	-6.8%
Vacant	1,071	2.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,621
2-3 Bedrooms	11,463
4+ Bedrooms	1,908

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.3%	
Rental Vacancy Rate	9.8%	1.1%
Median Gross Rent	\$407	-3.0%
Median Home Value	\$61,000	22.4%
Project Based Section 8 Units		211
Low Income Housing Tax Credit Units		108

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	776	26.7%
Extreme Cost Burdened Renters (paying >50%)	421	14.5%
Cost Burdened Owner Occupants	976	11.0%
Overcrowded Households	191	1.4%
Lead Exposed Children (2001)	6.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted
**see appendix for sample definitions

POPULATION

	2000	
Total Population	17,008	
Change in Population 1990-2000	6.8%	
% Foreign Born	0.6%	
Average Household Size	2.4	

RACE & ETHNICITY

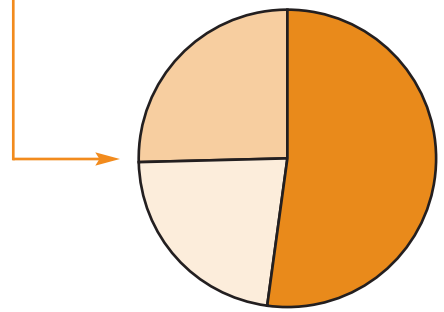
	2000	Change 1990-2000
White	16,766	6.1%
African American	33	230.0%
Hispanic	54	28.6%
Asian – Pacific Islander	23	-36.1%
Other	132	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,967	15.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,534	-18.2%

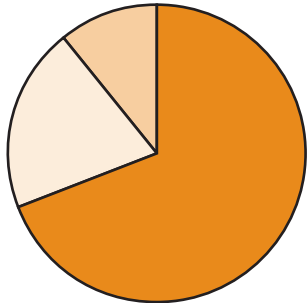
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,647	4.1%
Moderate Income Households (80-120%)	1,568	6.4%
High Income Households (>120%)	1,776	25.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,816	9.9%
Owner Occupied	5,402	8.0%
Renter Occupied	1,569	12.7%
Vacant	845	17.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	752
2-3 Bedrooms	6,034
4+ Bedrooms	1,030

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	12.9%	
Rental Vacancy Rate	16.3%	0.8%
Median Gross Rent	\$422	19.3%
Median Home Value	\$63,300	37.7%
Project Based Section 8 Units		36
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	288	22.4%
Extreme Cost Burdened Renters (paying >50%)	132	10.3%
Cost Burdened Owner Occupants	414	11.0%
Overcrowded Households	92	1.3%
Lead Exposed Children (2001)	4.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

CLAY COUNTY

POPULATION

	2000
Total Population	14,560
Change in Population 1990-2000	0.7%
% Foreign Born	0.7%
Average Household Size	2.4

RACE & ETHNICITY

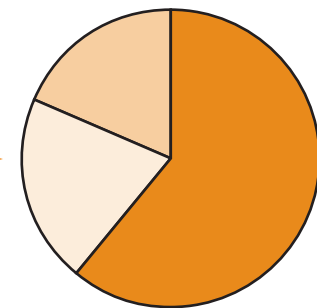
	2000	Change 1990-2000
White	14,297	-0.4%
African American	16	300.0%
Hispanic	88	54.4%
Asian – Pacific Islander	78	178.6%
Other	81	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,599	14.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,671	-30.1%

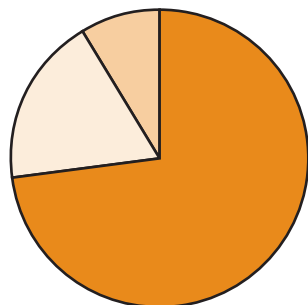
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,550	-1.4%
Moderate Income Households (80-120%)	1,195	5.7%
High Income Households (>120%)	1,079	16.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,394	2.0%
Owner Occupied	4,663	3.5%
Renter Occupied	1,176	-2.3%
Vacant	555	-1.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	488
2-3 Bedrooms	5,232
4+ Bedrooms	674

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	12.0%	
Rental Vacancy Rate	11.6%	2.6%
Median Gross Rent	\$348	5.6%
Median Home Value	\$51,500	24.4%
Project Based Section 8 Units		24
Low Income Housing Tax Credit Units		50

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	183	19.0%
Extreme Cost Burdened Renters (paying >50%)	110	11.4%
Cost Burdened Owner Occupants	285	9.9%
Overcrowded Households	81	1.4%
Lead Exposed Children (2001)	5.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	35,535
Change in Population 1990-2000	4.7%
% Foreign Born	1.2%
Average Household Size	2.6

RACE & ETHNICITY

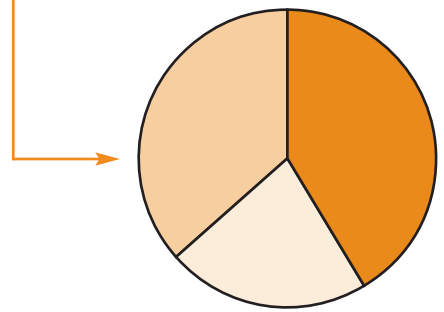
	2000	Change 1990-2000
White	33,220	2.4%
African American	1,389	37.1%
Hispanic	570	69.6%
Asian – Pacific Islander	123	25.5%
Other	233	

INCOME

	2000	Change 1990-2000
Median Household Income	\$44,618	11.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,138	-35.0%

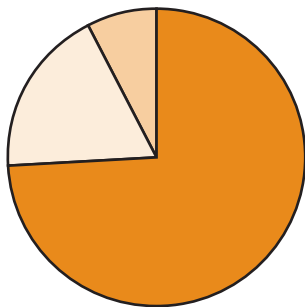
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	5,293	7.0%
Moderate Income Households (80-120%)	2,827	2.8%
High Income Households (>120%)	4,675	20.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	13,805	8.3%
Owner Occupied	10,231	11.1%
Renter Occupied	2,523	6.1%
Vacant	1,051	-9.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,064
2-3 Bedrooms	10,885
4+ Bedrooms	1,856

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	15.7%	
Rental Vacancy Rate	4.8%	0.3%
Median Gross Rent	\$430	-2.8%
Median Home Value	\$83,700	13.6%
Project Based Section 8 Units		157
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	496	22.6%
Extreme Cost Burdened Renters (paying >50%)	263	12.0%
Cost Burdened Owner Occupants	702	8.8%
Overcrowded Households	184	1.4%
Lead Exposed Children (2001)	4.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

COLES COUNTY

POPULATION

	2000
Total Population	53,196
Change in Population 1990-2000	3.0%
% Foreign Born	1.6%
Average Household Size	2.3

RACE & ETHNICITY

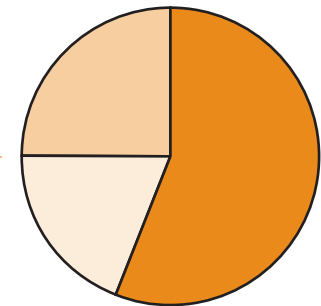
	2000	Change 1990-2000
White	50,298	0.8%
African American	1,208	32.7%
Hispanic	737	82.0%
Asian – Pacific Islander	434	29.9%
Other	519	

INCOME

	2000	Change 1990-2000
Median Household Income	\$32,286	-0.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	8,514	11.3%

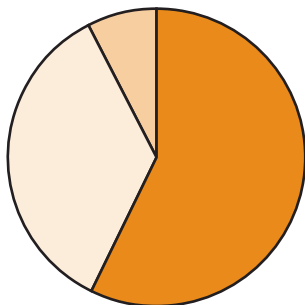
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	11,785	17.6%
Moderate Income Households (80-120%)	4,017	9.1%
High Income Households (>120%)	5,247	1.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	22,768	12.0%
Owner Occupied	13,028	6.3%
Renter Occupied	8,015	19.6%
Vacant	1,725	25.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	3,503
2-3 Bedrooms	16,381
4+ Bedrooms	2,884

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	12.7%	
Rental Vacancy Rate	9.1%	-0.5%
Median Gross Rent	\$438	-1.5%
Median Home Value	\$71,500	20.2%
Project Based Section 8 Units		572
Low Income Housing Tax Credit Units		127

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	3,052	40.9%
Extreme Cost Burdened Renters (paying >50%)	2,058	27.6%
Cost Burdened Owner Occupants	1,288	12.1%
Overcrowded Households	400	1.9%
Lead Exposed Children (2001)	3.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	5,376,741	
Change in Population 1990-2000	5.3%	
% Foreign Born	19.8%	
Average Household Size	2.7	

RACE & ETHNICITY

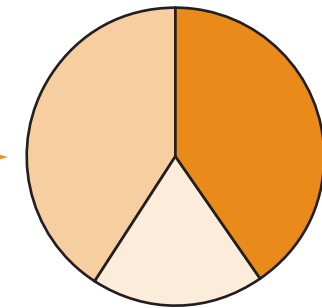
	2000	Change 1990-2000
White	2,558,709	-12.2%
African American	1,390,448	6.9%
Hispanic	1,071,740	54.4%
Asian – Pacific Islander	259,386	43.1%
Other	96,458	

INCOME

	2000	Change 1990-2000
Median Household Income	\$45,922	4.9%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	713,040	0.0%

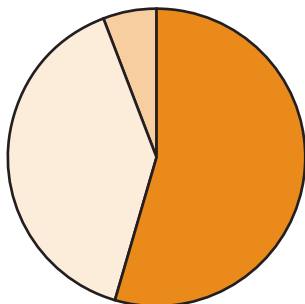
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	796,739	8.9%
Moderate Income Households (80-120%)	370,843	2.9%
High Income Households (>120%)	806,826	3.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,096,121	3.7%
Owner Occupied	1,142,677	9.6%
Renter Occupied	831,504	-0.6%
Vacant	121,940	-14.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	476,495
2-3 Bedrooms	1,329,290
4+ Bedrooms	290,336

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	6.5%	
Rental Vacancy Rate	6.2%	1.0%
Median Gross Rent	\$648	1.2%
Median Home Value	\$157,700	16.6%
Project Based Section 8 Units	36,769	
Low Income Housing Tax Credit Units	17,657	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	249,182	31.7%
Extreme Cost Burdened Renters (paying >50%)	156,692	19.9%
Cost Burdened Owner Occupants	150,238	18.5%
Overcrowded Households	152,395	7.7%
Lead Exposed Children (2001)	10.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

CRAWFORD COUNTY

POPULATION

	2000
Total Population	20,452
Change in Population 1990-2000	5.1%
% Foreign Born	1.3%
Average Household Size	2.4

RACE & ETHNICITY

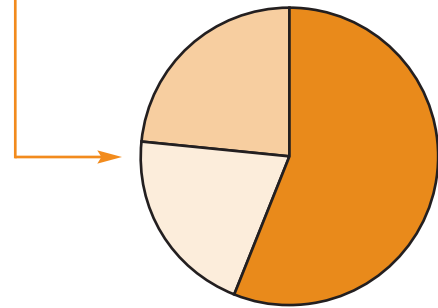
	2000	Change 1990-2000
White	18,925	-1.6%
African American	920	1383.9%
Hispanic	351	338.8%
Asian – Pacific Islander	72	53.2%
Other	184	

INCOME

	2000	Change 1990-2000
Median Household Income	\$32,531	1.5%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,114	4.9%

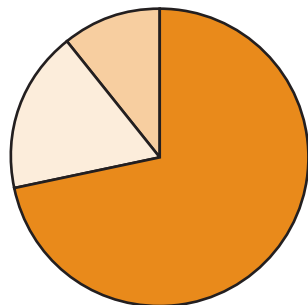
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,398	5.3%
Moderate Income Households (80-120%)	1,611	-4.5%
High Income Households (>120%)	1,837	-5.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,785	3.8%
Owner Occupied	6,298	3.1%
Renter Occupied	1,544	-8.4%
Vacant	943	40.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	766
2-3 Bedrooms	6,929
4+ Bedrooms	1,090

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.4%	
Rental Vacancy Rate	23.4%	5.7%
Median Gross Rent	\$372	-1.6%
Median Home Value	\$54,200	11.1%
Project Based Section 8 Units		8
Low Income Housing Tax Credit Units		40

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	370	29.6%
Extreme Cost Burdened Renters (paying >50%)	210	16.8%
Cost Burdened Owner Occupants	571	12.2%
Overcrowded Households	110	1.4%
Lead Exposed Children (2001)	0.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	11,253	
Change in Population 1990-2000	5.5%	
% Foreign Born	0.6%	
Average Household Size	2.6	

RACE & ETHNICITY

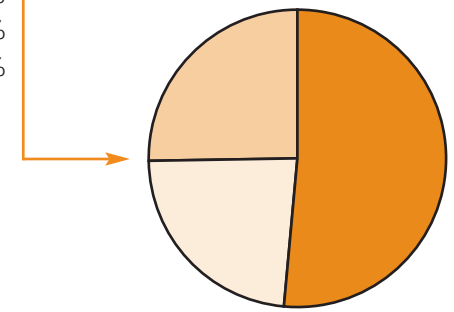
	2000	Change 1990-2000
White	11,086	4.6%
African American	11	120.0%
Hispanic	68	74.4%
Asian – Pacific Islander	19	-17.4%
Other	69	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,149	14.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,056	-17.2%

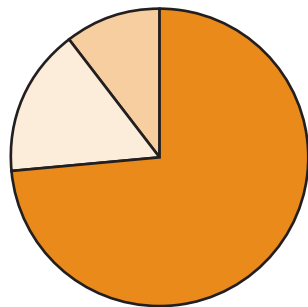
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,236	0.8%
Moderate Income Households (80-120%)	1,012	33.3%
High Income Households (>120%)	1,098	8.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	4,876	9.6%
Owner Occupied	3,586	10.2%
Renter Occupied	782	0.8%
Vacant	508	21.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	368
2-3 Bedrooms	3,894
4+ Bedrooms	614

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	14.8%	
Rental Vacancy Rate	9.6%	0.4%
Median Gross Rent	\$372	3.6%
Median Home Value	\$68,700	34.6%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		18

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	139	23.4%
Extreme Cost Burdened Renters (paying >50%)	83	14.0%
Cost Burdened Owner Occupants	234	10.8%
Overcrowded Households	106	2.4%
Lead Exposed Children (2001)	3.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

DE KALB COUNTY

POPULATION

	2000
Total Population	88,969
Change in Population 1990-2000	14.2%
% Foreign Born	5.8%
Average Household Size	2.6

RACE & ETHNICITY

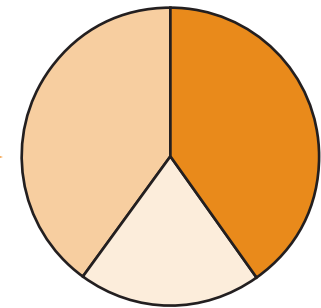
	2000	Change 1990-2000
White	75,772	5.7%
African American	4,040	98.4%
Hispanic	5,830	150.3%
Asian – Pacific Islander	2,107	22.9%
Other	1,220	

INCOME

	2000	Change 1990-2000
Median Household Income	\$45,828	10.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	9,203	-1.7%

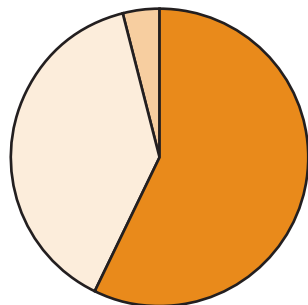
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	12,719	15.7%
Moderate Income Households (80-120%)	6,289	11.1%
High Income Households (>120%)	12,661	28.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	32,988	20.6%
Owner Occupied	18,861	22.9%
Renter Occupied	12,813	15.8%
Vacant	1,314	40.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	5,017
2-3 Bedrooms	21,724
4+ Bedrooms	6,247

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	19.5%	
Rental Vacancy Rate	4.0%	-0.4%
Median Gross Rent	\$577	1.6%
Median Home Value	\$135,900	25.4%
Project Based Section 8 Units		822
Low Income Housing Tax Credit Units		430

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	4,394	36.9%
Extreme Cost Burdened Renters (paying >50%)	2,797	23.5%
Cost Burdened Owner Occupants	2,235	13.9%
Overcrowded Households	937	3.0%
Lead Exposed Children (2001)	7.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	16,798	
Change in Population 1990-2000	1.7%	
% Foreign Born	1.2%	
Average Household Size	2.4	

RACE & ETHNICITY

	2000	Change 1990-2000
White	16,303	-0.2%
African American	81	224.0%
Hispanic	213	166.3%
Asian – Pacific Islander	49	14.0%
Other	152	

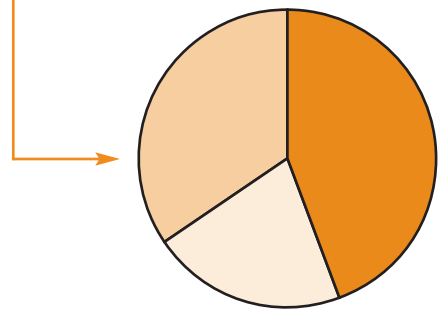
INCOME

	2000	Change 1990-2000
Median Household Income	\$41,256	13.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,346	-19.6%



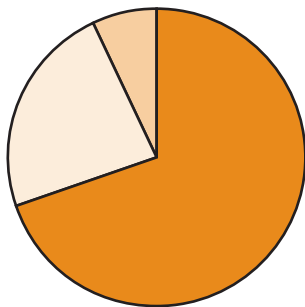
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,985	-3.5%
Moderate Income Households (80-120%)	1,427	1.0%
High Income Households (>120%)	2,324	16.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,282	4.9%
Owner Occupied	5,076	10.4%
Renter Occupied	1,694	-10.3%
Vacant	512	12.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	796
2-3 Bedrooms	5,332
4+ Bedrooms	1,154

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.6%	
Rental Vacancy Rate	9.9%	1.0%
Median Gross Rent	\$409	0.1%
Median Home Value	\$74,300	27.8%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		24

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	290	20.3%
Extreme Cost Burdened Renters (paying >50%)	127	8.9%
Cost Burdened Owner Occupants	447	10.7%
Overcrowded Households	108	1.6%
Lead Exposed Children (2001)	10.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

DOUGLAS COUNTY

POPULATION

	2000
Total Population	19,922
Change in Population 1990-2000	2.4%
% Foreign Born	2.5%
Average Household Size	2.6

RACE & ETHNICITY

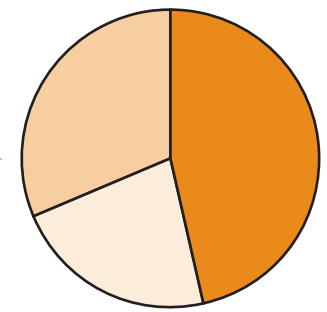
	2000	Change 1990-2000
White	18,993	-0.6%
African American	59	293.3%
Hispanic	690	136.3%
Asian – Pacific Islander	51	37.8%
Other	129	

INCOME

	2000	Change 1990-2000
Median Household Income	\$39,439	10.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,247	-32.3%

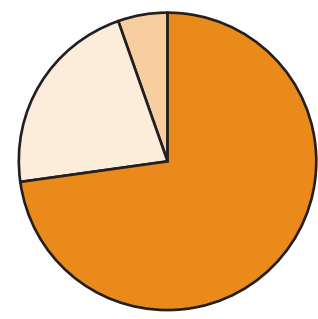
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,532	2.1%
Moderate Income Households (80-120%)	1,688	5.4%
High Income Households (>120%)	2,386	10.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,005	5.2%
Owner Occupied	5,827	8.5%
Renter Occupied	1,747	-4.8%
Vacant	431	7.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	584
2-3 Bedrooms	5,957
4+ Bedrooms	1,464

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.7%	
Rental Vacancy Rate	6.8%	0.9%
Median Gross Rent	\$431	4.1%
Median Home Value	\$70,500	19.6%
Project Based Section 8 Units		8
Low Income Housing Tax Credit Units		63

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	279	19.0%
Extreme Cost Burdened Renters (paying >50%)	141	9.6%
Cost Burdened Owner Occupants	326	6.9%
Overcrowded Households	239	3.2%
Lead Exposed Children (2001)	11.3% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	904,161
Change in Population 1990-2000	15.7%
% Foreign Born	15.3%
Average Household Size	2.7

RACE & ETHNICITY

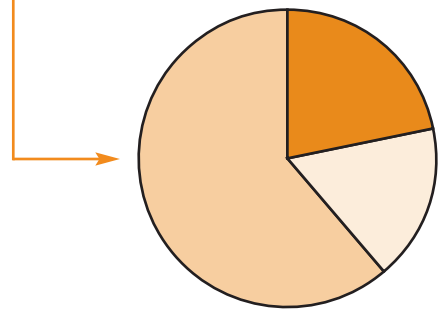
	2000	Change 1990-2000
White	711,966	2.9%
African American	26,977	78.4%
Hispanic	81,366	135.4%
Asian – Pacific Islander	71,088	82.6%
Other	12,764	

INCOME

	2000	Change 1990-2000
Median Household Income	\$67,887	3.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	32,163	53.5%

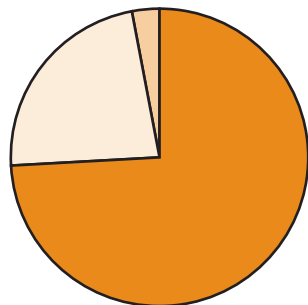
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	70,998	37.4%
Moderate Income Households (80-120%)	55,348	16.2%
High Income Households (>120%)	199,665	10.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	335,621	14.7%
Owner Occupied	248,762	19.6%
Renter Occupied	76,839	7.6%
Vacant	10,020	-24.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	44,643
2-3 Bedrooms	199,630
4+ Bedrooms	91,348

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	17.9%	
Rental Vacancy Rate	5.3%	0.1%
Median Gross Rent	\$837	-0.1%
Median Home Value	\$195,000	6.5%
Project Based Section 8 Units		2,679
Low Income Housing Tax Credit Units		308

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	18,758	25.3%
Extreme Cost Burdened Renters (paying >50%)	10,357	14.0%
Cost Burdened Owner Occupants	34,137	15.6%
Overcrowded Households	11,430	3.5%
Lead Exposed Children (2001)		2.3% of children tested

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

EDGAR COUNTY

POPULATION

	2000
Total Population	19,704
Change in Population 1990-2000	0.6%
% Foreign Born	0.6%
Average Household Size	2.4

RACE & ETHNICITY

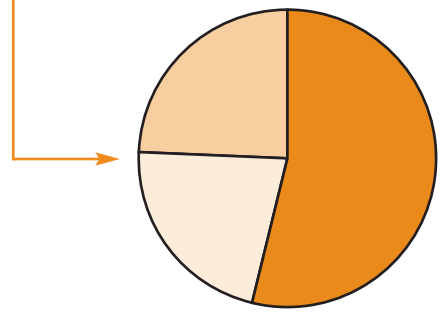
	2000	Change 1990-2000
White	19,052	-1.9%
African American	362	432.4%
Hispanic	154	196.2%
Asian – Pacific Islander	36	50.0%
Other	100	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,203	21.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,989	-35.5%

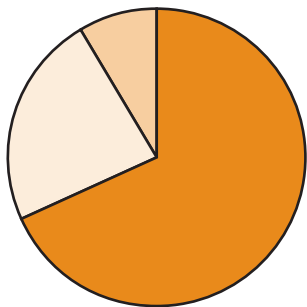
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,230	-7.9%
Moderate Income Households (80-120%)	1,717	15.9%
High Income Households (>120%)	1,912	9.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,611	-1.4%
Owner Occupied	5,874	2.6%
Renter Occupied	2,000	-6.3%
Vacant	737	-15.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	821
2-3 Bedrooms	6,451
4+ Bedrooms	1,339

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	7.1%	
Rental Vacancy Rate	8.4%	0.8%
Median Gross Rent	\$391	3.5%
Median Home Value	\$54,300	19.9%
Project Based Section 8 Units		18
Low Income Housing Tax Credit Units		24

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	385	23.1%
Extreme Cost Burdened Renters (paying >50%)	230	13.8%
Cost Burdened Owner Occupants	414	8.9%
Overcrowded Households	110	1.4%
Lead Exposed Children (2001)	11.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	6,971	
Change in Population 1990-2000	-6.3%	
% Foreign Born	0.4%	
Average Household Size	2.4	

RACE & ETHNICITY

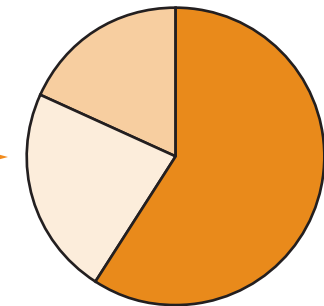
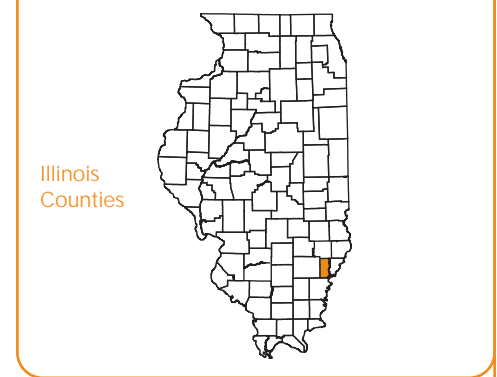
	2000	Change 1990-2000
White	6,869	-6.9%
African American	10	66.7%
Hispanic	32	6.7%
Asian – Pacific Islander	28	100.0%
Other	32	

INCOME

	2000	Change 1990-2000
Median Household Income	\$31,816	11.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	675	-24.7%

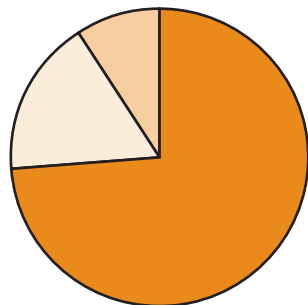
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,713	-2.7%
Moderate Income Households (80-120%)	659	-0.8%
High Income Households (>120%)	528	-13.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	3,199	-1.9%
Owner Occupied	2,360	-3.6%
Renter Occupied	545	-3.9%
Vacant	294	20.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	231
2-3 Bedrooms	2,628
4+ Bedrooms	340

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	7.9%	
Rental Vacancy Rate	9.7%	0.3%
Median Gross Rent	\$319	-2.8%
Median Home Value	\$46,700	5.6%
Project Based Section 8 Units		10
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	78	19.5%
Extreme Cost Burdened Renters (paying >50%)	52	13.0%
Cost Burdened Owner Occupants	119	8.0%
Overcrowded Households	42	1.4%
Lead Exposed Children (2001)	4.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

EFFINGHAM COUNTY

POPULATION

	2000
Total Population	34,264
Change in Population 1990-2000	8.1%
% Foreign Born	1.0%
Average Household Size	2.6

RACE & ETHNICITY

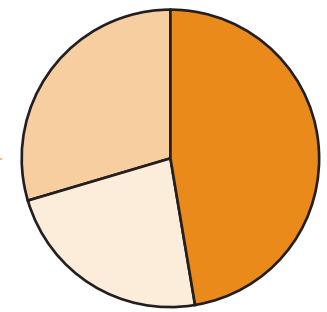
	2000	Change 1990-2000
White	33,658	7.1%
African American	55	358.3%
Hispanic	252	108.3%
Asian – Pacific Islander	112	24.4%
Other	187	

INCOME

	2000	Change 1990-2000
Median Household Income	\$39,379	7.9%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,724	-3.0%

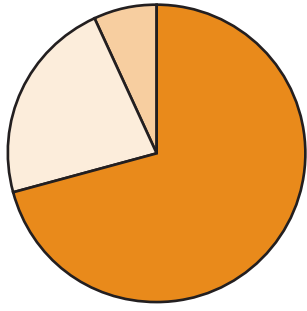
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,167	14.3%
Moderate Income Households (80-120%)	3,004	23.5%
High Income Households (>120%)	3,853	6.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	13,959	14.5
Owner Occupied	9,881	12.7%
Renter Occupied	3,120	15.6%
Vacant	958	32.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,174
2-3 Bedrooms	10,472
4+ Bedrooms	2,313

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	19.1%	
Rental Vacancy Rate	10.8%	1.3%
Median Gross Rent	\$436	8.8%
Median Home Value	\$85,400	16.7%
Project Based Section 8 Units		369
Low Income Housing Tax Credit Units		32

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	581	20.8%
Extreme Cost Burdened Renters (paying >50%)	321	11.5%
Cost Burdened Owner Occupants	834	11.4%
Overcrowded Households	257	2.0%
Lead Exposed Children (2001)	3.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	21,802	
Change in Population 1990-2000	4.4%	
% Foreign Born	0.4%	
Average Household Size	2.5	

RACE & ETHNICITY

	2000	Change 1990-2000
White	20,386	1.5%
African American	1,064	83.1%
Hispanic	174	13.0%
Asian – Pacific Islander	41	32.3%
Other	137	

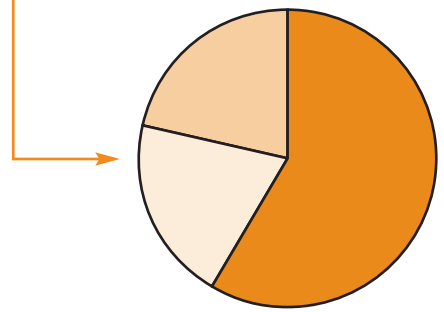
INCOME

	2000	Change 1990-2000
Median Household Income	\$31,873	8.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,438	-8.0%



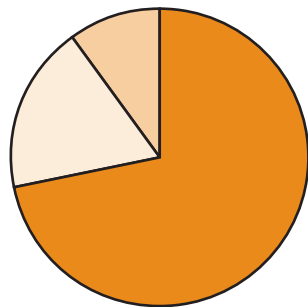
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,772	7.0%
Moderate Income Households (80-120%)	1,638	-5.0%
High Income Households (>120%)	1,749	11.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	9,053	5.9%
Owner Occupied	6,498	8.9%
Renter Occupied	1,648	-6.0%
Vacant	907	9.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	782
2-3 Bedrooms	7,134
4+ Bedrooms	1,137

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.8%	
Rental Vacancy Rate	8.7%	0.4%
Median Gross Rent	\$384	2.7%
Median Home Value	\$59,500	32.9%
Project Based Section 8 Units		24
Low Income Housing Tax Credit Units		50

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	312	24.5%
Extreme Cost Burdened Renters (paying >50%)	170	13.4%
Cost Burdened Owner Occupants	440	11.2%
Overcrowded Households	137	1.7%
Lead Exposed Children (2001)	4.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

FORD COUNTY

POPULATION

	2000
Total Population	14,241
Change in Population 1990-2000	-0.2%
% Foreign Born	1.1%
Average Household Size	2.5

RACE & ETHNICITY

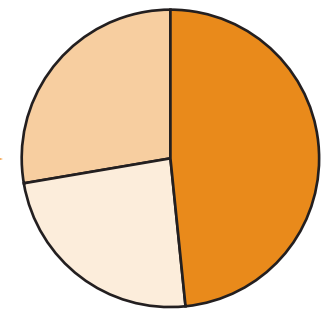
	2000	Change 1990-2000
White	13,885	-1.5%
African American	35	-16.7%
Hispanic	176	117.3%
Asian – Pacific Islander	46	15.0%
Other	99	

INCOME

	2000	Change 1990-2000
Median Household Income	\$38,073	10.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	956	-25.5%

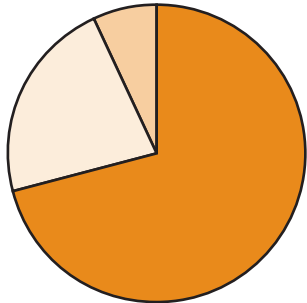
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,728	-2.1%
Moderate Income Households (80-120%)	1,350	6.1%
High Income Households (>120%)	1,561	3.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,060	-0.9%
Owner Occupied	4,297	4.7%
Renter Occupied	1,342	-10.4%
Vacant	421	-18.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	419
2-3 Bedrooms	4,413
4+ Bedrooms	1,228

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	5.2%	
Rental Vacancy Rate	5.2%	0.1%
Median Gross Rent	\$412	3.9%
Median Home Value	\$70,600	24.3%
Project Based Section 8 Units		88
Low Income Housing Tax Credit Units		82

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	192	18.3%
Extreme Cost Burdened Renters (paying >50%)	99	9.4%
Cost Burdened Owner Occupants	330	9.0%
Overcrowded Households	36	0.6%
Lead Exposed Children (2001)	6.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	39,018	
Change in Population 1990-2000	-3.2%	
% Foreign Born	0.7%	
Average Household Size	2.3	

RACE & ETHNICITY

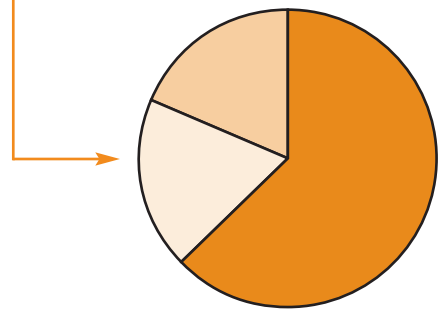
	2000	Change 1990-2000
White	38,323	-4.1%
African American	57	58.3%
Hispanic	249	126.4%
Asian – Pacific Islander	71	-12.3%
Other	318	

INCOME

	2000	Change 1990-2000
Median Household Income	\$28,411	13.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	6,204	-24.7%

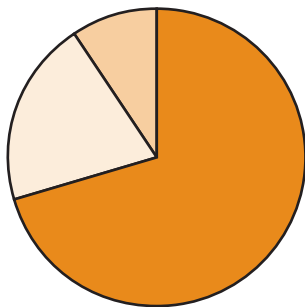
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	10,282	-2.4%
Moderate Income Households (80-120%)	3,064	19.4%
High Income Households (>120%)	3,045	-14.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	18,105	-1.8%
Owner Occupied	12,752	0.8%
Renter Occupied	3,656	-6.4%
Vacant	1,697	-9.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,682
2-3 Bedrooms	15,046
4+ Bedrooms	1,377

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.3%	
Rental Vacancy Rate	7.2%	-1.0%
Median Gross Rent	\$380	-3.9%
Median Home Value	\$45,100	15.3%
Project Based Section 8 Units		32
Low Income Housing Tax Credit Units		60

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	922	30.0%
Extreme Cost Burdened Renters (paying >50%)	541	17.6%
Cost Burdened Owner Occupants	1,190	12.6%
Overcrowded Households	284	1.7%
Lead Exposed Children (2001)	6.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

FULTON COUNTY

POPULATION

	2000
Total Population	38,250
Change in Population 1990-2000	0.4%
% Foreign Born	0.8%
Average Household Size	2.4

RACE & ETHNICITY

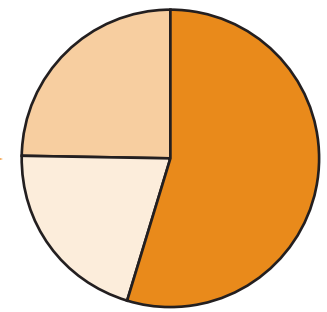
	2000	Change 1990-2000
White	36,068	-2.5%
African American	1,369	106.5%
Hispanic	478	95.9%
Asian – Pacific Islander	96	-3.0%
Other	239	

INCOME

	2000	Change 1990-2000
Median Household Income	\$33,952	16.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	3,506	-37.8%

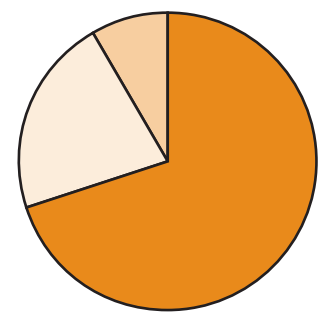
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,159	-6.2%
Moderate Income Households (80-120%)	3,069	8.0%
High Income Households (>120%)	3,688	7.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	16,240	-1.5%
Owner Occupied	11,364	5.8%
Renter Occupied	3,513	-15.3%
Vacant	1,363	-14.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,708
2-3 Bedrooms	11,913
4+ Bedrooms	2,619

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	6.2%	
Rental Vacancy Rate	4.6%	0.6%
Median Gross Rent	\$390	-1.7%
Median Home Value	\$58,100	42.6%
Project Based Section 8 Units		207
Low Income Housing Tax Credit Units		43

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	698	24.2%
Extreme Cost Burdened Renters (paying >50%)	380	13.2%
Cost Burdened Owner Occupants	991	10.6%
Overcrowded Households	224	1.5%
Lead Exposed Children (2001)	10.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	6,445	
Change in Population 1990-2000	-6.7%	
% Foreign Born	0.4%	
Average Household Size	2.3	

RACE & ETHNICITY

	2000	Change 1990-2000
White	6,308	-7.6%
African American	16	-61.9%
Hispanic	56	250.0%
Asian – Pacific Islander	6	-45.5%
Other	59	

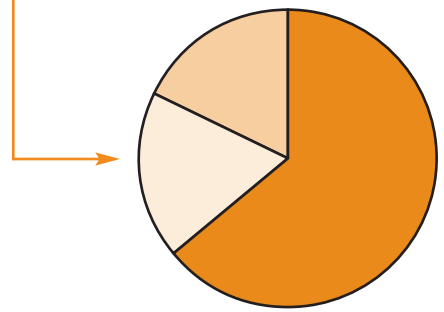
INCOME

	2000	Change 1990-2000
Median Household Income	\$26,118	2.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,322	-8.4%



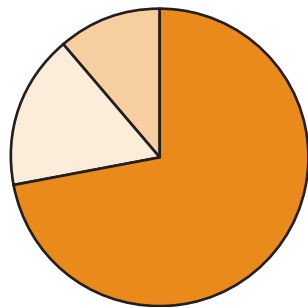
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,738	-2.6%
Moderate Income Households (80-120%)	495	-3.4%
High Income Households (>120%)	484	-4.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	3,071	-3.9%
Owner Occupied	2,212	0.8%
Renter Occupied	514	-12.9%
Vacant	345	-16.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	262
2-3 Bedrooms	2,421
4+ Bedrooms	388

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.5%	
Rental Vacancy Rate	13.2%	6.7%
Median Gross Rent	\$272	-14.4%
Median Home Value	\$46,300	6.6%
Project Based Section 8 Units		26
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	125	30.6%
Extreme Cost Burdened Renters (paying >50%)	64	15.6%
Cost Burdened Owner Occupants	164	12.0%
Overcrowded Households	43	1.6%
Lead Exposed Children (2001)	0.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

GREENE COUNTY

POPULATION

	2000
Total Population	14,761
Change in Population 1990-2000	-3.6%
% Foreign Born	0.3%
Average Household Size	2.5

RACE & ETHNICITY

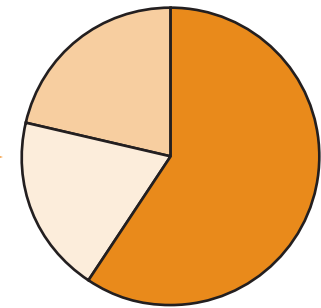
	2000	Change 1990-2000
White	14,442	-5.0%
African American	109	678.6%
Hispanic	77	75.0%
Asian – Pacific Islander	16	23.1%
Other	117	

INCOME

	2000	Change 1990-2000
Median Household Income	\$31,754	14.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,782	-24.0%

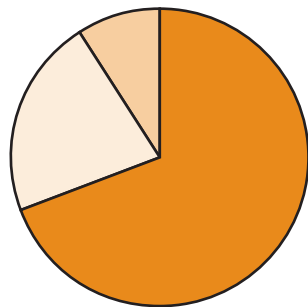
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,415	-2.2%
Moderate Income Households (80-120%)	1,112	-11.3%
High Income Households (>120%)	1,230	7.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,332	-3.7%
Owner Occupied	4,384	0.0%
Renter Occupied	1,373	-10.0%
Vacant	575	-13.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	539
2-3 Bedrooms	4,916
4+ Bedrooms	877

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	10.1%	
Rental Vacancy Rate	5.8%	1.1%
Median Gross Rent	\$369	11.0%
Median Home Value	\$47,900	26.8%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		24

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	212	20.6%
Extreme Cost Burdened Renters (paying >50%)	105	10.2%
Cost Burdened Owner Occupants	368	11.9%
Overcrowded Households	71	1.2%
Lead Exposed Children (2001)	12.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	Change 1990-2000
Total Population	37,535	
Change in Population 1990-2000	16.1%	
% Foreign Born	2.7%	
Average Household Size	2.6	

RACE & ETHNICITY

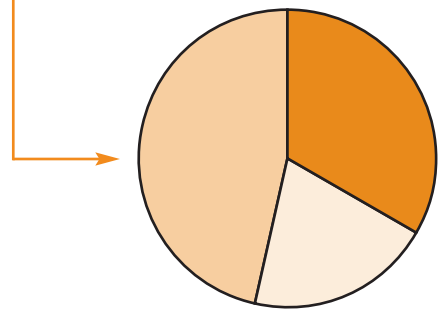
	2000	Change 1990-2000
White	35,502	12.9%
African American	67	346.7%
Hispanic	1,552	107.5%
Asian – Pacific Islander	114	8.6%
Other	300	

INCOME

	2000	Change 1990-2000
Median Household Income	\$51,719	8.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,786	-15.6%

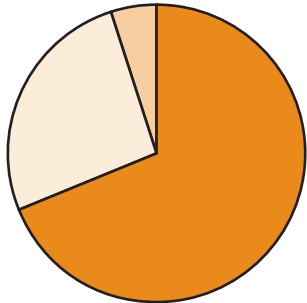
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,765	17.6%
Moderate Income Households (80-120%)	2,888	17.7%
High Income Households (>120%)	6,648	21.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	15,040	18.9%
Owner Occupied	10,349	23.7%
Renter Occupied	3,944	9.1%
Vacant	747	11.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,314
2-3 Bedrooms	11,265
4+ Bedrooms	2,461

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	21.7%	
Rental Vacancy Rate	6.9%	0.7%
Median Gross Rent	\$602	9.6%
Median Home Value	\$128,600	34.6%
Project Based Section 8 Units	174	
Low Income Housing Tax Credit Units	93	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	795	22.2%
Extreme Cost Burdened Renters (paying >50%)	374	10.4%
Cost Burdened Owner Occupants	996	11.3%
Overcrowded Households	297	2.1%
Lead Exposed Children (2001)	3.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

HAMILTON COUNTY

POPULATION

	2000
Total Population	8,621
Change in Population 1990-2000	1.4%
% Foreign Born	0.4%
Average Household Size	2.4

RACE & ETHNICITY

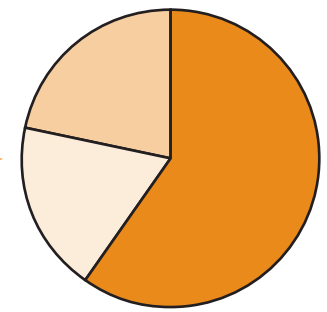
	2000	Change 1990-2000
White	8,434	-0.1%
African American	57	1800.0%
Hispanic	55	89.7%
Asian – Pacific Islander	12	-25.0%
Other	63	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,496	24.5%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,086	-34.7%

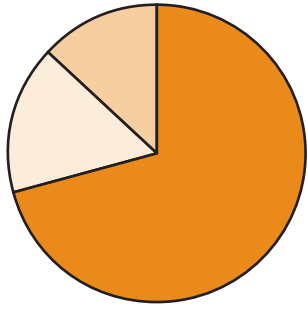
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,090	-5.0%
Moderate Income Households (80-120%)	650	3.6%
High Income Households (>120%)	759	22.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	3,983	-0.7%
Owner Occupied	2,819	2.1%
Renter Occupied	643	-10.2%
Vacant	521	-3.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	317
2-3 Bedrooms	3,229
4+ Bedrooms	437

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	10.3%	
Rental Vacancy Rate	3.1%	-2.3
Median Gross Rent	\$308	-0.5%
Median Home Value	\$47,800	28.8%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	150	31.1%
Extreme Cost Burdened Renters (paying >50%)	85	17.6%
Cost Burdened Owner Occupants	140	8.6%
Overcrowded Households	72	2.1%
Lead Exposed Children (2001)	12.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	20,121	
Change in Population 1990-2000	-5.9%	
% Foreign Born	0.5%	
Average Household Size	2.5	

RACE & ETHNICITY

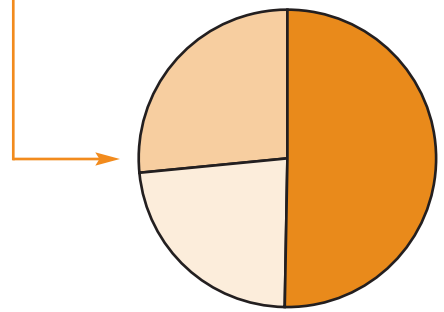
	2000	Change 1990-2000
White	19,780	-6.8%
African American	38	46.2%
Hispanic	105	81.0%
Asian – Pacific Islander	51	41.7%
Other	147	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,654	13.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,644	-33.4%

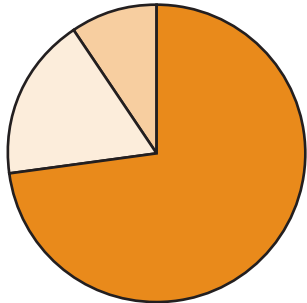
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,067	-9.4%
Moderate Income Households (80-120%)	1,874	-3.4%
High Income Households (>120%)	2,147	10.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,909	-8.1%
Owner Occupied	6,490	1.3%
Renter Occupied	1,579	-21.1%
Vacant	840	-34.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	711
2-3 Bedrooms	6,494
4+ Bedrooms	1,704

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	7.0%	
Rental Vacancy Rate	12.0%	3.7%
Median Gross Rent	\$363	-1.8%
Median Home Value	\$58,200	26.3%
Project Based Section 8 Units		62
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	245	20.5%
Extreme Cost Burdened Renters (paying >50%)	113	9.4%
Cost Burdened Owner Occupants	376	7.9%
Overcrowded Households	60	0.7%
Lead Exposed Children (2001)		10.6% of children tested

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

HARDIN COUNTY

POPULATION

	2000
Total Population	4,800
Change in Population 1990-2000	-7.5%
% Foreign Born	1.6%
Average Household Size	2.3

RACE & ETHNICITY

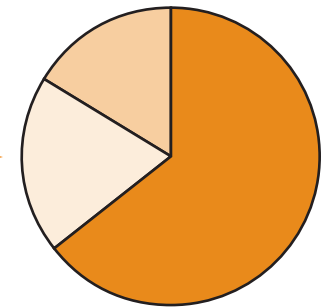
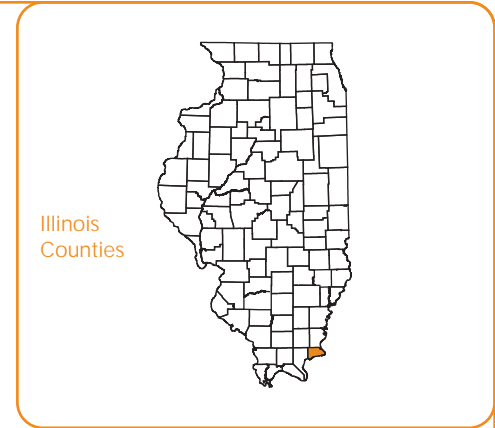
	2000	Change 1990-2000
White	4,554	-9.7%
African American	132	57.1%
Hispanic	51	70.0%
Asian – Pacific Islander	30	130.8%
Other	33	

INCOME

	2000	Change 1990-2000
Median Household Income	\$27,693	33.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	850	-35.8%

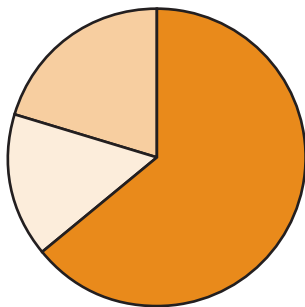
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,265	-11.3%
Moderate Income Households (80-120%)	380	9.8%
High Income Households (>120%)	320	12.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,494	3.8%
Owner Occupied	1,597	-0.6%
Renter Occupied	390	-12.0%
Vacant	507	43.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	303
2-3 Bedrooms	2,020
4+ Bedrooms	171

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	14.3%	
Rental Vacancy Rate	12.6%	2.6%
Median Gross Rent	\$246	-14.2%
Median Home Value	\$40,800	21.3%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	75	25.3%
Extreme Cost Burdened Renters (paying >50%)	53	17.9%
Cost Burdened Owner Occupants	93	10.3%
Overcrowded Households	18	0.9%
Lead Exposed Children (2001)	16.3% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	8,213
Change in Population 1990-2000	1.4%
% Foreign Born	0.4%
Average Household Size	2.4

RACE & ETHNICITY

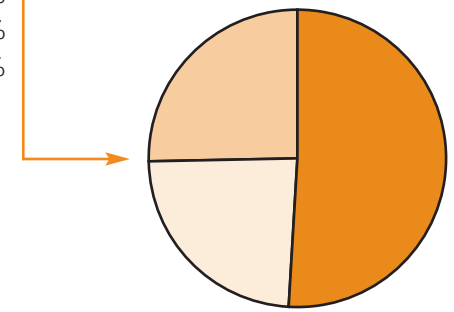
	2000	Change 1990-2000
White	8,041	0.5%
African American	21	162.5%
Hispanic	72	28.6%
Asian – Pacific Islander	11	10.0%
Other	68	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,405	22.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	770	-25.9%

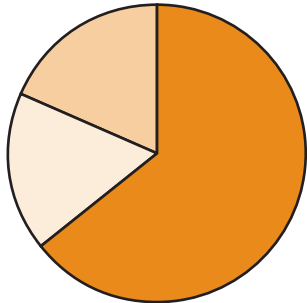
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,714	-7.6%
Moderate Income Households (80-120%)	799	28.1%
High Income Households (>120%)	852	12.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	4,126	0.9%
Owner Occupied	2,652	7.3%
Renter Occupied	713	-6.9%
Vacant	761	-10.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	615
2-3 Bedrooms	3,039
4+ Bedrooms	472

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.7%	
Rental Vacancy Rate	7.4%	0.6%
Median Gross Rent	\$374	2.2%
Median Home Value	\$57,300	33.2%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	109	21.2%
Extreme Cost Burdened Renters (paying >50%)	51	9.9%
Cost Burdened Owner Occupants	159	8.6%
Overcrowded Households	40	1.2%
Lead Exposed Children (2001)	6.7% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

HENRY COUNTY

POPULATION

	2000
Total Population	51,020
Change in Population 1990-2000	-0.3%
% Foreign Born	1.7%
Average Household Size	2.5

RACE & ETHNICITY

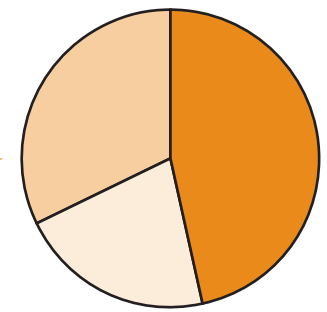
	2000	Change 1990-2000
White	48,425	-2.2%
African American	569	-11.8%
Hispanic	1,467	84.1%
Asian – Pacific Islander	131	12.9%
Other	428	

INCOME

	2000	Change 1990-2000
Median Household Income	\$39,854	13.5%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	4,038	-23.7%

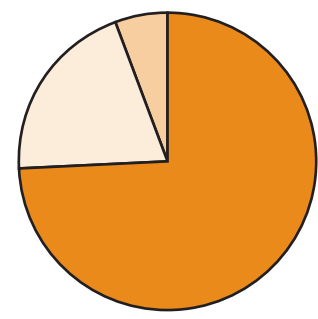
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	9,333	-2.7%
Moderate Income Households (80-120%)	4,266	0.2%
High Income Households (>120%)	6,459	14.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	21,270	1.9%
Owner Occupied	15,791	7.8%
Renter Occupied	4,265	-12.2%
Vacant	1,214	-11.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,798
2-3 Bedrooms	15,217
4+ Bedrooms	4,255

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	7.7%	
Rental Vacancy Rate	6.4%	1.0%
Median Gross Rent	\$419	-0.7%
Median Home Value	\$77,700	45.3%
Project Based Section 8 Units	40	
Low Income Housing Tax Credit Units	28	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	690	20.4%
Extreme Cost Burdened Renters (paying >50%)	366	10.8%
Cost Burdened Owner Occupants	1,151	8.5%
Overcrowded Households	270	1.3%
Lead Exposed Children (2001)	12.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	31,334
Change in Population 1990-2000	1.8%
% Foreign Born	2.4%
Average Household Size	2.5

RACE & ETHNICITY

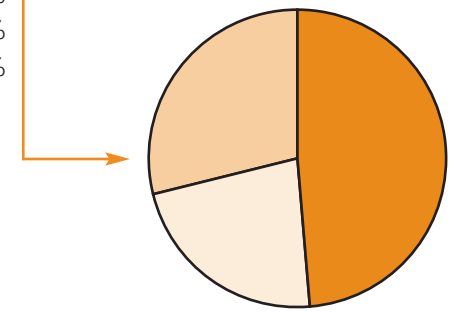
	2000	Change 1990-2000
White	29,580	-1.0%
African American	222	36.2%
Hispanic	1,217	84.4%
Asian – Pacific Islander	90	32.4%
Other	225	

INCOME

	2000	Change 1990-2000
Median Household Income	\$38,071	11.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,669	-3.9%

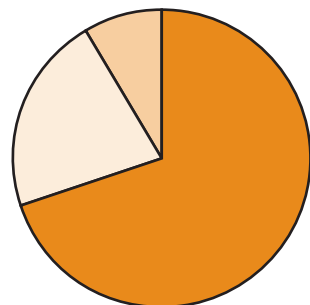
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	5,943	-0.8%
Moderate Income Households (80-120%)	2,743	-0.4%
High Income Households (>120%)	3,527	16.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	13,362	4.2%
Owner Occupied	9,335	7.3%
Renter Occupied	2,885	-6.6%
Vacant	1,142	10.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	905
2-3 Bedrooms	9,812
4+ Bedrooms	2,645

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.8%	
Rental Vacancy Rate	6.9%	1.7%
Median Gross Rent	\$446	8.8%
Median Home Value	\$77,900	44.6%
Project Based Section 8 Units		32
Low Income Housing Tax Credit Units		70

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	515	22.6%
Extreme Cost Burdened Renters (paying >50%)	271	11.9%
Cost Burdened Owner Occupants	804	10.8%
Overcrowded Households	173	1.4%
Lead Exposed Children (2001)	5.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

JACKSON COUNTY

POPULATION

	2000
Total Population	59,612
Change in Population 1990-2000	-2.4%
% Foreign Born	5.2%
Average Household Size	2.2

RACE & ETHNICITY

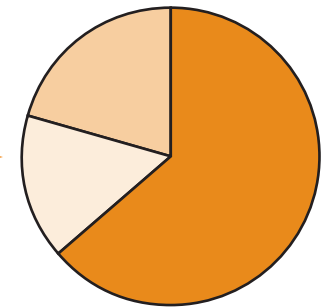
	2000	Change 1990-2000
White	47,445	-7.7%
African American	7,694	22.9%
Hispanic	1,443	33.4%
Asian – Pacific Islander	1,831	-15.4%
Other	1,199	

INCOME

	2000	Change 1990-2000
Median Household Income	\$24,946	6.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	13,463	-12.5%

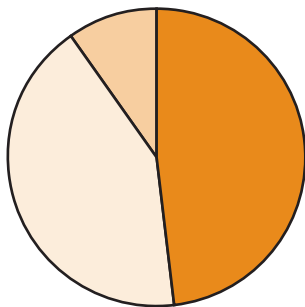
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	15,464	2.5%
Moderate Income Households (80-120%)	3,829	7.0%
High Income Households (>120%)	4,999	3.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	26,844	5.1%
Owner Occupied	12,915	4.3%
Renter Occupied	11,300	1.9%
Vacant	2,629	26.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	5,120
2-3 Bedrooms	19,058
4+ Bedrooms	2,666

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	14.1%	
Rental Vacancy Rate	12.6%	1.2%
Median Gross Rent	\$409	-2.8%
Median Home Value	\$68,200	9.0%
Project Based Section 8 Units		472
Low Income Housing Tax Credit Units		88

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	4,711	47.2%
Extreme Cost Burdened Renters (paying >50%)	3,320	33.2%
Cost Burdened Owner Occupants	1,022	11.5%
Overcrowded Households	637	2.6%
Lead Exposed Children (2001)	2.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	10,117	
Change in Population 1990-2000	-4.6%	
% Foreign Born	0.2%	
Average Household Size	2.6	

RACE & ETHNICITY

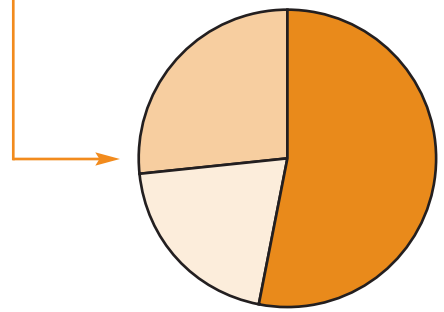
	2000	Change 1990-2000
White	10,003	-5.2%
African American	8	700.0%
Hispanic	48	50.0%
Asian – Pacific Islander	20	25.0%
Other	38	

INCOME

	2000	Change 1990-2000
Median Household Income	\$34,721	13.9%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	989	-28.2%

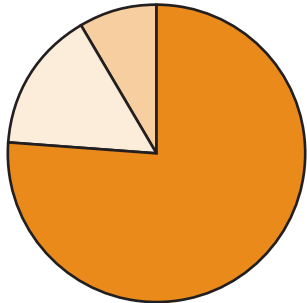
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,085	-10.0%
Moderate Income Households (80-120%)	796	-10.0%
High Income Households (>120%)	1,047	22.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	4,294	-0.1%
Owner Occupied	3,271	-0.1%
Renter Occupied	659	-4.2%
Vacant	364	8.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	334
2-3 Bedrooms	3,365
4+ Bedrooms	595

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	12.3%	
Rental Vacancy Rate	12.7%	1.5%
Median Gross Rent	\$363	4.6%
Median Home Value	\$65,000	19.8%
Project Based Section 8 Units		36
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	141	29.2%
Extreme Cost Burdened Renters (paying >50%)	50	10.4%
Cost Burdened Owner Occupants	181	9.1%
Overcrowded Households	68	1.7%
Lead Exposed Children (2001)	0.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

JEFFERSON COUNTY

POPULATION

	2000
Total Population	40,045
Change in Population 1990-2000	8.2%
% Foreign Born	0.8%
Average Household Size	2.4

RACE & ETHNICITY

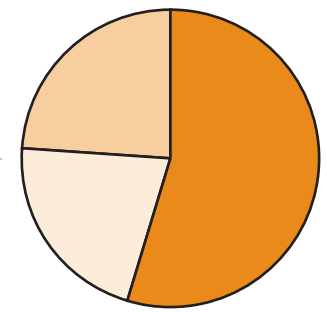
	2000	Change 1990-2000
White	35,709	2.7%
African American	3,093	61.3%
Hispanic	531	238.2%
Asian - Pacific Islander	190	50.8%
Other	522	

INCOME

	2000	Change 1990-2000
Median Household Income	\$33,555	11.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	4,617	-21.2%

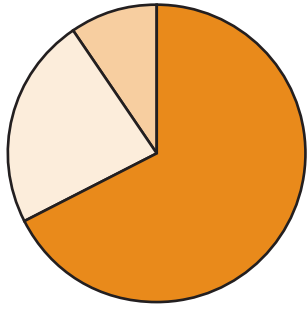
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,394	3.4%
Moderate Income Households (80-120%)	3,286	14.4%
High Income Households (>120%)	3,671	1.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	16,990	5.7%
Owner Occupied	11,464	7.5%
Renter Occupied	3,910	-0.8%
Vacant	1,616	10.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,919
2-3 Bedrooms	13,348
4+ Bedrooms	1,723

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	14.1%	
Rental Vacancy Rate	8.2%	0.7%
Median Gross Rent	\$392	-2.5%
Median Home Value	\$63,800	14.2%
Project Based Section 8 Units		319
Low Income Housing Tax Credit Units		95

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	870	25.9%
Extreme Cost Burdened Renters (paying >50%)	502	14.9%
Cost Burdened Owner Occupants	893	12.8%
Overcrowded Households	344	2.2%
Lead Exposed Children (2001)	3.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	21,668	
Change in Population 1990-2000	5.5%	
% Foreign Born	1.0%	
Average Household Size	2.6	

RACE & ETHNICITY

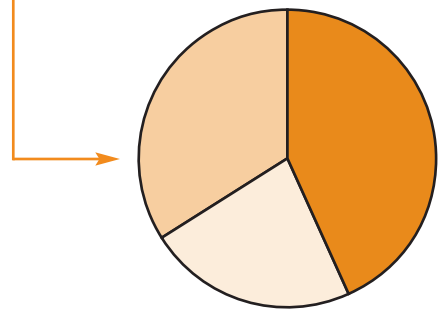
	2000	Change 1990-2000
White	21,148	4.3%
African American	113	20.2%
Hispanic	162	57.3%
Asian – Pacific Islander	61	90.6%
Other	184	

INCOME

	2000	Change 1990-2000
Median Household Income	\$42,065	15.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,473	-22.9%

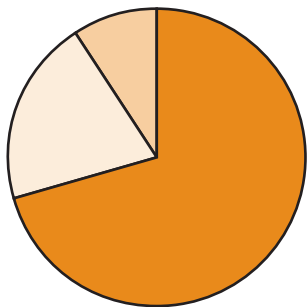
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,499	0.6%
Moderate Income Households (80-120%)	1,844	13.9%
High Income Households (>120%)	2,748	24.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,918	8.5%
Owner Occupied	6,292	12.6%
Renter Occupied	1,804	2.7%
Vacant	822	-5.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	928
2-3 Bedrooms	6,733
4+ Bedrooms	1,257

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	17.9%	
Rental Vacancy Rate	5.3%	-0.8%
Median Gross Rent	\$424	-0.5%
Median Home Value	\$82,800	35.8%
Project Based Section 8 Units		75
Low Income Housing Tax Credit Units		24

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	382	26.3%
Extreme Cost Burdened Renters (paying >50%)	159	10.9%
Cost Burdened Owner Occupants	414	9.2%
Overcrowded Households	147	1.8%
Lead Exposed Children (2001)	4.7% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

JO DAVIESS COUNTY

POPULATION

	2000	
Total Population	22,289	
Change in Population 1990-2000	2.1%	
% Foreign Born	1.7%	
Average Household Size	2.4	

RACE & ETHNICITY

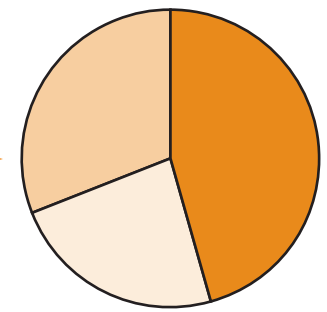
	2000	Change 1990-2000
White	21,733	0.3%
African American	41	215.4%
Hispanic	342	263.8%
Asian – Pacific Islander	37	48.0%
Other	136	

INCOME

	2000	Change 1990-2000
Median Household Income	\$40,411	12.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,468	-18.0%

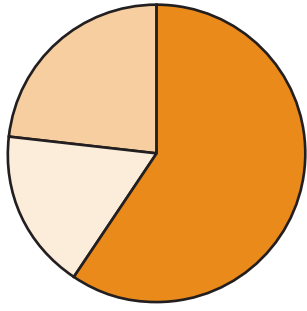
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,196	3.9%
Moderate Income Households (80-120%)	2,154	8.1%
High Income Households (>120%)	2,849	20.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	12,003	11.6%
Owner Occupied	7,129	13.6%
Renter Occupied	2,089	-0.4%
Vacant	2,785	16.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,251
2-3 Bedrooms	8,356
4+ Bedrooms	2,396

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	16.7%	
Rental Vacancy Rate	14.0%	1.2%
Median Gross Rent	\$393	-4.2%
Median Home Value	\$89,100	36.5%
Project Based Section 8 Units		41
Low Income Housing Tax Credit Units		57

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	449	27.1%
Extreme Cost Burdened Renters (paying >50%)	218	13.2%
Cost Burdened Owner Occupants	653	12.3%
Overcrowded Households	109	1.2%
Lead Exposed Children (2001)	2.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	12,878	
Change in Population 1990-2000	13.5%	
% Foreign Born	1.5%	
Average Household Size	2.4	

RACE & ETHNICITY

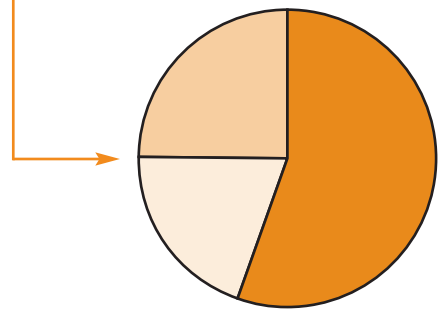
	2000	Change 1990-2000
White	10,553	4.7%
African American	1,821	74.8%
Hispanic	368	94.7%
Asian – Pacific Islander	17	30.8%
Other	119	

INCOME

	2000	Change 1990-2000
Median Household Income	\$33,326	13.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,149	-19.5%

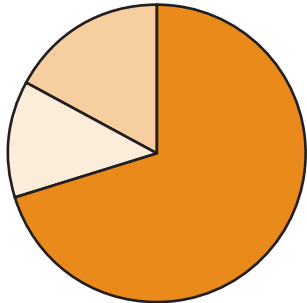
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,303	7.9%
Moderate Income Households (80-120%)	819	12.6%
High Income Households (>120%)	1,032	26.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	5,046	8.0%
Owner Occupied	3,543	16.4%
Renter Occupied	640	-6.2%
Vacant	863	-8.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	395
2-3 Bedrooms	4,179
4+ Bedrooms	472

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	22.2%	
Rental Vacancy Rate	3.9%	-0.6%
Median Gross Rent	\$351	11.5%
Median Home Value	\$64,700	33.0%
Project Based Section 8 Units		60
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	157	34.2%
Extreme Cost Burdened Renters (paying >50%)	71	15.5%
Cost Burdened Owner Occupants	233	12.2%
Overcrowded Households	56	1.3%
Lead Exposed Children (2001)	4.7% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

KANE COUNTY

POPULATION

	2000
Total Population	404,119
Change in Population 1990-2000	27.3%
% Foreign Born	15.7%
Average Household Size	3.0

RACE & ETHNICITY

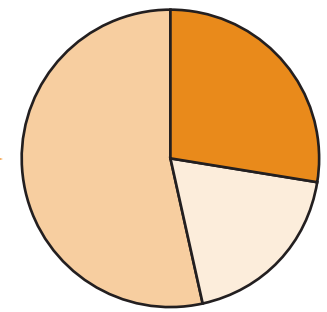
	2000	Change 1990-2000
White	273,390	9.1%
African American	22,477	22.5%
Hispanic	95,924	120.3%
Asian – Pacific Islander	7,199	70.3%
Other	5,129	

INCOME

	2000	Change 1990-2000
Median Household Income	\$59,351	10.5%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	26,587	25.0%

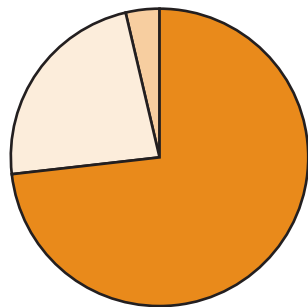
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	36,859	20.4%
Moderate Income Households (80-120%)	25,352	21.3%
High Income Households (>120%)	71,522	29.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	138,998	24.7%
Owner Occupied	101,739	36.5%
Renter Occupied	32,162	-1.5%
Vacant	5,097	18.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	16,206
2-3 Bedrooms	84,960
4+ Bedrooms	37,832

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	23.2%	
Rental Vacancy Rate	5.9%	0.7%
Median Gross Rent	\$686	0.8%
Median Home Value	\$160,400	17.7%
Project Based Section 8 Units	2,046	
Low Income Housing Tax Credit Units	661	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	8,408	27.6%
Extreme Cost Burdened Renters (paying >50%)	4,711	15.5%
Cost Burdened Owner Occupants	15,548	16.9%
Overcrowded Households	9,22	6.9%
Lead Exposed Children (2001)	6.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	103,833
Change in Population 1990-2000	7.9%
% Foreign Born	3.5%
Average Household Size	2.6

RACE & ETHNICITY

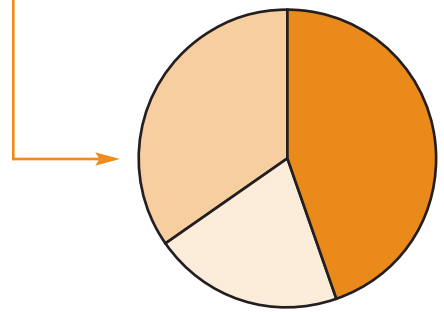
	2000	Change 1990-2000
White	80,829	2.0%
African American	15,942	11.5%
Hispanic	4,959	154.8%
Asian – Pacific Islander	714	15.5%
Other	1,389	

INCOME

	2000	Change 1990-2000
Median Household Income	\$41,532	9.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	11,445	-7.0%

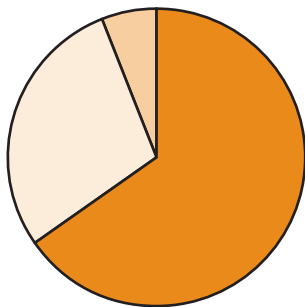
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	17,064	7.4%
Moderate Income Households (80-120%)	7,889	7.9%
High Income Households (>120%)	13,255	16.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	40,610	9.8%
Owner Occupied	26,496	14.6%
Renter Occupied	11,686	1.6%
Vacant	2,428	2.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,179
2-3 Bedrooms	30,585
4+ Bedrooms	5,846

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	15.1%	
Rental Vacancy Rate	6.7%	0.6%
Median Gross Rent	\$539	7.0%
Median Home Value	\$99,200	36.3%
Project Based Section 8 Units		599
Low Income Housing Tax Credit Units		203

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	3,436	31.8%
Extreme Cost Burdened Renters (paying >50%)	1,873	17.3%
Cost Burdened Owner Occupants	3,260	14.9%
Overcrowded Households	1,263	3.3%
Lead Exposed Children (2001)		9.6% of children tested

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

KENDALL COUNTY

POPULATION

	2000
Total Population	54,544
Change in Population 1990-2000	38.4%
% Foreign Born	5.3%
Average Household Size	2.9

RACE & ETHNICITY

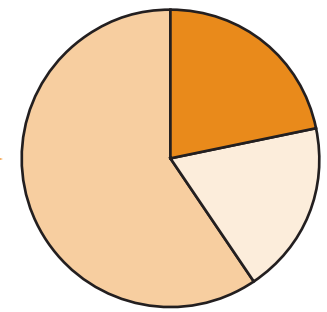
	2000	Change 1990-2000
White	48,677	31.1%
African American	693	238.0%
Hispanic	4,086	126.4%
Asian – Pacific Islander	490	133.3%
Other	598	

INCOME

	2000	Change 1990-2000
Median Household Income	\$64,625	12.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,636	23.3%

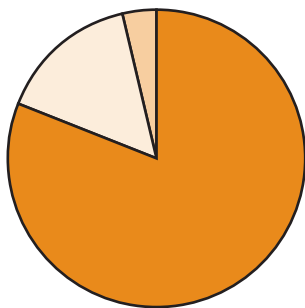
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,087	39.3%
Moderate Income Households (80-120%)	3,528	30.1%
High Income Households (>120%)	11,175	46.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	19,519	42.0%
Owner Occupied	15,810	54.5%
Renter Occupied	2,988	-2.7%
Vacant	721	61.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,064
2-3 Bedrooms	12,921
4+ Bedrooms	5,534

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	33.8%	
Rental Vacancy Rate	7.8%	1.9%
Median Gross Rent	\$720	8.5%
Median Home Value	\$154,900	16.8%
Project Based Section 8 Units		138
Low Income Housing Tax Credit Units		54

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	572	21.8%
Extreme Cost Burdened Renters (paying >50%)	318	12.1%
Cost Burdened Owner Occupants	2,148	15.0%
Overcrowded Households	402	2.1%
Lead Exposed Children (2001)	3.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	55,836
Change in Population 1990-2000	-1.0%
% Foreign Born	1.6%
Average Household Size	2.3

RACE & ETHNICITY

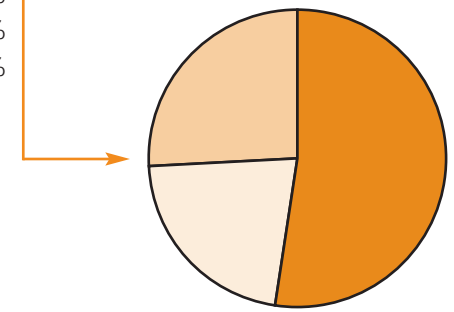
	2000	Change 1990-2000
White	49,355	-4.6%
African American	3,472	23.8%
Hispanic	1,896	33.9%
Asian – Pacific Islander	390	22.3%
Other	723	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,407	7.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	5,754	-21.9%

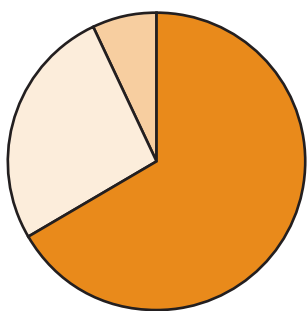
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	11,558	-0.3%
Moderate Income Households (80-120%)	4,800	-2.3%
High Income Households (>120%)	5,698	4.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	23,717	0.0%
Owner Occupied	15,785	4.2%
Renter Occupied	6,271	-7.3%
Vacant	1,661	-8.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,880
2-3 Bedrooms	17,178
4+ Bedrooms	3,659

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	5.2%	
Rental Vacancy Rate	7.8%	0.6%
Median Gross Rent	\$411	2.9%
Median Home Value	\$63,500	28.8%
Project Based Section 8 Units		521
Low Income Housing Tax Credit Units		148

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,395	25.0%
Extreme Cost Burdened Renters (paying >50%)	821	14.7%
Cost Burdened Owner Occupants	1,288	9.4%
Overcrowded Households	257	1.2%
Lead Exposed Children (2001)		8.9% of children tested

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

LAKE COUNTY

POPULATION

	2000
Total Population	644,356
Change in Population 1990-2000	24.8%
% Foreign Born	14.8%
Average Household Size	2.9

RACE & ETHNICITY

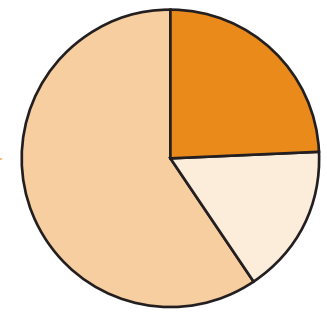
	2000	Change 1990-2000
White	472,968	9.8%
African American	43,580	29.2%
Hispanic	92,716	140.4%
Asian – Pacific Islander	25,090	106.8%
Other	10,002	

INCOME

	2000	Change 1990-2000
Median Household Income	\$66,973	8.5%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	35,714	39.7%

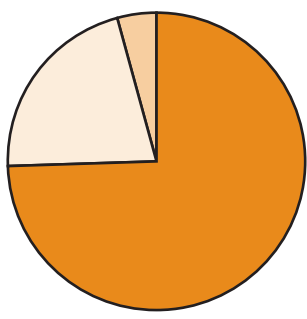
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	52,601	31.0%
Moderate Income Households (80-120%)	35,184	15.3%
High Income Households (>120%)	128,698	24.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	225,919	23.3%
Owner Occupied	168,301	30.4%
Renter Occupied	47,996	6.8%
Vacant	9,622	3.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	23,618
2-3 Bedrooms	133,188
4+ Bedrooms	69,113

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	24.2%	
Rental Vacancy Rate	5.7%	0.4%
Median Gross Rent	\$742	-0.8%
Median Home Value	\$198,200	8.7%
Project Based Section 8 Units		3,056
Low Income Housing Tax Credit Units		1,644

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	12,788	29.0%
Extreme Cost Burdened Renters (paying >50%)	7,027	16.0%
Cost Burdened Owner Occupants	27,848	18.6%
Overcrowded Households	10,025	4.6%
Lead Exposed Children (2001)	2.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	111,509
Change in Population 1990-2000	4.3%
% Foreign Born	2.7%
Average Household Size	2.5

RACE & ETHNICITY

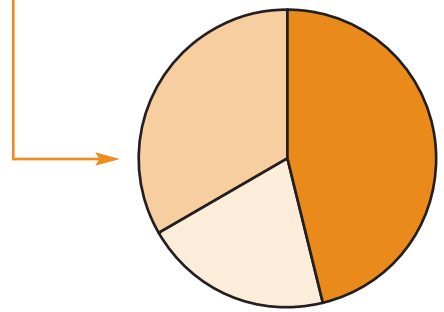
	2000	Change 1990-2000
White	102,444	0.6%
African American	1,687	48.6%
Hispanic	5,791	78.2%
Asian – Pacific Islander	600	20.2%
Other	987	

INCOME

	2000	Change 1990-2000
Median Household Income	\$40,308	11.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	9,894	-14.7%

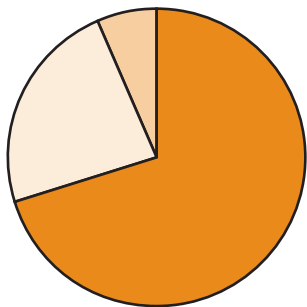
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	20,013	3.0%
Moderate Income Households (80-120%)	8,875	-0.2%
High Income Households (>120%)	14,458	14.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	46,438	6.0%
Owner Occupied	32,584	7.8%
Renter Occupied	10,833	-2.1%
Vacant	3,021	18.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,642
2-3 Bedrooms	34,431
4+ Bedrooms	7,365

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.2%	
Rental Vacancy Rate	8.6%	1.0%
Median Gross Rent	\$474	9.2%
Median Home Value	\$87,000	30.6%
Project Based Section 8 Units		239
Low Income Housing Tax Credit Units		90

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,266	23.6%
Extreme Cost Burdened Renters (paying >50%)	1,288	13.4%
Cost Burdened Owner Occupants	3,400	12.2%
Overcrowded Households	865	2.0%
Lead Exposed Children (2001)		4.1% of children tested

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

LAWRENCE COUNTY

POPULATION

	2000
Total Population	15,452
Change in Population 1990-2000	-3.3%
% Foreign Born	0.6%
Average Household Size	2.4

RACE & ETHNICITY

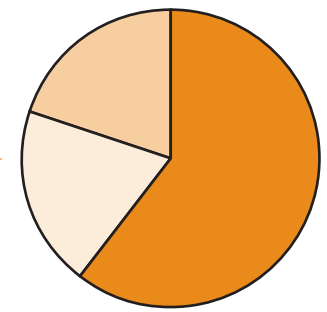
	2000	Change 1990-2000
White	15,053	-4.2%
African American	118	-21.9%
Hispanic	137	144.6%
Asian – Pacific Islander	18	-10.0%
Other	126	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,361	15.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,043	-32.9%

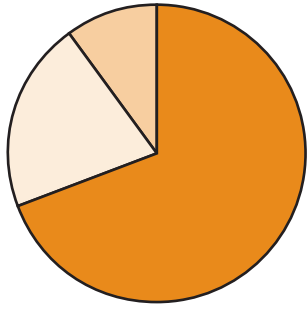
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,819	-5.0%
Moderate Income Households (80-120%)	1,242	13.1%
High Income Households (>120%)	1,257	1.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,014	0.5%
Owner Occupied	4,856	0.5%
Renter Occupied	1,453	-2.2%
Vacant	705	6.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	748
2-3 Bedrooms	5,485
4+ Bedrooms	781

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.0%	
Rental Vacancy Rate	15.2%	2.3%
Median Gross Rent	\$360	-2.3%
Median Home Value	\$45,800	4.5%
Project Based Section 8 Units		10
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	206	17.1%
Extreme Cost Burdened Renters (paying >50%)	137	11.4%
Cost Burdened Owner Occupants	404	12.1%
Overcrowded Households	71	1.1%
Lead Exposed Children (2001)	5.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	36,062
Change in Population 1990-2000	4.9%
% Foreign Born	1.9%
Average Household Size	2.5

RACE & ETHNICITY

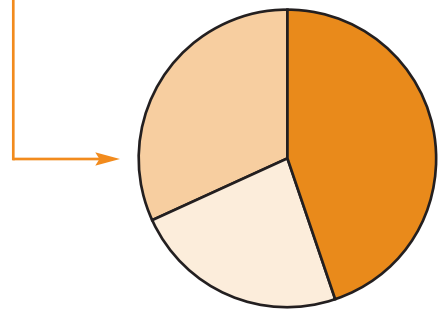
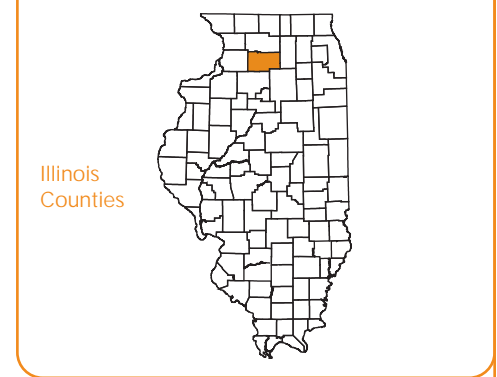
	2000	Change 1990-2000
White	32,643	1.4%
African American	1,753	44.6%
Hispanic	1,147	57.8%
Asian – Pacific Islander	207	21.8%
Other	312	

INCOME

	2000	Change 1990-2000
Median Household Income	\$40,967	8.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,555	-10.0%

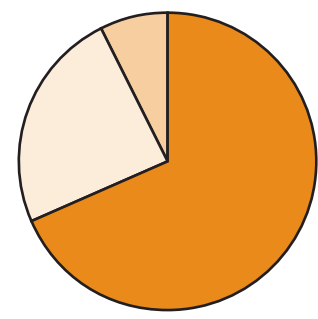
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	5,939	6.8%
Moderate Income Households (80-120%)	3,100	1.1%
High Income Households (>120%)	4,219	9.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	14,310	7.5%
Owner Occupied	9,791	12.8%
Renter Occupied	3,462	-8.7%
Vacant	1,057	26.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,455
2-3 Bedrooms	10,026
4+ Bedrooms	2,829

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	10.2%	
Rental Vacancy Rate	12.2%	3.7%
Median Gross Rent	\$468	5.5%
Median Home Value	\$83,400	31.6%
Project Based Section 8 Units		163
Low Income Housing Tax Credit Units		156

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	553	18.5%
Extreme Cost Burdened Renters (paying >50%)	341	11.4%
Cost Burdened Owner Occupants	765	9.6%
Overcrowded Households	224	1.7%
Lead Exposed Children (2001)	8.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

LIVINGSTON COUNTY

POPULATION

	2000
Total Population	39,678
Change in Population 1990-2000	1.0%
% Foreign Born	1.3%
Average Household Size	2.5

RACE & ETHNICITY

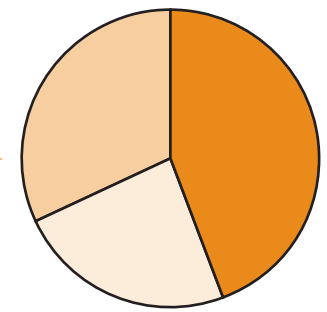
	2000	Change 1990-2000
White	36,145	-0.1%
African American	2,032	-2.8%
Hispanic	1,056	27.8%
Asian – Pacific Islander	123	-3.1%
Other	322	

INCOME

	2000	Change 1990-2000
Median Household Income	\$41,342	3.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	3,199	-3.2%

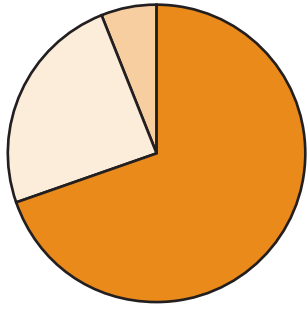
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,370	7.4%
Moderate Income Households (80-120%)	3,430	7.8%
High Income Households (>120%)	4,600	-0.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	15,297	6.5%
Owner Occupied	10,655	9.4%
Renter Occupied	3,719	-7.0%
Vacant	923	47.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,349
2-3 Bedrooms	11,301
4+ Bedrooms	2,647

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.4%	
Rental Vacancy Rate	7.6%	0.8%
Median Gross Rent	\$464	1.8%
Median Home Value	\$79,700	28.5%
Project Based Section 8 Units		157
Low Income Housing Tax Credit Units		44

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	714	22.4%
Extreme Cost Burdened Renters (paying >50%)	381	12.0%
Cost Burdened Owner Occupants	957	11.0%
Overcrowded Households	311	2.2%
Lead Exposed Children (2001)	7.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	31,183
Change in Population 1990-2000	1.3%
% Foreign Born	1.4%
Average Household Size	2.4

RACE & ETHNICITY

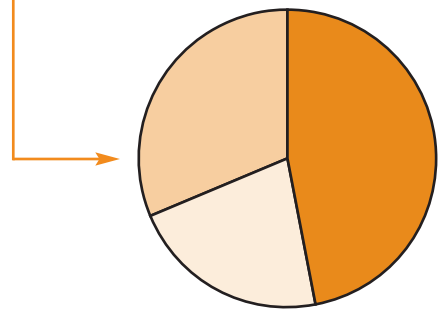
	2000	Change 1990-2000
White	28,247	-2.5%
African American	2,037	59.0%
Hispanic	503	44.5%
Asian – Pacific Islander	169	24.3%
Other	227	

INCOME

	2000	Change 1990-2000
Median Household Income	\$39,389	6.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,170	-28.4%

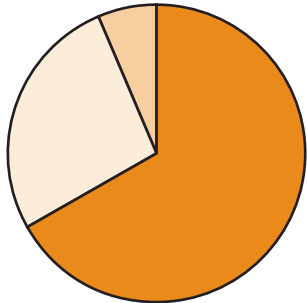
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	5,217	1.2%
Moderate Income Households (80-120%)	2,411	-2.2%
High Income Households (>120%)	3,479	0.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	11,872	2.0%
Owner Occupied	7,925	6.0%
Renter Occupied	3,188	-10.4%
Vacant	759	25.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,031
2-3 Bedrooms	9,202
4+ Bedrooms	1,639

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	6.6%	
Rental Vacancy Rate	6.5%	1.1%
Median Gross Rent	\$455	3.8%
Median Home Value	\$75,700	17.0%
Project Based Section 8 Units		148
Low Income Housing Tax Credit Units		28

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	601	22.0%
Extreme Cost Burdened Renters (paying >50%)	312	11.4%
Cost Burdened Owner Occupants	736	11.1%
Overcrowded Households	139	1.3%
Lead Exposed Children (2001)	4.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MC DONOUGH COUNTY

POPULATION

	2000
Total Population	32,913
Change in Population 1990-2000	-6.6%
% Foreign Born	2.8%
Average Household Size	2.3

RACE & ETHNICITY

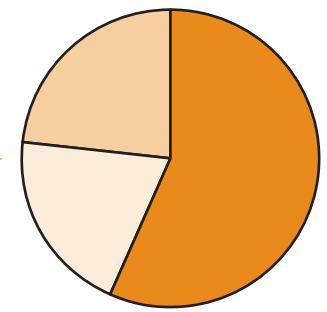
	2000	Change 1990-2000
White	30,284	-7.7%
African American	1,126	-8.2%
Hispanic	488	36.3%
Asian – Pacific Islander	672	-15.0%
Other	343	

INCOME

	2000	Change 1990-2000
Median Household Income	\$32,141	10.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	5,557	1.2%

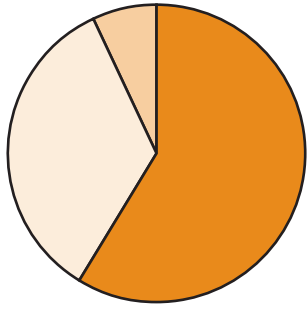
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,017	-0.3%
Moderate Income Households (80-120%)	2,491	-2.0%
High Income Households (>120%)	2,881	10.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	13,289	0.2%
Owner Occupied	7,800	2.3%
Renter Occupied	4,560	-1.6%
Vacant	929	-7.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,054
2-3 Bedrooms	9,104
4+ Bedrooms	2,131

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.0%	
Rental Vacancy Rate	7.5%	0.7%
Median Gross Rent	\$393	1.5%
Median Home Value	\$61,200	27.9%
Project Based Section 8 Units		278
Low Income Housing Tax Credit Units		8

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,557	39.7%
Extreme Cost Burdened Renters (paying >50%)	1,077	27.5%
Cost Burdened Owner Occupants	482	7.9%
Overcrowded Households	109	0.9%
Lead Exposed Children (2001)	9.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	260,077
Change in Population 1990-2000	41.9%
% Foreign Born	7.2%
Average Household Size	2.9

RACE & ETHNICITY

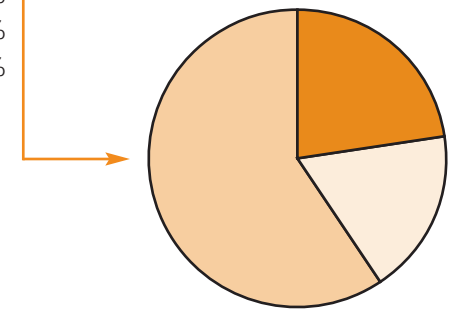
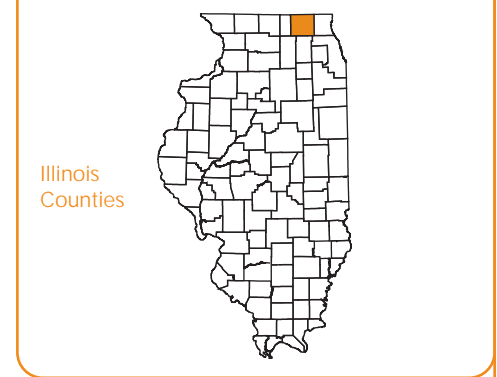
	2000	Change 1990-2000
White	233,026	32.9%
African American	1,379	380.5%
Hispanic	19,602	223.1%
Asian – Pacific Islander	3,776	203.0%
Other	2,294	

INCOME

	2000	Change 1990-2000
Median Household Income	\$64,826	11.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	9,446	48.9%

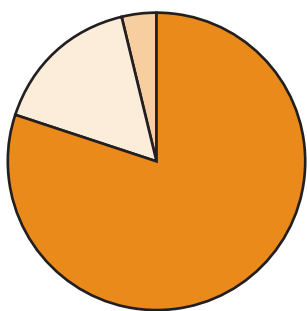
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	20,219	37.4%
Moderate Income Households (80-120%)	16,061	35.5%
High Income Households (>120%)	53,097	45.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	92,908	40.8%
Owner Occupied	74,391	47.9%
Renter Occupied	15,012	18.7%
Vacant	3,505	15.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	6,691
2-3 Bedrooms	59,225
4+ Bedrooms	26,992

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	31.5%	
Rental Vacancy Rate	4.7%	0.0%
Median Gross Rent	\$761	5.8%
Median Home Value	\$168,100	13.4%
Project Based Section 8 Units		835
Low Income Housing Tax Credit Units		23

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	3,898	28.0%
Extreme Cost Burdened Renters (paying >50%)	1,997	14.3%
Cost Burdened Owner Occupants	11,368	16.8%
Overcrowded Households	2,360	2.6%
Lead Exposed Children (2001)	3.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MC LEAN COUNTY

POPULATION

	2000
Total Population	150,433
Change in Population 1990-2000	16.5%
% Foreign Born	3.3%
Average Household Size	2.5

RACE & ETHNICITY

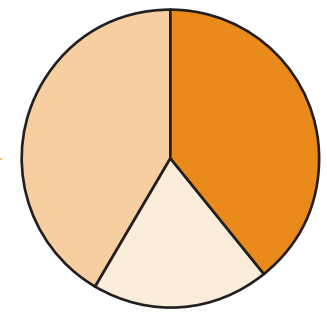
	2000	Change 1990-2000
White	132,224	10.0%
African American	9,189	67.5%
Hispanic	3,833	129.4%
Asian – Pacific Islander	3,115	93.6%
Other	2,072	

INCOME

	2000	Change 1990-2000
Median Household Income	\$47,021	11.9%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	13,488	-3.5%

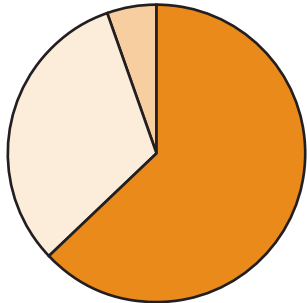
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	22,251	16.2%
Moderate Income Households (80-120%)	10,944	15.1%
High Income Households (>120%)	23,597	29.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	59,972	22.0%
Owner Occupied	37,710	27.0%
Renter Occupied	19,036	11.3%
Vacant	3,226	36.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	7,219
2-3 Bedrooms	38,787
4+ Bedrooms	13,966

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	22.7%	
Rental Vacancy Rate	7.6%	0.3%
Median Gross Rent	\$533	2.8%
Median Home Value	\$114,800	31.0%
Project Based Section 8 Units		751
Low Income Housing Tax Credit Units		944

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	5,167	29.2%
Extreme Cost Burdened Renters (paying >50%)	3,264	18.4%
Cost Burdened Owner Occupants	3,293	10.3%
Overcrowded Households	844	1.5%
Lead Exposed Children (2001)	4.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	114,706
Change in Population 1990-2000	-2.1%
% Foreign Born	1.4%
Average Household Size	2.4

RACE & ETHNICITY

	2000	Change 1990-2000
White	95,128	-6.6%
African American	16,036	13.8%
Hispanic	1,120	107.4%
Asian – Pacific Islander	668	33.1%
Other	1,754	

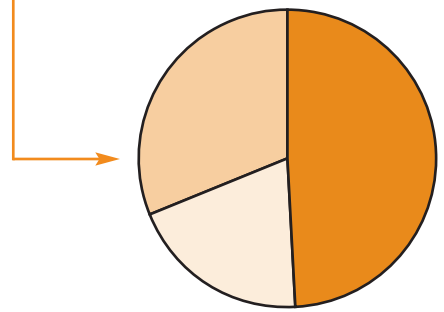
INCOME

	2000	Change 1990-2000
Median Household Income	\$37,859	-1.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	14,316	-1.5%



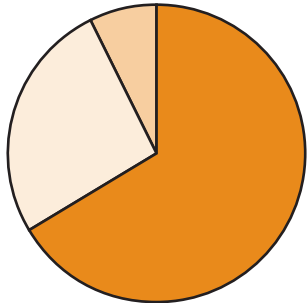
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	22,865	9.3%
Moderate Income Households (80-120%)	9,160	-1.5%
High Income Households (>120%)	14,493	-8.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	50,241	0.4%
Owner Occupied	33,345	3.3%
Renter Occupied	13,216	-3.7%
Vacant	3,680	-9.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	6,371
2-3 Bedrooms	36,033
4+ Bedrooms	7,837

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	7.3%	
Rental Vacancy Rate	12.8%	2.2%
Median Gross Rent	\$448	-1.7%
Median Home Value	\$69,800	15.5%
Project Based Section 8 Units	1,057	
Low Income Housing Tax Credit Units	322	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	3,563	29.3%
Extreme Cost Burdened Renters (paying >50%)	2,172	17.8%
Cost Burdened Owner Occupants	3,066	10.4%
Overcrowded Households	688	1.5%
Lead Exposed Children (2001)	10.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MACOUPIN COUNTY

POPULATION

	2000
Total Population	49,019
Change in Population 1990-2000	2.8%
% Foreign Born	0.5%
Average Household Size	2.5

RACE & ETHNICITY

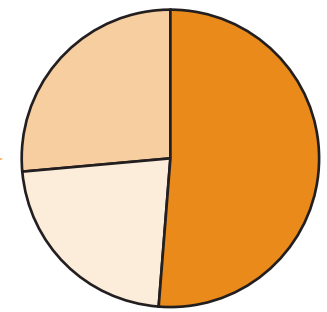
	2000	Change 1990-2000
White	47,828	1.9%
African American	396	4.8%
Hispanic	305	65.8%
Asian – Pacific Islander	100	13.6%
Other	390	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,190	12.9%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	4,487	-26.8%

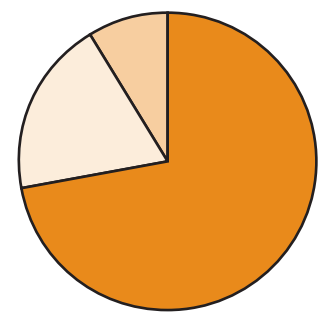
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	9,883	1.9%
Moderate Income Households (80-120%)	4,303	10.7%
High Income Households (>120%)	5,095	8.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	21,097	5.1%
Owner Occupied	15,214	8.2%
Renter Occupied	4,039	-1.8%
Vacant	1,844	-2.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,727
2-3 Bedrooms	16,518
4+ Bedrooms	2,852

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.8%	
Rental Vacancy Rate	9.1%	1.5%
Median Gross Rent	\$422	-2.2%
Median Home Value	\$66,700	25.4%
Project Based Section 8 Units		14
Low Income Housing Tax Credit Units		44

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	863	26.6%
Extreme Cost Burdened Renters (paying >50%)	540	16.6%
Cost Burdened Owner Occupants	1,247	10.7%
Overcrowded Households	271	1.4%
Lead Exposed Children (2001)	5.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	258,941	
Change in Population 1990-2000	3.9%	
% Foreign Born	1.3%	
Average Household Size	2.5	

RACE & ETHNICITY

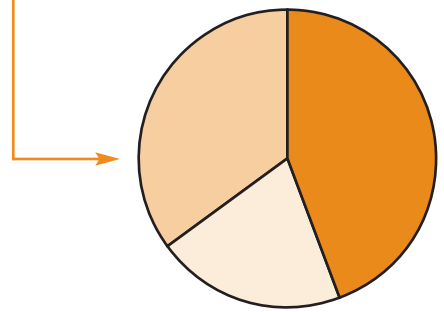
	2000	Change 1990-2000
White	231,313	1.3%
African American	18,825	17.1%
Hispanic	3,925	44.7%
Asian – Pacific Islander	1,565	14.7%
Other	3,313	

INCOME

	2000	Change 1990-2000
Median Household Income	\$41,541	3.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	24,774	-11.0%

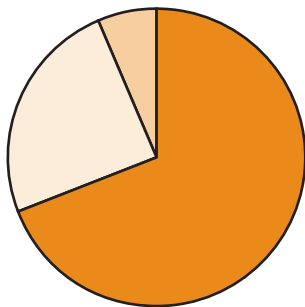
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	45,161	9.5%
Moderate Income Households (80-120%)	21,050	8.5%
High Income Households (>120%)	35,748	4.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	108,942	7.8%
Owner Occupied	75,243	10.1%
Renter Occupied	26,710	0.7%
Vacant	6,989	12.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	11,132
2-3 Bedrooms	82,652
4+ Bedrooms	15,158

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	13.7%	
Rental Vacancy Rate	10.2%	1.6%
Median Gross Rent	\$490	-4.8%
Median Home Value	\$77,200	13.0%
Project Based Section 8 Units		1,241
Low Income Housing Tax Credit Units		207

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	7,339	30.1%
Extreme Cost Burdened Renters (paying >50%)	4,507	18.5%
Cost Burdened Owner Occupants	7,332	11.0%
Overcrowded Households	1,774	1.7%
Lead Exposed Children (2001)	5.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MARION COUNTY

POPULATION

	2000
Total Population	41,691
Change in Population 1990-2000	0.3%
% Foreign Born	0.8%
Average Household Size	2.5

RACE & ETHNICITY

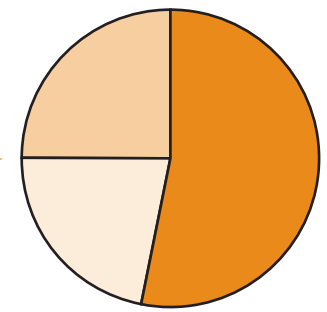
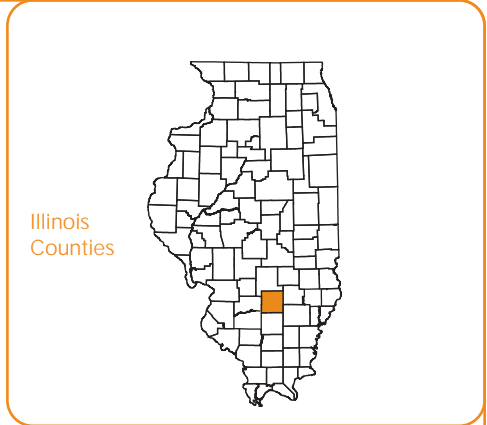
	2000	Change 1990-2000
White	38,951	-1.3%
African American	1,593	5.7%
Hispanic	378	62.9%
Asian – Pacific Islander	250	10.1%
Other	519	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,227	15.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	4,569	-31.6%

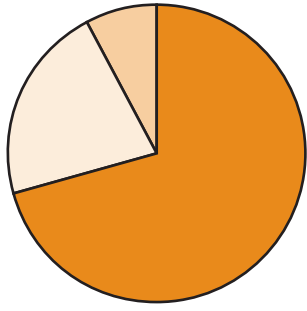
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,832	-2.3%
Moderate Income Households (80-120%)	3,640	14.1%
High Income Households (>120%)	4,144	4.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	18,022	-0.6%
Owner Occupied	12,734	2.7%
Renter Occupied	3,885	0.4%
Vacant	1,403	-24.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,629
2-3 Bedrooms	14,353
4+ Bedrooms	2,040

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	10.9%	
Rental Vacancy Rate	8.7%	1.2%
Median Gross Rent	\$371	-6.1%
Median Home Value	\$53,700	14.5%
Project Based Section 8 Units		63
Low Income Housing Tax Credit Units		20

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	920	27.5%
Extreme Cost Burdened Renters (paying >50%)	529	15.8%
Cost Burdened Owner Occupants	926	10.4%
Overcrowded Households	317	1.9%
Lead Exposed Children (2001)	5.1% of children tested	

→ Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	13,180	
Change in Population 1990-2000	2.6%	
% Foreign Born	1.0%	
Average Household Size	2.5	

RACE & ETHNICITY

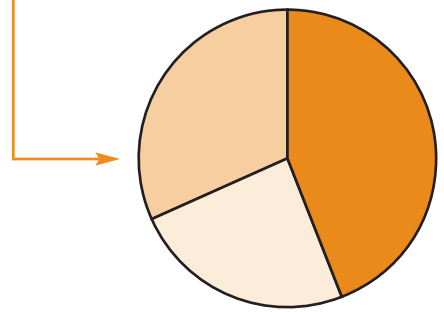
	2000	Change 1990-2000
White	12,860	1.3%
African American	45	164.7%
Hispanic	138	74.7%
Asian – Pacific Islander	25	-3.8%
Other	112	

INCOME

	2000	Change 1990-2000
Median Household Income	\$41,576	17.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	715	-39.4%

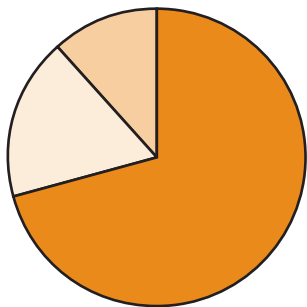
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,311	-3.4%
Moderate Income Households (80-120%)	1,273	25.3%
High Income Households (>120%)	1,663	10.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	5,914	11.2%
Owner Occupied	4,185	12.2%
Renter Occupied	1,040	-11.2%
Vacant	689	65.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	379
2-3 Bedrooms	4,368
4+ Bedrooms	1,167

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.8%	
Rental Vacancy Rate	7.9%	0.7%
Median Gross Rent	\$410	3.0%
Median Home Value	\$75,900	29.0%
Project Based Section 8 Units		24
Low Income Housing Tax Credit Units		34

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	137	17.1%
Extreme Cost Burdened Renters (paying >50%)	74	9.2%
Cost Burdened Owner Occupants	348	9.8%
Overcrowded Households	41	0.8%
Lead Exposed Children (2001)	7.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MASON COUNTY

POPULATION

	2000
Total Population	16,038
Change in Population 1990-2000	-1.4%
% Foreign Born	0.4%
Average Household Size	2.5

RACE & ETHNICITY

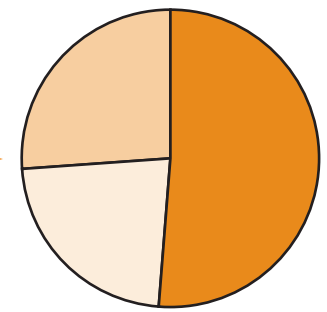
	2000	Change 1990-2000
White	15,799	-2.1%
African American	19	137.5%
Hispanic	80	37.9%
Asian – Pacific Islander	32	-15.8%
Other	108	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,985	19.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,528	-38.5%

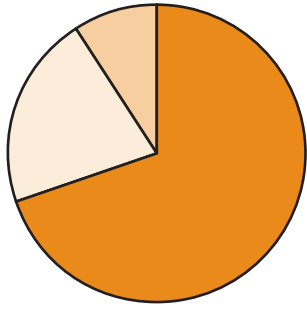
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,268	-7.3%
Moderate Income Households (80-120%)	1,442	10.8%
High Income Households (>120%)	1,666	10.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,033	-8.5%
Owner Occupied	4,905	4.8%
Renter Occupied	1,484	-10.7%
Vacant	644	-52.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	694
2-3 Bedrooms	5,165
4+ Bedrooms	1,174

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	5.8%	-0.9%
Rental Vacancy Rate	6.0%	-0.9%
Median Gross Rent	\$390	-2.3%
Median Home Value	\$61,200	27.9%
Project Based Section 8 Units		24
Low Income Housing Tax Credit Units		57

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	290	24.2%
Extreme Cost Burdened Renters (paying >50%)	168	14.0%
Cost Burdened Owner Occupants	404	10.1%
Overcrowded Households	101	1.6%
Lead Exposed Children (2001)	5.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	15,161	
Change in Population 1990-2000	2.8%	
% Foreign Born	0.4%	
Average Household Size	2.4	

RACE & ETHNICITY

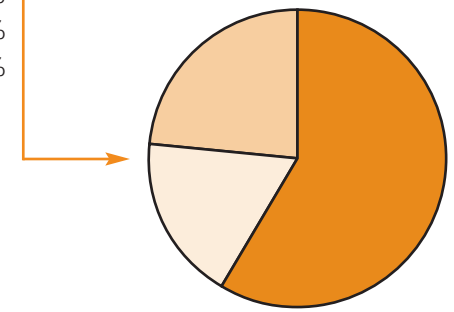
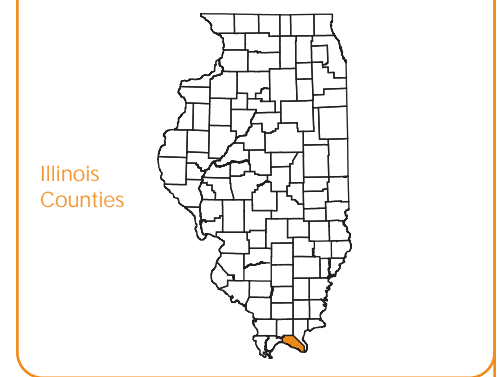
	2000	Change 1990-2000
White	13,962	1.4%
African American	826	-4.9%
Hispanic	123	179.5%
Asian – Pacific Islander	38	22.6%
Other	212	

INCOME

	2000	Change 1990-2000
Median Household Income	\$31,498	19.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,000	-16.7%

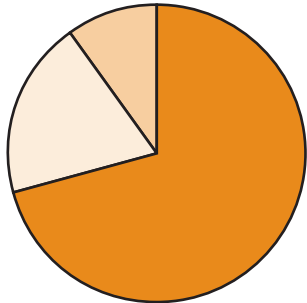
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,662	3.2%
Moderate Income Households (80-120%)	1,128	3.1%
High Income Households (>120%)	1,467	12.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,951	7.8%
Owner Occupied	4,919	7.4%
Renter Occupied	1,342	1.2%
Vacant	690	28.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	572
2-3 Bedrooms	5,773
4+ Bedrooms	606

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	17.0%	
Rental Vacancy Rate	12.0%	1.1%
Median Gross Rent	\$373	2.7%
Median Home Value	\$63,300	33.4%
Project Based Section 8 Units		104
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	329	30.8%
Extreme Cost Burdened Renters (paying >50%)	193	18.1%
Cost Burdened Owner Occupants	508	15.3%
Overcrowded Households	48	0.8%
Lead Exposed Children (2001)		8.0% of children tested

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MENARD COUNTY

POPULATION

	2000	Change 1990-2000
Total Population	12,486	11.8%
Change in Population 1990-2000	11.8%	
% Foreign Born	0.7%	
Average Household Size	2.5	

RACE & ETHNICITY

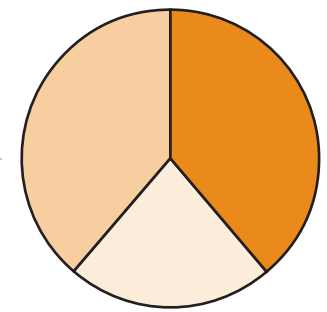
	2000	Change 1990-2000
White	12,240	10.5%
African American	48	433.3%
Hispanic	94	154.1%
Asian – Pacific Islander	21	50.0%
Other	83	

INCOME

	2000	Change 1990-2000
Median Household Income	\$46,596	18.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,011	-3.5%

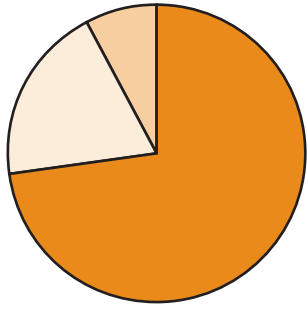
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,891	2.8%
Moderate Income Households (80-120%)	1,095	23.3%
High Income Households (>120%)	1,888	26.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	5,285	13.7%
Owner Occupied	3,847	19.5%
Renter Occupied	1,026	4.6%
Vacant	412	-8.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	349
2-3 Bedrooms	4,113
4+ Bedrooms	823

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	17.9%	
Rental Vacancy Rate	10.0%	2.2%
Median Gross Rent	\$455	6.1%
Median Home Value	\$93,600	34.8%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	206	23.4%
Extreme Cost Burdened Renters (paying >50%)	130	14.8%
Cost Burdened Owner Occupants	306	9.8%
Overcrowded Households	73	1.5%
Lead Exposed Children (2001)	4.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	16,957	
Change in Population 1990-2000	-1.9%	
% Foreign Born	0.6%	
Average Household Size	2.5	

RACE & ETHNICITY

	2000	Change 1990-2000
White	16,551	-3.1%
African American	48	60.0%
Hispanic	216	98.2%
Asian – Pacific Islander	30	-14.3%
Other	112	

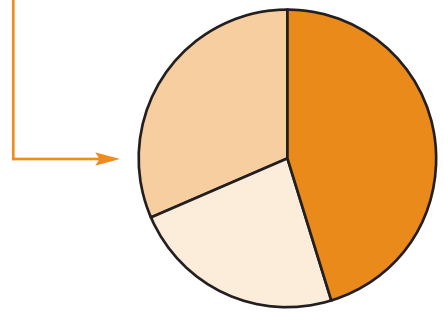
INCOME

	2000	Change 1990-2000
Median Household Income	\$40,893	14.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,304	-24.3%



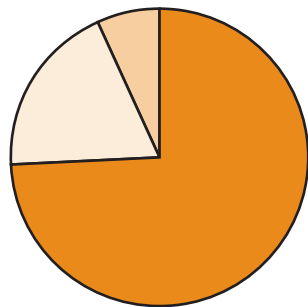
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,981	-5.1%
Moderate Income Households (80-120%)	1,533	6.0%
High Income Households (>120%)	2,076	7.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,109	-1.9%
Owner Occupied	5,277	7.5%
Renter Occupied	1,347	-19.0%
Vacant	485	-27.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	531
2-3 Bedrooms	5,196
4+ Bedrooms	1,382

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.0%	
Rental Vacancy Rate	4.7%	0.7%
Median Gross Rent	\$392	-3.8%
Median Home Value	\$68,500	48.2%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		28

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	148	15.1%
Extreme Cost Burdened Renters (paying >50%)	89	9.1%
Cost Burdened Owner Occupants	454	11.0%
Overcrowded Households	46	0.7%
Lead Exposed Children (2001)	14.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MONROE COUNTY

POPULATION

	2000
Total Population	27,619
Change in Population 1990-2000	23.2%
% Foreign Born	0.8%
Average Household Size	2.7

RACE & ETHNICITY

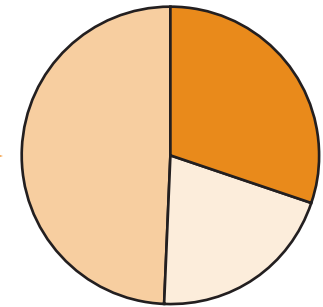
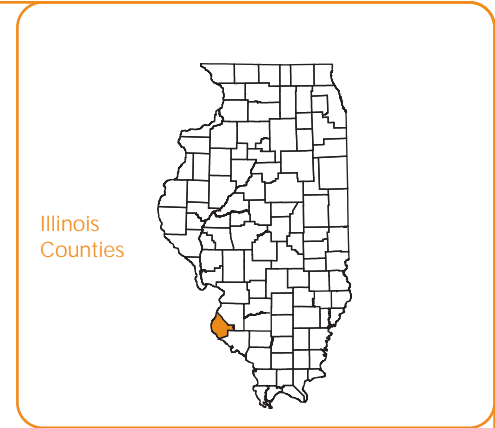
	2000	Change 1990-2000
White	27,156	22.7%
African American	11	22.2%
Hispanic	203	22.3%
Asian – Pacific Islander	86	50.9%
Other	163	

INCOME

	2000	Change 1990-2000
Median Household Income	\$55,320	17.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	915	-13.8%

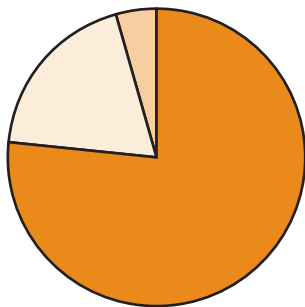
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,097	8.7%
Moderate Income Households (80-120%)	2,102	16.4%
High Income Households (>120%)	5,061	47.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	10,749	22.5%
Owner Occupied	8,237	28.0%
Renter Occupied	2,038	16.1%
Vacant	474	-19.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	623
2-3 Bedrooms	8,308
4+ Bedrooms	1,818

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	28.2%	
Rental Vacancy Rate	3.8%	0.1%
Median Gross Rent	\$562	11.5%
Median Home Value	\$125,500	32.5%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		38

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	326	18.3%
Extreme Cost Burdened Renters (paying >50%)	168	9.4%
Cost Burdened Owner Occupants	773	11.5%
Overcrowded Households	119	1.2%
Lead Exposed Children (2001)	0.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	30,652
Change in Population 1990-2000	-0.2%
% Foreign Born	0.9%
Average Household Size	2.4

RACE & ETHNICITY

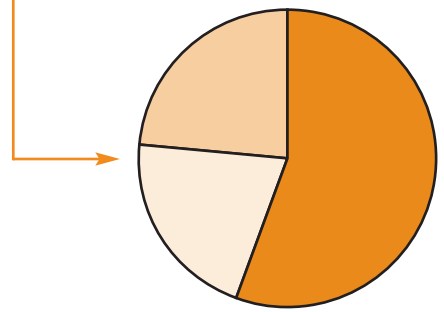
	2000	Change 1990-2000
White	28,928	-3.0%
African American	1,141	106.3%
Hispanic	326	38.7%
Asian – Pacific Islander	72	14.3%
Other	185	

INCOME

	2000	Change 1990-2000
Median Household Income	\$33,123	3.5%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	3,748	-7.9%

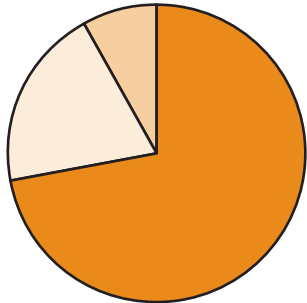
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,408	3.9%
Moderate Income Households (80-120%)	2,406	-7.3%
High Income Households (>120%)	2,711	0.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	12,525	0.6%
Owner Occupied	9,026	2.6%
Renter Occupied	2,481	-7.6%
Vacant	1,018	4.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,211
2-3 Bedrooms	9,929
4+ Bedrooms	1,385

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.8%	
Rental Vacancy Rate	8.6%	1.6%
Median Gross Rent	\$388	-4.1%
Median Home Value	\$54,800	15.9%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		107

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	537	26.3%
Extreme Cost Burdened Renters (paying >50%)	276	13.5%
Cost Burdened Owner Occupants	877	13.0%
Overcrowded Households	161	1.4%
Lead Exposed Children (2001)	5.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

MORGAN COUNTY

POPULATION

	2000
Total Population	36,616
Change in Population 1990-2000	0.6%
% Foreign Born	1.1%
Average Household Size	2.4

RACE & ETHNICITY

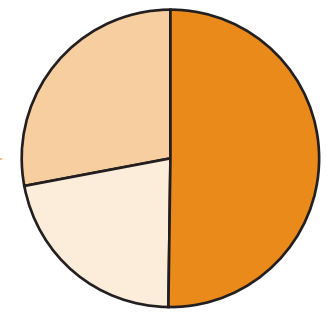
	2000	Change 1990-2000
White	33,589	-2.3%
African American	1,950	30.1%
Hispanic	496	73.4%
Asian – Pacific Islander	169	36.3%
Other	412	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,933	4.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	3,227	-14.6%

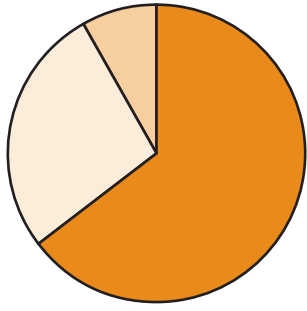
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,041	5.5%
Moderate Income Households (80-120%)	3,058	-5.1%
High Income Households (>120%)	3,922	3.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	15,291	3.9%
Owner Occupied	9,877	6.7%
Renter Occupied	4,162	-5.9%
Vacant	1,252	19.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,873
2-3 Bedrooms	11,320
4+ Bedrooms	2,098

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.7%	
Rental Vacancy Rate	13.4%	2.4%
Median Gross Rent	\$420	-2.4%
Median Home Value	\$75,800	18.8%
Project Based Section 8 Units		149
Low Income Housing Tax Credit Units		48

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	934	25.1%
Extreme Cost Burdened Renters (paying >50%)	587	15.8%
Cost Burdened Owner Occupants	796	10.3%
Overcrowded Households	200	1.4%
Lead Exposed Children (2001)	9.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	14,287	
Change in Population 1990-2000	2.6%	
% Foreign Born	0.6%	
Average Household Size	2.6	

RACE & ETHNICITY

	2000	Change 1990-2000
White	14,078	1.7%
African American	28	250.0%
Hispanic	68	78.9%
Asian – Pacific Islander	21	61.5%
Other	92	

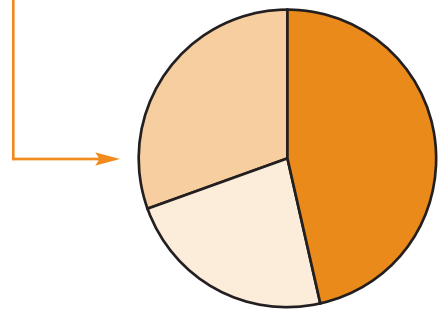
INCOME

	2000	Change 1990-2000
Median Household Income	\$40,084	11.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,087	-28.3%



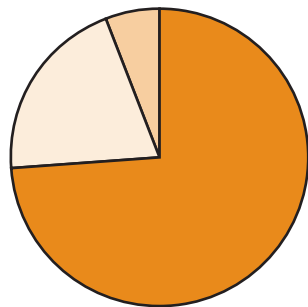
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,521	2.4%
Moderate Income Households (80-120%)	1,251	9.0%
High Income Households (>120%)	1,655	8.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	5,743	6.7%
Owner Occupied	4,241	9.2%
Renter Occupied	1,164	-6.0%
Vacant	338	29.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	342
2-3 Bedrooms	4,507
4+ Bedrooms	894

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.9%	
Rental Vacancy Rate	5.2%	0.9%
Median Gross Rent	\$436	3.3%
Median Home Value	\$72,800	31.9%
Project Based Section 8 Units		20
Low Income Housing Tax Credit Units		16

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	227	22.6%
Extreme Cost Burdened Renters (paying >50%)	130	12.9%
Cost Burdened Owner Occupants	381	11.0%
Overcrowded Households	135	2.5%
Lead Exposed Children (2001)	5.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

OGLE COUNTY

POPULATION

	2000
Total Population	51,032
Change in Population 1990-2000	11.0%
% Foreign Born	4.3%
Average Household Size	2.6

RACE & ETHNICITY

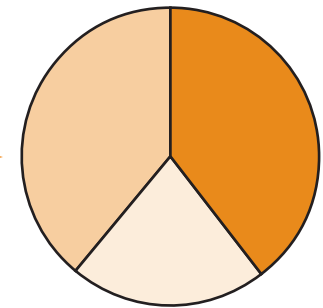
	2000	Change 1990-2000
White	47,057	6.3%
African American	204	209.1%
Hispanic	3,066	122.3%
Asian – Pacific Islander	228	83.9%
Other	477	

INCOME

	2000	Change 1990-2000
Median Household Income	\$45,448	9.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	3,579	9.2%

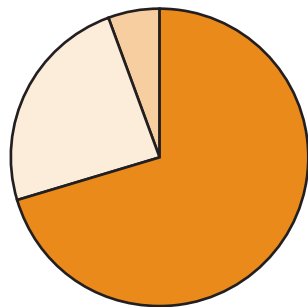
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,601	11.8%
Moderate Income Households (80-120%)	4,132	-1.7%
High Income Households (>120%)	7,496	22.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	20,420	13.1%
Owner Occupied	14,369	17.8%
Renter Occupied	4,909	-0.4%
Vacant	1,142	24.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,038
2-3 Bedrooms	14,175
4+ Bedrooms	4,207

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	15.7%	
Rental Vacancy Rate	6.3%	0.0%
Median Gross Rent	\$489	6.4%
Median Home Value	\$102,700	34.5%
Project Based Section 8 Units		259
Low Income Housing Tax Credit Units		96

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	883	21.1%
Extreme Cost Burdened Renters (paying >50%)	454	10.8%
Cost Burdened Owner Occupants	1,440	12.3%
Overcrowded Households	498	2.6%
Lead Exposed Children (2001)	5.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	183,433
Change in Population 1990-2000	0.3%
% Foreign Born	3.2%
Average Household Size	2.4

RACE & ETHNICITY

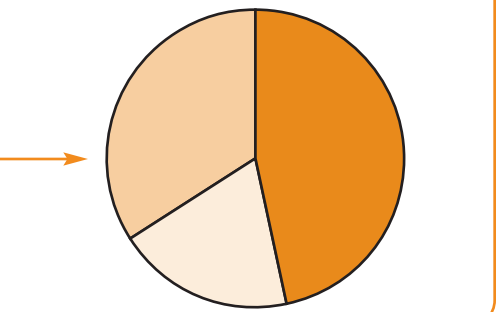
	2000	Change 1990-2000
White	143,932	-5.8%
African American	29,320	18.5%
Hispanic	3,827	47.4%
Asian – Pacific Islander	3,049	39.0%
Other	3,305	

INCOME

	2000	Change 1990-2000
Median Household Income	\$39,978	5.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	24,228	-5.6%

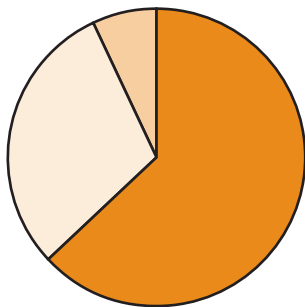
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	33,921	3.8%
Moderate Income Households (80-120%)	14,038	5.5%
High Income Households (>120%)	24,780	-0.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	78,204	4.0%
Owner Occupied	49,249	8.7%
Renter Occupied	23,484	-7.9%
Vacant	5,471	23.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	11,157
2-3 Bedrooms	54,275
4+ Bedrooms	12,772

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.4%	
Rental Vacancy Rate	10.4%	1.4%
Median Gross Rent	\$490	1.9%
Median Home Value	\$85,800	32.0%
Project Based Section 8 Units	2,530	
Low Income Housing Tax Credit Units	689	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	6,628	30.5%
Extreme Cost Burdened Renters (paying >50%)	4,092	18.8%
Cost Burdened Owner Occupants	4,743	10.8%
Overcrowded Households	1,478	2.0%
Lead Exposed Children (2001)	14.2% of children tested	

→ Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

PERRY COUNTY

POPULATION

	2000
Total Population	23,094
Change in Population 1990-2000	7.9%
% Foreign Born	1.0%
Average Household Size	2.4

RACE & ETHNICITY

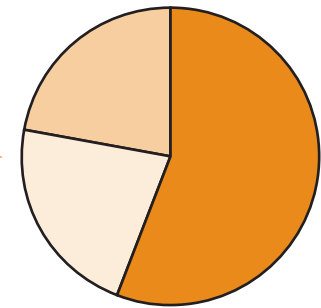
	2000	Change 1990-2000
White	20,563	-1.2%
African American	1,849	377.8%
Hispanic	406	238.3%
Asian – Pacific Islander	67	6.3%
Other	209	

INCOME

	2000	Change 1990-2000
Median Household Income	\$33,281	8.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,708	-18.9%

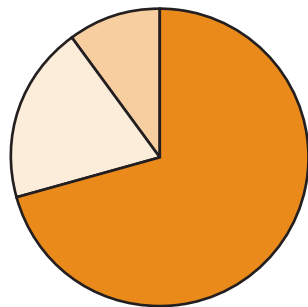
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,739	4.9%
Moderate Income Households (80-120%)	1,868	8.2%
High Income Households (>120%)	1,878	-8.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	9,457	2.4%
Owner Occupied	6,684	3.1%
Renter Occupied	1,820	-0.1%
Vacant	953	2.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	960
2-3 Bedrooms	7,416
4+ Bedrooms	1,081

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	10.0%	
Rental Vacancy Rate	8.3%	0.3%
Median Gross Rent	\$370	1.5%
Median Home Value	\$55,000	2.1%
Project Based Section 8 Units		64
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	372	24.9%
Extreme Cost Burdened Renters (paying >50%)	225	15.1%
Cost Burdened Owner Occupants	504	10.7%
Overcrowded Households	132	1.6%
Lead Exposed Children (2001)	15.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	16,365	
Change in Population 1990-2000	5.3%	
% Foreign Born	0.6%	
Average Household Size	2.5	

RACE & ETHNICITY

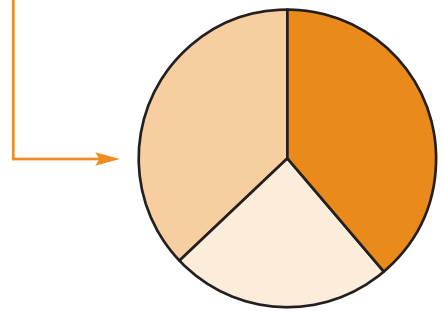
	2000	Change 1990-2000
White	16,090	4.0%
African American	39	387.5%
Hispanic	101	188.6%
Asian – Pacific Islander	22	100.0%
Other	113	

INCOME

	2000	Change 1990-2000
Median Household Income	\$45,752	8.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	799	-14.9%

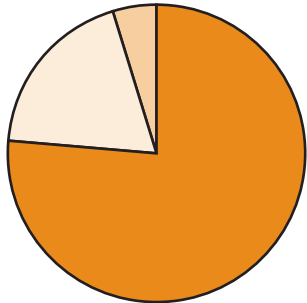
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,502	5.8%
Moderate Income Households (80-120%)	1,559	12.0%
High Income Households (>120%)	2,392	9.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,798	9.2%
Owner Occupied	5,191	14.4%
Renter Occupied	1,284	-8.0%
Vacant	323	10.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	395
2-3 Bedrooms	5,123
4+ Bedrooms	1,280

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.6%	
Rental Vacancy Rate	5.5%	1.5%
Median Gross Rent	\$460	-1.9%
Median Home Value	\$82,600	19.0%
Project Based Section 8 Units		8
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	213	19.6%
Extreme Cost Burdened Renters (paying >50%)	134	12.3%
Cost Burdened Owner Occupants	426	9.4%
Overcrowded Households	50	0.8%
Lead Exposed Children (2001)	12.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

PIKE COUNTY

POPULATION

	2000
Total Population	17,384
Change in Population 1990-2000	-1.1%
% Foreign Born	1.1%
Average Household Size	2.4

RACE & ETHNICITY

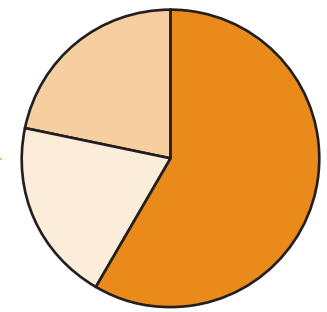
	2000	Change 1990-2000
White	16,868	-3.3%
African American	260	3150.0%
Hispanic	87	26.1%
Asian – Pacific Islander	46	43.8%
Other	123	

INCOME

	2000	Change 1990-2000
Median Household Income	\$31,127	13.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,070	-33.5%

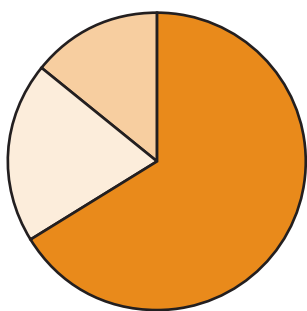
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,010	-7.2%
Moderate Income Households (80-120%)	1,366	-6.4%
High Income Households (>120%)	1,493	18.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,011	-0.6%
Owner Occupied	5,303	2.6%
Renter Occupied	1,573	-14.8%
Vacant	1,135	9.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	847
2-3 Bedrooms	5,954
4+ Bedrooms	1,210

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.1%	
Rental Vacancy Rate	7.3%	1.0%
Median Gross Rent	\$341	10.6%
Median Home Value	\$54,000	45.0%
Project Based Section 8 Units		32
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	218	18.5%
Extreme Cost Burdened Renters (paying >50%)	148	12.6%
Cost Burdened Owner Occupants	458	12.4%
Overcrowded Households	90	1.3%
Lead Exposed Children (2001)	7.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	4,413
Change in Population 1990-2000	0.9%
% Foreign Born	0.7%
Average Household Size	2.3

RACE & ETHNICITY

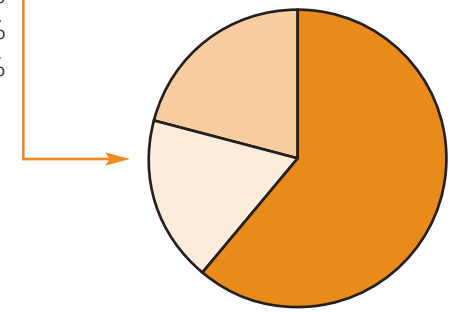
	2000	Change 1990-2000
White	4,104	1.7%
African American	158	-39.2%
Hispanic	40	-29.8%
Asian – Pacific Islander	12	100.0%
Other	99	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,048	17.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	793	-24.3%

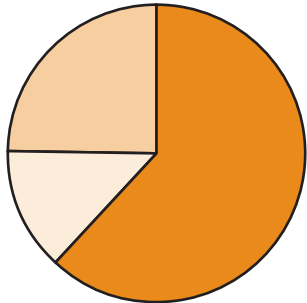
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,084	5.8%
Moderate Income Households (80-120%)	320	6.8%
High Income Households (>120%)	371	17.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,351	9.1%
Owner Occupied	1,455	19.6%
Renter Occupied	314	-20.3%
Vacant	582	7.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	420
2-3 Bedrooms	1,760
4+ Bedrooms	171

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	20.0%	
Rental Vacancy Rate	21.3%	6.8%
Median Gross Rent	\$257	-1.1%
Median Home Value	\$50,600	28.4%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		16

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	51	23.5%
Extreme Cost Burdened Renters (paying >50%)	29	13.4%
Cost Burdened Owner Occupants	82	13.7%
Overcrowded Households	16	0.9%
Lead Exposed Children (2001)	9.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

PULASKI COUNTY

POPULATION

	2000
Total Population	7,348
Change in Population 1990-2000	-2.3%
% Foreign Born	0.7%
Average Household Size	2.4

RACE & ETHNICITY

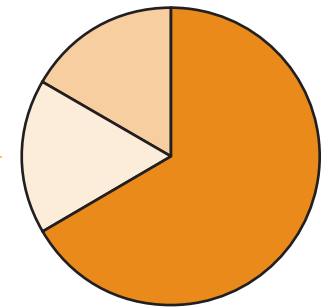
	2000	Change 1990-2000
White	4,841	-3.6%
African American	2,249	-8.5%
Hispanic	107	269.0%
Asian – Pacific Islander	68	1033.3%
Other	83	

INCOME

	2000	Change 1990-2000
Median Household Income	\$25,361	21.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,746	-22.3%

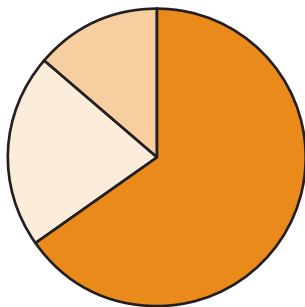
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,912	-4.5%
Moderate Income Households (80-120%)	482	-14.3%
High Income Households (>120%)	478	21.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	3,353	-1.7%
Owner Occupied	2,187	-2.5%
Renter Occupied	706	-1.3%
Vacant	460	1.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	416
2-3 Bedrooms	2,550
4+ Bedrooms	387

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	15.0%	
Rental Vacancy Rate	7.4%	-0.6%
Median Gross Rent	\$305	7.4%
Median Home Value	\$33,300	6.2%
Project Based Section 8 Units		24
Low Income Housing Tax Credit Units		40

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	178	32.7%
Extreme Cost Burdened Renters (paying >50%)	110	20.2%
Cost Burdened Owner Occupants	166	13.3%
Overcrowded Households	95	3.3%
Lead Exposed Children (2001)	12.7% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	6,086	
Change in Population 1990-2000	6.2%	
% Foreign Born	1.8%	
Average Household Size	2.5	

RACE & ETHNICITY

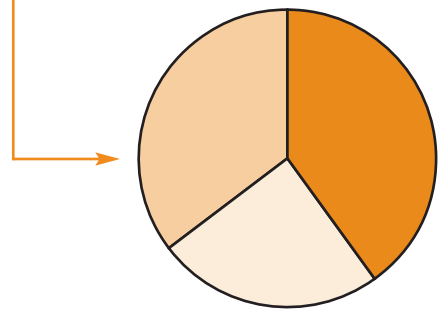
	2000	Change 1990-2000
White	5,817	4.5%
African American	37	311.1%
Hispanic	171	23.9%
Asian – Pacific Islander	16	128.6%
Other	45	

INCOME

	2000	Change 1990-2000
Median Household Income	\$45,492	12.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	335	-22.5%

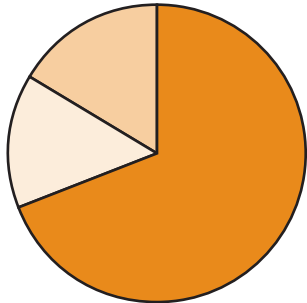
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	962	2.3%
Moderate Income Households (80-120%)	593	7.2%
High Income Households (>120%)	849	16.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,888	11.1%
Owner Occupied	1,995	16.9%
Renter Occupied	420	-15.5%
Vacant	473	19.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	171
2-3 Bedrooms	2,178
4+ Bedrooms	539

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	17.1%	
Rental Vacancy Rate	8.1%	3.5%
Median Gross Rent	\$445	7.1%
Median Home Value	\$89,100	36.0%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	73	22.2%
Extreme Cost Burdened Renters (paying >50%)	33	10.0%
Cost Burdened Owner Occupants	88	5.3%
Overcrowded Households	20	0.8%
Lead Exposed Children (2001)	0.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

RANDOLPH COUNTY

POPULATION

	2000
Total Population	33,893
Change in Population 1990-2000	-2.0%
% Foreign Born	0.8%
Average Household Size	2.5

RACE & ETHNICITY

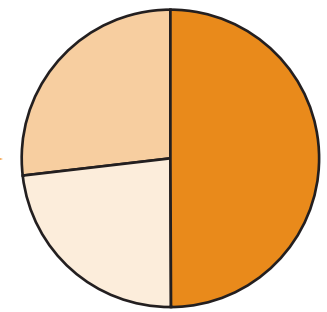
	2000	Change 1990-2000
White	29,860	-4.4%
African American	3,132	10.1%
Hispanic	521	51.0%
Asian – Pacific Islander	89	7.2%
Other	291	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,013	6.8%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,984	-11.6%

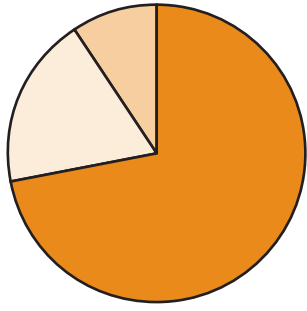
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,035	1.0%
Moderate Income Households (80-120%)	2,806	8.1%
High Income Households (>120%)	3,245	-4.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	13,328	1.1%
Owner Occupied	9,592	2.3%
Renter Occupied	2,492	-3.0%
Vacant	1,244	1.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,100
2-3 Bedrooms	10,328
4+ Bedrooms	1,900

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.2%	
Rental Vacancy Rate	12.5%	1.4%
Median Gross Rent	\$393	-4.2%
Median Home Value	\$65,700	9.9%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		60

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	482	23.0%
Extreme Cost Burdened Renters (paying >50%)	304	14.5%
Cost Burdened Owner Occupants	639	9.3%
Overcrowded Households	182	1.5%
Lead Exposed Children (2001)	6.3% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	16,149
Change in Population 1990-2000	-2.4%
% Foreign Born	0.6%
Average Household Size	2.4

RACE & ETHNICITY

	2000	Change 1990-2000
White	15,772	-3.8%
African American	42	147.1%
Hispanic	124	67.6%
Asian – Pacific Islander	95	150.0%
Other	116	

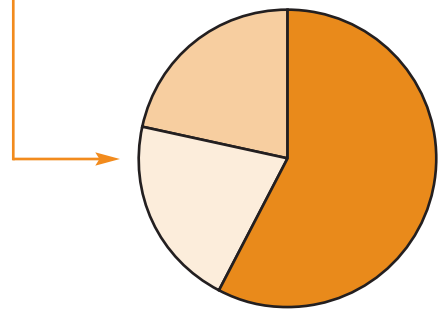
INCOME

	2000	Change 1990-2000
Median Household Income	\$31,185	1.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,054	-9.4%



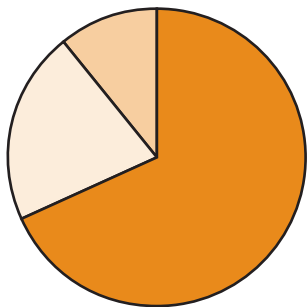
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,837	4.6%
Moderate Income Households (80-120%)	1,384	5.0%
High Income Households (>120%)	1,437	-3.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,468	4.6%
Owner Occupied	5,095	2.3%
Renter Occupied	1,565	2.8%
Vacant	808	26.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	705
2-3 Bedrooms	5,738
4+ Bedrooms	1,025

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	10.6%	
Rental Vacancy Rate	17.4%	2.3%
Median Gross Rent	\$385	10.1%
Median Home Value	\$62,500	32.5%
Project Based Section 8 Units		66
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	425	32.1%
Extreme Cost Burdened Renters (paying >50%)	283	21.4%
Cost Burdened Owner Occupants	412	11.2%
Overcrowded Households	80	1.2%
Lead Exposed Children (2001)	5.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

ROCK ISLAND COUNTY

POPULATION

	2000
Total Population	149,374
Change in Population 1990-2000	0.4%
% Foreign Born	4.6%
Average Household Size	2.4

RACE & ETHNICITY

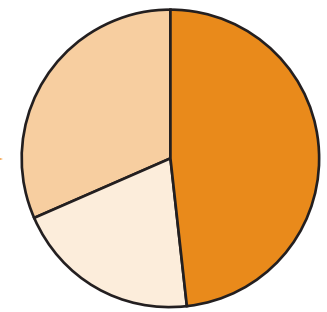
	2000	Change 1990-2000
White	121,705	-5.6%
African American	11,099	7.9%
Hispanic	12,791	58.2%
Asian – Pacific Islander	1,533	56.4%
Other	2,246	

INCOME

	2000	Change 1990-2000
Median Household Income	\$38,608	7.5%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	15,523	-18.6%

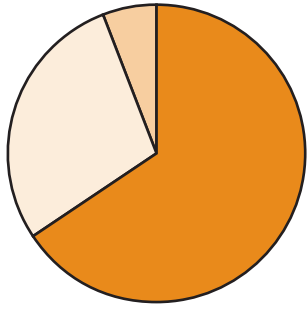
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	29,271	2.8%
Moderate Income Households (80-120%)	12,264	2.8%
High Income Households (>120%)	19,151	2.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	64,489	1.8%
Owner Occupied	42,303	6.7%
Renter Occupied	18,409	-6.3%
Vacant	3,777	-5.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	9,916
2-3 Bedrooms	46,175
4+ Bedrooms	8,398

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	5.7%	
Rental Vacancy Rate	8.0%	1.1%
Median Gross Rent	\$450	1.5%
Median Home Value	\$78,900	23.7%
Project Based Section 8 Units	2,421	
Low Income Housing Tax Credit Units	485	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	4,429	26.0%
Extreme Cost Burdened Renters (paying >50%)	2,425	14.2%
Cost Burdened Owner Occupants	3,816	10.4%
Overcrowded Households	1,462	2.4%
Lead Exposed Children (2001)	11.0% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	256,082	
Change in Population 1990-2000	-2.6%	
% Foreign Born	2.1%	
Average Household Size	2.6	

RACE & ETHNICITY

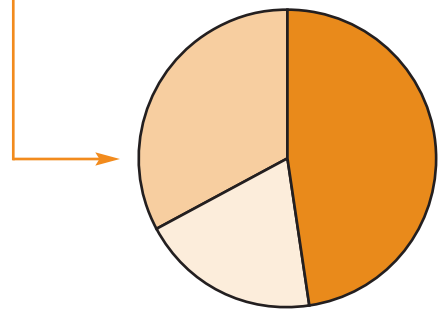
	2000	Change 1990-2000
White	171,151	-7.7%
African American	73,282	3.3%
Hispanic	5,604	45.1%
Asian – Pacific Islander	2,362	22.4%
Other	3,683	

INCOME

	2000	Change 1990-2000
Median Household Income	\$39,148	9.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	36,358	-19.0%

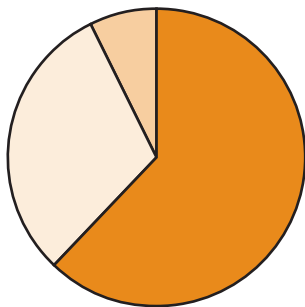
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	46,111	0.7%
Moderate Income Households (80-120%)	18,868	0.4%
High Income Households (>120%)	31,798	4.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	104,446	1.0%
Owner Occupied	64,860	5.2%
Renter Occupied	31,950	-5.1%
Vacant	7,636	-5.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	12,346
2-3 Bedrooms	75,798
4+ Bedrooms	16,302

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	14.5%	
Rental Vacancy Rate	8.1%	1.3%
Median Gross Rent	\$503	-5.9%
Median Home Value	\$77,700	5.6%
Project Based Section 8 Units		767
Low Income Housing Tax Credit Units		34

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	8,924	31.2%
Extreme Cost Burdened Renters (paying >50%)	5,647	19.7%
Cost Burdened Owner Occupants	7,281	13.3%
Overcrowded Households	2,883	3.0%
Lead Exposed Children (2001)	10.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

SALINE COUNTY

POPULATION

	2000
Total Population	26,733
Change in Population 1990-2000	0.7%
% Foreign Born	0.7%
Average Household Size	2.3

RACE & ETHNICITY

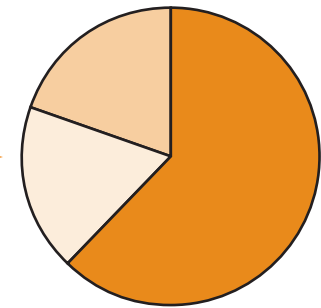
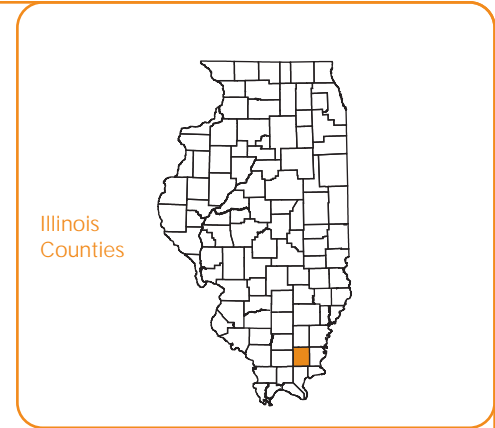
	2000	Change 1990-2000
White	25,035	-1.3%
African American	1,079	16.6%
Hispanic	258	91.1%
Asian – Pacific Islander	55	41.0%
Other	306	

INCOME

	2000	Change 1990-2000
Median Household Income	\$28,768	17.0%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	3,621	-29.8%

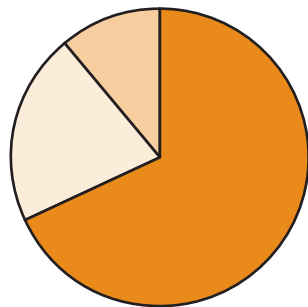
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,824	0.6%
Moderate Income Households (80-120%)	1,991	10.0%
High Income Households (>120%)	2,154	-2.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	12,360	0.1%
Owner Occupied	8,414	3.3%
Renter Occupied	2,578	-4.2%
Vacant	1,368	-9.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,217
2-3 Bedrooms	9,994
4+ Bedrooms	1,149

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.0%	
Rental Vacancy Rate	8.9%	1.2%
Median Gross Rent	\$347	-3.7%
Median Home Value	\$48,300	7.9%
Project Based Section 8 Units		32
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	608	30.2%
Extreme Cost Burdened Renters (paying >50%)	337	16.7%
Cost Burdened Owner Occupants	766	12.4%
Overcrowded Households	149	1.4%
Lead Exposed Children (2001)	1.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	188,951
Change in Population 1990-2000	5.9%
% Foreign Born	1.9%
Average Household Size	2.4

RACE & ETHNICITY

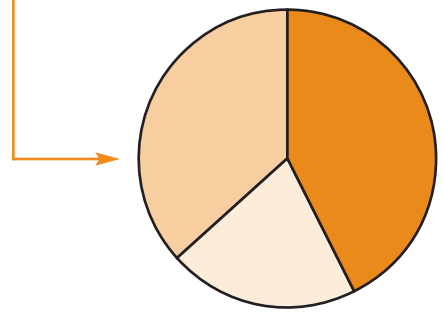
	2000	Change 1990-2000
White	163,967	1.8%
African American	18,134	26.8%
Hispanic	2,000	57.0%
Asian – Pacific Islander	2,108	55.5%
Other	2,742	

INCOME

	2000	Change 1990-2000
Median Household Income	\$42,957	5.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	17,340	-0.2%

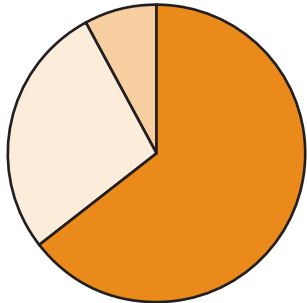
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	33,548	9.8%
Moderate Income Households (80-120%)	16,331	9.3%
High Income Households (>120%)	28,902	9.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	85,459	11.2%
Owner Occupied	55,082	14.8%
Renter Occupied	23,640	-2.1%
Vacant	6,737	42.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	10,298
2-3 Bedrooms	62,593
4+ Bedrooms	12,568

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	17.2%	
Rental Vacancy Rate	11.5%	1.4%
Median Gross Rent	\$503	-1.7%
Median Home Value	\$91,200	12.9%
Project Based Section 8 Units		954
Low Income Housing Tax Credit Units		804

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	5,846	26.4%
Extreme Cost Burdened Renters (paying >50%)	3,392	15.3%
Cost Burdened Owner Occupants	4,899	10.4%
Overcrowded Households	1,180	1.5%
Lead Exposed Children (2001)	6.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

SCHUYLER COUNTY

POPULATION

	2000
Total Population	7,189
Change in Population 1990-2000	-4.1%
% Foreign Born	0.4%
Average Household Size	2.4

RACE & ETHNICITY

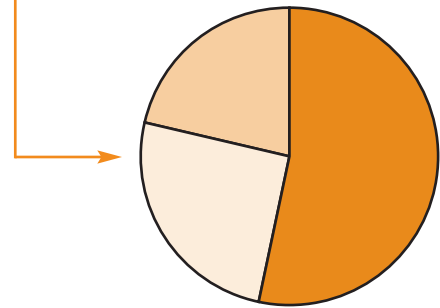
	2000	Change 1990-2000
White	7,090	-5.1%
African American	16	700.0%
Hispanic	39	457.1%
Asian – Pacific Islander	6	0.0%
Other	38	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,233	24.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	713	-41.3%

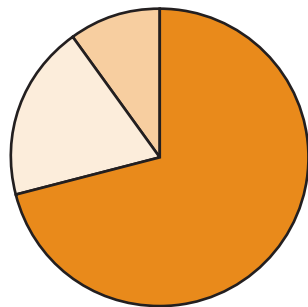
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,584	-10.8%
Moderate Income Households (80-120%)	753	20.0%
High Income Households (>120%)	634	4.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	3,304	-0.8%
Owner Occupied	2,345	2.8%
Renter Occupied	630	-12.6%
Vacant	329	0.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	330
2-3 Bedrooms	2,461
4+ Bedrooms	513

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.0%	
Rental Vacancy Rate	6.8%	1.1%
Median Gross Rent	\$341	-4.0%
Median Home Value	\$54,000	11.0%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	78	16.5%
Extreme Cost Burdened Renters (paying >50%)	61	12.9%
Cost Burdened Owner Occupants	148	9.8%
Overcrowded Households	32	1.1%
Lead Exposed Children (2001)	25.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	5,537
Change in Population 1990-2000	-1.9%
% Foreign Born	0.5%
Average Household Size	2.5

RACE & ETHNICITY

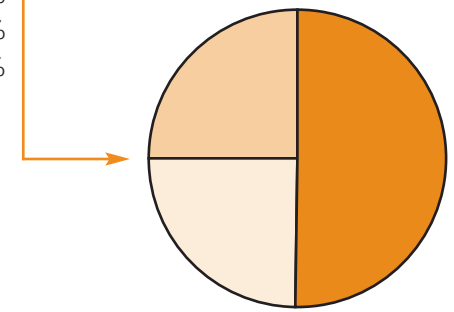
	2000	Change 1990-2000
White	5,497	-2.2%
African American	2	100.0%
Hispanic	10	-33.3%
Asian – Pacific Islander	7	133.3%
Other	21	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,566	15.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	533	-17.1%

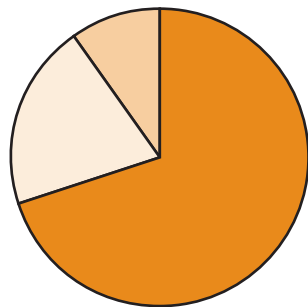
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,113	-6.3%
Moderate Income Households (80-120%)	549	6.6%
High Income Households (>120%)	554	16.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,464	0.9%
Owner Occupied	1,724	6.5%
Renter Occupied	498	-12.8%
Vacant	242	-4.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	217
2-3 Bedrooms	1,879
4+ Bedrooms	368

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.5%	
Rental Vacancy Rate	7.4%	1.3%
Median Gross Rent	\$326	-2.3%
Median Home Value	\$57,800	31.1%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	43	12.0%
Extreme Cost Burdened Renters (paying >50%)	27	7.5%
Cost Burdened Owner Occupants	132	11.0%
Overcrowded Households	18	0.8%
Lead Exposed Children (2001)	7.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

SHELBY COUNTY

POPULATION

	2000
Total Population	22,893
Change in Population 1990-2000	2.8%
% Foreign Born	0.4%
Average Household Size	2.5

RACE & ETHNICITY

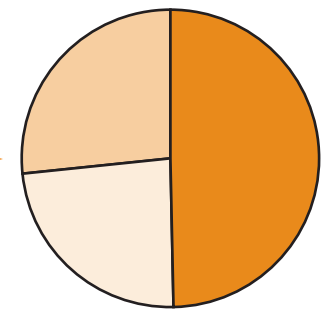
	2000	Change 1990-2000
White	22,581	1.9%
African American	35	150.0%
Hispanic	110	144.4%
Asian – Pacific Islander	46	109.1%
Other	121	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,313	6.9%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,053	-6.8%

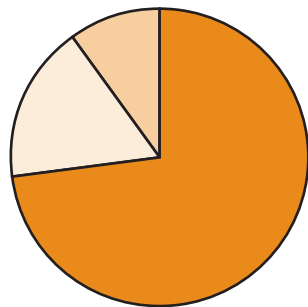
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,489	7.1%
Moderate Income Households (80-120%)	2,141	5.6%
High Income Households (>120%)	2,408	7.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	10,060	7.8%
Owner Occupied	7,337	8.6%
Renter Occupied	1,719	-4.8%
Vacant	1,004	31.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	769
2-3 Bedrooms	7,781
4+ Bedrooms	1,510

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.5%	
Rental Vacancy Rate	7.3%	0.5%
Median Gross Rent	\$418	5.4%
Median Home Value	\$66,600	28.1%
Project Based Section 8 Units		8
Low Income Housing Tax Credit Units		75

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	255	18.8%
Extreme Cost Burdened Renters (paying >50%)	159	11.8%
Cost Burdened Owner Occupants	485	9.5%
Overcrowded Households	116	1.3%
Lead Exposed Children (2001)	3.1% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	6,332
Change in Population 1990-2000	-3.1%
% Foreign Born	0.4%
Average Household Size	2.5

RACE & ETHNICITY

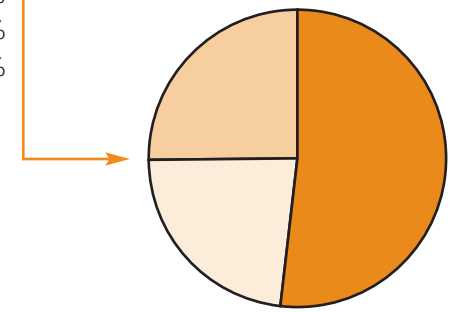
	2000	Change 1990-2000
White	6,213	-4.0%
African American	4	-20.0%
Hispanic	54	80.0%
Asian – Pacific Islander	12	-42.9%
Other	49	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,826	6.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	534	-33.1%

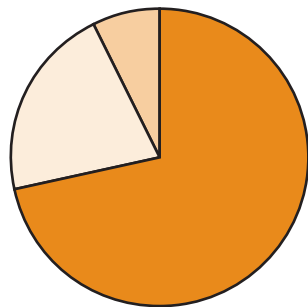
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,304	2.4%
Moderate Income Households (80-120%)	579	9.2%
High Income Households (>120%)	633	-6.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	2,725	0.3%
Owner Occupied	1,950	4.6%
Renter Occupied	575	-11.1%
Vacant	200	-2.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	198
2-3 Bedrooms	1,920
4+ Bedrooms	607

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	5.3%	
Rental Vacancy Rate	7.3%	1.5%
Median Gross Rent	\$397	-0.9%
Median Home Value	\$61,800	48.8%
Project Based Section 8 Units		36
Low Income Housing Tax Credit Units		6

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	73	17.5%
Extreme Cost Burdened Renters (paying >50%)	37	8.9%
Cost Burdened Owner Occupants	150	9.5%
Overcrowded Households	22	0.9%
Lead Exposed Children (2001)	9.7% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

STEPHENSON COUNTY

POPULATION

	2000
Total Population	48,979
Change in Population 1990-2000	1.9%
% Foreign Born	1.9%
Average Household Size	2.4

RACE & ETHNICITY

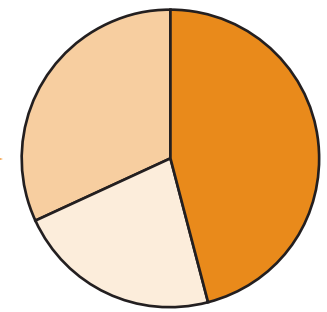
	2000	Change 1990-2000
White	43,404	-2.1%
African American	3,732	21.6%
Hispanic	747	164.0%
Asian – Pacific Islander	346	14.2%
Other	750	

INCOME

	2000	Change 1990-2000
Median Household Income	\$40,366	6.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	4,310	-7.9%

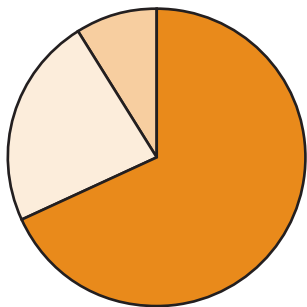
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	9,083	5.9%
Moderate Income Households (80-120%)	4,390	4.6%
High Income Households (>120%)	6,304	3.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	21,713	6.6%
Owner Occupied	14,793	9.8%
Renter Occupied	4,992	-8.4%
Vacant	1,928	32.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,261
2-3 Bedrooms	15,735
4+ Bedrooms	3,717

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	11.0%	
Rental Vacancy Rate	14.4%	2.9%
Median Gross Rent	\$433	0.7%
Median Home Value	\$81,400	20.3%
Project Based Section 8 Units		234
Low Income Housing Tax Credit Units		96

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,031	23.9%
Extreme Cost Burdened Renters (paying >50%)	647	15.0%
Cost Burdened Owner Occupants	1,200	10.3%
Overcrowded Households	255	1.3%
Lead Exposed Children (2001)	15.6% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	128,485
Change in Population 1990-2000	3.9%
% Foreign Born	1.1%
Average Household Size	2.5

RACE & ETHNICITY

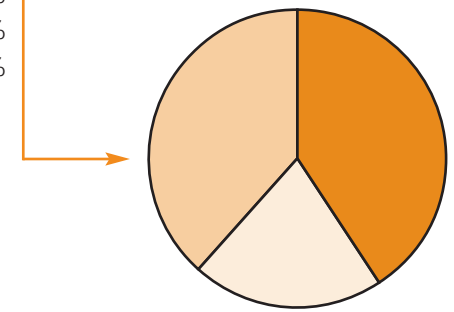
	2000	Change 1990-2000
White	124,270	1.8%
African American	1,115	509.3%
Hispanic	1,331	61.3%
Asian – Pacific Islander	663	56.7%
Other	1,106	

INCOME

	2000	Change 1990-2000
Median Household Income	\$45,250	9.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	7,806	-29.9%

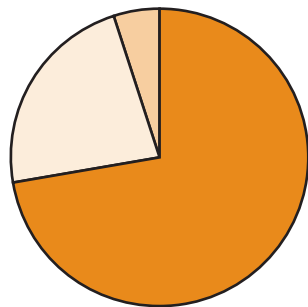
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	20,519	4.8%
Moderate Income Households (80-120%)	10,511	8.0%
High Income Households (>120%)	19,345	7.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	52,973	7.4%
Owner Occupied	38,293	13.4%
Renter Occupied	12,034	-10.3%
Vacant	2,646	23.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	5,376
2-3 Bedrooms	38,032
4+ Bedrooms	9,565

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	9.7%	
Rental Vacancy Rate	8.2%	1.5%
Median Gross Rent	\$471	4.3%
Median Home Value	\$89,200	37.5%
Project Based Section 8 Units	1,312	
Low Income Housing Tax Credit Units	145	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,551	23.2%
Extreme Cost Burdened Renters (paying >50%)	1,433	13.0%
Cost Burdened Owner Occupants	3,299	9.5%
Overcrowded Households	626	1.2%
Lead Exposed Children (2001)	2.7% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

UNION COUNTY

POPULATION

	2000
Total Population	18,293
Change in Population 1990-2000	3.8%
% Foreign Born	1.9%
Average Household Size	2.4

RACE & ETHNICITY

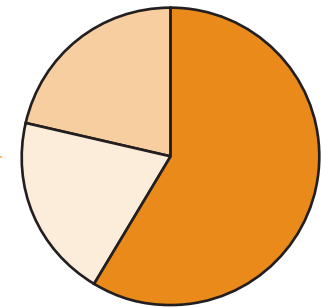
	2000	Change 1990-2000
White	17,407	1.0%
African American	149	22.1%
Hispanic	481	164.3%
Asian – Pacific Islander	50	0.0%
Other	206	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,994	14.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,975	-2.6%

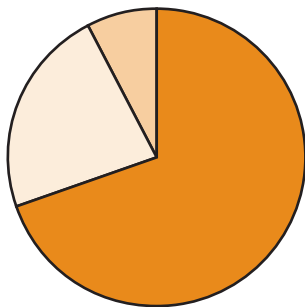
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,289	-1.2%
Moderate Income Households (80-120%)	1,464	10.2%
High Income Households (>120%)	1,566	25.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,894	6.6%
Owner Occupied	5,498	11.3%
Renter Occupied	1,792	-5.7%
Vacant	604	6.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	879
2-3 Bedrooms	6,009
4+ Bedrooms	1,006

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	13.2%	
Rental Vacancy Rate	4.2%	-1.1%
Median Gross Rent	\$341	1.4%
Median Home Value	\$59,900	19.2%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	451	31.7%
Extreme Cost Burdened Renters (paying >50%)	271	19.0%
Cost Burdened Owner Occupants	298	9.4%
Overcrowded Households	147	2.0%
Lead Exposed Children (2001)	10.3% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	83,919	
Change in Population 1990-2000	-4.9%	
% Foreign Born	1.7%	
Average Household Size	2.4	

RACE & ETHNICITY

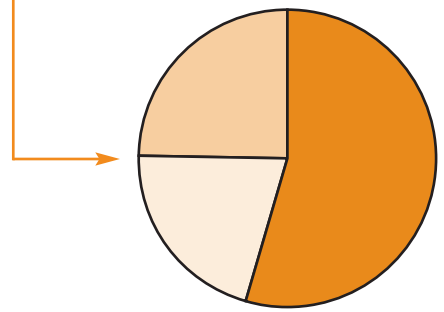
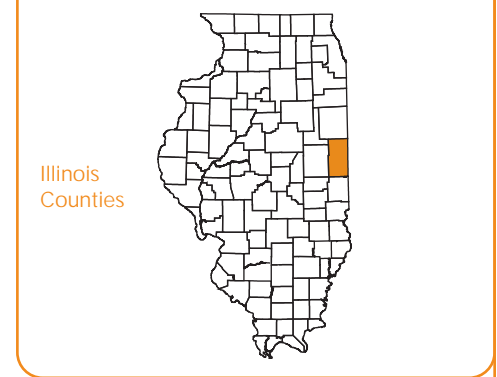
	2000	Change 1990-2000
White	71,038	-9.3%
African American	8,802	12.9%
Hispanic	2,504	78.2%
Asian – Pacific Islander	507	4.8%
Other	1,068	

INCOME

	2000	Change 1990-2000
Median Household Income	\$34,071	6.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	10,704	-17.5%

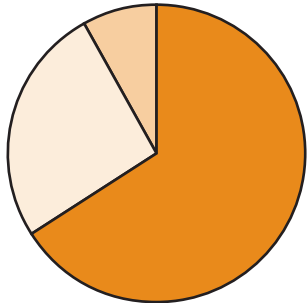
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	18,200	-0.1%
Moderate Income Households (80-120%)	6,928	4.5%
High Income Households (>120%)	8,250	-10.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	36,349	-1.9%
Owner Occupied	23,953	-1.3%
Renter Occupied	9,453	-3.6%
Vacant	2,943	-1.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,209
2-3 Bedrooms	27,534
4+ Bedrooms	4,606

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	6.6%	
Rental Vacancy Rate	11.7%	1.8%
Median Gross Rent	\$420	-3.3%
Median Home Value	\$56,000	8.5%
Project Based Section 8 Units		879
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,364	28.5%
Extreme Cost Burdened Renters (paying >50%)	1,384	16.7%
Cost Burdened Owner Occupants	2,095	10.5%
Overcrowded Households	707	2.1%
Lead Exposed Children (2001)	9.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

WABASH COUNTY

POPULATION

	2000
Total Population	12,937
Change in Population 1990-2000	-1.3%
% Foreign Born	0.7%
Average Household Size	2.5

RACE & ETHNICITY

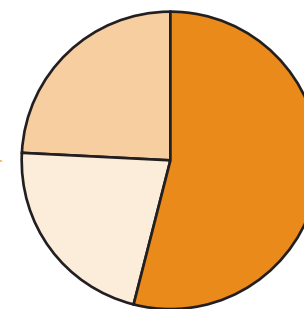
	2000	Change 1990-2000
White	12,602	-2.4%
African American	51	45.7%
Hispanic	95	30.1%
Asian – Pacific Islander	63	-21.3%
Other	126	

INCOME

	2000	Change 1990-2000
Median Household Income	\$34,473	-1.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,795	7.9%

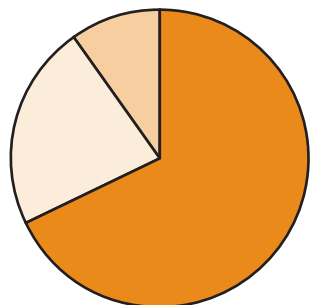
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,802	12.3%
Moderate Income Households (80-120%)	1,133	3.7%
High Income Households (>120%)	1,256	-13.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	5,758	3.3%
Owner Occupied	3,907	2.4%
Renter Occupied	1,285	5.5%
Vacant	566	4.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	776
2-3 Bedrooms	4,207
4+ Bedrooms	775

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	7.4%	
Rental Vacancy Rate	11.2%	1.0%
Median Gross Rent	\$337	-5.5%
Median Home Value	\$56,200	-1.5%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		33

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	272	26.4%
Extreme Cost Burdened Renters (paying >50%)	155	15.0%
Cost Burdened Owner Occupants	235	8.1%
Overcrowded Households	81	1.6%
Lead Exposed Children (2001)	8.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	18,735	
Change in Population 1990-2000	-2.3%	
% Foreign Born	1.4%	
Average Household Size	2.4	

RACE & ETHNICITY

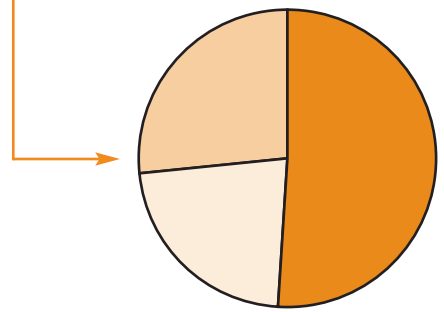
	2000	Change 1990-2000
White	17,672	-4.6%
African American	296	-16.6%
Hispanic	507	144.9%
Asian – Pacific Islander	78	13.0%
Other	182	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,224	21.4%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,604	-38.5%

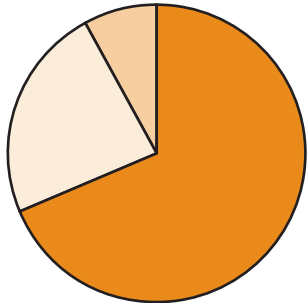
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,660	-13.4%
Moderate Income Households (80-120%)	1,606	4.9%
High Income Households (>120%)	1,909	16.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,787	-5.4%
Owner Occupied	5,343	4.2%
Renter Occupied	1,823	-19.4%
Vacant	621	-25.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	843
2-3 Bedrooms	5,527
4+ Bedrooms	1,417

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	3.2%	
Rental Vacancy Rate	12.3%	6.0%
Median Gross Rent	\$376	-4.9%
Median Home Value	\$57,600	26.8%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	359	24.3%
Extreme Cost Burdened Renters (paying >50%)	189	12.8%
Cost Burdened Owner Occupants	324	7.6%
Overcrowded Households	60	0.8%
Lead Exposed Children (2001)		10.7% of children tested

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

WASHINGTON COUNTY

POPULATION

	2000
Total Population	15,148
Change in Population 1990-2000	1.2%
% Foreign Born	0.6%
Average Household Size	2.6

RACE & ETHNICITY

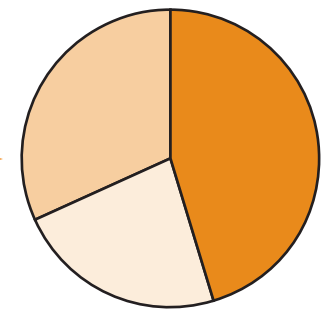
	2000	Change 1990-2000
White	14,846	0.2%
African American	49	6.5%
Hispanic	108	125.0%
Asian – Pacific Islander	31	34.8%
Other	114	

INCOME

	2000	Change 1990-2000
Median Household Income	\$40,932	20.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	893	-34.2%

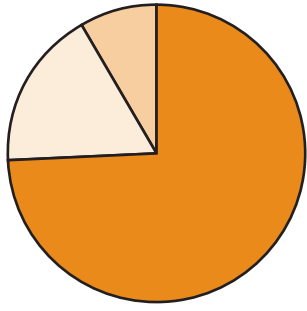
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,650	-7.9%
Moderate Income Households (80-120%)	1,340	10.8%
High Income Households (>120%)	1,858	16.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,385	2.0%
Owner Occupied	4,742	4.5%
Renter Occupied	1,106	-1.2%
Vacant	537	-10.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	481
2-3 Bedrooms	5,005
4+ Bedrooms	899

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	12.2%	
Rental Vacancy Rate	8.1%	1.2%
Median Gross Rent	\$424	-3.8%
Median Home Value	\$74,300	22.1%
Project Based Section 8 Units	0	
Low Income Housing Tax Credit Units	32	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	105	12.0%
Extreme Cost Burdened Renters (paying >50%)	42	4.8%
Cost Burdened Owner Occupants	289	8.8%
Overcrowded Households	87	1.5%
Lead Exposed Children (2001)	5.3% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	17,151
Change in Population 1990-2000	-0.5%
% Foreign Born	0.9%
Average Household Size	2.4

RACE & ETHNICITY

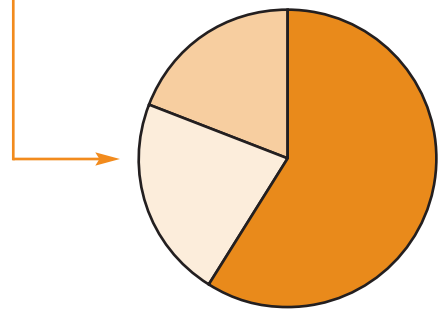
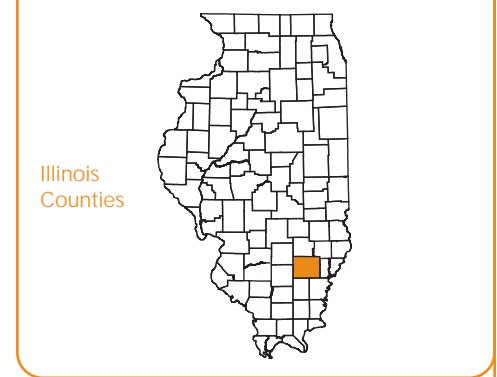
	2000	Change 1990-2000
White	16,853	-1.4%
African American	19	137.5%
Hispanic	103	43.1%
Asian – Pacific Islander	59	34.1%
Other	117	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,481	10.1%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	2,099	-14.5%

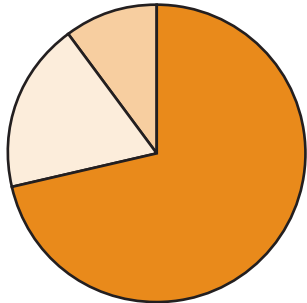
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,212	0.3%
Moderate Income Households (80-120%)	1,572	9.0%
High Income Households (>120%)	1,367	8.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,950	4.3%
Owner Occupied	5,675	3.4%
Renter Occupied	1,468	1.4%
Vacant	807	17.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	679
2-3 Bedrooms	6,492
4+ Bedrooms	779

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	12.6%	
Rental Vacancy Rate	10.4%	0.2%
Median Gross Rent	\$308	-7.3%
Median Home Value	\$48,600	5.4%
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		32

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	227	20.0%
Extreme Cost Burdened Renters (paying >50%)	126	11.1%
Cost Burdened Owner Occupants	351	11.1%
Overcrowded Households	89	1.2%
Lead Exposed Children (2001)	3.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

WHITE COUNTY

POPULATION

	2000
Total Population	15,371
Change in Population 1990-2000	-7.0%
% Foreign Born	0.3%
Average Household Size	2.3

RACE & ETHNICITY

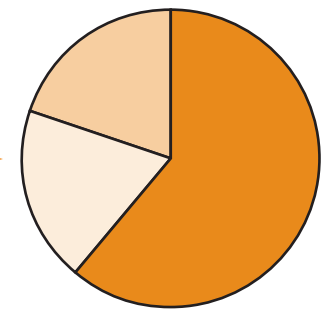
	2000	Change 1990-2000
White	15,033	-8.1%
African American	40	-2.4%
Hispanic	103	77.6%
Asian – Pacific Islander	26	-25.7%
Other	169	

INCOME

	2000	Change 1990-2000
Median Household Income	\$29,601	6.9%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,874	-39.1%

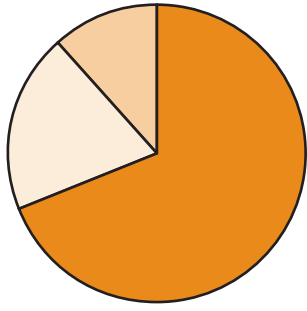
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,000	-1.2%
Moderate Income Households (80-120%)	1,250	-11.2%
High Income Households (>120%)	1,298	-5.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,393	-5.2%
Owner Occupied	5,095	-0.5%
Renter Occupied	1,439	-16.5%
Vacant	859	-9.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	650
2-3 Bedrooms	6,058
4+ Bedrooms	685

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.7%	
Rental Vacancy Rate	11.1%	2.2%
Median Gross Rent	\$313	-11.9%
Median Home Value	\$43,100	-4.6%
Project Based Section 8 Units		50
Low Income Housing Tax Credit Units		21

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	263	23.5%
Extreme Cost Burdened Renters (paying >50%)	190	17.0%
Cost Burdened Owner Occupants	365	10.3%
Overcrowded Households	76	1.2%
Lead Exposed Children (2001)	5.4% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	60,653	
Change in Population 1990-2000	0.8%	
% Foreign Born	2.8%	
Average Household Size	2.5	

RACE & ETHNICITY

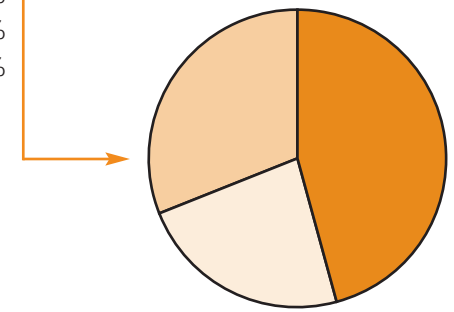
	2000	Change 1990-2000
White	53,946	-2.0%
African American	577	52.2%
Hispanic	5,347	19.8%
Asian – Pacific Islander	250	49.7%
Other	533	

INCOME

	2000	Change 1990-2000
Median Household Income	\$40,354	11.2%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	5,024	-22.2%

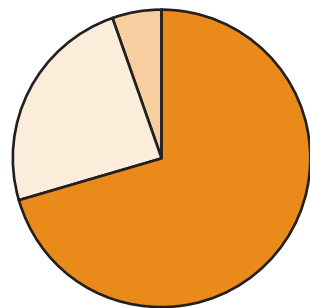
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	10,863	0.8%
Moderate Income Households (80-120%)	5,513	0.5%
High Income Households (>120%)	7,369	10.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	25,025	4.3%
Owner Occupied	17,633	8.1%
Renter Occupied	6,051	-5.9%
Vacant	1,341	6.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,668
2-3 Bedrooms	17,954
4+ Bedrooms	4,403

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	8.7%	
Rental Vacancy Rate	7.7%	1.7%
Median Gross Rent	\$463	3.1%
Median Home Value	\$75,700	27.5%
Project Based Section 8 Units		197
Low Income Housing Tax Credit Units		178

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,288	23.8%
Extreme Cost Burdened Renters (paying >50%)	667	12.3%
Cost Burdened Owner Occupants	1,545	10.0%
Overcrowded Households	406	1.7%
Lead Exposed Children (2001)	7.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

WILL COUNTY

POPULATION

	2000
Total Population	502,266
Change in Population 1990-2000	40.6%
% Foreign Born	7.1%
Average Household Size	2.9

RACE & ETHNICITY

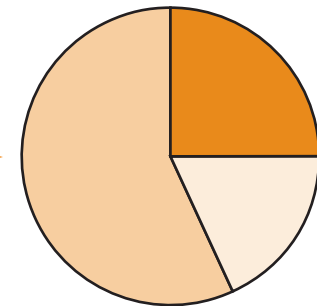
	2000	Change 1990-2000
White	388,523	32.1%
African American	51,980	37.7%
Hispanic	43,768	119.1%
Asian – Pacific Islander	11,141	141.8%
Other	6,854	

INCOME

	2000	Change 1990-2000
Median Household Income	\$62,238	12.7%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	24,225	15.2%

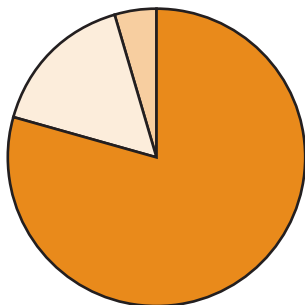
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	41,865	29.7%
Moderate Income Households (80-120%)	30,403	41.6%
High Income Households (>120%)	95,334	50.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	175,524	42.9%
Owner Occupied	139,311	54.0%
Renter Occupied	28,231	6.8%
Vacant	7,982	34.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	12,780
2-3 Bedrooms	113,222
4+ Bedrooms	49,522

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	33.8%	
Rental Vacancy Rate	7.8%	0.3%
Median Gross Rent	\$630	3.8%
Median Home Value	\$154,300	28.5%
Project Based Section 8 Units		1,055
Low Income Housing Tax Credit Units		466

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	7,017	26.7%
Extreme Cost Burdened Renters (paying >50%)	3,848	14.6%
Cost Burdened Owner Occupants	19,204	15.2%
Overcrowded Households	4,430	2.6%
Lead Exposed Children (2001)	5.5% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000
Total Population	61,296
Change in Population 1990-2000	6.2%
% Foreign Born	1.1%
Average Household Size	2.4

RACE & ETHNICITY

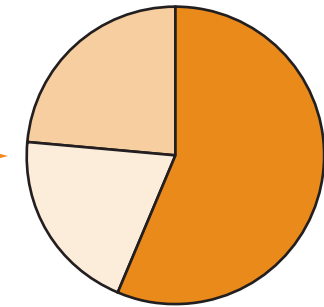
	2000	Change 1990-2000
White	58,006	3.9%
African American	1,498	32.6%
Hispanic	763	70.3%
Asian – Pacific Islander	320	36.2%
Other	709	

INCOME

	2000	Change 1990-2000
Median Household Income	\$31,991	8.3%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	8,683	-2.4%

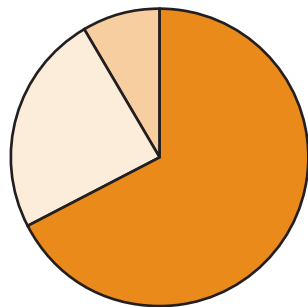
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	14,346	8.5%
Moderate Income Households (80-120%)	5,117	17.7%
High Income Households (>120%)	6,001	7.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	27,703	10.0%
Owner Occupied	18,667	9.5%
Renter Occupied	6,691	10.1%
Vacant	2,345	13.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,583
2-3 Bedrooms	22,292
4+ Bedrooms	2,828

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	16.8%	
Rental Vacancy Rate	10.4%	0.3%
Median Gross Rent	\$400	-0.5%
Median Home Value	\$63,300	17.5%
Project Based Section 8 Units	120	
Low Income Housing Tax Credit Units	24	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,744	29.2%
Extreme Cost Burdened Renters (paying >50%)	1,063	17.8%
Cost Burdened Owner Occupants	1,722	12.2%
Overcrowded Households	384	1.5%
Lead Exposed Children (2001)	2.9% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

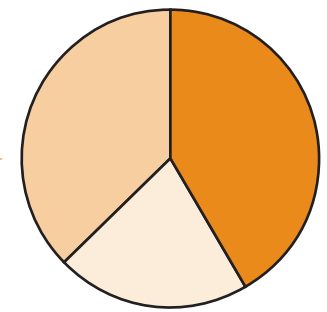
WINNEBAGO COUNTY

POPULATION		2000
Total Population		278,418
Change in Population 1990-2000		10.1%
% Foreign Born		6.1%
Average Household Size		2.5

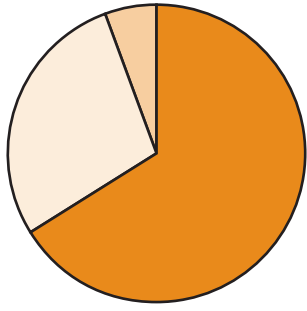
RACE & ETHNICITY		2000	Change 1990-2000
White	220,817		1.1%
African American	29,038		26.0%
Hispanic	19,206		147.1%
Asian – Pacific Islander	4,795		65.4%
Other	4,562		

INCOME		2000	Change 1990-2000
Median Household Income		\$43,886	4.5%*
Illinois Median		\$46,590	7.8%*
Persons in Poverty		26,260	4.4%

INCOME DISTRIBUTION as a % of State Median Income		
Low Income Households (<80%)	44,891	14.1%
Moderate Income Households (80-120%)	22,784	10.8%
High Income Households (>120%)	40,291	9.1%



HOUSING UNITS		2000	Change 1990-2000
Total Housing Units		114,404	12.5%
Owner Occupied	75,615		14.9%
Renter Occupied	32,365		4.7%
Vacant	6,424		30.1%



BEDROOMS PER UNIT		2000
0-1 Bedroom		14,024
2-3 Bedrooms		82,190
4+ Bedrooms		18,190

HOUSING MARKET		2000	Change 1990-2000
% Housing Units Built Since 1990		15.1%	
Rental Vacancy Rate		8.6%	0.7%
Median Gross Rent		\$514	1.7%
Median Home Value		\$91,900	14.5%
Project Based Section 8 Units			1,538
Low Income Housing Tax Credit Units			724

AFFORDABILITY AND HOUSING STRESS		
Cost Burdened Renters	8,073	26.9%
Extreme Cost Burdened Renters (paying >50%)	4,781	15.9%
Cost Burdened Owner Occupants	8,539	12.8%
Overcrowded Households	3,050	2.8%
Lead Exposed Children (2001)	5.8% of children tested	

Households paying >35% of income for housing

*inflation adjusted
**see appendix for sample definitions

POPULATION

	2000
Total Population	35,469
Change in Population 1990-2000	8.6%
% Foreign Born	1.0%
Average Household Size	2.7

RACE & ETHNICITY

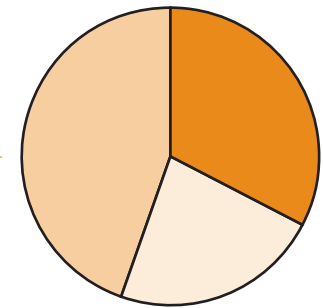
	2000	Change 1990-2000
White	34,760	7.9%
African American	84	37.7%
Hispanic	241	9.0%
Asian – Pacific Islander	109	14.7%
Other	275	

INCOME

	2000	Change 1990-2000
Median Household Income	\$51,394	11.6%*
Illinois Median	\$46,590	7.8%*
Persons in Poverty	1,477	-35.2%

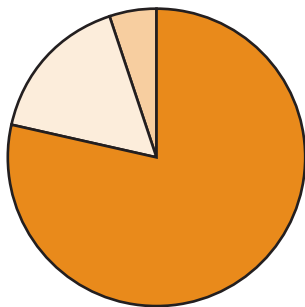
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,183	-0.3%
Moderate Income Households (80-120%)	2,921	21.7%
High Income Households (>120%)	5,724	17.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	13,487	13.0%
Owner Occupied	10,591	18.7%
Renter Occupied	2,206	-10.7%
Vacant	690	28.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	993
2-3 Bedrooms	9,279
4+ Bedrooms	3,215

HOUSING MARKET

	2000	Change 1990-2000
% Housing Units Built Since 1990	15.9%	
Rental Vacancy Rate	7.2%	3.0%
Median Gross Rent	\$484	7.2%
Median Home Value	\$102,900	33.8%
Project Based Section 8 Units		122
Low Income Housing Tax Credit Units		8

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	335	18.5%
Extreme Cost Burdened Renters (paying >50%)	196	10.8%
Cost Burdened Owner Occupants	785	9.0%
Overcrowded Households	137	1.1%
Lead Exposed Children (2001)	8.2% of children tested	

Households paying >35% of income for housing

*inflation adjusted

**see appendix for sample definitions

POPULATION

	2000	
Total Population	12,419,293	
Change in Population 1990-2000		8.6%
% Foreign Born		12.3%
Average Household Size		2.63

RACE & ETHNICITY

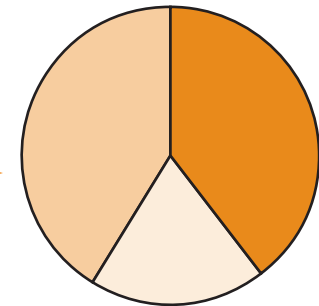
	2000	Change 1990-2000
White	8,424,140	-1.5%
African American	1,856,152	10.9%
Hispanic	1,530,262	69.2%
Asian – Pacific Islander	423,032	53.5%
Other	185,707	

INCOME

	2000	Change 1990-2000
Median Household Income	\$46,590	7.8%*
Persons in Poverty	1,291,958	-2.6%

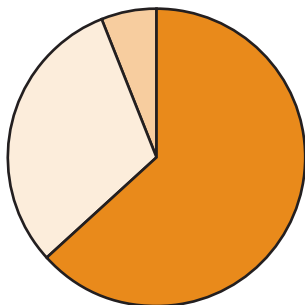
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,817,024	9.2%
Moderate Income Households (80-120%)	882,236	7.6%
High Income Households (>120%)	1,893,480	10.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	4,885,615	8.4%
Owner Occupied	3,088,884	14.4%
Renter Occupied	1,502,895	0.0%
Vacant	293,836	-3.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	785,762
2-3 bedrooms	335,632
4+ bedrooms	849,909

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	12.4%	
Rental Vacancy Rate	6.2%	-1.8%
Median Gross Rent	\$605	1.5%
Median Home Value	\$127,800	19.1%
Project Based Section 8 Units	69,089	
Low Income Housing Tax Credit Units	29,119	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	420,404	28.3%
Extreme Cost Burdened Renters (paying >50%)	257,535	18.5%
Cost Burdened Owner Occupants	374,844	15.3%
Overcrowded Households	222,355	4.8%
Lead Exposed Children (2001)		7.3% of children tested

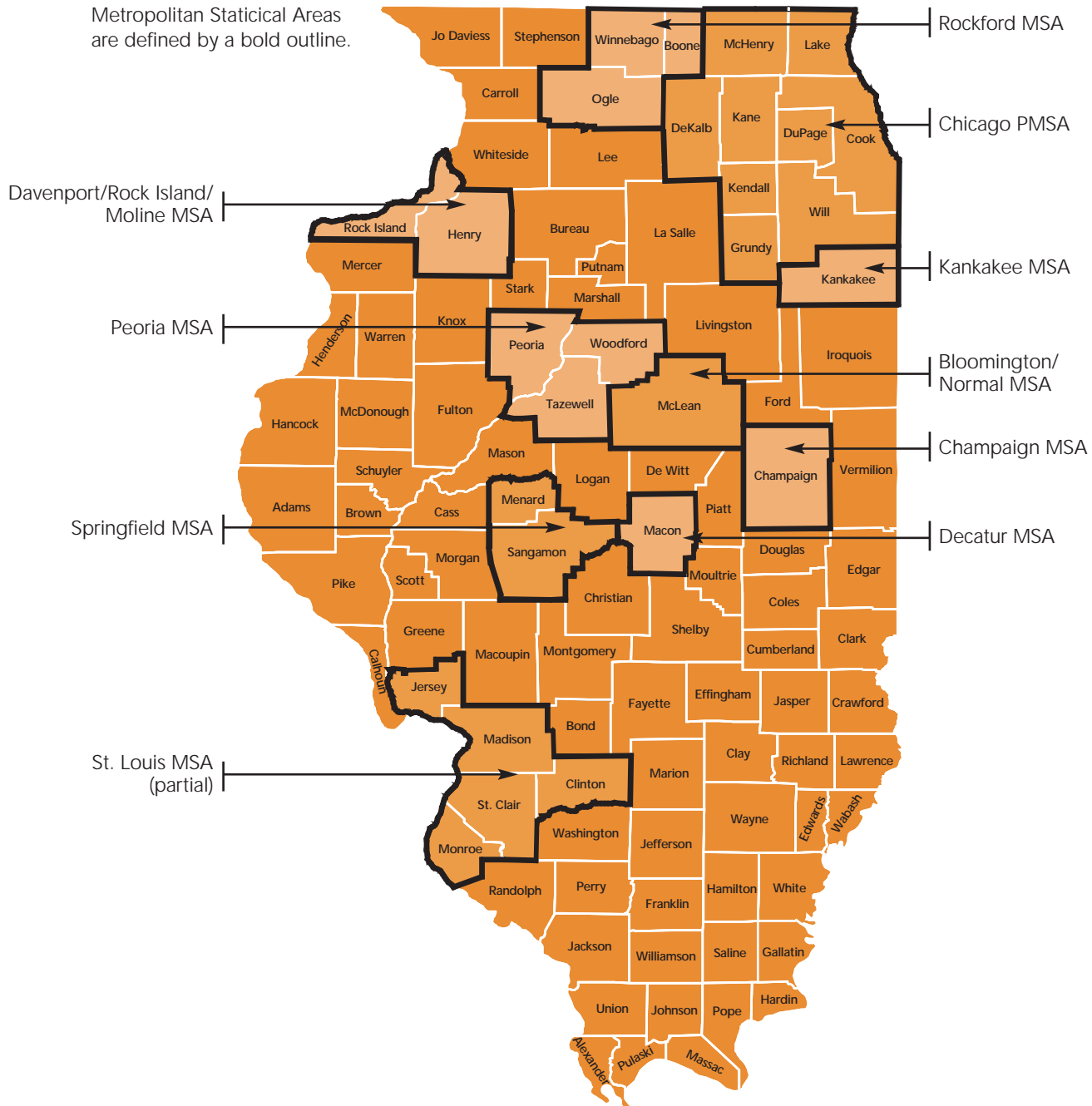
Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

ILLINOIS COUNTY LOCATIONS

Metropolitan Statistical Areas are defined by a bold outline.



M U N I C I P A L I T Y F A C T S H E E T S

ARLINGTON HEIGHTS

POPULATION

	2000
Total Population	76,031
Change in Population 1990-2000	0.8%
% Foreign Born	13.9%
Average Household Size	2.44

RACE & ETHNICITY

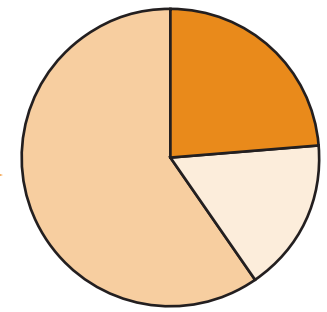
	2000	Change 1990-2000
White	66,612	-5.0%
African American	706	51.2%
Hispanic	3,393	65.8%
Asian – Pacific Islander	4,556	65.4%
Other	68	

INCOME

	2000	Change 1990-2000
Median Household Income	\$67,807	-1.4%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,878	5.0%

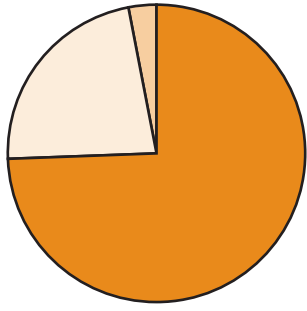
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,310	39.9%
Moderate Income Households (80-120%)	5,137	16.0%
Upper Income Households (>120%)	18,397	-3.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	31,725	4.3%
Owner Occupied	23,608	12.9%
Renter Occupied	7,155	-9.4%
Vacant	962	-40.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	5,355
2-3 Bedrooms	18,255
4+ Bedrooms	8,103

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	3,036	
Rental Vacancy Rate	4.6%	-5.0%
Median Gross Rent	\$933	-2.1%*
Median Home Value	\$222,900	1.5%*
Project Based Section 8 Units	270	
Low Income Housing Tax Credit Units	0	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,870	26.9%
Extreme Cost Burdened Renters (paying >50%)	1,052	15.2%
Cost Burdened Owner Occupants	2,663	13.9%
Overcrowded Households	530	1.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	142,990	
Change in Population 1990-2000	43.6%	
% Foreign Born	21.6%	
Average Household Size	3.04	

RACE & ETHNICITY

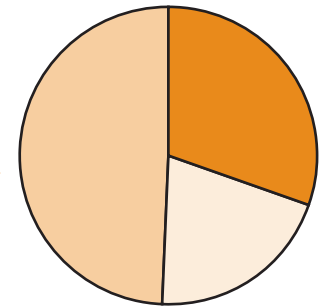
	2000	Change 1990-2000
White	74,457	16.6%
African American	15,389	35.1%
Hispanic	46,557	103.6%
Asian – Pacific Islander	4,341	263.0%
Other	153	

INCOME

	2000	Change 1990-2000
Median Household Income	\$54,861	16.8%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	12,034	17.0%

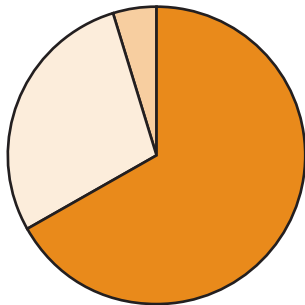
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	14,176	21.0%
Moderate Income Households (80-120%)	9,461	36.3%
Upper Income Households (>120%)	23,013	53.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	48,797	37.0%
Owner Occupied	32,585	57.4%
Renter Occupied	13,904	6.9%
Vacant	2,308	20.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	7,118
2-3 Bedrooms	30,661
4+ Bedrooms	11,157

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	15,308	
Rental Vacancy Rate	6.1%	0.0%
Median Gross Rent	\$700	4.7%*
Median Home Value	\$132,400	21.4%*
Project Based Section 8 Units		409
Low Income Housing Tax Credit Units		388

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	3,882	29.0%
Extreme Cost Burdened Renters (paying >50%)	1,986	14.9%
Cost Burdened Owner Occupants	4,891	16.7%
Overcrowded Households	3,968	8.5%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

BELLEVILLE

POPULATION

	2000
Total Population	41,410
Change in Population 1990-2000	-3.2%
% Foreign Born	2.0%
Average Household Size	2.27

RACE & ETHNICITY

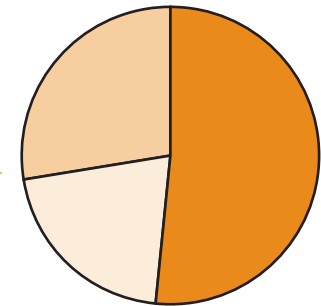
	2000	Change 1990-2000
White	33,341	-14.5%
African American	6,377	124.3%
Hispanic	677	20.5%
Asian – Pacific Islander	351	37.6%
Other	57	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,979	0.7%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	4,750	29.4%

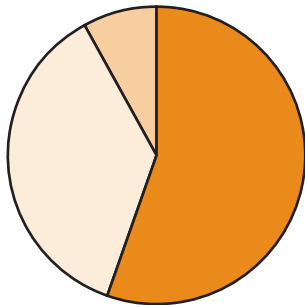
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	9,232	7.7%
Moderate Income Households (80-120%)	3,728	-5.6%
Upper Income Households (>120%)	4,935	-6.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	19,142	0.3%
Owner Occupied	10,600	-2.6%
Renter Occupied	7,003	2.1%
Vacant	1,539	14.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	3,620
2-3 Bedrooms	13,521
4+ Bedrooms	2,153

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,238	
Rental Vacancy Rate	8.9%	0.1%
Median Gross Rent	\$497	-5.6%*
Median Home Value	\$69,700	-10.2%*
Project Based Section 8 Units		52
Low Income Housing Tax Credit Units		8

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,283	34.1%
Extreme Cost Burdened Renters (paying >50%)	1,325	19.8%
Cost Burdened Owner Occupants	1,156	11.8%
Overcrowded Households	305	1.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	20,820
Change in Population 1990-2000	30.5%
% Foreign Born	11.8%
Average Household Size	2.73

RACE & ETHNICITY

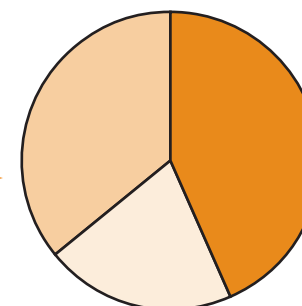
	2000	Change 1990-2000
White	16,063	13.8%
African American	217	128.4%
Hispanic	4,179	154.2%
Asian – Pacific Islander	92	33.3%
Other	10	

INCOME

	2000	Change 1990-2000
Median Household Income	\$42,529	7.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,028	20.9%

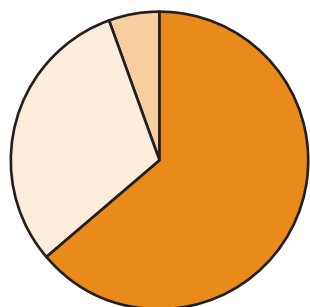
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,252	27.1%
Moderate Income Households (80-120%)	1,554	-2.5%
Upper Income Households (>120%)	2,690	35.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,970	24.3%
Owner Occupied	5,081	32.1%
Renter Occupied	2,450	6.8%
Vacant	439	60.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,311
2-3 Bedrooms	5,322
4+ Bedrooms	1,308

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,446	
Rental Vacancy Rate	6.0%	1.7%
Median Gross Rent	\$517	3.2%*
Median Home Value	\$96,000	23.5%*
Project Based Section 8 Units		347
Low Income Housing Tax Credit Units		54

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	494	21.2%
Extreme Cost Burdened Renters (paying >50%)	294	12.6%
Cost Burdened Owner Occupants	560	13.9%
Overcrowded Households	486	6.5%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

BERWYN

POPULATION

	2000
Total Population	54,016
Change in Population 1990-2000	18.9%
% Foreign Born	25.1%
Average Household Size	2.73

RACE & ETHNICITY

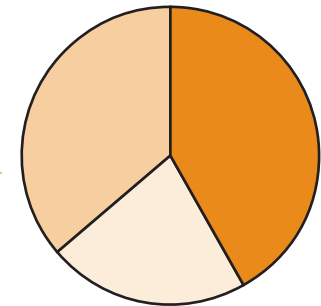
	2000	Change 1990-2000
White	30,476	-25.6%
African American	588	1052.9%
Hispanic	20,543	475.0%
Asian – Pacific Islander	1,355	80.4%
Other	70	

INCOME

	2000	Change 1990-2000
Median Household Income	\$43,833	4.4%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	4,223	62.5%

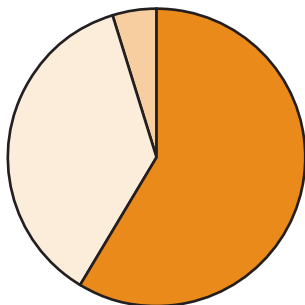
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,240	7.5%
Moderate Income Households (80-120%)	4,325	6.5%
Upper Income Households (>120%)	7,142	-3.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	20,691	3.2%
Owner Occupied	12,122	1.4%
Renter Occupied	7,580	3.2%
Vacant	989	32.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,125
2-3 Bedrooms	13,970
4+ Bedrooms	2,596

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	297	
Rental Vacancy Rate	4.4%	0.8%
Median Gross Rent	\$593	-1.2%*
Median Home Value	\$137,400	13.6%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,991	27.9%
Extreme Cost Burdened Renters (paying >50%)	1,164	16.3%
Cost Burdened Owner Occupants	1,977	21.6%
Overcrowded Households	1,340	6.8%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	65,046
Change in Population 1990-2000	24.7%
% Foreign Born	4.5%
Average Household Size	2.34

RACE & ETHNICITY

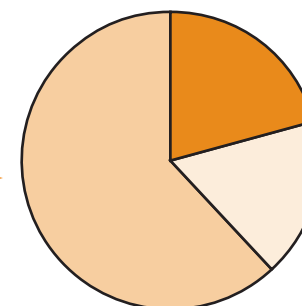
	2000	Change 1990-2000
White	54,011	15.4%
African American	5,527	60.3%
Hispanic	2,150	155.0%
Asian – Pacific Islander	1,973	162.7%
Other	86	

INCOME

	2000	Change 1990-2000
Median Household Income	\$46,496	18.2%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	4,868	-2.0%

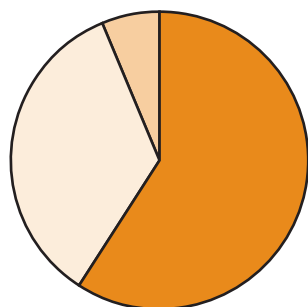
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,701	-82.1%
Moderate Income Households (80-120%)	1,418	-67.1%
Upper Income Households (>120%)	5,076	-35.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	28,431	25.6%
Owner Occupied	16,802	34.2%
Renter Occupied	9,840	9.9%
Vacant	1,789	54.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,582
2-3 Bedrooms	5,116
4+ Bedrooms	5,993

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	6,724	
Rental Vacancy Rate	8.1%	3.1%
Median Gross Rent	\$525	4.5%*
Median Home Value	\$108,200	23.7%*
Project Based Section 8 Units		389
Low Income Housing Tax Credit Units		403

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,212	23.7%
Extreme Cost Burdened Renters (paying >50%)	1,269	13.6%
Cost Burdened Owner Occupants	1,606	11.2%
Overcrowded Households	490	1.8%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

BOLINGBROOK

POPULATION

	2000	
Total Population	56,321	
Change in Population 1990-2000	37.9%	
% Foreign Born	14.4%	
Average Household Size	3.22	

RACE & ETHNICITY

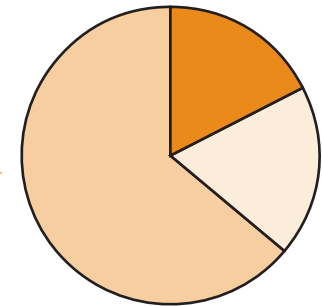
	2000	Change 1990-2000
White	32,618	8.6%
African American	11,324	80.9%
Hispanic	7,371	208.3%
Asian – Pacific Islander	3,596	81.8%
Other	170	

INCOME

	2000	Change 1990-2000
Median Household Income	\$67,852	9.7%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,310	78.7%

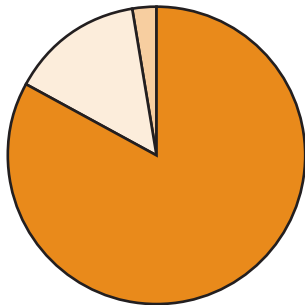
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,039	38.5%
Moderate Income Households (80-120%)	3,240	54.9%
Upper Income Households (>120%)	11,122	38.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	17,884	38.8%
Owner Occupied	14,834	50.8%
Renter Occupied	2,582	1.1%
Vacant	468	-6.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,197
2-3 Bedrooms	17,952
4+ Bedrooms	5,853

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	5,437	
Rental Vacancy Rate	4.4%	-4.7%
Median Gross Rent	\$786	5.1%*
Median Home Value	\$141,400	11.8%*
Project Based Section 8 Units		321
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	621	24.9%
Extreme Cost Burdened Renters (paying >50%)	334	13.4%
Cost Burdened Owner Occupants	2,293	16.2%
Overcrowded Households	749	4.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	67,518
Change in Population 1990-2000	6.3%
% Foreign Born	9.4%
Average Household Size	2.23

RACE & ETHNICITY

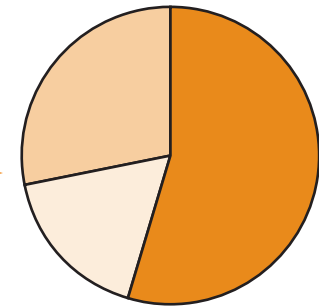
	2000	Change 1990-2000
White	48,168	-4.7%
African American	10,471	16.9%
Hispanic	2,724	120.0%
Asian – Pacific Islander	4,611	80.1%
Other	145	

INCOME

	2000	Change 1990-2000
Median Household Income	\$32,795	6.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	13,398	6.1%

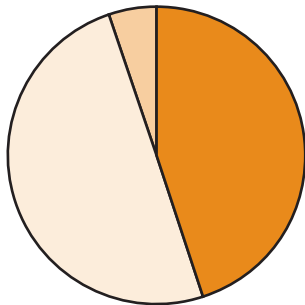
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	14,848	12.3%
Moderate Income Households (80-120%)	4,683	16.2%
Upper Income Households (>120%)	7,655	9.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	28,556	9.8%
Owner Occupied	12,833	12.5%
Renter Occupied	14,238	11.5%
Vacant	1,485	-18.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	6,524
2-3 Bedrooms	17,656
4+ Bedrooms	4,425

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	3,593	
Rental Vacancy Rate	5.1%	-2.4%
Median Gross Rent	\$549	-2.9%*
Median Home Value	\$89,500	1.5%*
Project Based Section 8 Units		306
Low Income Housing Tax Credit Units		7

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	6,626	48.7%
Extreme Cost Burdened Renters (paying >50%)	4,669	34.3%
Cost Burdened Owner Occupants	1,349	11.9%
Overcrowded Households	804	3.0%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

CHARLESTON

POPULATION

	2000	
Total Population	21,039	
Change in Population 1990-2000	3.1%	
% Foreign Born	2.2%	
Average Household Size	2.22	

RACE & ETHNICITY

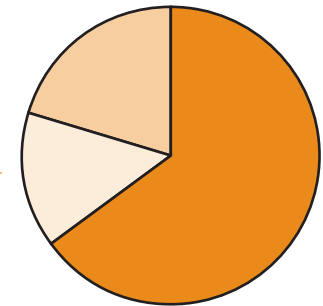
	2000	Change 1990-2000
White	19,252	-0.6%
African American	889	46.5%
Hispanic	370	94.7%
Asian – Pacific Islander	292	41.7%
Other	20	

INCOME

	2000	Change 1990-2000
Median Household Income	\$24,140	-18.2%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	5,157	42.9%

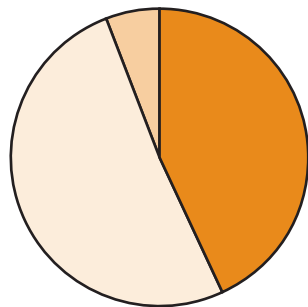
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,985	38.0%
Moderate Income Households (80-120%)	1,133	-4.0%
Upper Income Households (>120%)	1,563	1.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,148	21.1%
Owner Occupied	3,508	5.9%
Renter Occupied	4,164	36.7%
Vacant	476	29.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,669
2-3 Bedrooms	5,438
4+ Bedrooms	1,048

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,186	
Rental Vacancy Rate	5.0%	-1.8%
Median Gross Rent	\$441	-10.3%*
Median Home Value	\$75,600	10.8%*
Project Based Section 8 Units	192	
Low Income Housing Tax Credit Units	127	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,147	53.9%
Extreme Cost Burdened Renters (paying >50%)	1,558	39.1%
Cost Burdened Owner Occupants	401	12.9%
Overcrowded Households	237	3.1%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	2,896,016	
Change in Population 1990-2000	4.0%	
% Foreign Born	21.7%	
Average Household Size	2.67	

RACE & ETHNICITY

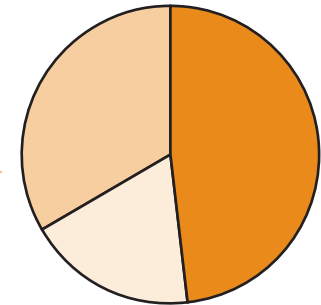
	2000	Change 1990-2000
White	907,166	-14.1%
African American	1,053,739	-1.9%
Hispanic	753,644	38.1%
Asian – Pacific Islander	125,409	27.0%
Other	4,331	

INCOME

	2000	Change 1990-2000
Median Household Income	\$38,625	9.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	556,791	-6.0%

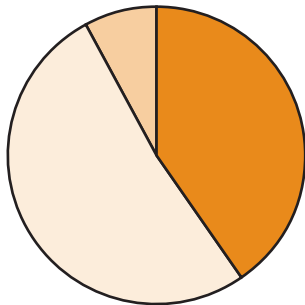
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	511,411	2.0%
Moderate Income Households (80-120%)	195,723	0.6%
Upper Income Households (>120%)	354,830	9.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	1,152,868	1.8%
Owner Occupied	464,865	9.3%
Renter Occupied	597,063	-0.5%
Vacant	90,940	-15.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	345,762
2-3 Bedrooms	694,350
4+ Bedrooms	112,759

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	52,042	
Rental Vacancy Rate	5.7%	-3.9%
Median Gross Rent	\$616	3.3%*
Median Home Value	\$132,400	27.3%*
Project Based Section 8 Units	31,487	
Low Income Housing Tax Credit Units	16,264	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	183,735	30.8%
Extreme Cost Burdened Renters (paying >50%)	116,679	19.6%
Cost Burdened Owner Occupants	56,032	21.2%
Overcrowded Households	107,530	10.1%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

CICERO

POPULATION

	2000	
Total Population	85,616	
Change in Population 1990-2000	27.0%	
% Foreign Born	43.6%	
Average Household Size	3.7	

RACE & ETHNICITY

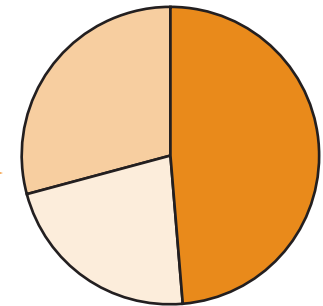
	2000	Change 1990-2000
White	16,787	-59.2%
African American	674	574.0%
Hispanic	66,299	165.9%
Asian – Pacific Islander	784	-19.8%
Other	64	

INCOME

	2000	Change 1990-2000
Median Household Income	\$38,044	4.5%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	13,187	42.3%

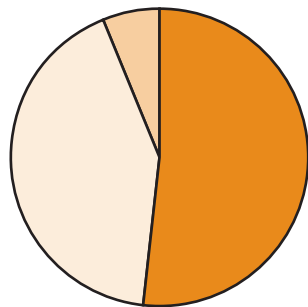
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	11,256	5.1%
Moderate Income Households (80-120%)	5,121	-4.9%
Upper Income Households (>120%)	6,747	-1.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	24,640	-0.8%
Owner Occupied	12,753	3.2%
Renter Occupied	10,362	-4.3%
Vacant	1,525	-8.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,913
2-3 Bedrooms	16,934
4+ Bedrooms	2,793

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	525	
Rental Vacancy Rate	3.4%	-3.6%
Median Gross Rent	\$561	0.9%*
Median Home Value	\$120,200	22.0%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		119

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,883	29.4%
Extreme Cost Burdened Renters (paying >50%)	1,764	18.0%
Cost Burdened Owner Occupants	1,914	24.9%
Overcrowded Households	5,226	22.6%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	33,904	
Change in Population 1990-2000	0.2%	
% Foreign Born	2.9%	
Average Household Size	2.35	

RACE & ETHNICITY

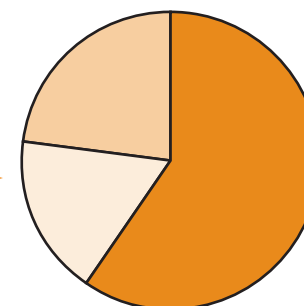
	2000	Change 1990-2000
White	23,140	-11.8%
African American	8,193	27.8%
Hispanic	1,549	118.5%
Asian – Pacific Islander	408	14.9%
Other	58	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,431	1.8%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	5,662	-11.2%

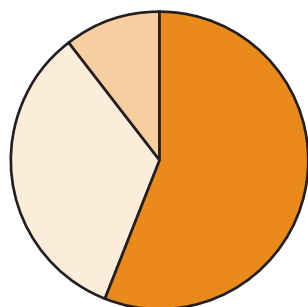
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,896	1.9%
Moderate Income Households (80-120%)	2,315	-5.5%
Upper Income Households (>120%)	3,041	-16.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	14,886	-2.9%
Owner Occupied	8,334	-4.2%
Renter Occupied	4,993	-1.9%
Vacant	1,559	1.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,450
2-3 Bedrooms	10,624
4+ Bedrooms	1,794

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	586	
Rental Vacancy Rate	11.8%	0.7%
Median Gross Rent	\$410	-5.9%*
Median Home Value	\$51,800	0.4%*
Project Based Section 8 Units		580
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,417	30.4%
Extreme Cost Burdened Renters (paying >50%)	800	17.2%
Cost Burdened Owner Occupants	913	12.0%
Overcrowded Households	400	3.0%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

DECATUR

POPULATION

	2000
Total Population	81,860
Change in Population 1990-2000	-2.4%
% Foreign Born	1.6%
Average Household Size	2.3

RACE & ETHNICITY

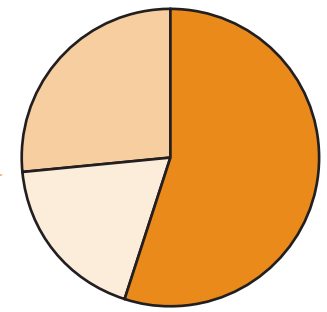
	2000	Change 1990-2000
White	62,993	-8.6%
African American	15,846	13.6%
Hispanic	978	118.8%
Asian – Pacific Islander	549	34.2%
Other	110	

INCOME

	2000	Change 1990-2000
Median Household Income	\$33,111	-2.9%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	12,999	1.1%

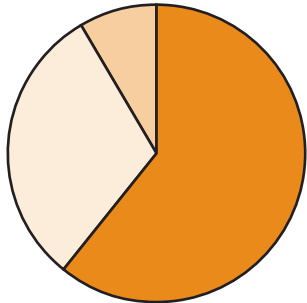
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	18,741	8.6%
Moderate Income Households (80-120%)	6,296	-5.2%
Upper Income Households (>120%)	9,048	-11.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	37,239	-0.6%
Owner Occupied	22,623	1.0%
Renter Occupied	11,463	-1.2%
Vacant	3,153	-8.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	5,604
2-3 Bedrooms	26,369
4+ Bedrooms	5,284

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	2,028	
Rental Vacancy Rate	11.7%	-0.6%
Median Gross Rent	\$447	-1.6%*
Median Home Value	\$60,600	7.2%*
Project Based Section 8 Units	1,057	
Low Income Housing Tax Credit Units	224	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	3,294	30.8%
Extreme Cost Burdened Renters (paying >50%)	2,039	19.1%
Cost Burdened Owner Occupants	2,282	11.2%
Overcrowded Households	565	1.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	58,720
Change in Population 1990-2000	10.3%
% Foreign Born	23.9%
Average Household Size	2.58

RACE & ETHNICITY

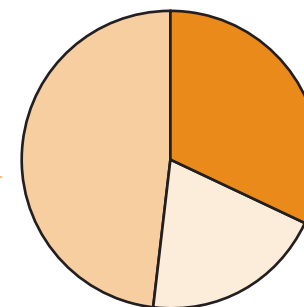
	2000	Change 1990-2000
White	44,635	-4.9%
African American	558	83.6%
Hispanic	8,229	133.8%
Asian – Pacific Islander	4,468	85.5%
Other	63	

INCOME

	2000	Change 1990-2000
Median Household Income	\$53,638	-5.1%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,646	131.1%

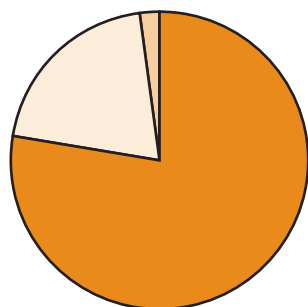
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,163	47.5%
Moderate Income Households (80-120%)	4,436	14.1%
Upper Income Households (>120%)	10,771	-4.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	22,851	11.4%
Owner Occupied	17,739	11.2%
Renter Occupied	4,623	14.4%
Vacant	489	-5.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	3,283
2-3 Bedrooms	16,344
4+ Bedrooms	3,322

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	2,330	
Rental Vacancy Rate	3.5%	-2.6%
Median Gross Rent	\$764	-1.2%*
Median Home Value	\$174,800	0.1%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,290	29.9%
Extreme Cost Burdened Renters (paying >50%)	822	19.0%
Cost Burdened Owner Occupants	2,361	17.1%
Overcrowded Households	1,089	4.8%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

DOWNERS GROVE

POPULATION

	2000
Total Population	48,724
Change in Population 1990-2000	4.0%
% Foreign Born	9.8%
Average Household Size	2.53

RACE & ETHNICITY

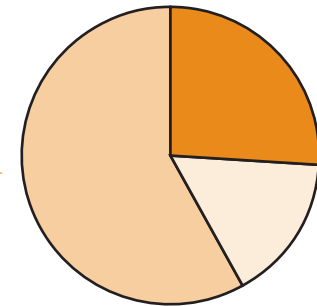
	2000	Change 1990-2000
White	42,777	-0.4%
African American	911	15.0%
Hispanic	1,747	53.2%
Asian – Pacific Islander	2,778	44.4%
Other	48	

INCOME

	2000	Change 1990-2000
Median Household Income	\$65,539	1.4%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,096	-4.4%

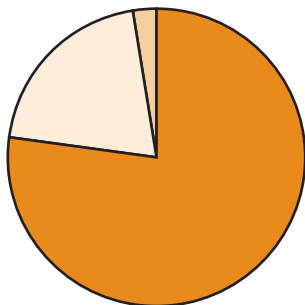
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,930	27.5%
Moderate Income Households (80-120%)	3,024	5.8%
Upper Income Households (>120%)	11,014	0.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	19,477	7.2%
Owner Occupied	15,029	8.3%
Renter Occupied	3,950	4.2%
Vacant	498	-1.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,950
2-3 Bedrooms	11,643
4+ Bedrooms	4,928

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,827	
Rental Vacancy Rate	3.5%	-1.4%
Median Gross Rent	\$768	1.3%*
Median Home Value	\$195,900	1.6%*
Project Based Section 8 Units		285
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,108	28.7%
Extreme Cost Burdened Renters (paying >50%)	587	15.2%
Cost Burdened Owner Occupants	1,779	13.9%
Overcrowded Households	252	1.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	31,542	
Change in Population 1990-2000	-23.0%	
% Foreign Born	0.3%	
Average Household Size	2.8	

RACE & ETHNICITY

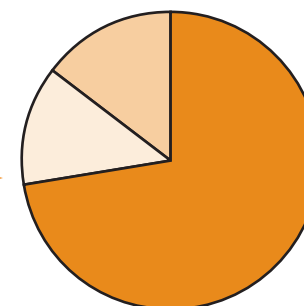
	2000	Change 1990-2000
White	363	-43.4%
African American	30,702	-23.4%
Hispanic	230	44.7%
Asian – Pacific Islander	33	57.1%
Other	10	

INCOME

	2000	Change 1990-2000
Median Household Income	\$21,324	26.0%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	10,915	-38.6%

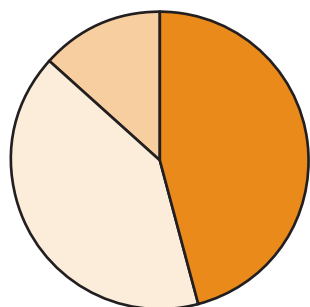
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,069	-13.6%
Moderate Income Households (80-120%)	1,445	-9.4%
Upper Income Households (>120%)	1,630	-21.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	12,899	-17.4%
Owner Occupied	5,913	-10.3%
Renter Occupied	5,265	-18.5%
Vacant	1,721	-32.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,162
2-3 Bedrooms	9,095
4+ Bedrooms	1,645

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	684	
Rental Vacancy Rate	7.7%	-2.4%
Median Gross Rent	\$361	-15.8%*
Median Home Value	\$41,600	21.7%*
Project Based Section 8 Units		264
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,900	40.6%
Extreme Cost Burdened Renters (paying >50%)	1,385	29.6%
Cost Burdened Owner Occupants	1,163	22.1%
Overcrowded Households	868	7.8%

Households paying >35% of income for housing

* inflation adjusted
** See Appendix for sample definitions

ELGIN

POPULATION

	2000
Total Population	94,487
Change in Population 1990-2000	22.7%
% Foreign Born	23.6%
Average Household Size	2.94

RACE & ETHNICITY

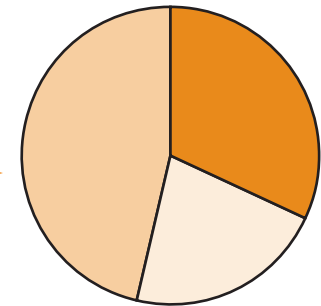
	2000	Change 1990-2000
White	50,831	-6.2%
African American	6,100	11.8%
Hispanic	32,430	122.5%
Asian – Pacific Islander	3,614	42.1%
Other	72	

INCOME

	2000	Change 1990-2000
Median Household Income	\$52,605	10.4%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	7,414	26.9%

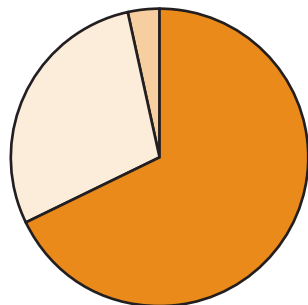
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	10,075	13.2%
Moderate Income Households (80-120%)	6,856	17.2%
Upper Income Households (>120%)	14,632	22.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	32,665	16.9%
Owner Occupied	22,144	32.3%
Renter Occupied	9,399	-7.2%
Vacant	1,122	4.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	5,521
2-3 Bedrooms	21,697
4+ Bedrooms	5,484

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	6,062	
Rental Vacancy Rate	4.9%	0.5%
Median Gross Rent	\$675	0.5%*
Median Home Value	\$138,500	7.3%*
Project Based Section 8 Units		574
Low Income Housing Tax Credit Units		47

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,278	25.2%
Extreme Cost Burdened Renters (paying >50%)	1,220	13.5%
Cost Burdened Owner Occupants	3,701	19.4%
Overcrowded Households	3,378	10.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	74,239
Change in Population 1990-2000	1.4%
% Foreign Born	15.4%
Average Household Size	2.27

RACE & ETHNICITY

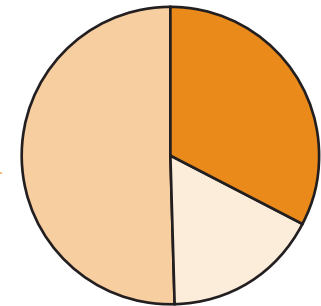
	2000	Change 1990-2000
White	46,444	-7.9%
African American	16,449	0.7%
Hispanic	4,539	68.8%
Asian – Pacific Islander	4,557	31.0%
Other	282	

INCOME

	2000	Change 1990-2000
Median Household Income	\$56,335	2.3%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	7,518	17.3%

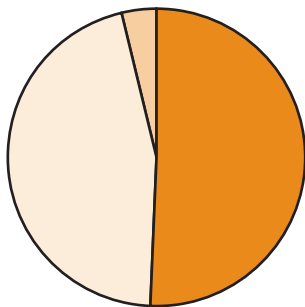
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	9,675	14.8%
Moderate Income Households (80-120%)	5,028	7.2%
Upper Income Households (>120%)	14,972	0.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	30,817	5.7%
Owner Occupied	15,612	9.4%
Renter Occupied	14,039	2.6%
Vacant	1,166	-3.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	8,625
2-3 Bedrooms	17,361
4+ Bedrooms	4,831

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,114	
Rental Vacancy Rate	3.2%	-1.5%
Median Gross Rent	\$856	0.4%*
Median Home Value	\$229,500	-5.7%*
Project Based Section 8 Units	185	
Low Income Housing Tax Credit Units	0	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	4,793	35.8%
Extreme Cost Burdened Renters (paying >50%)	3,367	25.2%
Cost Burdened Owner Occupants	1,894	19.9%
Overcrowded Households	992	3.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

FREEPORT

POPULATION

	2000
Total Population	26,443
Change in Population 1990-2000	2.3%
% Foreign Born	2.7%
Average Household Size	2.29

RACE & ETHNICITY

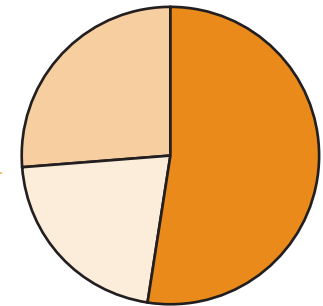
	2000	Change 1990-2000
White	21,399	-4.3%
African American	3,623	21.0%
Hispanic	561	175.0%
Asian – Pacific Islander	263	14.3%
Other	31	

INCOME

	2000	Change 1990-2000
Median Household Income	\$35,399	6.7%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	3,369	6.9%

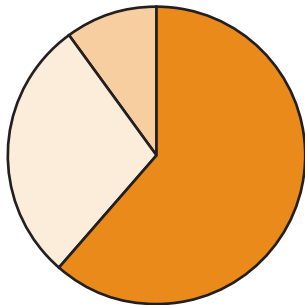
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	5,892	4.9%
Moderate Income Households (80-120%)	2,392	4.2%
Upper Income Households (>120%)	2,948	-0.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	12,471	6.4%
Owner Occupied	7,656	8.8%
Renter Occupied	3,566	-6.3%
Vacant	1,249	42.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,780
2-3 Bedrooms	9,053
4+ Bedrooms	1,646

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,189	
Rental Vacancy Rate	14.6%	3.9%
Median Gross Rent	\$425	0.7%*
Median Home Value	\$67,700	8.0%*
Project Based Section 8 Units		234
Low Income Housing Tax Credit Units		72

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	864	25.5%
Extreme Cost Burdened Renters (paying >50%)	556	16.4%
Cost Burdened Owner Occupants	673	10.5%
Overcrowded Households	145	1.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	33,706	
Change in Population 1990-2000	0.5%	
% Foreign Born	2.2%	
Average Household Size	2.24	

RACE & ETHNICITY

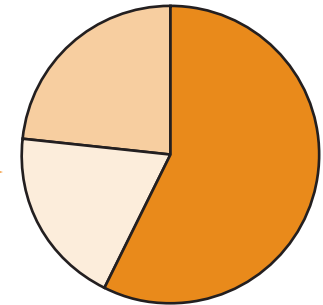
	2000	Change 1990-2000
White	27,688	-4.9%
African American	3,402	23.8%
Hispanic	1,688	30.9%
Asian – Pacific Islander	353	21.7%
Other	25	

INCOME

	2000	Change 1990-2000
Median Household Income	\$31,987	6.2%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	4,407	-19.6%

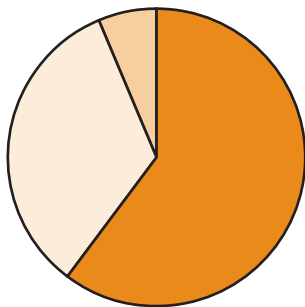
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,567	-0.3%
Moderate Income Households (80-120%)	2,558	-8.7%
Upper Income Households (>120%)	3,076	5.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	14,133	-1.3%
Owner Occupied	8,511	1.8%
Renter Occupied	4,726	-3.8%
Vacant	896	-14.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,205
2-3 Bedrooms	10,073
4+ Bedrooms	1,837

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	591	
Rental Vacancy Rate	7.5%	-2.1%
Median Gross Rent	\$412	3.9%*
Median Home Value	\$59,700	22.1%*
Project Based Section 8 Units	231	
Low Income Housing Tax Credit Units	124	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**	
Cost Burdened Renters	1,198	27.0%	Households paying >35% of income for housing
Extreme Cost Burdened Renters (paying >50%)	736	16.6%	
Cost Burdened Owner Occupants	781	10.1%	
Overcrowded Households	172	1.3%	

* inflation adjusted

** See Appendix for sample definitions

GENEVA

POPULATION

	2000	
Total Population	19,515	
Change in Population 1990-2000	54.7%	
% Foreign Born	4.5%	
Average Household Size	2.85	

RACE & ETHNICITY

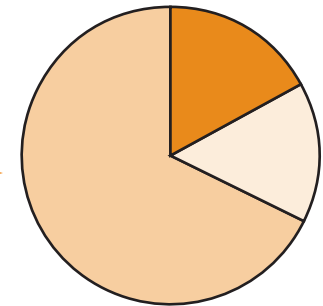
	2000	Change 1990-2000
White	18,436	50.3%
African American	196	1407.7%
Hispanic	541	205.6%
Asian – Pacific Islander	248	69.9%
Other	7	

INCOME

	2000	Change 1990-2000
Median Household Income	\$77,299	15.9%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	422	85.9%

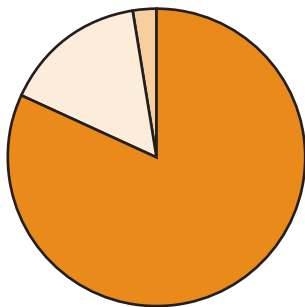
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,155	48.5%
Moderate Income Households (80-120%)	1,033	23.3%
Upper Income Households (>120%)	4,593	55.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,895	43.6%
Owner Occupied	5,643	50.8%
Renter Occupied	1,075	27.5%
Vacant	177	-18.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	302
2-3 Bedrooms	3,706
4+ Bedrooms	2,930

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	2,210	
Rental Vacancy Rate	5.5%	0.0%
Median Gross Rent	\$860	0.1%*
Median Home Value	\$217,900	9.2%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	238	22.9%
Extreme Cost Burdened Renters (paying >50%)	175	16.9%
Cost Burdened Owner Occupants	882	16.3%
Overcrowded Households	46	0.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	49,495
Change in Population 1990-2000	6.3%
% Foreign Born	23.5%
Average Household Size	2.89

RACE & ETHNICITY

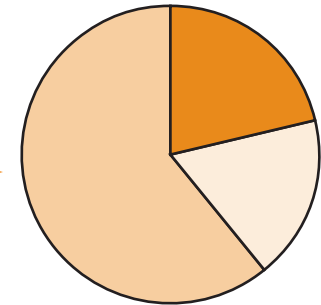
	2000	Change 1990-2000
White	33,789	-13.3%
African American	2,141	64.9%
Hispanic	5,198	104.4%
Asian – Pacific Islander	7,439	102.5%
Other	73	

INCOME

	2000	Change 1990-2000
Median Household Income	\$65,937	-0.5%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,204	135.5%

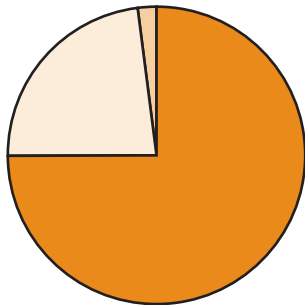
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,640	52.7%
Moderate Income Households (80-120%)	3,048	5.2%
Upper Income Households (>120%)	10,408	-2.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	17,387	4.7%
Owner Occupied	13,032	10.8%
Renter Occupied	4,002	-4.0%
Vacant	353	-48.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,540
2-3 Bedrooms	10,059
4+ Bedrooms	4,890

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,630	
Rental Vacancy Rate	4.3%	-6.0%
Median Gross Rent	\$888	-4.4%*
Median Home Value	\$176,500	-1.0%*
Project Based Section 8 Units		35
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,016	25.9%
Extreme Cost Burdened Renters (paying >50%)	533	13.6%
Cost Burdened Owner Occupants	1,818	15.6%
Overcrowded Households	1,022	5.9%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

JACKSONVILLE

POPULATION

	2000
Total Population	18,940
Change in Population 1990-2000	-2.0%
% Foreign Born	1.4%
Average Household Size	2.26

RACE & ETHNICITY

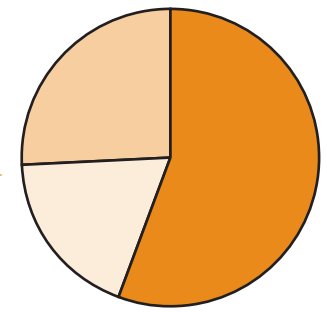
	2000	Change 1990-2000
White	16,969	-5.3%
African American	1,253	17.8%
Hispanic	291	66.3%
Asian – Pacific Islander	128	39.1%
Other	27	

INCOME

	2000	Change 1990-2000
Median Household Income	\$33,117	-2.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,061	-16.9%

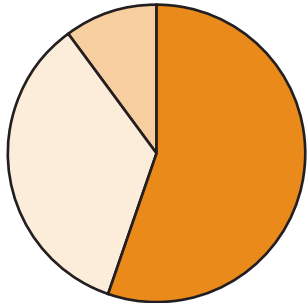
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,084	8.3%
Moderate Income Households (80-120%)	1,361	-20.2%
Upper Income Households (>120%)	1,891	-2.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,162	3.3%
Owner Occupied	4,512	0.7%
Renter Occupied	2,824	-3.3%
Vacant	826	65.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,438
2-3 Bedrooms	5,662
4+ Bedrooms	1,059

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	771	
Rental Vacancy Rate	13.8%	6.3%
Median Gross Rent	\$419	-4.1%*
Median Home Value	\$71,600	8.6%*
Project Based Section 8 Units	100	
Low Income Housing Tax Credit Units	48	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	737	27.4%
Extreme Cost Burdened Renters (paying >50%)	488	18.2%
Cost Burdened Owner Occupants	378	10.0%
Overcrowded Households	147	2.0%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	106,221
Change in Population 1990-2000	38.2%
% Foreign Born	10.9%
Average Household Size	2.81

RACE & ETHNICITY

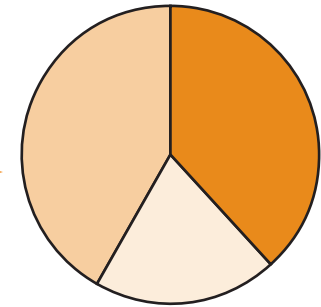
	2000	Change 1990-2000
White	64,811	29.8%
African American	19,125	17.7%
Hispanic	19,552	100.7%
Asian – Pacific Islander	1,204	70.1%
Other	103	

INCOME

	2000	Change 1990-2000
Median Household Income	\$47,761	15.1%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	10,946	16.2%

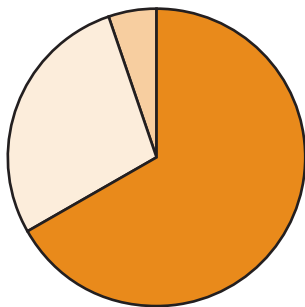
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	13,881	21.2%
Moderate Income Households (80-120%)	7,272	38.0%
Upper Income Households (>120%)	15,179	49.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	38,176	31.4%
Owner Occupied	25,472	50.7%
Renter Occupied	10,710	8.4%
Vacant	1,994	-11.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	5,632
2-3 Bedrooms	26,173
4+ Bedrooms	6,377

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	9,686	
Rental Vacancy Rate	6.7%	-4.0%
Median Gross Rent	\$549	1.7%*
Median Home Value	\$116,600	36.2%*
Project Based Section 8 Units		668
Low Income Housing Tax Credit Units		193

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,782	27.5%
Extreme Cost Burdened Renters (paying >50%)	1,595	15.7%
Cost Burdened Owner Occupants	3,605	15.9%
Overcrowded Households	1,903	5.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

KANKAKEE

POPULATION

	2000
Total Population	27,491
Change in Population 1990-2000	-0.3%
% Foreign Born	6.7%
Average Household Size	2.6

RACE & ETHNICITY

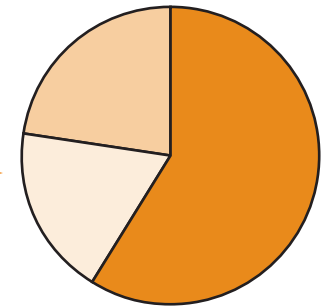
	2000	Change 1990-2000
White	13,130	-21.9%
African American	11,216	13.2%
Hispanic	2,544	278.0%
Asian – Pacific Islander	93	-24.4%
Other	49	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,469	11.9%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	5,602	-8.6%

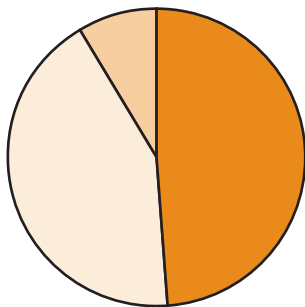
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	5,880	-3.9%
Moderate Income Households (80-120%)	1,854	-5.8%
Upper Income Households (>120%)	2,261	1.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	10,965	-3.6%
Owner Occupied	5,352	1.5%
Renter Occupied	4,668	-8.9%
Vacant	945	-3.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,220
2-3 Bedrooms	7,471
4+ Bedrooms	1,255

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	267	
Rental Vacancy Rate	8.4%	1.4%
Median Gross Rent	\$491	3.2%*
Median Home Value	\$72,300	36.6%*
Project Based Section 8 Units		471
Low Income Housing Tax Credit Units		96

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,683	37.5%
Extreme Cost Burdened Renters (paying >50%)	919	20.5%
Cost Burdened Owner Occupants	898	18.9%
Overcrowded Households	630	6.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	15,369	
Change in Population 1990-2000	-0.3%	
% Foreign Born	1.5%	
Average Household Size	2.28	

RACE & ETHNICITY

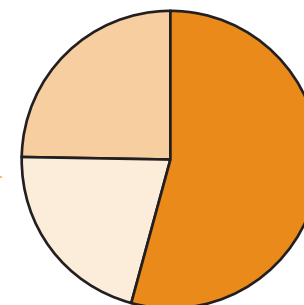
	2000	Change 1990-2000
White	14,466	-2.4%
African American	434	19.6%
Hispanic	183	71.0%
Asian – Pacific Islander	135	31.1%
Other	2	

INCOME

	2000	Change 1990-2000
Median Household Income	\$34,435	1.1%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,455	-22.0%

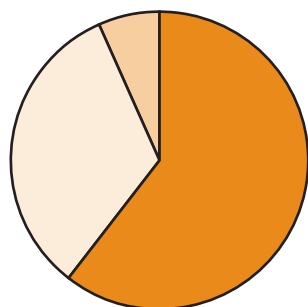
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,220	5.6%
Moderate Income Households (80-120%)	1,249	-7.7%
Upper Income Households (>120%)	1,468	-7.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	6,391	1.6%
Owner Occupied	3,865	2.3%
Renter Occupied	2,100	-3.9%
Vacant	426	29.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	765
2-3 Bedrooms	4,949
4+ Bedrooms	658

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	274	
Rental Vacancy Rate	5.6%	1.2%
Median Gross Rent	\$451	4.2%*
Median Home Value	\$72,100	10.3%*
Project Based Section 8 Units	148	
Low Income Housing Tax Credit Units	16	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	480	24.3%
Extreme Cost Burdened Renters (paying >50%)	266	13.5%
Cost Burdened Owner Occupants	429	13.0%
Overcrowded Households	91	1.5%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

MARION

POPULATION

	2000	
Total Population	16,035	
Change in Population 1990-2000	10.2%	
% Foreign Born	0.9%	
Average Household Size	2.25	

RACE & ETHNICITY

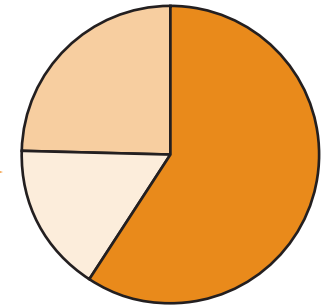
	2000	Change 1990-2000
White	14,760	6.8%
African American	679	41.5%
Hispanic	257	108.9%
Asian – Pacific Islander	136	52.8%
Other	5	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,364	4.5%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,303	-6.7%

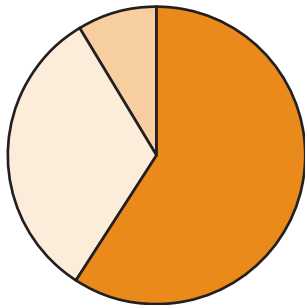
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,116	15.0%
Moderate Income Households (80-120%)	1,128	1.2%
Upper Income Households (>120%)	1,711	12.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,555	13.3%
Owner Occupied	4,466	7.2%
Renter Occupied	2,436	20.9%
Vacant	653	34.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	766
2-3 Bedrooms	6,059
4+ Bedrooms	744

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,329	
Rental Vacancy Rate	10.5%	3.5%
Median Gross Rent	\$407	-2.3%*
Median Home Value	\$64,800	12.5%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		24

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	672	29.1%
Extreme Cost Burdened Renters (paying >50%)	438	19.0%
Cost Burdened Owner Occupants	467	12.0%
Overcrowded Households	81	1.2%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	56,265
Change in Population 1990-2000	5.8%
% Foreign Born	26.9%
Average Household Size	2.6

RACE & ETHNICITY

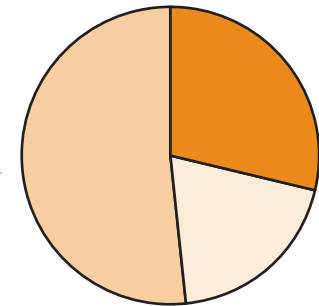
	2000	Change 1990-2000
White	41,548	-9.1%
African American	979	75.1%
Hispanic	6,620	94.1%
Asian – Pacific Islander	6,300	86.6%
Other	43	

INCOME

	2000	Change 1990-2000
Median Household Income	\$57,165	-8.3%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,614	50.9%

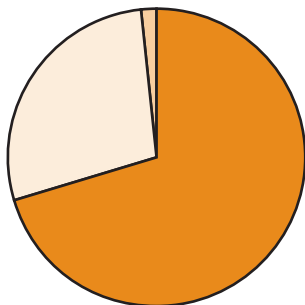
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,224	41.2%
Moderate Income Households (80-120%)	4,239	17.6%
Upper Income Households (>120%)	11,186	-8.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	21,952	4.8%
Owner Occupied	15,441	10.2%
Renter Occupied	6,144	-2.0%
Vacant	367	-45.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	3,939
2-3 Bedrooms	14,105
4+ Bedrooms	4,037

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,472	
Rental Vacancy Rate	2.5%	-3.2%
Median Gross Rent	\$786	-4.6%*
Median Home Value	\$204,700	-1.1%*
Project Based Section 8 Units		411
Low Income Housing Tax Credit Units		24

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,402	23.6%
Extreme Cost Burdened Renters (paying >50%)	736	12.4%
Cost Burdened Owner Occupants	1,813	14.5%
Overcrowded Households	1,472	6.8%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

MT. VERNON

POPULATION

	2000
Total Population	16,269
Change in Population 1990-2000	-4.2%
% Foreign Born	1.1%
Average Household Size	2.25

RACE & ETHNICITY

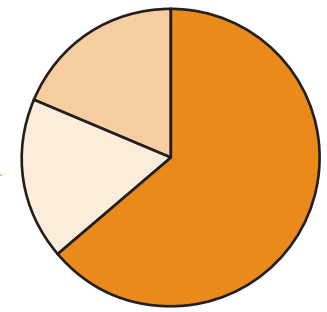
	2000	Change 1990-2000
White	13,589	-8.9%
African American	1,976	7.0%
Hispanic	242	142.0%
Asian – Pacific Islander	126	27.3%
Other	15	

INCOME

	2000	Change 1990-2000
Median Household Income	\$28,145	11.8%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,676	-27.8%

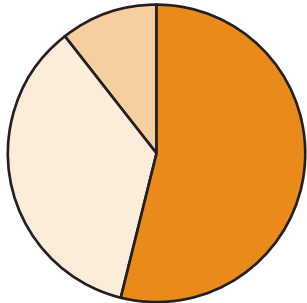
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,481	1.2%
Moderate Income Households (80-120%)	1,236	7.7%
Upper Income Households (>120%)	1,310	-15.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,814	-1.4%
Owner Occupied	4,209	-3.8%
Renter Occupied	2,779	0.9%
Vacant	826	3.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,310
2-3 Bedrooms	5,805
4+ Bedrooms	730

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	592	
Rental Vacancy Rate	7.6%	-2.2%
Median Gross Rent	\$398	-1.0%*
Median Home Value	\$52,900	0.2%*
Project Based Section 8 Units	212	
Low Income Housing Tax Credit Units	0	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	706	28.1%
Extreme Cost Burdened Renters (paying >50%)	443	17.6%
Cost Burdened Owner Occupants	491	13.9%
Overcrowded Households	148	2.1%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	128,358
Change in Population 1990-2000	50.4%
% Foreign Born	11.7%
Average Household Size	2.89

RACE & ETHNICITY

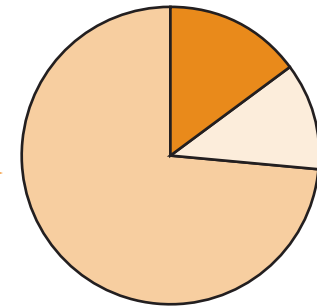
	2000	Change 1990-2000
White	106,386	36.7%
African American	3,828	117.0%
Hispanic	4,160	172.4%
Asian – Pacific Islander	12,374	200.9%
Other	130	

INCOME

	2000	Change 1990-2000
Median Household Income	\$88,771	8.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,809	119.8%

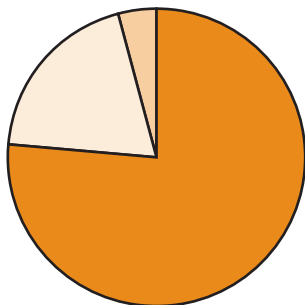
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,483	92.1%
Moderate Income Households (80-120%)	5,074	45.9%
Upper Income Households (>120%)	32,110	43.3%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	45,651	47.7%
Owner Occupied	34,876	57.5%
Renter Occupied	8,875	27.7%
Vacant	1,900	5.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,753
2-3 Bedrooms	18,102
4+ Bedrooms	22,729

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	16,473	
Rental Vacancy Rate	8.7%	-2.9%
Median Gross Rent	\$942	0.7%*
Median Home Value	\$248,200	5.1%*
Project Based Section 8 Units		335
Low Income Housing Tax Credit Units		180

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,195	25.4%
Extreme Cost Burdened Renters (paying >50%)	1,238	14.3%
Cost Burdened Owner Occupants	4,383	13.6%
Overcrowded Households	639	1.5%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

OAK LAWN

POPULATION

	2000
Total Population	55,245
Change in Population 1990-2000	-1.7%
% Foreign Born	11.5%
Average Household Size	2.46

RACE & ETHNICITY

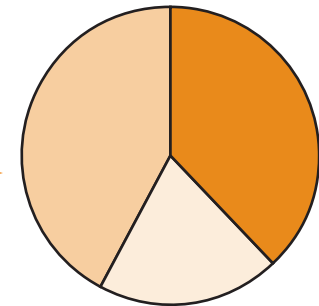
	2000	Change 1990-2000
White	49,689	-8.2%
African American	666	909.1%
Hispanic	2,942	122.5%
Asian – Pacific Islander	946	57.4%
Other	31	

INCOME

	2000	Change 1990-2000
Median Household Income	\$47,585	-8.2%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,963	55.8%

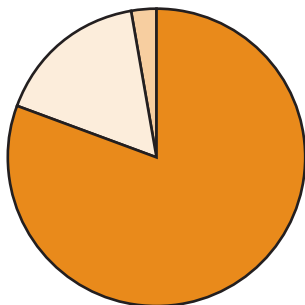
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,447	23.2%
Moderate Income Households (80-120%)	4,438	13.7%
Upper Income Households (>120%)	9,408	-12.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	22,846	4.6%
Owner Occupied	18,422	4.8%
Renter Occupied	3,798	-2.0%
Vacant	626	66.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,930
2-3 Bedrooms	17,648
4+ Bedrooms	3,334

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,539	
Rental Vacancy Rate	4.0%	1.6%
Median Gross Rent	\$687	-4.0%*
Median Home Value	\$147,600	3.0%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,158	32.3%
Extreme Cost Burdened Renters (paying >50%)	653	18.2%
Cost Burdened Owner Occupants	2,169	15.3%
Overcrowded Households	450	2.0%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	52,524	
Change in Population 1990-2000	-2.1%	
% Foreign Born	9.8%	
Average Household Size	2.26	

RACE & ETHNICITY

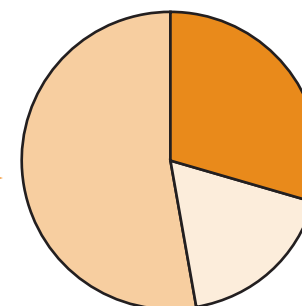
	2000	Change 1990-2000
White	34,767	-13.4%
African American	11,685	21.1%
Hispanic	2,374	24.0%
Asian – Pacific Islander	2,187	25.1%
Other	185	

INCOME

	2000	Change 1990-2000
Median Household Income	\$59,183	9.2%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,902	19.7%

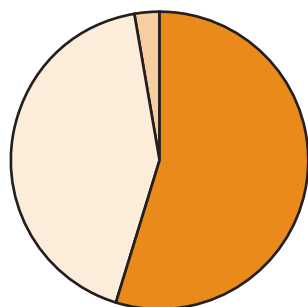
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,815	12.3%
Moderate Income Households (80-120%)	4,095	-13.1%
Upper Income Households (>120%)	12,197	2.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	23,723	0.6%
Owner Occupied	12,986	7.5%
Renter Occupied	10,093	-4.1%
Vacant	644	-33.2%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	7,418
2-3 Bedrooms	11,878
4+ Bedrooms	4,427

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	428	
Rental Vacancy Rate	2.7%	-1.9%
Median Gross Rent	\$710	-1.0%*
Median Home Value	\$206,100	10.3%*
Project Based Section 8 Units		331
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,250	23.1%
Extreme Cost Burdened Renters (paying >50%)	1,465	15.0%
Cost Burdened Owner Occupants	1,468	15.7%
Overcrowded Households	392	1.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

ORLAND PARK

POPULATION

	2000
Total Population	51,077
Change in Population 1990-2000	43.0%
% Foreign Born	9.4%
Average Household Size	2.71

RACE & ETHNICITY

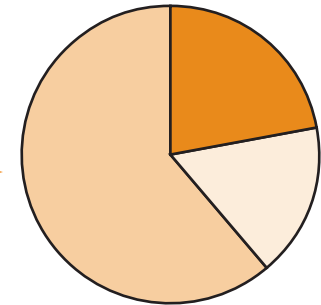
	2000	Change 1990-2000
White	46,478	38.7%
African American	367	175.9%
Hispanic	1,874	126.9%
Asian – Pacific Islander	1,775	45.5%
Other	63	

INCOME

	2000	Change 1990-2000
Median Household Income	\$67,574	-2.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,562	84.2%

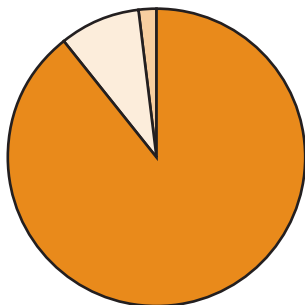
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,121	107.1%
Moderate Income Households (80-120%)	3,115	73.3%
Upper Income Households (>120%)	11,422	38.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	19,045	52.6%
Owner Occupied	17,004	65.5%
Renter Occupied	1,671	-8.2%
Vacant	370	-4.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	522
2-3 Bedrooms	13,540
4+ Bedrooms	5,020

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	6,727	
Rental Vacancy Rate	3.4%	-0.9%
Median Gross Rent	\$760	-8.5%*
Median Home Value	\$196,700	-3.4%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	426	27.7%
Extreme Cost Burdened Renters (paying >50%)	271	17.6%
Cost Burdened Owner Occupants	2,209	15.3%
Overcrowded Households	203	1.1%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	18,307	
Change in Population 1990-2000	4.9%	
% Foreign Born	2.0%	
Average Household Size	2.38	

RACE & ETHNICITY

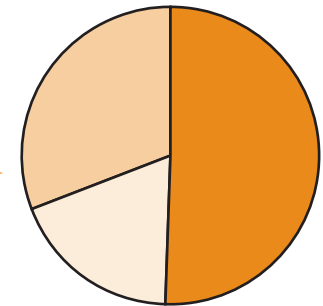
	2000	Change 1990-2000
White	16,756	1.6%
African American	241	77.2%
Hispanic	954	40.9%
Asian – Pacific Islander	162	31.7%
Other	16	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,513	4.5%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,032	8.0%

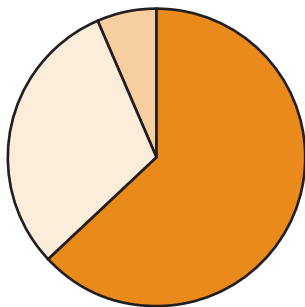
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,797	7.2%
Moderate Income Households (80-120%)	1,397	-4.4%
Upper Income Households (>120%)	2,318	7.7%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	8,030	6.9%
Owner Occupied	5,058	7.0%
Renter Occupied	2,452	1.2%
Vacant	520	43.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,153
2-3 Bedrooms	5,675
4+ Bedrooms	1,179

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	782	
Rental Vacancy Rate	7.8%	3.0%
Median Gross Rent	\$490	5.4%*
Median Home Value	\$87,800	22.5%*
Project Based Section 8 Units		0
Low Income Housing Tax Credit Units		10

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	606	27.5%
Extreme Cost Burdened Renters (paying >50%)	303	13.8%
Cost Burdened Owner Occupants	599	12.8%
Overcrowded Households	91	1.2%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

PALATINE

POPULATION

	2000
Total Population	65,479
Change in Population 1990-2000	66.8%
% Foreign Born	21.8%
Average Household Size	2.56

RACE & ETHNICITY

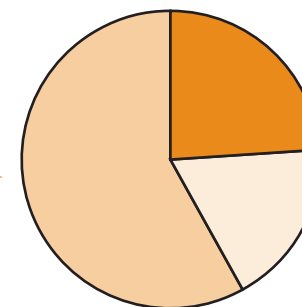
	2000	Change 1990-2000
White	49,029	35.5%
African American	1,343	265.9%
Hispanic	9,247	555.8%
Asian – Pacific Islander	4,950	298.6%
Other	55	

INCOME

	2000	Change 1990-2000
Median Household Income	\$63,321	-2.9%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	3,100	221.9%

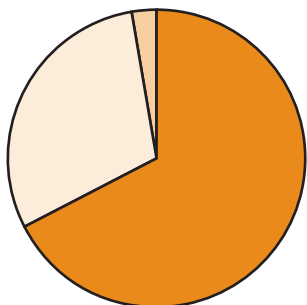
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,079	108.3%
Moderate Income Households (80-120%)	4,564	71.3%
Upper Income Households (>120%)	14,742	54.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	26,223	65.4%
Owner Occupied	17,674	68.0%
Renter Occupied	7,844	69.2%
Vacant	705	1.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,409
2-3 Bedrooms	16,294
4+ Bedrooms	5,514

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	3,553	
Rental Vacancy Rate	4.5%	-2.8%
Median Gross Rent	\$884	-0.8%*
Median Home Value	\$183,400	-8.3%*
Project Based Section 8 Units		227
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,974	26.0%
Extreme Cost Burdened Renters (paying >50%)	1,098	14.4%
Cost Burdened Owner Occupants	2,200	15.8%
Overcrowded Households	1,451	5.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	33,857	
Change in Population 1990-2000	5.0%	
% Foreign Born	0.8%	
Average Household Size	2.37	

RACE & ETHNICITY

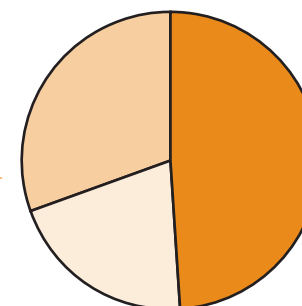
	2000	Change 1990-2000
White	32,088	0.8%
African American	857	3196.2%
Hispanic	445	129.4%
Asian – Pacific Islander	142	12.7%
Other	2	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,972	12.5%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,960	-32.9%

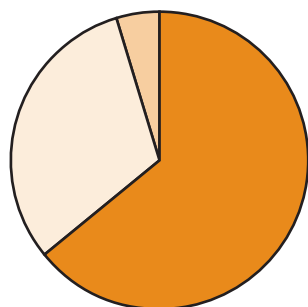
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,550	-3.0%
Moderate Income Households (80-120%)	2,746	9.4%
Upper Income Households (>120%)	4,082	5.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	14,038	1.9%
Owner Occupied	8,995	8.0%
Renter Occupied	4,385	-7.7%
Vacant	658	-5.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,006
2-3 Bedrooms	10,095
4+ Bedrooms	1,901

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	666	
Rental Vacancy Rate	5.4%	0.0%
Median Gross Rent	\$434	5.5%*
Median Home Value	\$76,100	40.6%*
Project Based Section 8 Units		712
Low Income Housing Tax Credit Units		141

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	952	23.2%
Extreme Cost Burdened Renters (paying >50%)	534	13.0%
Cost Burdened Owner Occupants	767	8.9%
Overcrowded Households	225	1.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

PEORIA

POPULATION

	2000
Total Population	112,936
Change in Population 1990-2000	-0.5%
% Foreign Born	4.4%
Average Household Size	2.38

RACE & ETHNICITY

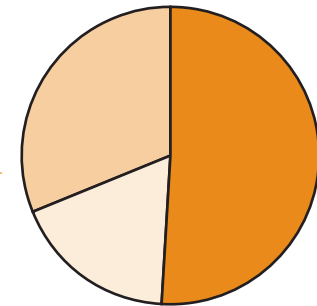
	2000	Change 1990-2000
White	77,138	-10.2%
African American	27,783	17.9%
Hispanic	2,839	56.6%
Asian – Pacific Islander	2,634	40.2%
Other	230	

INCOME

	2000	Change 1990-2000
Median Household Income	\$36,397	4.2%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	20,220	-1.4%

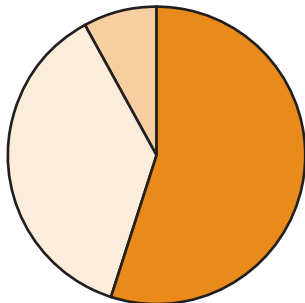
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	22,974	3.3%
Moderate Income Households (80-120%)	8,065	2.6%
Upper Income Households (>120%)	14,055	-4.9%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	49,125	1.8%
Owner Occupied	26,996	6.2%
Renter Occupied	18,203	-6.9%
Vacant	3,926	19.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	8,611
2-3 Bedrooms	32,401
4+ Bedrooms	8,030

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	3,458	
Rental Vacancy Rate	10.3%	3.0%
Median Gross Rent	\$496	2.8%*
Median Home Value	\$84,000	28.7%*
Project Based Section 8 Units	2,255	
Low Income Housing Tax Credit Units	629	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	5,621	33.2%
Extreme Cost Burdened Renters (paying >50%)	3,568	21.1%
Cost Burdened Owner Occupants	2,970	12.1%
Overcrowded Households	1,113	2.5%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	11,864	
Change in Population 1990-2000	3.8%	
% Foreign Born	2.3%	
Average Household Size	2.39	

RACE & ETHNICITY

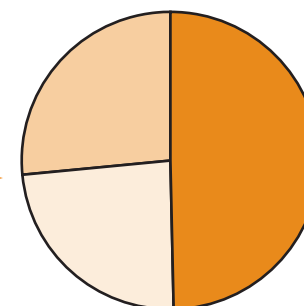
	2000	Change 1990-2000
White	9,905	6.1%
African American	1,278	-19.1%
Hispanic	519	21.5%
Asian – Pacific Islander	49	6.5%
Other	2	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,593	4.8%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,162	6.8%

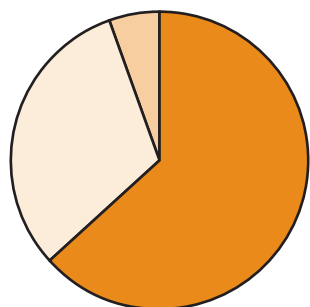
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,063	13.3%
Moderate Income Households (80-120%)	990	24.2%
Upper Income Households (>120%)	1,102	-4.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	4,379	11.4%
Owner Occupied	2,769	14.5%
Renter Occupied	1,370	1.8%
Vacant	240	43.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	671
2-3 Bedrooms	3,250
4+ Bedrooms	460

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	477	
Rental Vacancy Rate	8.0%	3.9%
Median Gross Rent	\$451	-5.2%*
Median Home Value	\$71,700	13.8%*
Project Based Section 8 Units	127	
Low Income Housing Tax Credit Units	24	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	323	25.2%
Extreme Cost Burdened Renters (paying >50%)	182	14.2%
Cost Burdened Owner Occupants	228	9.8%
Overcrowded Households	118	2.8%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

QUINCY

POPULATION

	2000
Total Population	40,366
Change in Population 1990-2000	1.7%
% Foreign Born	1.0%
Average Household Size	2.3

RACE & ETHNICITY

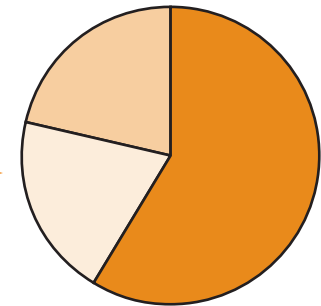
	2000	Change 1990-2000
White	37,332	-0.6%
African American	1,862	14.4%
Hispanic	381	120.2%
Asian – Pacific Islander	218	9.0%
Other	42	

INCOME

	2000	Change 1990-2000
Median Household Income	\$30,956	8.3%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	4,615	-18.2%

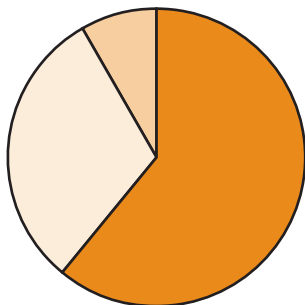
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	9,660	2.3%
Moderate Income Households (80-120%)	3,288	7.7%
Upper Income Households (>120%)	3,521	-1.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	18,043	2.9%
Owner Occupied	10,992	6.6%
Renter Occupied	5,554	-3.9%
Vacant	1,497	3.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,971
2-3 Bedrooms	12,291
4+ Bedrooms	2,733

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,207	
Rental Vacancy Rate	9.9%	0.0%
Median Gross Rent	\$410	10.9%*
Median Home Value	\$68,900	23.6%*
Project Based Section 8 Units		184
Low Income Housing Tax Credit Units		48

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,388	26.2%
Extreme Cost Burdened Renters (paying >50%)	795	15.0%
Cost Burdened Owner Occupants	852	8.8%
Overcrowded Households	197	1.2%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	150,115
Change in Population 1990-2000	7.7%
% Foreign Born	8.7%
Average Household Size	2.46

RACE & ETHNICITY

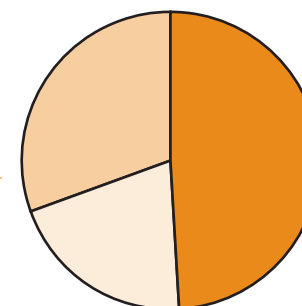
	2000	Change 1990-2000
White	102,678	-7.0%
African American	25,822	24.9%
Hispanic	15,278	161.6%
Asian – Pacific Islander	3,301	57.6%
Other	171	

INCOME

	2000	Change 1990-2000
Median Household Income	\$37,667	-0.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	20,351	12.3%

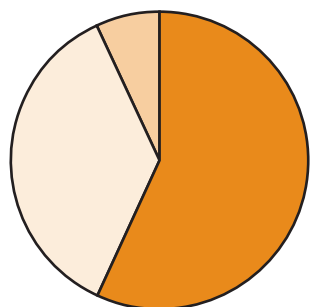
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	29,004	15.8%
Moderate Income Households (80-120%)	12,047	5.0%
Upper Income Households (>120%)	18,063	-1.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	63,570	9.3%
Owner Occupied	36,144	10.5%
Renter Occupied	23,014	3.9%
Vacant	4,412	33.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	10,317
2-3 Bedrooms	44,182
4+ Bedrooms	9,108

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	5,828	
Rental Vacancy Rate	8.4%	2.1%
Median Gross Rent	\$498	1.3%*
Median Home Value	\$79,400	6.6%*
Project Based Section 8 Units	1,227	
Low Income Housing Tax Credit Units	622	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	6,318	29.6%
Extreme Cost Burdened Renters (paying >50%)	3,819	17.9%
Cost Burdened Owner Occupants	4,274	13.4%
Overcrowded Households	2,186	3.7%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

ROCK ISLAND

POPULATION

	2000
Total Population	39,684
Change in Population 1990-2000	-2.1%
% Foreign Born	3.2%
Average Household Size	2.31

RACE & ETHNICITY

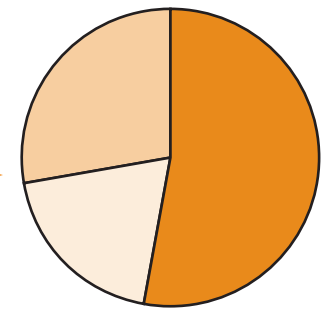
	2000	Change 1990-2000
White	29,485	-7.3%
African American	6,741	-2.0%
Hispanic	2,341	52.9%
Asian – Pacific Islander	307	33.5%
Other	53	

INCOME

	2000	Change 1990-2000
Median Household Income	\$34,729	7.4%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	5,423	-26.8%

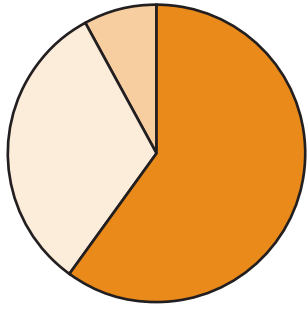
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,524	0.2%
Moderate Income Households (80-120%)	3,123	-2.5%
Upper Income Households (>120%)	4,475	2.0%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	17,542	-2.0%
Owner Occupied	10,519	4.4%
Renter Occupied	5,629	-8.7%
Vacant	1,394	-16.1%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	3,138
2-3 Bedrooms	11,983
4+ Bedrooms	2,386

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	325	
Rental Vacancy Rate	9.8%	-1.0%
Median Gross Rent	\$437	4.2%*
Median Home Value	\$69,800	20.6%*
Project Based Section 8 Units	744	
Low Income Housing Tax Credit Units	24	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,634	30.9%
Extreme Cost Burdened Renters (paying >50%)	942	17.8%
Cost Burdened Owner Occupants	1,096	11.6%
Overcrowded Households	335	2.1%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000
Total Population	75,386
Change in Population 1990-2000	9.9%
% Foreign Born	18.9%
Average Household Size	2.36

RACE & ETHNICITY

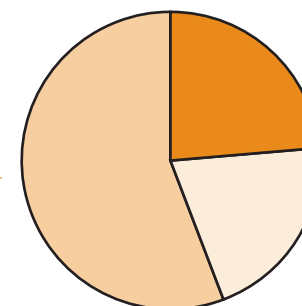
	2000	Change 1990-2000
White	56,953	-6.4%
African American	2,479	71.3%
Hispanic	3,988	118.0%
Asian – Pacific Islander	10,703	143.4%
Other	97	

INCOME

	2000	Change 1990-2000
Median Household Income	\$60,941	-3.3%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	2,209	21.0%

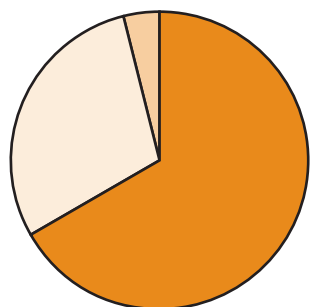
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	7,469	45.6%
Moderate Income Households (80-120%)	6,489	25.7%
Upper Income Households (>120%)	17,627	2.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	33,093	12.2%
Owner Occupied	22,061	22.7%
Renter Occupied	9,738	1.3%
Vacant	1,294	-32.3%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	6,378
2-3 Bedrooms	21,269
4+ Bedrooms	5,426

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	5,258	
Rental Vacancy Rate	6.8%	-4.4%
Median Gross Rent	\$981	-0.9%*
Median Home Value	\$161,500	-9.0%*
Project Based Section 8 Units		324
Low Income Housing Tax Credit Units		96

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	2,259	24.1%
Extreme Cost Burdened Renters (paying >50%)	1,317	14.0%
Cost Burdened Owner Occupants	2,557	15.0%
Overcrowded Households	1,038	3.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

SKOKIE

POPULATION

	2000	
Total Population	63,348	
Change in Population 1990-2000	6.6%	
% Foreign Born	37.0%	
Average Household Size	2.68	

RACE & ETHNICITY

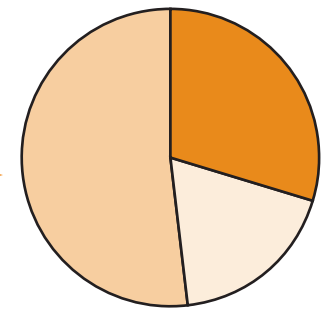
	2000	Change 1990-2000
White	41,549	-10.8%
African American	2,798	124.4%
Hispanic	3,620	47.3%
Asian – Pacific Islander	13,440	48.1%
Other	119	

INCOME

	2000	Change 1990-2000
Median Household Income	\$57,375	1.3%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	3,380	48.6%

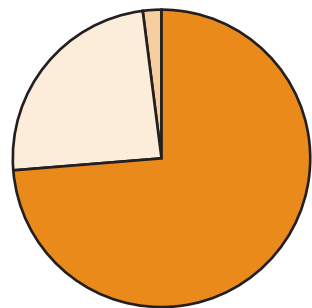
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	6,890	15.6%
Moderate Income Households (80-120%)	4,281	1.2%
Upper Income Households (>120%)	12,037	-4.2%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	23,702	2.3%
Owner Occupied	17,472	2.2%
Renter Occupied	5,751	2.5%
Vacant	479	3.7%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,720
2-3 Bedrooms	17,577
4+ Bedrooms	3,390

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	632	
Rental Vacancy Rate	1.9%	-0.2%
Median Gross Rent	\$800	-7.4%*
Median Home Value	\$209,700	5.2%*
Project Based Section 8 Units	247	
Low Income Housing Tax Credit Units	0	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,574	28.5%
Extreme Cost Burdened Renters (paying >50%)	920	16.6%
Cost Burdened Owner Occupants	2,709	19.7%
Overcrowded Households	1,265	5.5%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	111,454	
Change in Population 1990-2000	5.9%	
% Foreign Born	2.3%	
Average Household Size	2.24	

RACE & ETHNICITY

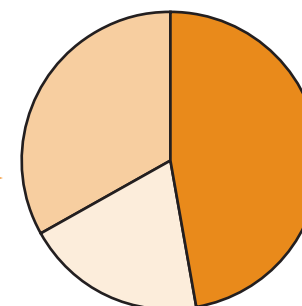
	2000	Change 1990-2000
White	89,510	0.1%
African American	17,007	24.8%
Hispanic	1,337	53.7%
Asian – Pacific Islander	1,642	61.6%
Other	204	

INCOME

	2000	Change 1990-2000
Median Household Income	\$39,388	5.0%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	12,847	-1.7%

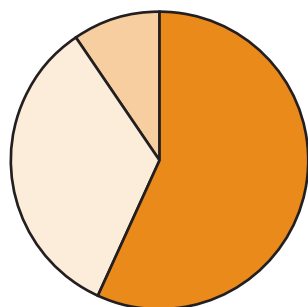
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	23,018	11.3%
Moderate Income Households (80-120%)	9,577	4.5%
Upper Income Households (>120%)	16,158	7.4%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	53,733	10.7%
Owner Occupied	30,524	16.2%
Renter Occupied	18,097	-3.5%
Vacant	5,112	44.9%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	8,805
2-3 Bedrooms	37,941
4+ Bedrooms	7,141

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	8,937	
Rental Vacancy Rate	11.0%	2.3%
Median Gross Rent	\$499	-1.7%*
Median Home Value	\$84,300	7.9%*
Project Based Section 8 Units		850
Low Income Housing Tax Credit Units		792

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	4,852	28.1%
Extreme Cost Burdened Renters (paying >50%)	2,854	16.6%
Cost Burdened Owner Occupants	2,786	10.5%
Overcrowded Households	885	1.8%

Households paying >35% of income for housing

* inflation adjusted
** See Appendix for sample definitions

TINLEY PARK

POPULATION

	2000
Total Population	48,401
Change in Population 1990-2000	30.4%
% Foreign Born	5.8%
Average Household Size	2.73

RACE & ETHNICITY

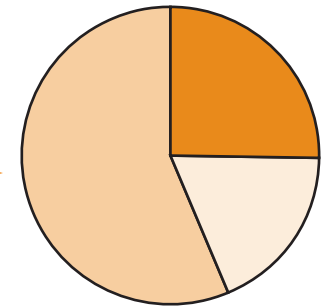
	2000	Change 1990-2000
White	43,787	25.0%
African American	923	53.6%
Hispanic	1,998	111.7%
Asian – Pacific Islander	1,151	127.0%
Other	41	

INCOME

	2000	Change 1990-2000
Median Household Income	\$61,648	6.5%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,207	37.0%

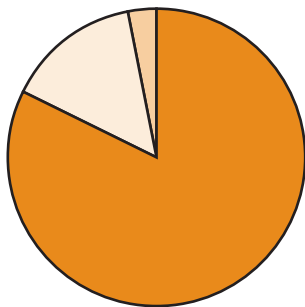
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	4,417	42.1%
Moderate Income Households (80-120%)	3,219	44.0%
Upper Income Households (>120%)	9,860	36.8%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	18,037	36.4%
Owner Occupied	14,841	48.2%
Renter Occupied	2,637	-1.0%
Vacant	559	2.8%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,067
2-3 Bedrooms	13,882
4+ Bedrooms	3,089

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	5,522	
Rental Vacancy Rate	3.4%	-4.9%
Median Gross Rent	\$709	-5.5%*
Median Home Value	\$160,900	3.5%*
Project Based Section 8 Units		106
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	665	25.6%
Extreme Cost Burdened Renters (paying >50%)	352	13.6%
Cost Burdened Owner Occupants	1,670	13.9%
Overcrowded Households	266	1.5%

Households paying >35% of income for housing

* inflation adjusted
** See Appendix for sample definitions

POPULATION

	2000	
Total Population	36,395	
Change in Population 1990-2000	0.1%	
% Foreign Born	15.7%	
Average Household Size	2.14	

RACE & ETHNICITY

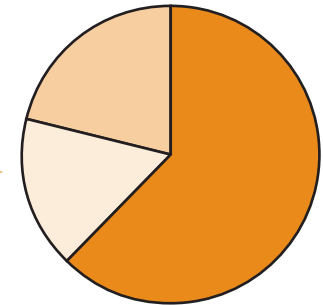
	2000	Change 1990-2000
White	23,811	-11.6%
African American	5,181	26.4%
Hispanic	1,288	28.9%
Asian – Pacific Islander	5,179	23.2%
Other	109	

INCOME

	2000	Change 1990-2000
Median Household Income	\$27,819	-4.4%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	8,306	31.8%

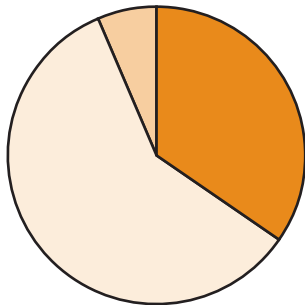
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	8,877	16.4%
Moderate Income Households (80-120%)	2,358	2.9%
Upper Income Households (>120%)	3,012	-9.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	15,311	9.3%
Owner Occupied	5,295	1.5%
Renter Occupied	9,032	13.0%
Vacant	984	23.6%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	4,361
2-3 Bedrooms	8,880
4+ Bedrooms	2,002

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	2,382	
Rental Vacancy Rate	7.3%	1.8%
Median Gross Rent	\$537	-3.0%*
Median Home Value	\$89,500	-4.0%*
Project Based Section 8 Units		359
Low Income Housing Tax Credit Units		200

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	4,036	47.3%
Extreme Cost Burdened Renters (paying >50%)	2,718	31.9%
Cost Burdened Owner Occupants	451	9.6%
Overcrowded Households	585	4.1%

Households paying >35% of income for housing

* inflation adjusted
** See Appendix for sample definitions

WAUKEGAN

POPULATION

	2000	
Total Population	87,901	
Change in Population 1990-2000	26.7%	
% Foreign Born	30.2%	
Average Household Size	3.09	

RACE & ETHNICITY

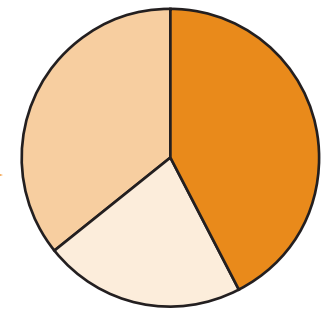
	2000	Change 1990-2000
White	27,186	-27.5%
African American	16,354	23.9%
Hispanic	39,396	139.6%
Asian – Pacific Islander	3,129	60.1%
Other	398	

INCOME

	2000	Change 1990-2000
Median Household Income	\$42,335	0.9%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	12,058	88.3%

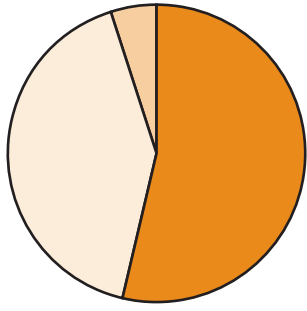
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	11,731	20.4%
Moderate Income Households (80-120%)	6,049	5.3%
Upper Income Households (>120%)	9,896	8.6%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	29,243	13.3%
Owner Occupied	15,697	19.4%
Renter Occupied	12,090	6.0%
Vacant	1,456	16.0%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	6,753
2-3 Bedrooms	18,214
4+ Bedrooms	4,282

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	3,813	
Rental Vacancy Rate	6.0%	0.1%
Median Gross Rent	\$647	-1.5%*
Median Home Value	\$118,700	23.0%*
Project Based Section 8 Units	1,064	
Low Income Housing Tax Credit Units	748	

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	3,423	29.8%
Extreme Cost Burdened Renters (paying >50%)	1,879	16.3%
Cost Burdened Owner Occupants	2,904	20.7%
Overcrowded Households	3,950	14.2%

Households paying >35% of income for housing

* inflation adjusted
** See Appendix for sample definitions

POPULATION

	2000
Total Population	55,416
Change in Population 1990-2000	7.7%
% Foreign Born	9.5%
Average Household Size	2.64

RACE & ETHNICITY

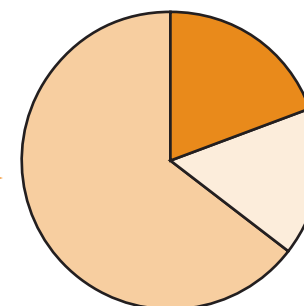
	2000	Change 1990-2000
White	48,494	2.9%
African American	1,525	18.7%
Hispanic	2,023	92.5%
Asian – Pacific Islander	2,691	39.9%
Other	45	

INCOME

	2000	Change 1990-2000
Median Household Income	\$73,385	4.9%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,847	-25.9%

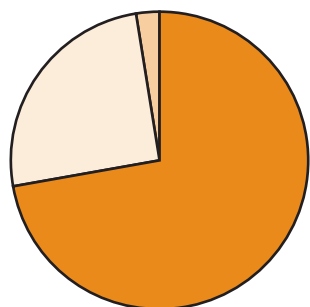
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	3,752	16.6%
Moderate Income Households (80-120%)	3,131	16.0%
Upper Income Households (>120%)	12,545	5.1%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	19,881	6.7%
Owner Occupied	14,355	8.4%
Renter Occupied	5,022	11.0%
Vacant	504	-41.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	2,766
2-3 Bedrooms	10,752
4+ Bedrooms	6,382

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	2,190	
Rental Vacancy Rate	3.8%	-5.4%
Median Gross Rent	\$892	3.0%*
Median Home Value	\$211,200	6.1%*
Project Based Section 8 Units		184
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	1,141	23.3%
Extreme Cost Burdened Renters (paying >50%)	678	13.9%
Cost Burdened Owner Occupants	1,661	13.1%
Overcrowded Households	444	2.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

WOODSTOCK

POPULATION

	2000
Total Population	20,151
Change in Population 1990-2000	40.4%
% Foreign Born	16.9%
Average Household Size	2.68

RACE & ETHNICITY

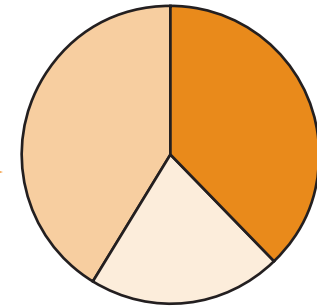
	2000	Change 1990-2000
White	15,511	19.7%
African American	195	254.5%
Hispanic	3,830	243.8%
Asian – Pacific Islander	400	119.8%
Other	20	

INCOME

	2000	Change 1990-2000
Median Household Income	\$47,871	13.6%*
Statewide Median	\$46,590	7.8%*
Persons in Poverty	1,431	56.9%

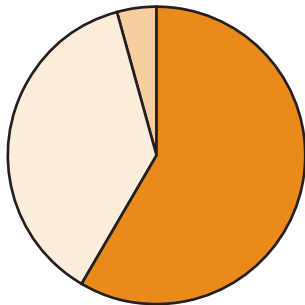
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	2,780	30.7%
Moderate Income Households (80-120%)	1,548	28.1%
Upper Income Households (>120%)	3,041	46.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	7,599	37.1%
Owner Occupied	4,438	46.1%
Renter Occupied	2,835	21.6%
Vacant	326	89.5%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	1,561
2-3 Bedrooms	4,843
4+ Bedrooms	1,220

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	1,963	
Rental Vacancy Rate	4.4%	1.1%
Median Gross Rent	\$699	4.5%*
Median Home Value	\$144,100	15.9%*
Project Based Section 8 Units		401
Low Income Housing Tax Credit Units		0

AFFORDABILITY AND HOUSING STRESS

	2000	% of Sample**
Cost Burdened Renters	841	31.4%
Extreme Cost Burdened Renters (paying >50%)	427	15.9%
Cost Burdened Owner Occupants	727	18.6%
Overcrowded Households	530	7.3%

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

POPULATION

	2000	
Total Population	12,419,293	
Change in Population 1990-2000		8.6%
% Foreign Born		12.3%
Average Household Size		2.63

RACE & ETHNICITY

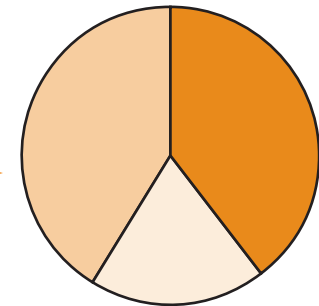
	2000	Change 1990-2000
White	8,424,140	-1.5%
African American	1,856,152	10.9%
Hispanic	1,530,262	69.2%
Asian – Pacific Islander	423,032	53.5%
Other	185,707	

INCOME

	2000	Change 1990-2000
Median Household Income	\$46,590	7.8%*
Persons in Poverty	1,291,958	-2.6%

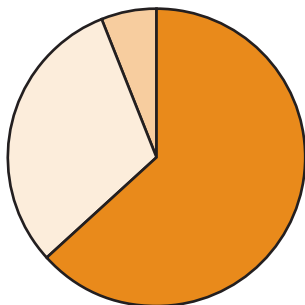
INCOME DISTRIBUTION as a % of State Median Income

Low Income Households (<80%)	1,817,024	9.2%
Moderate Income Households (80-120%)	882,236	7.6%
High Income Households (>120%)	1,893,480	10.5%



HOUSING UNITS

	2000	Change 1990-2000
Total Housing Units	4,885,615	8.4%
Owner Occupied	3,088,884	14.4%
Renter Occupied	1,502,895	0.0%
Vacant	293,836	-3.4%



BEDROOMS PER UNIT

	2000
0-1 Bedroom	785,762
2-3 bedrooms	335,632
4+ bedrooms	849,909

HOUSING MARKET

	2000	Change 1990-2000
Housing Units Built Since 1990	12.4%	
Rental Vacancy Rate	6.2%	-1.8%
Median Gross Rent	\$605	1.5%
Median Home Value	\$127,800	19.1%
Project Based Section 8 Units	69,089	
Low Income Housing Tax Credit Units	29,119	

AFFORDABILITY AND HOUSING STRESS

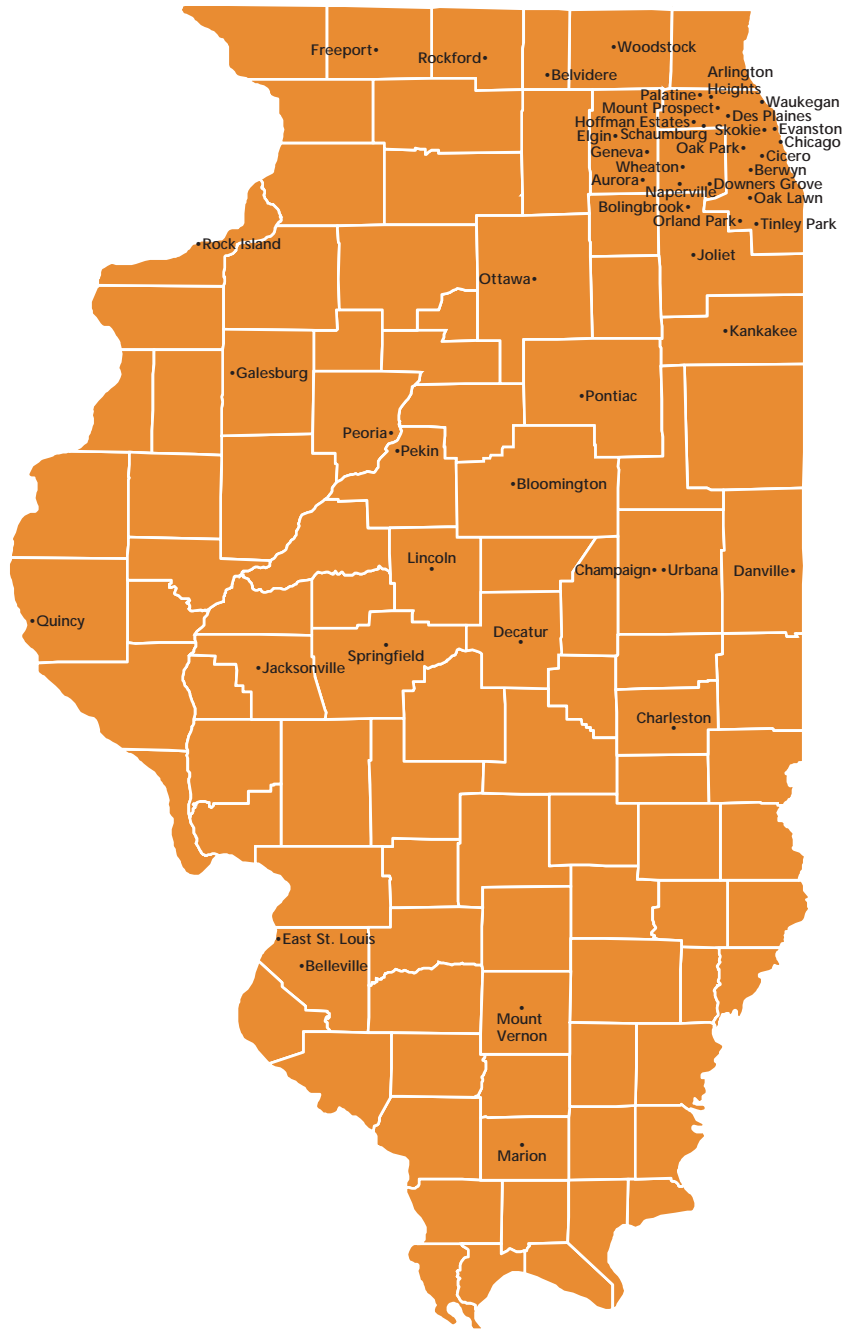
	2000	% of Sample**
Cost Burdened Renters	420,404	28.3%
Extreme Cost Burdened Renters (paying >50%)	257,535	18.5%
Cost Burdened Owner Occupants	374,844	15.3%
Overcrowded Households	222,355	4.8%
Lead Exposed Children (2001)		7.3% of children tested

Households paying >35% of income for housing

* inflation adjusted

** See Appendix for sample definitions

ILLINOIS MUNICIPALITY LOCATIONS



PUBLIC HOUSING TABLES

PUBLIC HOUSING DATA BY PUBLIC HOUSING AUTHORITY

Source: Heartland Alliance for Human Needs & Human Rights Not Even a Place In Line: Public Housing & Housing Choice Voucher Capacity and Waiting Lists in Illinois, October, 2003

Housing Authority	Total Number of Public Housing Units	Public Housing Waiting List (Number of Households)	Public Housing Waiting List Status	Total Number of Housing Choice Vouchers	Housing Choice Voucher Waiting List (Number of Households)	Housing Choice Voucher Waiting List Status	Year Waiting List Data Was Reported
Adams County	126	80	Open				2000
Alexander County	479	42	Open				2002
Alton Illinois	320	144	Open				2003
Aurora Illinois	650	335	Open	800	1,291	Open	2003
Bloomington Illinois	621	44	Closed	430	276	Closed	2002
Bond County	154	42	Open				2000
Boone County				238	85	Open	2001
Brown County	62	0	Open				2000
Bureau County	252	28	Open	71	99	Open	2003
Calhoun County	43	2	Open				2000
Carroll County	89	24	Open				2000
Cass County	50	28	Open				2000
Champaign County	592	14	Open	1,139	161	Closed	2002
Chicago Illinois	31,536	55,909	Closed	34,070	23,294	Closed	2003
Christian County	383	10	Open	52	5	Closed	2002
Cicero Illinois				230	124	Closed	2000
Clark County*	83	2	Open	30	2	Open	2000
Clay County	187	19	Open				2002
Coles County	178	63	Open				2000
Cook County*	2,176	7280	Closed	11,544	7,280	Closed	2003
Cumberland County	92	4	Open	15	1	Open	2000
Danville Illinois	527	184	Open	620	299	Closed	2003
Decatur Illinois	875	255	Closed	1,146	233	Closed	2003
Dekalb Illinois*	279	351	Open	539	351	Open	2003
Dewitt County	295	5	Open				2000
DuPage County				2,537	3,895	Open	2002
East Peoria Illinois				195	98	Closed	2000
East St. Louis Illinois	2,225	1,178	Open	555	Not Available	Not Available	2003
Edgar County	200	25	Open	75	0	Closed	2000
Edwards County	53	4	Open				2000
Effingham County	103	6	Open				2000
Elgin Illinois	255	456	Open	913	470	Closed	2003
Ford County	60	16	Open	75	12	Open	2000
Franklin County*	682	91	Open	65	91	Open	2003
Freeport Illinois	441	89	Open	62	42	Closed	2003
Fulton County	283	11	Open	260	32	Open	2003
Gallatin County	97	0	Open				2000
Granite City Illinois	651	12	Open				2003
Greene County	201	23	Open				2000

* Combined waiting list for Public Housing and Housing Vouchers

Housing Authority	Total Number of Public Housing Units	Public Housing Waiting List (Number of Households)	Public Housing Waiting List Status	Total Number of Housing Choice Vouchers	Housing Choice Voucher Waiting List (Number of Households)	Housing Choice Voucher Waiting List Status	Year Waiting List Data Was Reported
Grundy County	95	28	Open				2000
Hamilton County	84	15	Open				2000
Hancock County	30	10	Open				2000
Hardin County	146	0	Open				2000
Henderson County				58	0	Open	2002
Henry County*	454	64	Open	176	64	Open	2003
Jackson County	826	685	Open	557	1,200	Not Available	2003
Jefferson County	348	44	Open	99	42	Not Available	2003
Jersey County	146	40	Open	195	40	Open	2000
JoDaviess County	110	24	Open	41	24	Open	2000
Johnson County	77	0	Open				2000
Joliet Illinois	1,099	789	Closed	1,039	683	Closed	2003
Kankakee Illinois	315	148	Closed	708	570	Closed	2001
Kendall County				160	258	Closed	2000
Knox County*	429	498	Open	280	498	Open	2003
Lake County	619	3,794	Open	2,392	3,824	Not Available	2003
LaSalle County	925	340	Open	536	271	Open	2003
Lawrence County	171	0	Open				2000
Lee County	215	60	Open	42	335	Open	2000
Livingston County	236	31	Open	73	27	Open	2000
Logan County	192	60	Open	62	96	Open	2000
Macoupin County	362	580	Open				2002
Madison County	825	1,665	Open	916	1,610	Closed	2003
Marion City Illinois	328	84	Open	120	101	Open	2003
Marion County*	445	415	Open	277	415	Open	2003
Mason County	50	10	Open	150	10	Open	2000
Massac County	233	27	Open				2000
Maywood Illinois				448	450	Closed	2003
McDonough County*	279	277	Open	125	277	Open	2003
McHenry County	23	40	Open	867	1,446	Open	2003
McLean County				22	387	Closed	2000
Menard County	237	40	Open	83	31	Open	2000
Mercer County	60	5	Open	35	Not Available	Not Available	2000
Moline Illinois	486	76	Open	234	331	Closed	2003
Montgomery Illinois	255	11	Open	89	20	Open	2002
Morgan County	415	16	Open	154	115	Open	2003
Mount Vernon Illinois				64	Not Available	Not Available	Not Available
North Chicago Illinois	148	20	Open	471	486	Closed	2001
Oak Park Illinois	198	293	Open	427	1,218	Closed	2003

* Combined waiting list for Public Housing and Housing Vouchers

Housing Authority	Total Number of Public Housing Units	Public Housing Waiting List (Number of Households)	Public Housing Waiting List Status	Total Number of Housing Choice Vouchers	Housing Choice Voucher Waiting List (Number of Households)	Housing Choice Voucher Waiting List Status	Year Waiting List Data Was Reported
Ogle County	130	27	Open	141	42	Open	2000
Park Forest Illinois				177	227	Closed	2000
Pekin Illinois	196	229	Open				2000
Peoria Illinois	1,849	231	Open	1,729	496	Closed	2003
Perry County	365	15	Open				2003
Platt County	60	Not Available	Not Available				Not Available
Pike County	234	22	Open				2000
Pope County	126	Not Available	Not Available				Not Available
Pulaski County	134	53	Open				2000
Quincy Illinois	411	71	Open	90	77	Open	2003
Randolph County	215	36	Open	50	33	Open	2000
Richland County	75	41	Open	80	46	Open	2000
Rockford Illinois	2,004	481	Open	1,623	1,259	Closed	2002
Rock Island City Illinois	550	169	Open	167	131	Open	2002
Rock Island County (GMAHA)	516	26	Open	337	270	Closed	2003
Saline County	505	27	Not Available	128	94	Open	2003
Scott County	105	32	Open				2000
Shelby County*	132	11	Open	30	11	Open	2000
Springfield Illinois	913	131	Open	1,898	134	Open	2001
St. Clair County	1,016	1,999	Open	1,909	3,207	Open	2001
Union County	346	36	Open				2003
Vermillion County	212	94	Open	108	191	Closed	2000
Wabash County	156	12	Open				2000
Warren County	275	27	Open	100	19	Open	2003
Waukegan Illinois	447	296	Closed	594	193	Open	2002
Wayne County*	234	46	Open	70	46	Open	2000
White County	115	13	Open				2000
Whiteside County	264	79	Open	285	321	Closed	2003
Williamson County	725	61	Open	163	40	Closed	2002
Winnebago County	310	300	Open	323	1,099	Closed	2003
Woodford County*	64	67	Open	240	67	Open	2000
Illinois Total	68,845	77,041		76,803	56,417		

* Combined waiting list for Public Housing and Housing Vouchers

Chicago and Illinois shared a decade of growth in the 1990s. Yet in many communities, rising incomes exerted a pull on housing costs, and rising housing costs bring a host of associated issues, from displacement of low income households, to overcrowding, to excessive housing cost burdens for renters and, increasingly, for homeowners. Large portions of Chicago and Illinois appear virtually untouched by the boom economy. These areas continued to lose population and housing stock through the 1990s, and yet are still unaffordable to many of the families who remain.

Affordable housing benefits all residents and institutions and is necessary for the success of any city, region or state. Yet growth alone does not ensure a stable and adequate affordable housing supply. Strong neighborhoods require supportive public policies to prevent displacement, promote preservation and encourage production of new affordable housing throughout whole cities and regions, in both rural and metropolitan areas of the state. If opportunity is to be available to the striving and not just the established, affordable housing, intentionally preserved and broadly distributed, must be a part of our plans.

In 2001, the Chicago Rehab Network (CRN) inaugurated Valuing Affordability, a multi-year campaign to create a social, political and economic climate that values affordable housing. The campaign identified public awareness, political

leadership and sound policy and resource proposals as the three keys to bringing affordable housing to the public agenda. In the months since that campaign was conceived, CRN has mobilized a combination of public awareness and political leadership to advance significant policy gains in four strategic areas – preserving neighborhoods, living rents, housing set-asides, and public education. These gains are summarized below. For additional information on specific policies or on how you can join our efforts to summon the leadership and public awareness to advance more sound policy, please visit our website at www.chicagorehab.org.

Preserving Neighborhoods: CRN advocates for long-term property tax reforms that prevent displacement of homeowners and renters, and other key activities that preserve the stock of expiring federally assisted housing. Successful proposals to preserve neighborhoods include innovative tax policy reforms to eliminate threats to the rental housing stock: reduction in Class 3, expansion of Class 9, and creation of Class S. The new Class S tax incentive alone has worked to preserve hundreds of Section 8 units at risk of market conversion since its introduction in 2002. Additionally, tax reforms have been passed in Cook County that benefit moderate income homeowners. The leadership of the Cook County Commissioner and the Assessor's office joined by community leaders demonstrates effective policies can be established for affordable housing.

CRN is currently working towards a property tax exemption for nonprofit owned multi-family rental housing. All nonprofit owned affordable housing would be exempt from property taxes so long as it continues to be affordable and the income from the property is used to benefit the property for operating expenses or rental subsidy.

Affordable housing is a valuable community asset that is usually created through substantial public investment of both time and money. In particular, there are tens of thousands of units subsidized through project-based Section 8, Low Income Housing Tax Credits (LIHTC) and other financing and subsidy programs. CRN maintains a tracking system of at-risk properties in Illinois that is available to community development stakeholders and decision makers. Information will be shared and partnerships created to minimize the number of affordable rental units lost due to an owner's decision to opt out of the program, and to encourage sale of buildings to developers with a preservation mission.

In addition, CRN advocates amendment of the Illinois Federally Subsidized Housing Preservation Act to give tenant associations or their representatives the right to purchase their housing when an owner opts-out of their extended use contracts. And we continue to advocate for a preservation policy that would improve the enhanced voucher for displaced tenants, and federal exit tax relief.

In the case of troubled projects, CRN also provides direct technical assistance. Most recently we have been working with the tenants of Evergreen Terrace in Joliet. The owner of this Section 8 property intended to renew the contract and maintain affordability but has been obstructed by the area's political leadership, which would like to see new market rate development at that site.

Living Rents: CRN has long advocated for long term subsidy strategies that enable the creation of housing units for those who need it most. Our Present Realities, Future Prospects documented the underwriting weaknesses in the Low Income Housing Tax Credit portfolio and the inability of this program to serve people under 30 percent of the area median income. We closely monitor and periodically evaluate the use of existing city and state public resources to identify policy and resource barriers.

This year's resolution by the city of Chicago to endorse the National Housing Trust Fund Act is one potential solution that would bring significant dollars to serve lower income households in Chicago. Additionally, our Affordable Chicago report recommends new resources, such as a dedicated revenue stream based on the transfer tax, that could provide deeper rental subsidies for affordable housing development. Another recommendation, a housing set aside, would provide new affordable for sale housing for those earning over 60 percent of the median income,

thus freeing up public dollars to be targeted to those at the lower end of the income spectrum.

Housing Set Asides: Currently 91 municipalities across the country successfully employ housing set aside policies to ensure that affordable housing is not left out when the housing market booms. In late 2002, Alderman Toni Preckwinkle introduced an ordinance requiring that any housing development over 10 units in Chicago set aside 25 percent of those homes as affordable. Had such a policy been in place during the 1990s, it could have created 8,000 new affordable housing units, or roughly the same number of new units created by the Chicago Department of Housing in 10 years with \$2.5 billion in public subsidies.

A set-aside policy could tap the market to ensure a broad distribution of affordable housing in Chicago, and the proper cost offsets can ensure that developers are not overburdened. As public policy, inclusionary zoning is congruent with the current mixed income housing policy. Both require additional public investments and private sector involvement for a greater public good.

Public Awareness: Public awareness is an important support for sound policy, and CRN is often approached to provide materials and analysis to guide the work of advocates and public leaders alike.

In 2001, CRN's public education efforts took a new direction when we founded Housing Illinois, a coalition of 3 dozen developers, advocates,

government, faith and civic organizations with the express purpose of raising public awareness of the need for affordable housing. After building the coalition, we initiated a market research firm to study public perceptions of affordable housing in the six county metropolitan region. The results surprised us. Six in ten residents in the region think there is too little housing affordable for people of moderate or low incomes in their communities and, and two in three say they support building affordable housing in the area where they live.

Housing Illinois aims to build on these results to create a communications campaign. The campaign will develop a range of creative communications materials – such as ads, fact sheets, posters, brochures, stories – to target a very general audience as well as some specific segments. Housing Illinois will offer training to build the capacity of organizations to use communication tools to bolster support and overcome opposition to affordable housing.

The Affordable Housing Fact Book is itself an important tool for public awareness. Its purpose is to arm advocates, legislators and leaders from all areas with the facts they need to understand the housing needs of their communities. We are confident sound facts will inform the sound policies that will vouchsafe the affordability of our cities, regions, and the state of Illinois in the future.

Except where otherwise noted, data has been gathered from the US Census and other sources by the Nathalie Voorhees Center at University of Illinois at Chicago.

Vacant housing units include both vacant for rent and vacant for sale units. Rental Vacancy rate is the number of units vacant for rent as a portion of total rental units (both renter occupied and vacant for rent).

New construction permits and demolition permits were collected by the Voorhees Center from the Chicago Department of Buildings. Permits may affect more than one housing unit, and some construction or demolition activity may occur without permits. Thus changes in construction and demolition permits do not add up to match the change in total housing units as reported by the US Census.

Median income figures reflect incomes reported for the year previous to each decennial census (1989 for 1990, and 1999 for 2000)

Income Distribution Analysis:

For Chicago community areas and wards, income distribution is calculated relative to both the city of Chicago Median Income (\$38,625 for 2000, and \$26,301 for 1990) and the Area Median Income. The Area Median Income is calculated by the US Department of Housing and Urban Development each year by household size, and represents the six county metropolitan region. Fact sheets refer to area median income for a family of four (\$67,900 for 2000, and \$43,400 for 1990).

For municipalities and counties, income distribution is calculated relative to the state median income (\$46,590 for 2000, \$32,252 for 1990).

Low-income households are counted as those earning less than 80% of median income.

Moderate-income households are counted as those earning between 80 – 100% of median income.

High-income households are counted as those earning more than 120% of median income.

Poverty rate is calculated as the number of persons in poverty as a portion of the number of persons for whom poverty status has been determined by the US Census (not as a portion of the total population).

Cost burdened renters are calculated as the number of households paying more than 35% of their income for housing. Extreme cost burdened renters are calculated as the number of households paying more than 50% of their income for housing.

The percent of cost burdened renters is calculated as the number of households paying more than 35% of their income for housing, divided by the number of specified renter households for whom the US Census has calculated housing costs as a portion of income (not by the total number of renter occupied units).

Similarly, cost burdened owners are calculated as the number of households paying more than 35% of their income for housing costs – including mortgage, property tax, and insurance. The percent of cost burdened owners is the number of cost burdened

owners, divided by the number of specified owner households, for whom the US Census has calculated housing costs as a portion of income (not the total number of owner occupied units).

Overcrowded households are counted as those with more than one person per room (not per bedroom). Percent overcrowded households is calculated as the number of overcrowded households, divided by the number of households for which the US Census has reported persons per room.

Mortgage foreclosure data is taken from the National Training and Information Center's November 2002 Analysis presented at Chicago's Foreclosure Crisis Meeting on December 4, 2002.

Public Housing data is taken from Not Even a Place in Line: Public Housing & Housing Choice Voucher Capacity and Waiting Lists in Illinois, compiled by the Mid-America Institute on Poverty of Heartland Alliance for Human Needs & Human Rights, in October 2003.

Housing court case data was gathered from the Voorhees Center from the city of Chicago Department of Buildings.

Lead exposure data was gathered by the Voorhees Center from the Chicago Department of Public Health.

Chicago Rehab Network (CRN) is a citywide coalition of neighborhood based nonprofit housing organizations working to create and preserve affordable housing in Chicago and the region. Through research, publications, policy and advocacy, training and technical assistance, CRN advocates for affordable housing resources at the local, state and national levels.

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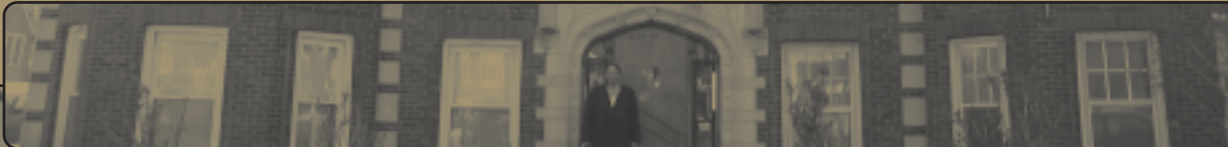
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