The Montrose Group, LLC

TRANSFORMING YOUR WORLD

JEFFERSON COUNTY, ILLINOIS RESIDENTIAL HOUSING MARKET ANALYSIS

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About the Montrose Group, LLC

The Montrose Group, LLC provides economic development planning, lobbying, marketing and public finance and incentive consulting services. The firm brings together some of the leading practitioners in economic development planning and strategy engaged in economic development planning at the state, local, and regional levels, and corporate site location. Together the team utilizes a Learn, Listen and Do approach to economic development planning that starts with fundamental economic development research to understand who a community or site is then listens to what the community wants the region or site to be and then develops a detailed action plan tied to local and outside funding sources centered on the business retention and attraction of high wage jobs and capital investment.

Nothing in this report should be considered legal advice as the Montrose Group LLC is not a law firm and does not provide legal advice. Competent legal counsel should be sought prior to relying on any strategy outlined in this report.

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Residential Housing Market Analysis Introduction

This study estimates the need for future residential development in Jefferson County, Illinois. The purpose of the study is to establish a unified vision for future housing developments in Jefferson County and establish a roadmap to complete this vision. The study focuses on the residential, economic, and demographic status of Jefferson County, and uses these findings to provide the highest and best use for the available land within the County.

The Jefferson County Development Partnership engaged The Montrose Group, LLC in April of 2023 to conduct a housing market analysis for the entirety of Jefferson County. Jefferson County is approximately 584 square miles, of which 571 square miles are land and the remaining 13 are water. The city of Mount Vernon is the county seat for Jefferson County. The County would like new residential developments throughout the county by attracting new private sector investment. The Montrose Group serves as an economic development advisor to support Jefferson County in promoting and attracting residential developers from across the Midwest.

Jefferson County, Illinois

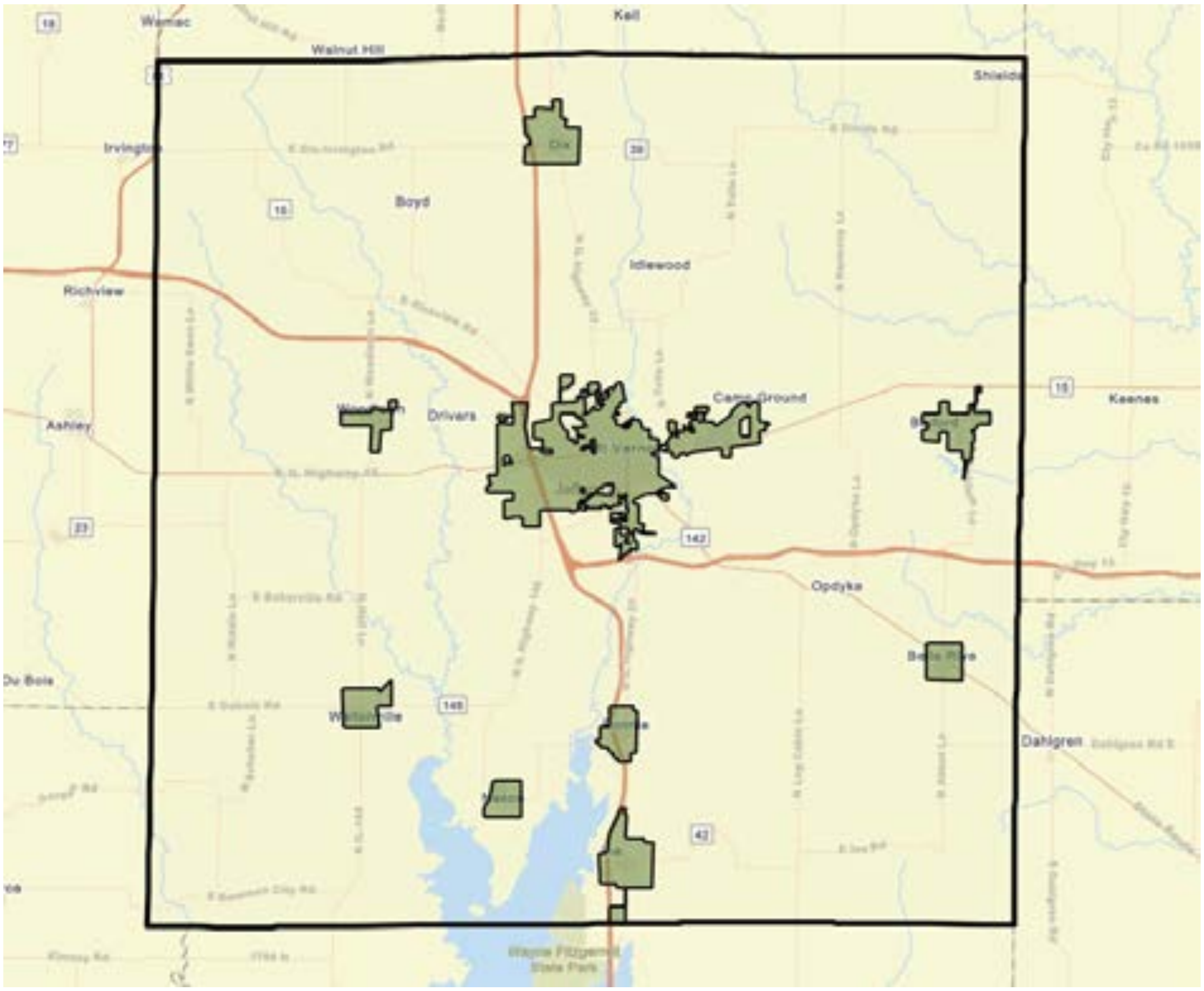
The Jefferson County housing analysis was developed through an extensive process involving data analysis, stakeholder engagement, and developer interviews. Development of the housing analysis took place during three phases provided by The Montrose Group, LLC known as the learn, listen, and do phases. Throughout these phases tactics such as detailed data analysis, community surveys, and stakeholder engagement sessions were used to provide the analysis in the study. The engagement between The Montrose Group, LLC and the leadership of the Jefferson County Development Corporation formed a steering committee at the inception of the planning process that was used to establish the goals and vision provided in the study.

Learn	Listen	Do
• Through research from primary economic and demographic data sources Montrose built out a profile of Jefferson County. • Phases 1-2 Learn Elements - Macroeconomic Analysis - Demographic Analysis - Development Site(s) Analysis	• Montrose listened to community, political and business leaders to understand what housing inventory and price points are most desirable to potential buyers. • Phase 3 Listen Elements - One-on-one key stakeholder briefing - Public Survey	• Utilizing the learn and listen phases, Montrose delivered a final Housing Market Analysis that recommends how Jefferson County should implement a residential housing development strategy. • Phase 4 Do Elements - Recommend Housing Inventory Needs. - Recommend Housing Inventory Types. - Recommend Housing Inventory Price Point

Executive Summary

Housing is an essential sector of the economy and makes up the largest component of an individual's wealth at almost a third of the total assets.[i] Quality housing must not only be reflected in the structural aspects of a home, but also in average prices. For individuals, the lower the price, the better. For communities, the higher the price the better as property values translate into tax base. However, adequate housing can also facilitate labor mobility within an economy and as communities grow, corresponding growth of residential housing options must also keep pace. When looking at quality of life strengths of a community, housing affordability and availability is key to ensuring that mobile talent considers your community as a viable place to live.

Jefferson County Municipalities



Source: ESRI Demographics

Demographic Analysis.

Jefferson County is located in the southern region of Illinois, approximately 60 miles from St. Louis. Jefferson County is renowned for its rural landscapes, idyllic small towns, and strong employment centers, making it a coveted location for Illinois residents. Within this county, the city of Mount Vernon stands as the county seat alongside the city of Nason and seven local villages. Jefferson County is served by four local school districts, ensuring educational opportunities for its residents. One of the county's significant advantages is its strategic position, being centrally located in southern Illinois Jefferson County has better accessibility to the rest of the state. Jefferson County also benefits from access to Interstate-57, and Interstate-64. These two highways provide access to all four cardinal directions from Mount Vernon, providing Jefferson County residents and businesses easy access. This highway plays a pivotal role in fostering economic growth and business development within the region. In terms of economic indicators, the county maintains a moderate household income, a similarly moderate rate of persons living in poverty, and a notably high rate of owner-occupied housing.

Economic Analysis.

There are five total industry sectors with a location quotient score over 1.00. Manufacturing has the highest location quotient score in Jefferson County, Illinois with a score of 2.92. This means that there are 2.92 times greater proportion of manufacturing industries in Jefferson County compared to the United States. The second highest location quotient score is transportation and warehousing with a score of 2.08, due to the abundance of highway infrastructure within the county. The third highest location quotient score is utilities with a score of 1.73. The fourth highest location quotient score is healthcare and social assistance with a score of 1.62. Finally, the fifth highest location quotient score is retail trade with a score of 1.32. In conclusion, the strength in the manufacturing and healthcare sectors are mutually reinforcing pillars of a county's prosperity. A thriving manufacturing sector generates economic growth and stability, while a strong healthcare sector ensures the well-being of the population and supports a productive workforce. Health care is also naturally resistant to economic downturns providing Jefferson County with a strong employment base as they grow. Together, these sectors contribute to a higher quality of life, increased global competitiveness, and a more resilient and prosperous nation.

Housing Analysis.

When analyzing the residential sales data in Jefferson County over the last seven years, it becomes evident that there has been a notable rise in housing unaffordability. This issue is not specific to Jefferson County, almost every area of the United States is experiencing this issue. The median list price of a home in Jefferson County has increased from $119,225 in 2017 to $184,300 in 2023, or an increase of 54.5%. The median household income in Jefferson County has increased from $46,109 to $58,839 or 27.6% over this same period. Overall, the cost of a home in Jefferson County has increased significantly while incomes have not kept up. This issue is creating a challenge across the county for citizens who are looking to buy a home. Many individuals and couples may choose to delay having children until they feel financially secure and have stable housing. High home prices can delay home ownership, which in turn may lead to delayed family formation. Some may postpone having children until they can afford a larger home to accommodate a growing family. The costs associated with purchasing and maintaining a home, coupled with high mortgage payments, property taxes, and insurance, can lead to increased financial stress. This can make it more challenging to afford the costs associated with raising children, including education, healthcare, and childcare.

Recommendations and Conclusions. The Montrose Group provides a set of guidance and strategies aimed at igniting the growth of residential development in Jefferson County and its municipalities. These recommendations are informed by the Montrose Group's comprehensive analysis of demographic and economic data, as well as insights gathered through interviews with developers and key stakeholders in Jefferson County. It is crucial to emphasize that a significant portion of these recommendations necessitate active involvement from various Jefferson County sectors, including the public, nonprofit, and private sectors. This collaborative effort encompasses the county, the city of Mount Vernon, local villages, the Greater Jefferson County Chamber of Commerce, economic development officials, local educational institutions, businesses, and financial establishments. The effective coordination and integration of these diverse stakeholders will play a pivotal role in successfully fortifying the housing market in Jefferson County.

Housing Study Conclusion.
Jefferson County faces challenges in attracting new housing due to its stagnating population, age of housing stock, and its rate of individuals that are over 65. Over the next decade Jefferson County should look to replace the 3,200 housing units that were built before 1949 representing roughly 19.2% of the total housing units of Jefferson County. In order to retain and attract all incomes and ages, there should be a mix of single-family homes and multi-family homes built. According to the National Association of Realtors, the current trend of multi-family homes to single family homes built throughout the US is 50/50. Jefferson County should strive to have 1,600 single family homes and 1,600 multi-family units built over the next decade. To keep pace with incomes in the County, the price points for new homes should be between $250,000 and $350,000 while the monthly rents on multi-family units should be between $875 and $2,500.

Jefferson County Housing Study Goal
• Jefferson County will attract new residential development above the levels experienced since 2010.
Jefferson County Housing Study Strategies
• Jefferson County should focus on attracting residential developers through the use of marketing and incentive packages.
• Jefferson County should focus on redeveloping the current housing stock to avoid further housing unit loss.
Jefferson County Housing Study Recomendations
• Protect Existing Housing Stock and Prevent It from Declining Through a Land Bank
• Create the Jefferson County Vacant Property Registry
• Use Tax Incriment Financing to Spur Development When Necessary
• Create a Marketing Campaign to Attract Residential Developers to Jefferson County
• Incentivize Residential Development

Demographic Analysis

A region's workforce is a critical measure of its economic success. The retirement of the Baby Boom generation and a lack of alignment between industry and both K-12 and higher education are creating widespread shortages in qualified workforce even in times of high unemployment. Regions that are successful with the retention of a high-quality workforce start with a strategy of targeting good jobs using initial upfront training and job-matching services and create support structures for workers such as childcare and transportation networks plus financial incentives for companies that take such an approach.[ii] An examination of a community's workforce includes a review of its size, unemployment rate, education level, occupations, and earnings levels. Demographic information is used to better understand the population of a region and to analyze the social, economic, and cultural trends that affect that population.

Jefferson County Residential Housing Benchmark					
Area	2022 Population	Persons 65 years and over	Median Household Income	Persons In Poverty	Owner Occupied Housing Rate
Illinois	12,582,032	17.2%	$72,563	12.1%	66.5%
Jefferson	36,602	21.6%	$54,692	15.3%	71.6%
Marion	36,914	20.3%	$53,209	15.5%	74.7%
Wayne	15,872	22.4%	$51,540	14.3%	77.7%
Hamilton	7,984	22.2%	$58,306	13.2%	77.8%
Franklin	37,242	21.2%	$47,751	16.5%	74.6%
Washington	13,643	21.8%	$67,030	8.5%	82.2%
Williamson	66,695	20.2%	$60,325	14.7%	71.0%
Jackson	52,617	17.0%	$44,847	22.3%	48.5%

Source: U.S. Census Bureau, ESRI Demographics

With over 36,000 residents living in Jefferson County the area is known for its rolling hills and fertile farmland. The percentage of residents over the age of 65 living within Jefferson County is 21.6%, which is similar to the rates seen in many of the surrounding counties like Marion, Wayne, Hamilton, Franklin, and Washington. Jefferson County is a moderately wealthy community with a median household income of $54,692. While this median household income in Jefferson County is lower than the state of Illinois, it is higher than nearby counties like Marion, Wayne, and Franklin County. Jefferson County has a high owner-occupied housing rate of 71.6%.

Jefferson County Population by Age						
	Census 2010		2022		2027	
Total	38,827	100.0%	36,602	100.0%	36,035	100.0%
0-9	4,739	12.2%	4,235	11.5%	4,097	11.3%
10-19	4,920	12.7%	4,070	11.1%	4,332	12.1%
20 - 24	2,248	5.8%	1,893	5.2%	1,699	4.7%
25 - 29	2,434	6.3%	2,465	6.7%	1,907	5.3%
30 - 34	2,360	6.1%	2,392	6.5%	2,303	6.4%
35 - 39	2,403	6.2%	2,226	6.1%	2,348	6.5%
40 - 44	2,574	6.6%	2,173	5.9%	2,177	6.0%
45 - 49	2,809	7.2%	2,126	5.8%	2,193	6.1%
50 - 54	2,845	7.3%	2,257	6.2%	2,046	5.7%
55 - 59	2,780	7.2%	2,358	6.4%	2,195	6.1%
60 - 64	2,427	6.3%	2,561	7.0%	2,238	6.2%
65 - 69	1,925	5.0%	2,472	6.8%	2,408	6.7%
70 - 74	1,431	3.7%	1,999	5.5%	2,192	6.1%
75 - 79	1,071	2.8%	1,468	4.0%	1,696	4.7%
80 - 84	869	2.2%	937	2.6%	1,180	3.3%
85+	992	2.6%	970	2.7%	1,024	2.8%
<18	8,596	22.1%	7,542	20.6%	7,603	21.1%
18+	30,231	77.9%	29,060	79.4%	28,432	78.9%
21+	28,687	73.9%	27,913	76.3%	27,236	75.6%
Median Age	40.6		42.3		43.1	

Source: ESRI Demographics

The population in Jefferson County has decreased by 5.7% from 2010 to 2022. Jefferson County's population is projected to remain stable from 2022 to 2027. Many rural areas in the Midwest are dealing with the issue of an aging population. Recently, younger individuals are more likely to migrate to urban centers in search of education and job prospects. As the older generation ages, retires, and eventually passes away, these communities struggle to replace their dwindling population. Jefferson County currently has 50.6% of their population that are considered to be in their prime working age of 25-64. This percentage of working age individuals is projected to decrease over the years as Jefferson County youth exit the county for opportunities elsewhere.

Crime Index	
Area	Total Crime Index
Illinois	89
Jefferson County	114
Belle Rive Village	23
Bluford Village	16
Bonnie Village	25
Dix Village	44
Ina Village	12
Mount Vernon City	215
Nason City	27
Waltonville Village	44
Woodlawn Village	106

Source: ESRI Demographics

A *Crime Index* provides a view of the relative risk of crime in a community as compared to the rest of the nation using data from resources such as the Federal Bureau of Investigation's Uniform Crime Reporting system. According to economic theory, crime should decrease as economic growth and opportunity improve. Communities with lower crime indexes suggest higher labor force participation rates, stable wage rates, and lower risk for business operations. The Crime Index is an indication of the relative risk of a crime occurring and is measured against the overall risk at a national level. Values above 100 indicate the area has an above average risk of occurring compared to the US. Values below 100 indicate the area has a below average risk of occurring compared to the US.

Crime risk is intended to provide an assessment of the relative risk of seven major crime types and their summarization to the block group scale. Relative crime rates are especially important in real estate applications, insurance underwriting, shopping center and stand-alone retail facilities. Crime risk is a block group and higher-level geographic database consisting of a series of standardized indexes for a range of serious crimes against both persons and property. It is derived from an extensive analysis of several years of crime reports from the vast majority of law enforcement jurisdictions nationwide. The crimes included in the database are the "Part 1" crimes and include murder, rape, robbery, assault, burglary, theft, and motor vehicle theft. These categories are the primary reporting categories used by the FBI in its Uniform Crime Report (UCR), with the exception of Arson, for which data is very inconsistently reported at the jurisdictional level.
Crime Indexes provide a view of the relative risk of specific crime types. It is not a database of actual crimes, but rather the relative risk in an area compared to the United States in its entirety. Updated semiannually, the database includes indexes for several categories of personal and property crime. Jefferson County has a total crime index score of 114, which registers as a moderate crime index rating and demonstrates the average relative risk of crime and the overall safety and well-being of the community. A low crime index score will be important to the health and wealth of the County, maintaining strong property values, and the attraction of new residents into Jefferson County. Mount Vernon City, the largest municipality in Jefferson County, has the highest crime score with a score of 215. Woodlawn Village has the second highest crime score with a score of 106. These two municipalities are the only two in Jefferson County with a score over 100, the national average, and a score higher than the average in the state of Illinois. The crime scores for the other seven municipalities in Jefferson County range from 16 to 44. These scores are considered extremely low and represent areas where crime is virtually nonexistent.

The two high crime scores in Mount Vernon and Woodlawn contribute significantly to the overall higher crime score in Jefferson County. Other than these two areas Jefferson County crime scores are significantly lower than a majority of the United States. It is also important to note that the Mount Vernon police department is considered one of the premier forces in southern Illinois which can contribute to higher crime scores. Crime score indexes like the ones used by ESRI Demographics partially base scores on the number of crimes reported and solved within an area. Areas with more active police forces have higher chances to report crimes which contributes to higher crime scores. Overall, Jefferson County has significantly lower rates in a majority of the county and is considered a generally safe place to work and live.

The strategy for communities looking to attract talent and grow population should include an analysis of *Education*. Educational attainment has long been a cornerstone for business retention, expansion, new business attractions, and entrepreneurship. The level of education and occupational skills found in communities traditionally correlates to demonstrated economic growth and stability. Approximately half (51.4%) of all entrepreneurs hold at least a bachelor's degree.[iii] From an individual's perspective, higher educational attainment is generally linked to better employment prospects, higher income, and a better quality of life. And from a Placemaking and Quality of Life Index (QLI) standpoint, communities should maximize opportunities to attract a skilled workforce that will not only fill existing jobs but will attract new employers and generate entrepreneurial activity that will draw in new entrepreneurs and business start-ups.

Education Index			
Area	Student Attendance	High School Graduation Rate	Average Class Size
Illinois	91.5%	85.6%	19.7
Woodlawn School District	94.9%	83.3%	18.5
Waltonville School District	95.4%	88.2%	13.6
Bluford School District	91.9%	90.0%	14.8
Mount Vernon School District	93.0%	84.3%	19.6

Source: Illinois State Board of Education

Overall, the school districts in Jefferson County all score very well in the metrics provided in the graph above. All four school districts in Jefferson County have a higher student attendance percentage compared to the state of Illinois. Two of the four school districts have a higher high school graduation rate than the state of Illinois average. The remaining two school districts, Woodlawn and Mount Vernon School District, are only 2.3% and 1.3% behind the state average. Finally, all four school districts have a lower average class size compared to the state of Illinois.

Having good high schools is essential for a multitude of reasons, as they play a crucial role in shaping the future of students and communities. There are several key reasons why it is beneficial to have high-quality high schools. Good high schools provide students with a high standard of education, equipping them with the knowledge and skills necessary to succeed in their future endeavors. High-performing high schools tend to have rigorous academic programs, advanced placement (AP) courses, and a culture that promotes academic achievement. Beyond academics, good high schools understand the importance of holistic development. They offer a wide range of extracurricular activities such as sports, arts, clubs, and community service opportunities. These activities allow students to explore their interests, develop leadership skills, and foster teamwork and social interaction. All of these benefits from having strong local school districts provide a positive impact to the local communities that are surrounding them.

Economic Analysis

Jefferson County Economic Breakdown	
Area of Focus	Jefferson County
Civilian Labor Force	17,375
Unemployment Rate	6.80%
Median Household Income	$54,962
Mean Household Income	$71,322

U.S. Census Bureau

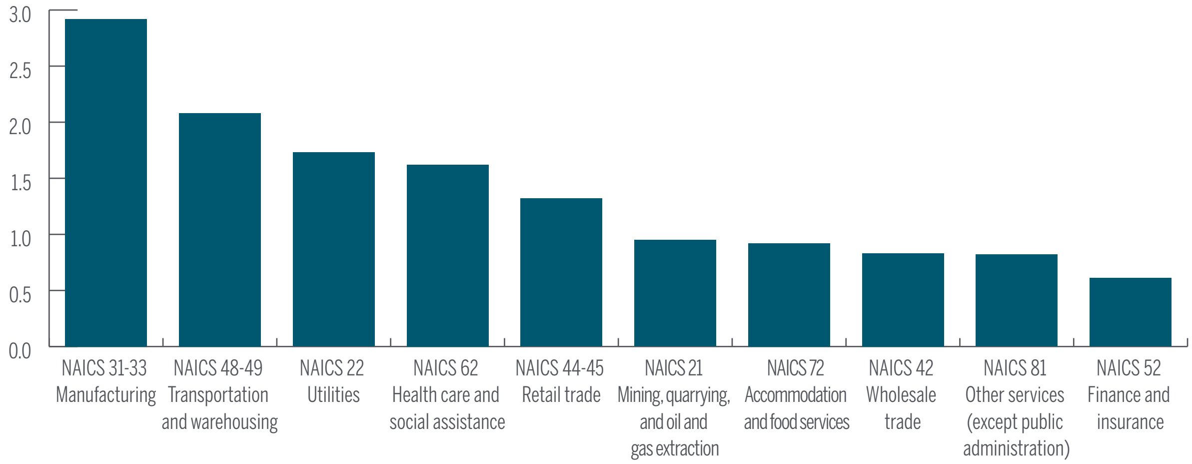
Economics plays a pivotal role in shaping the landscape of housing, influencing everything from affordability and accessibility to the overall health of housing markets. Housing, as an essential component of individuals' lives and a crucial sector within the broader economy. In this context, understanding the economic aspects of housing becomes very important, as it directly impacts individuals, communities, and the economy as a whole. This exploration delves into the critical importance of economics in the realm of housing, shedding light on the intricate relationship between these two areas. Jefferson County has a strong economic and business environment. The county is home to major employment centers that provide jobs to a significant portion of southern Illinois, and even reaching into neighboring states. Companies like Continental Tire, SSM Health Good Samaritan Hospital and Deaconess Crossroads Hospital are centrally located in Jefferson County and each employ thousands of residents. Jefferson County has a high median household income compared to neighboring counties and employs a considerable number of employees from outside the county.

Jefferson County Median Household Income	
Income Bracket	Households
Less than $10,000	858
$10,000 to $14,999	796
$15,000 to $24,999	1,491
$25,000 to $34,999	1,441
$35,000 to $49,999	2,134
$50,000 to $74,999	2,753
$75,000 to $99,999	2,059
$100,000 to $149,999	1,942
$150,000 to $199,999	518
$200,000 or more	616
Median household income (dollars)	$54,692

Source: U.S. Census Bureau

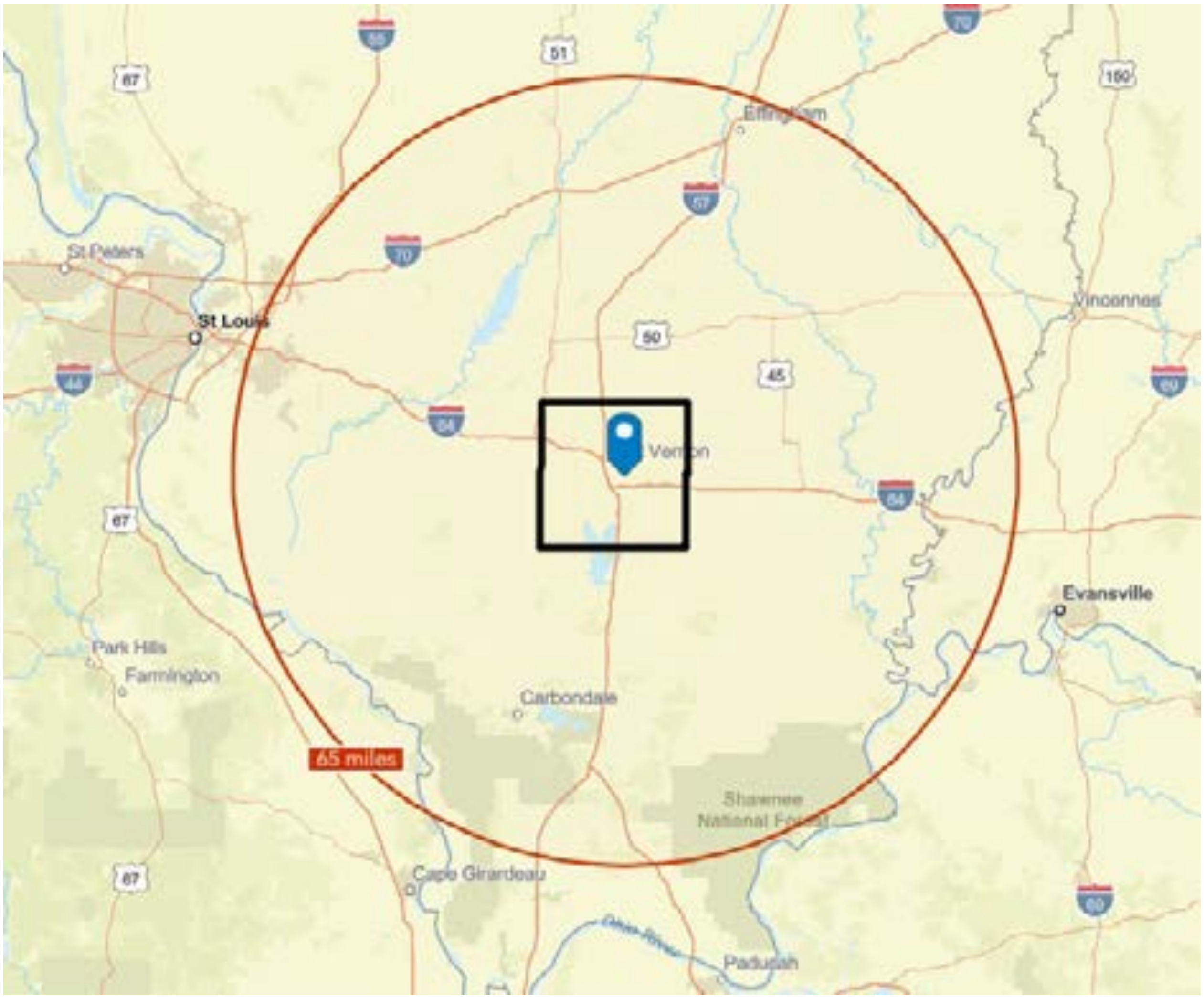
For the purposes of this economic development analysis, the location quotient analysis for Jefferson County will be analyzed for context. A location quotient is a method of using Federal industry cluster data to identify the economic concentration of a certain industry in a state, region, or county compared to a base economy, such as a state or nation. A location quotient greater than 1 indicates that a locality, in this case Jefferson County, has a higher concentration of companies in a specific industry sector than does the rest of the nation. For this analysis, data was gathered on the ten industry sectors with the highest location quotient, which are reflective of Jefferson County's major employers and the counties' location within the southern Illinois region. While these industry sector strengths represent the broader county landscape, economic and community development priorities for county they should take these sectors and their potential for growth into account.

Jefferson County, Illinois Sector Location Quotient Data



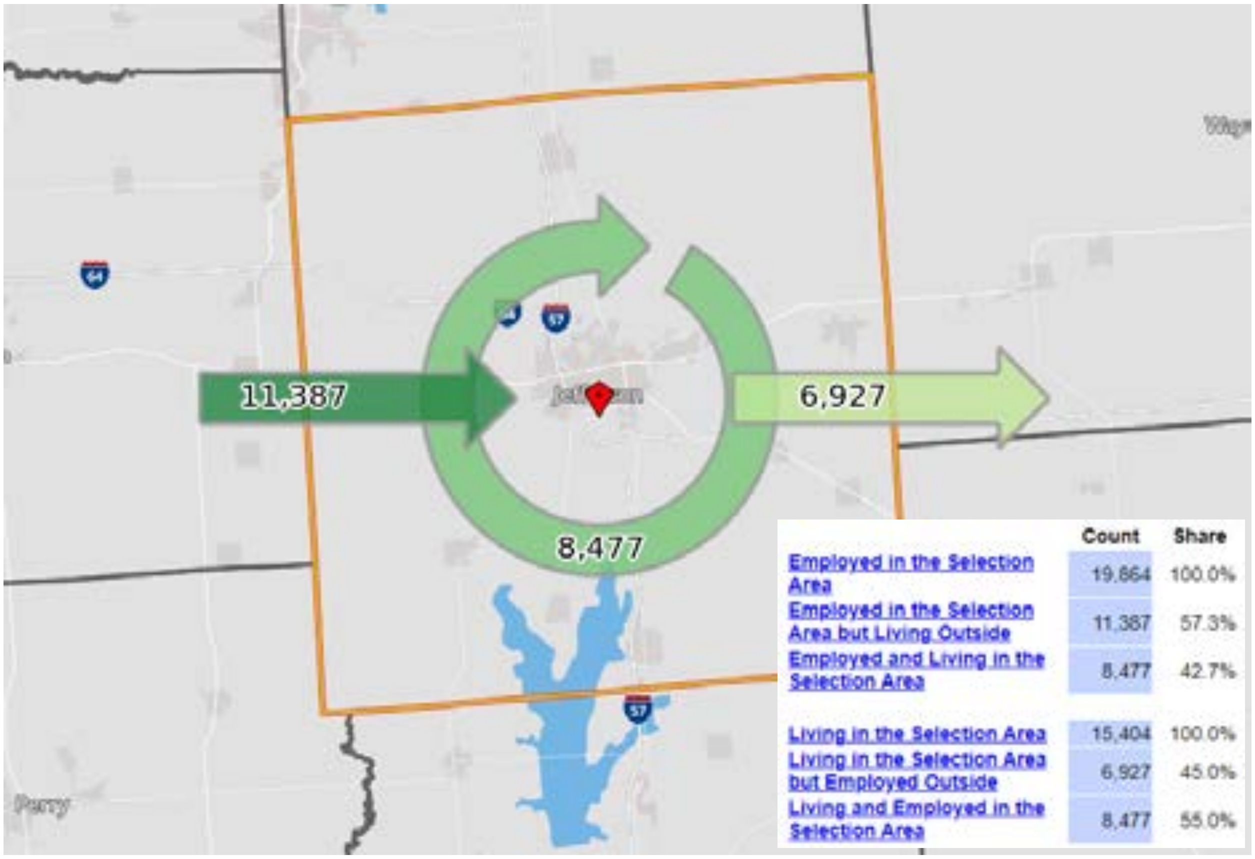
There are five total industry sectors with a location quotient score of over 1.00. Manufacturing has the highest location quotient score in Jefferson County, Illinois with a score of 2.92. This means that there are 2.92 times greater locality of manufacturing industries in Jefferson County compared to The United States. The second highest location quotient score is transportation and warehousing with a score of 2.08, due to the abundance of highway infrastructure within the county. The third highest location quotient score is utilities with a score of 1.73. The Utilities sector comprises establishments engaged in the provision of the following utility services: electric power, natural gas, steam supply, water supply, and sewage removal. Within this sector, the specific activities associated with the utility services provided vary by utility: electric power includes generation, transmission, and distribution; natural gas includes distribution; steam supply includes provision and/or distribution; water supply includes treatment and distribution; and sewage removal includes collection, treatment, and disposal of waste through sewer systems and sewage treatment facilities.[iv] The fourth highest location quotient score is healthcare and social assistance with a score of 1.62. Finally, the fifth highest location quotient score is retail trade with a score of 1.32. Manufacturing is a significant contributor to a country's GDP (Gross Domestic Product). In conclusion, the strengths in the manufacturing and healthcare sectors are mutually reinforcing pillars of a country's prosperity. A thriving manufacturing sector generates economic growth and stability, while a strong healthcare sector ensures the well-being of the population and supports a productive workforce. Health care is also naturally resistant to economic downturns providing Jefferson County with a strong employment base as they grow. Together, these sectors contribute to a higher quality of life, increased global competitiveness, and a more resilient and prosperous nation.

Continental Tire Employment Map



Mount Vernon, Illinois boasts one of Continental's largest tire manufacturing plants in the United States. Established in 1973, this facility initially spanned 32 acres and had a workforce of just 47 employees. However, over the years, it has undergone significant growth, expanding to over 100 acres and now providing employment to more than 3,500 individuals. Remarkably, it stands as the largest employer in Illinois that is south of Peoria. The facility produces a diverse array of passenger and light truck tires.

Jefferson County Employee Mobility



	Count	Share
Employed in the Selection Area	19,864	100.0%
Employed in the Selection Area but Living Outside	11,387	57.3%
Employed and Living in the Selection Area	8,477	42.7%
Living in the Selection Area	15,404	100.0%
Living in the Selection Area but Employed Outside	6,927	45.0%
Living and Employed in the Selection Area	8,477	55.0%

Arguably the largest factor in the significant demand for housing Jefferson County, Illinois is the significant influx of people who travel into Jefferson County for work. There are approximately 19,864 people employed within Jefferson County, Illinois. Of these 19,864 people, 11,387 of them are living outside of Jefferson County but travelling in for work. The large employment centers like Continental Tire and SSM Health Good Samaritan Hospital can be attributed to a large portion of these workers that are traveling into Jefferson County. Through conversations with Continental Tire, SSM Health Good Samaritan Hospital, and other local business leaders the problem of a lack of housing was disclosed multiple times. Many of these employees are forced to face long commutes into the county due to the lack of available housing. The demand for new housing in the county would be in significant demand not just for residents living in Jefferson County currently, but for residents that are already employed in the county and living elsewhere.

Housing Analysis

Jefferson County Economic Breakdown						
Area of Study	2010		2022		2027	
Housing Units by Occupancy Status and Tenure	Number	Percent	Number	Percent	Number	Percent
Unemployment Rate						
Total Housing Units	16,954	100%	16,568	100%	16,411	100%
Occupied Units	15,365	90.6%	14,761	89.1%	14,570	88.8%
Owner Occupied	11,192	66.0%	10,966	66.2%	10,917	66.5%
Renter Occupied	4,173	24.6%	3,795	22.9%	3,653	22.3%
Vacant Units	1,589	9.4%	1,807	10.9%	1,841	11.2%

Source: ESRI Demographics, U.S. Census Bureau

Jefferson County currently has approximately 16,568 total housing units, with 14,761 or 89.1% of these housing units being occupied. Of these 14,761 total occupied housing units approximately 10,966 or 66.2% are owner occupied housing units, 3,795 or 22.9% are renter occupied units and 1,807 or 10.9% are currently vacant. From 2022 to 2027, it is estimated that the total housing stock within the Jefferson County will slightly decrease by 157 total housing units. Jefferson County has experienced very little new housing stock since 2010. The rates of owner occupied, and renter occupied units have remained similar from 2010 to 2022 and are projected to remain relatively similar through 2027. Although, the number of vacant units in Jefferson County increased by 218 units from 2010 to 2022. This trend is projected to continue through 2027 when the percentage of vacant units will increase by another 34 units.

Owner Occupied Housing Units by Value		
Housing Unit Value	2022	
	Number	Percent
<$50,000	2041	19.5%
$50,000-$99,999	3,091	29.6%
$100,000-$149,999	1,939	18.6%
$150,000-$199,999	1,558	14.9%
$200,000-$249,999	795	7.6%
$250,000-$299,999	512	4.9%
$300,000-$399,999	351	3.4%
$400,000-$499,999	48	0.5%
$500,000-$749,999	79	0.8%
$750,000-$999,999	14	0.1%
$1,000,000-$1,499,999	11	0.1%
$1,500,000+	16	0.2%
Median Value	$102,200	
Average Value	$125,446	

Source: ESRI Demographics

Approximately 82.6% of the 14,761 owner occupied housing units in Jefferson County are valued at under $200,000. 49.1% of homes in Jefferson County are priced under $99,999. 18.6% of homes in Jefferson County are priced in between $100,000 to $149,000. Finally, 14.9% of homes in Jefferson County are priced at between $150,000 and $199,999. There is a significant shortage, 519 or 5.1%, of homes in Jefferson County that are valued at above $300,000.

Jefferson County Age of Housing Stock		
Year Structure Built	Number of Units	Percentage of Housing Stock
Total	16,568	100.0%
Built 2020 or later	13	0.1%
Built 2010 to 2019	748	4.5%
Built 2000 to 2009	1,880	11.3%
Built 1990 to 1999	2,560	15.6%
Built 1980 to 1989	1,855	11.1%
Built 1970 to 1979	2,897	17.7%
Built 1960 to 1969	1,468	8.8%
Built 1950 to 1959	1,945	11.7%
Built 1940 to 1949	1,102	6.6%
Built 1939 or earlier	2,100	12.6%
Median Year Structure Built	1976	

Source: ESRI Demographics

12.6% of the total housing stock in Jefferson County was built in 1939 or earlier meaning that over 2,100 housing units in Jefferson County are approaching 90 to 100 years old or older. Approximately 39.7% of the homes in Jefferson County were constructed prior to 1969, making them at least 54 years old. Aged housing may be more likely to require major repairs in order to comply with local building codes and meet safety standards that include having a potable water supply, a sanitary wastewater drainage system, and energy available for cooking, heating, and lighting. Jefferson County has struggled to develop new housing stock within the County, with only 15.9% of the housing stock being constructed since 2000. The 2010 – 2019-time frame provided the smallest number of homes built in Jefferson County in their recorded history with only 748 units or 4.5% of their total housing stock being built in this time.

Jefferson County Age of Housing Stock					
Name	Total Housing Units			Change in Housing Stock	
	2010	2022	2027	Unit Change (2010-2022)	% Change (2010-2022)
City					
Mount Vernon	7,479	7,196	7,103	-283	-3.78%
Nason	119	116	120	-3	-2.52%
Villages					
Belle Rive	153	153	153	0	0.00%
Bluford	292	265	265	-27	-9.25%
Bonnie	204	200	205	-4	-1.96%
Dix	263	255	255	-8	-3.04%
Ina	221	212	212	-9	-4.07%
Opdyke (CDP)	99	100	97	1	1.01%
Waltonville	187	190	190	3	1.60%
Woodlawn	265	267	259	2	0.75%
Townships (Housing Units Includes Local Municipalities)					
Bald Hill	358	359	359	1	0.28%
Blissville	174	173	173	-1	-0.57%
Casner	528	507	504	-21	-3.98%
Dodds	1,415	1,302	1,280	-113	-7.99%
Elk Prairie	342	336	344	-6	-1.75%
Farrington	241	243	236	2	0.83%
Field	647	640	624	-7	-1.08%
Grand Prairie	420	401	409	-19	-4.52%
McClellan	563	553	560	-10	-1.78%
Moores Prairie	145	145	145	0	0.00%
Mount Vernon	6,395	6,189	6,101	-206	-3.22%
Rome	796	771	773	-25	-3.14%
Shiloh	3,259	3,411	3,368	152	4.66%
Spring Garden	691	638	642	-53	-7.67%
Webber	980	900	893	-80	-8.16%
Jefferson County Total	16,954	16,568	16,411	-386	-2.35%

Source: ESRI Demographics

The total number of housing units in Jefferson County has decreased from 2010 – 2022. In 2010, Jefferson County had 16,954 total housing units. The number of housing units has decreased by 2.3% to 16,568 in 2022. In 2027, the total number of housing units in Jefferson County is projected to decrease by another 0.9%. The most evident conclusion from the graph above is that no area of Jefferson County has increased in the total number of housing units. Most areas of Jefferson County have experienced minimal gain or loss to their housing stock. One area, Mount Vernon, has experienced the most significant decline. Mount Vernon is the largest and most densely populated area of Jefferson County and is due to have the most significant change in both population and housing stock. An area can lose housing units for a variety of different reasons including demolition for other uses, natural disasters, population decline, zoning and land use changes, age, and deterioration of homes, and more. In Jefferson County's case there is a significant portion of the housing stock that is aged and deteriorated, as well as population decline throughout the county. Pairing these factors with an overall lack in investment from housing developers explains why Jefferson County has struggled to gain more housing stock.

Jefferson County Building Permits			
Year	Total	Single-family	Multifamily
2023 (Preliminary)	4	4	0
2022	5	5	0
2021	11	11	0
2020	6	6	0
2019	34	12	22
2018	6	6	0
2017	48	9	39
2016	10	10	0
2015	14	14	0
2014	7	7	0
2013	12	6	6
2012	14	10	4
2011	0	0	0
2010	0	0	0
Total	171	100	71

Source: U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is responsible for overseeing various housing-related programs and policies at the federal level. One of the ways HUD tracks and monitors housing development is by collecting and analyzing building permit data. Building permits are legal documents issued by local government authorities that grant permission for construction or renovation projects. These permits are essential for ensuring that construction activities comply with building codes and regulations. The HUD collects building permit data from local municipalities and government agencies across the United States. This data includes information about the location of the construction project, the type of structure being built or renovated (e.g., single-family home, multi-family apartment building, commercial building), the estimated cost of construction, and the expected start and completion dates. Jefferson County has only had 171 total building permits issued from 2010 to 2023, with 100 of these permits being for single-family units, and 71 being for multi-family. The most important issue to note is the overall lack of multifamily construction throughout Jefferson County. Jefferson County as a whole is predominately single-family housing, which has created issues in many communities due to shifting social and economic factors across the country. Multifamily residences provide numerous benefits to an area including:

- **Housing Diversity:** Multifamily units offer a diversity of housing options in an area. Not everyone can or wants to live in a single-family home, so multifamily housing provides alternatives for individuals, families, and households with varying needs, preferences, and budgets.
- **Affordable Housing:** Multifamily units can contribute to housing affordability. In many areas, they tend to be more cost-effective than single-family homes, making them accessible to a broader range of income levels. This can help address housing shortages and affordability challenges, particularly in urban centers.
- **Urban Density and Efficiency:** Multifamily housing promotes urban density, which can be more efficient in terms of land use, infrastructure, and transportation. Concentrating housing in a smaller footprint reduces the need for extensive suburban sprawl and can lead to more sustainable urban development.
- **Housing for Diverse Populations:** Multifamily housing can cater to a variety of demographics, including young professionals, families, seniors, students, and people with disabilities. This flexibility in housing options allows communities to accommodate a wide range of residents and their specific needs. This is especially important for Jefferson County when considering the issues previously identified. The lack of youth being retained in the county can partially be attributed to the lack of multifamily housing. Many young citizens do not have the savings to purchase a single-family home, especially with the recent rise in home prices. If there is not a stable stock of housing for the youth in Jefferson County, then this demographic will be forced to seek housing elsewhere.
- **Housing Stability:** Multifamily housing often provides greater housing stability for renters. Landlords in multifamily units are often more equipped to address maintenance issues promptly, and rental regulations may offer additional tenant protections.

Jefferson County Residential Listing Data			
Year	Median List Price	Median Household Income	Price to Income Ratio
2023	$184,300	$58,839	$3.13
2022	$146,241	$56,728	$2.58
2021	$151,447	$54,692	$2.77
2020	$145,837	$51,662	$2.82
2019	$119,597	$49,896	$2.40
2018	$120,894	$47,617	$2.54
2017	$119,255	$46,109	$2.59
% Change	54.5%	27.6%	21.1%

Source: Realtor.com

When analyzing the residential sales data in Jefferson County over the last seven years, it becomes evident that there has been a notable rise in housing unaffordability. This issue is not specific to Jefferson County, almost every area of the United States is experiencing this issue. The median list price of a home in Jefferson County has increased from $119,225 in 2017 to $184,300 in 2023, or an increase of 54.5%. The median household income in Jefferson County has increased from $46,109 to $58,839 or 27.6% over this same period. Overall, the cost of a home in Jefferson County has increased significantly while incomes have not kept up. This issue is creating a challenge across the county for citizens who are looking to buy a home. Many individuals and couples may choose to delay having children until they feel financially secure and have stable housing. High home prices can delay home ownership, which in turn may lead to delayed family formation. Some may postpone having children until they can afford a larger home to accommodate a growing family. The costs associated with purchasing and maintaining a home, coupled with high mortgage payments, property taxes, and insurance, can lead to increased financial stress. This can make it more challenging to afford the costs associated with raising children, including education, healthcare, and childcare.

Jefferson County Residential Housing Benchmark			
Area	Total Housing Units (2022)	Average Annual Building Permits (2020-2022)	Ratio of Building Permits to Housing Units
Illinois	5,466,889	19,417	282
Jefferson	16,568	7	1,381
Marion	17,288	10	1,729
Wayne	7,660	0	N/A
Hamilton	3,758	0	N/A
Franklin	18,479	11	1,680
Washington	6,379	24	266

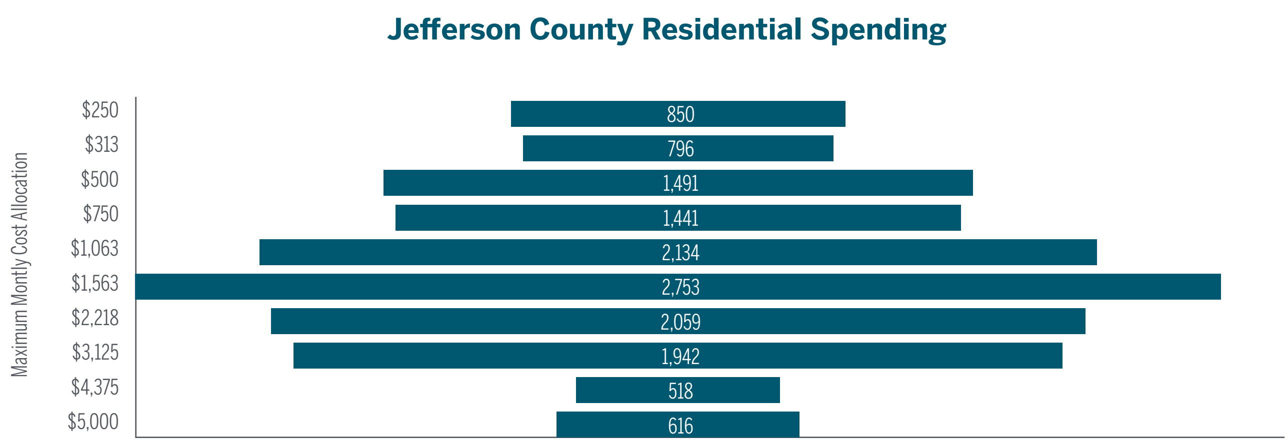
Source: ESRI Demographics, U.S. Department of Housing and Urban Development

Benchmarking Jefferson County against neighboring counties further shows the significant lack of residential investment into the County. Looking at the ratio of building permits to housing units shows how much residential a county is building in comparison to their current housing stock. Out of all five of the benchmarked counties only one we can see a reoccurring theme of a lack of residential development throughout southern Illinois.

Jefferson County Housing Units by Size			
Type of Housing Unit	Number of Units in 2010	Number of Units in 2022	Percent Change
Total	16,954	16,568	-2.3%
1 Unit	11,630	11,609	-0.2%
2 Units	237	204	-13.9%
3 or 4 Units	478	502	5.0%
5 to 9 Units	466	529	13.5%
10 to 19 Units	382	369	-3.4%
20 or More Units	535	511	-4.5%
Mobile Home	3,220	2,826	-12.2%
Boat, RV, Van, etc	6	18	200.0%

Source: ESRI Demographics

In order to understand the housing demand in Jefferson County the number of potential buyers and their affordability in the market needs to be determined. When a person or household is housing burdened it is typically assessed in terms of the percentage of income dedicated to housing costs. Common thresholds are 30% to 50% of household income. If a household allocates more than that recommended percentage to housing, they are considered housing burdened, or significantly housing burdened. Another important aspect to this rule is that lenders often consider your debt-to-income ratio, which includes your housing costs, when determining your eligibility for a mortgage. Staying within the 30% guideline can make it easier to qualify for a mortgage. It's important to understand that while the 30% guideline can be helpful, it's not a one-size-fits-all rule. Due to the rising interest rates and low supply of homes, households may be more inclined to spend a larger portion of their income towards housing costs. With that being said, the basis for the analysis in the graph below uses a 30% of household income allocated to housing costs for Jefferson County residents. Using this basis, it is projected that there are currently 858 households that can spend $333 or less on their housing and 796 households that can spend a maximum of $417. Another way to view the data below is if the monthly mortgage payment on a housing unit is $1,563 or below, there will be 7,888 households that could afford that monthly mortgage payment. The graph below details the maximum monthly mortgage payment that the households in Jefferson County can afford.



Source: U.S. Census Bureau

The percentage of Jefferson County households than can afford a mortgage was calculated using the following assumptions: a 7% interest rate, 20% down payment made at purchase, 30-year loan term, no primary mortgage insurance, no homeowners association fees, and property tax is included in the cost. The median listing price for a home in Jefferson County so far in 2023 is $184,300. Using the previous assumptions this equals a monthly mortgage payment of $1,402. Using the previous calculations of the amount that households in Jefferson County can spend on their mortgage, only 54.2% of households in Jefferson County can afford a mortgage at the current median listing price. This figure further heightens the affordability issue that is occurring across Jefferson County and the United States as essentially half of the county is currently priced out of the market. The cost of construction on new homes has increased significantly over the previous years, making new homes more expensive to build. If the price of a new construction single family home in Jefferson County is listed at $300,000 the monthly mortgage payments would be $2,242. There are 4,076 households or 27.9% that would be able to afford the monthly mortgage payments without being housing burdened in Jefferson County. If a home was listed at $250,000, 5,335 or 36.5% of Jefferson County households would be able to afford the monthly mortgage payments. The graph below details the demand and supply of purchasers in Jefferson County across multiple price points.

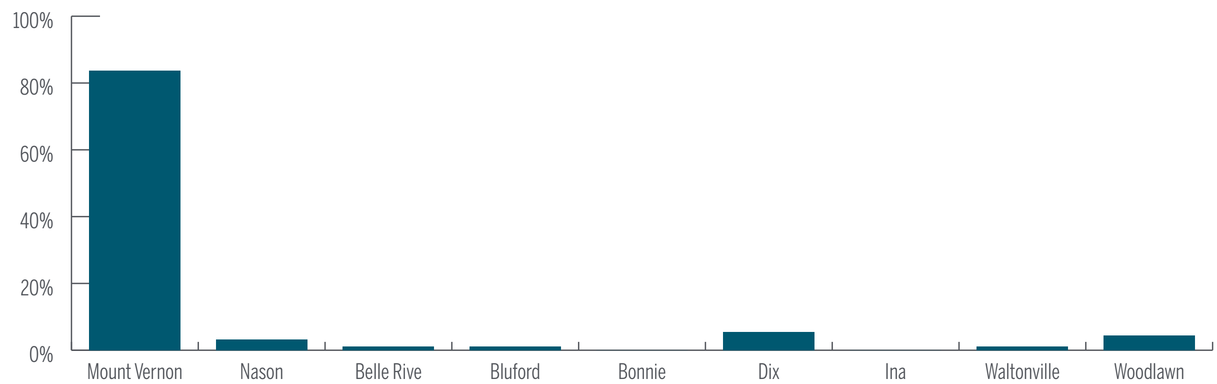
Mortgage Costs		
Home Cost	Monthly Price of Mortgage	% of Households That Can Afford The Mortgage
$150,000	$1,154	56.1%
$200,000	$1,517	54.2%
$250,000	$1,879	36.5%
$300,000	$2,242	27.9%
$350,000	$2,605	24.5%
$400,000	$2,967	21.1%
$450,000	$3,331	13.2%
$500,000	$3,694	10.5%
$600,000	$4,419	7.8%
$750,000	$5,507	2.1%

Source: U.S. Census Bureau, Bankrate

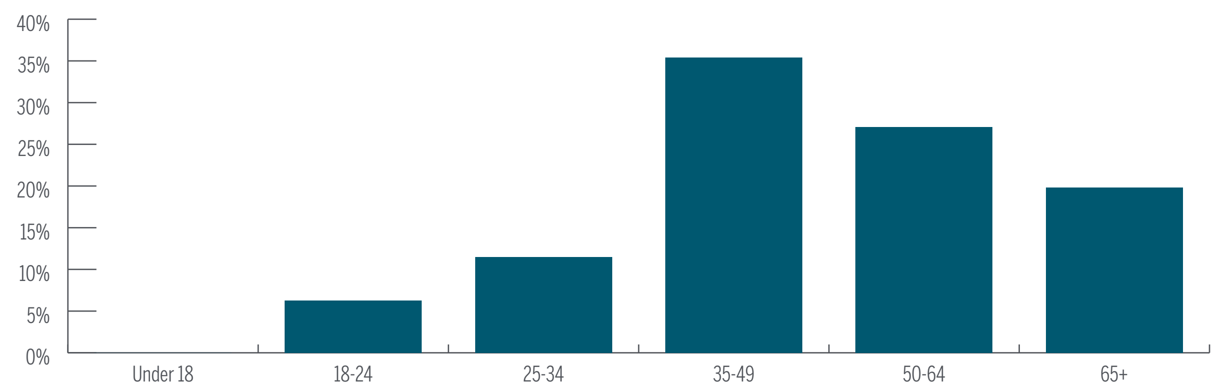
Community Survey

Jefferson County Development Partnership published an online survey to solicit input from the broader community around residential development throughout the county. The survey was promoted via social media, community websites, announced at city council meetings, and through community mailings. The survey included 14 questions regarding whether the county wants new residential development, what types of development are needed, the size and scope of the development and other amenities at the site. 96 unique respondents submitted a survey that included individuals currently living in Jefferson County and in the surrounding areas. A summary of the online survey responses includes:

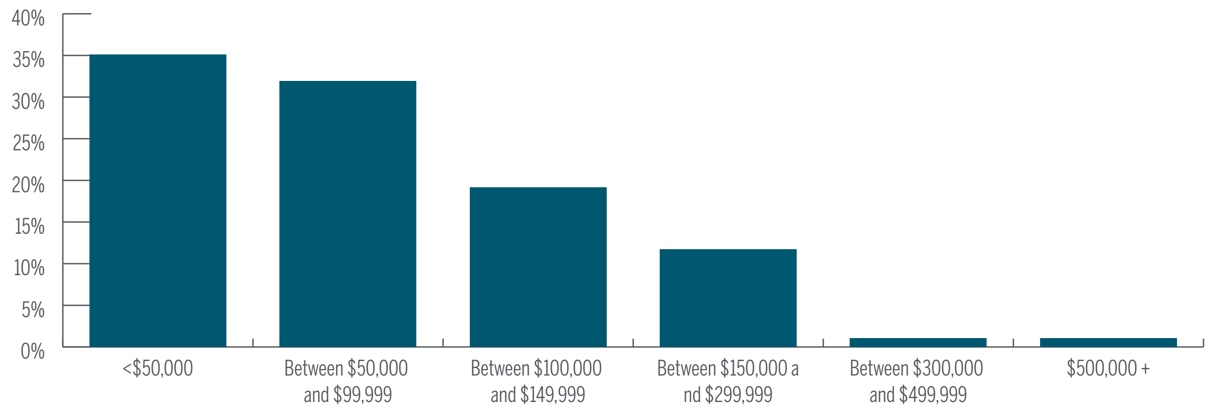
Q1. Where in Jefferson County do you live?



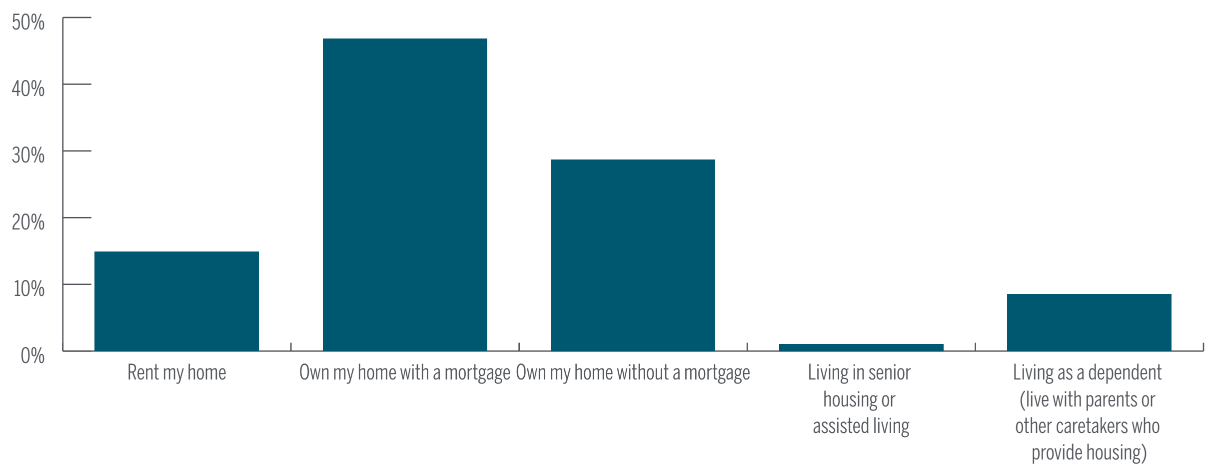
Q2. What is your age range?



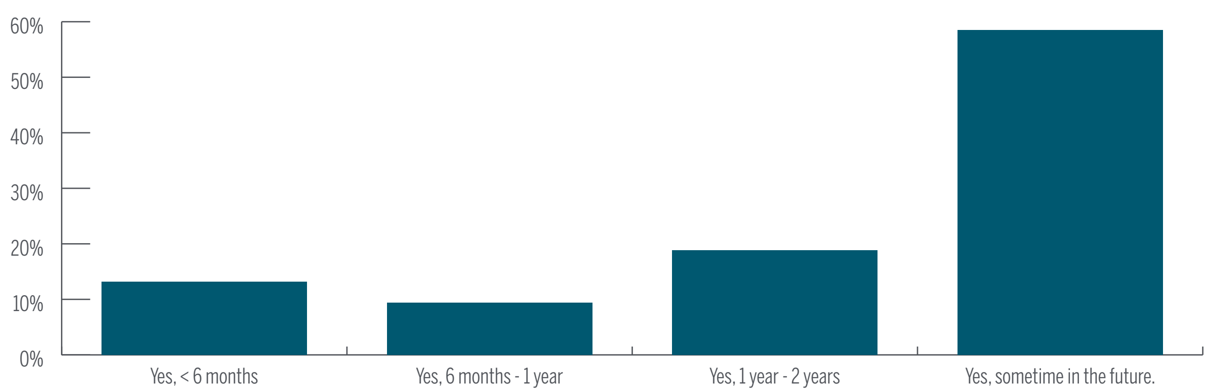
Q3. What is your annual Household income?



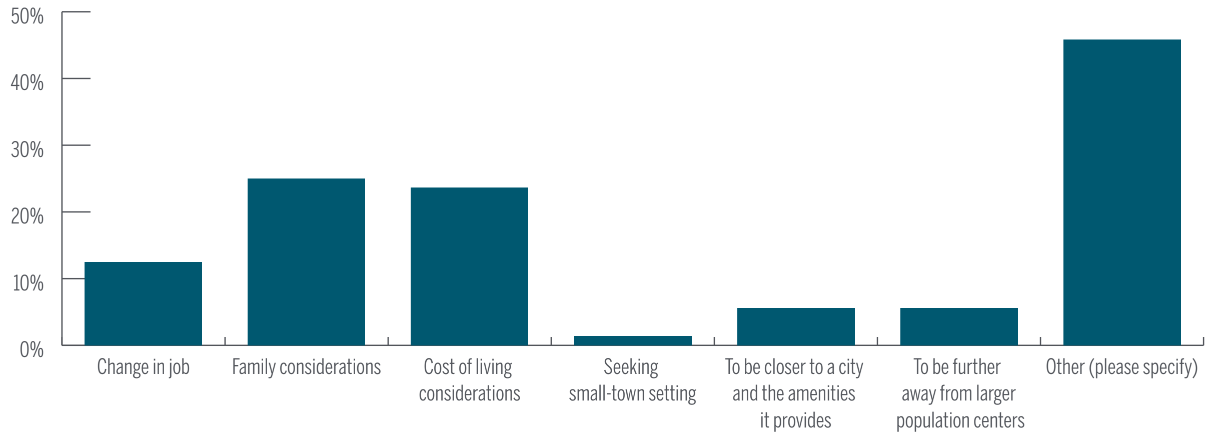
Q4. Please choose your current living situation:



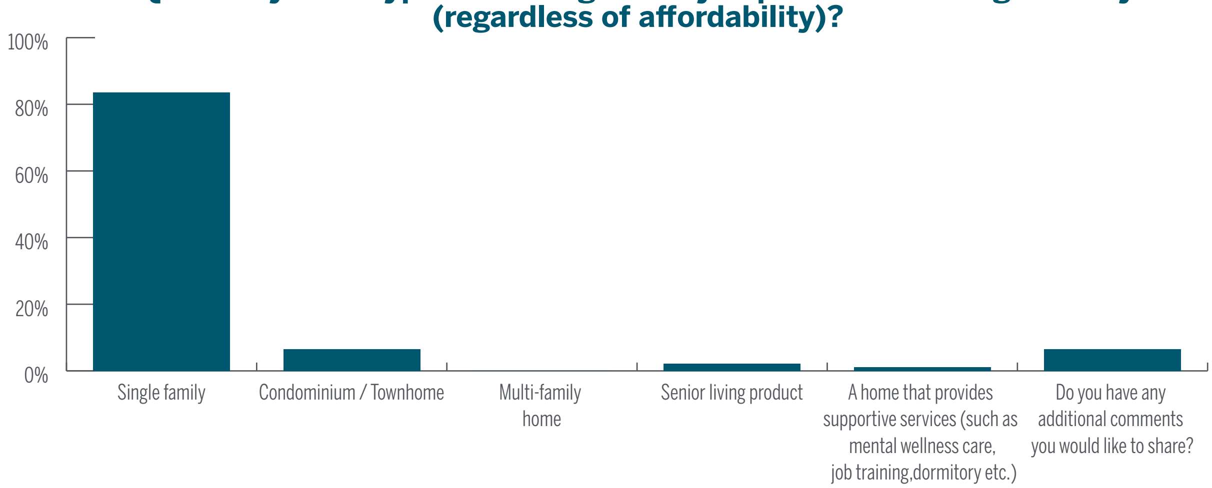
Q5. Are you considering moving in the future? If yes, when are you considering moving?



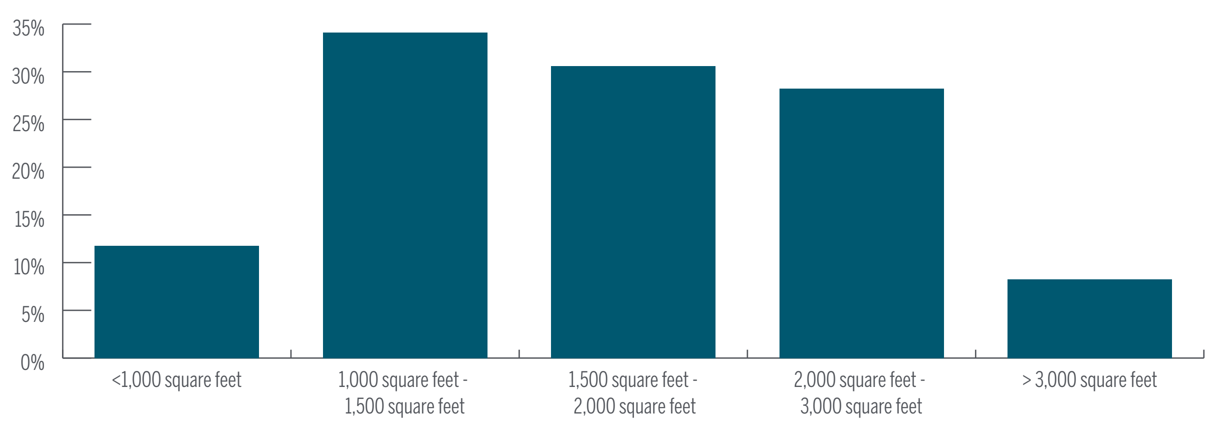
Q6. Why are you considering moving in the future? (Check all that apply)



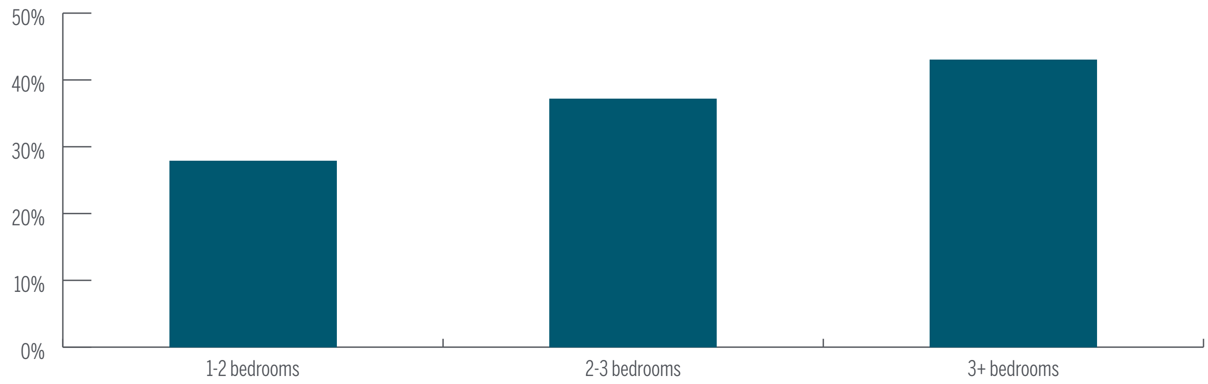
Q7. Ideally what type of housing would you prefer to be living in today (regardless of affordability)?



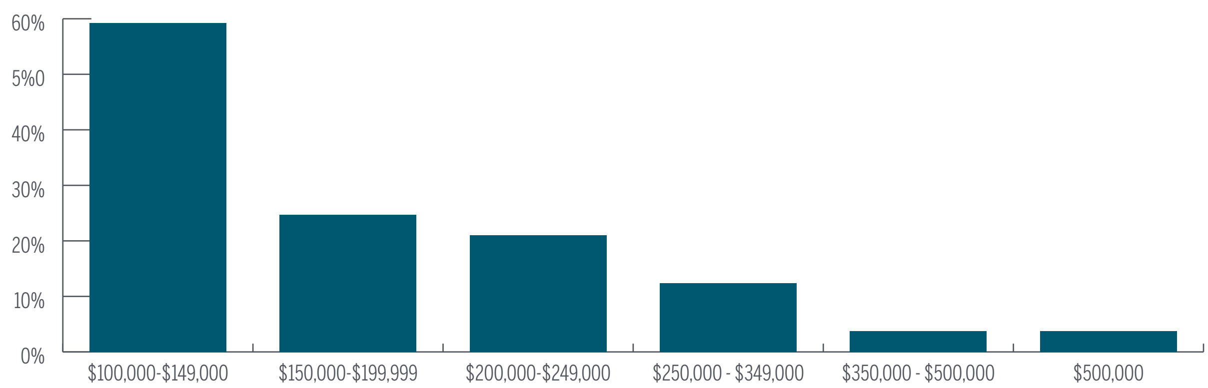
Q8. What size of home are you interested in?



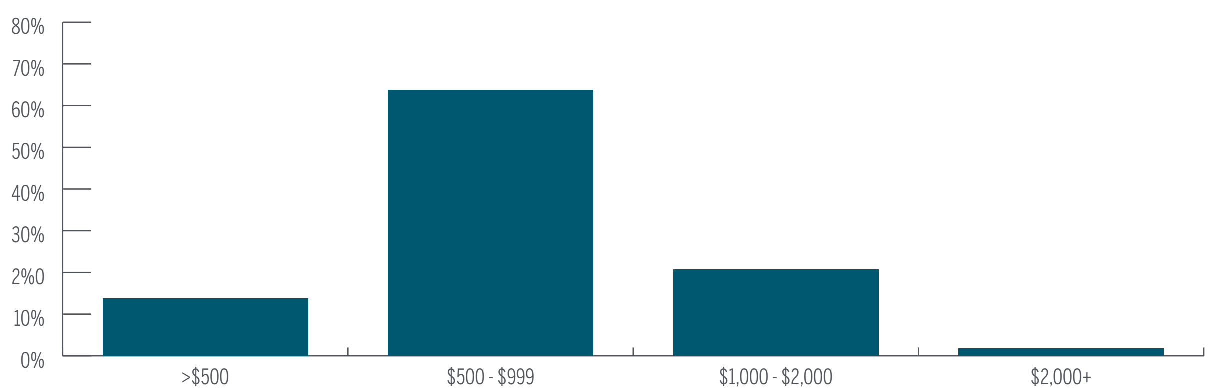
Q9. How many bedrooms are you looking for?



Q10. Which price point would you be able or willing to pay for housing?



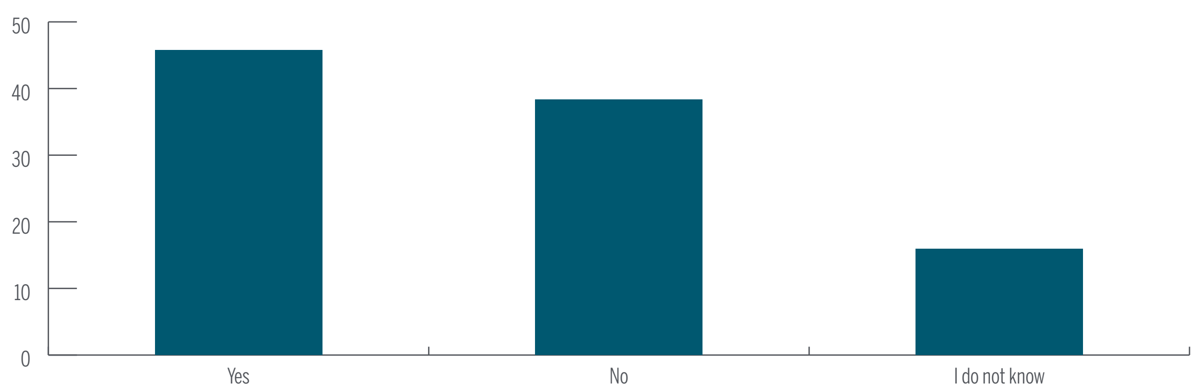
Q11. If you rent or want to rent, how much are you looking to pay in rent?



Q12. Indicate your level of priority of the following characteristics when choosing a neighborhood to live in.						
	Very low	Low	Neutral	High	Very High	No Impact
Proximity to family and friends	4.3%	7.5%	33.3%	33.3%	10.8%	10.8%
Proximity to work	4.3%	4.3%	28.0%	36.6%	16.1%	10.8%
Proximity to amenities such as shopping, healthcare, entertainment, etc, etc	2.2%	7.5%	26.9%	41.9%	18.3%	3.2%
The quality of the local school system	15.1%	2.2%	16.1%	21.5%	26.9%	18.3%
Safety of the neighborhood	1.1%	0.0%	4.3%	31.9%	60.6%	2.1%
Land amenities such as size, view, landscaping, etc.	3.3%	8.7%	29.4%	32.6%	25.0%	1.1%
Proximity to outdoor recreation	6.5%	12.9%	34.4%	30.1%	10.8%	5.4%
The price or affordability of the area	0.0%	0.0%	18.3%	36.6%	45.2%	0.0%

Q13. When thinking about housing in your community, please indicate your level of agreement with the need for additional units for each stated housing type.					
	Very low	Low	Neutral	High	Very High
High Income Housing	24.44%	24.44%	27.78%	15.56%	7.78%
Moderate Income Housing	2.17%	2.17%	18.48%	50.00%	27.17%
Low Income Housing	12.09%	15.38%	18.68%	27.47%	26.37%
Rental Housing	9.78%	7.61%	15.22%	32.61%	34.78%
Senior Housing	7.53%	10.75%	35.48%	30.11%	16.13%
Housing for people mental or physical disabilities	12.09%	9.89%	36.26%	25.27%	16.48%

Q14. Has the increase in interest rates prevented you from moving or selling your home?



Stakeholder Listen Sessions

During the listen phase of the Jefferson County Housing Study The Montrose Group, LLC and the Jefferson County Economic Development Office organized stakeholder listen sessions with key members of Jefferson County in order to gain insight into the residential housing market that is not available through traditional data sources. In total, seven listen sessions were held on August 30th and 31st that contained over 30 Jefferson County stakeholders. The seven listen sessions targeted specific members of the community in business, government, realtors, community organizations, and education sectors. Overall, the listen sessions provided insightful information into the successes and challenges surrounding Jefferson County's residential status. An overview of the strengths, weaknesses, opportunities, and challenges in Jefferson County is presented below.

Strengths	Weaknesses
• The major highway infrastructure in Jefferson County provides numerous economic development benefits. • Jefferson County is home to multiple very large employers. • Other than taxes, Jefferson County has a low cost of living. • There is a strong community feel within Jefferson County. • There are quality school districts within Jefferson County.	• Taxes in Jefferson County are high compared to other counties and states. • There is a limited number of childcare businesses. • The cost of land is a large barrier to development. • The lack of multifamily housing is pushing people elsewhere. • There are not enough amenities like restaurants and children's activities.
Opportunities	**Threats**
• There is an abundance of available land throughout Jefferson County. • There are no significant physical development boundaries. • Beautification of Mount Vernon is an important aspect that is getting more attention. • The community is accepting of new growth. • More people come into work in Jefferson County that leave it on a daily basis.	• People would rather live outside of Jefferson County and commute into the county for work than live here. • People travel from as far as St. Louis for work in Jefferson County. • People are leaving Jefferson County after high school and not returning. • The housing stock in Jefferson County is old and not seeing reinvestment.

Recommendations

The Montrose Group provides a set of guidance and strategies aimed at igniting the growth of residential development in Jefferson County and its municipalities. These recommendations are founded by The Montrose Group's extensive policy expertise, comprehensive analysis of demographic and economic data, as well as insights gathered through interviews with developers and key stakeholders. It is crucial to emphasize that a significant portion of these recommendations necessitates active involvement from various sectors, including the public, nonprofit, and private sectors. This collaborative effort encompasses the county, the city of Mount Vernon, local villages, the Greater Jefferson County Chamber of Commerce, economic development officials, local educational institutions, businesses, and financial establishments. The effective coordination and integration of these diverse stakeholders will play a pivotal role in successfully fortifying the housing market in Jefferson County.

Jefferson County Housing Study Goal
• Jefferson County will attract new residential development above
Jefferson County Housing Study Strategies
• Jefferson County should focus on attracting residential developers through the use of marketing and incentive packages. • Jefferson County should focus on redeveloping the current housing stock to avoid further housing unit loss.
Jefferson County Housing Study Recomendations
• Create a Marketing Campaign to Attract Residential Developers Jefferson County • Protect Existing Housing Stock and Prevent It from Declining Through a Land Bank • Create the Jefferson County Vacant Property Registry • Use Tax Incriment Financing to Spur Development When Necessary • Incentivize Residential Development

Housing Study Conclusion.

Jefferson County faces challenges in attracting new housing due to its stagnating population, age of housing stock, and its rate of individuals that are over 65. Jefferson County has a huge opportunity in the amount of people that come into the County to work on a daily basis versus the people that leave the County to work daily. According to the US Census, 11,387 people come into the County for work every day, 6,927 leave the County for work daily, and 8,477 both live and work in the County. One of the prime reasons people work in the County but do live there is the lack of available housing. The County's largest employer and in fact the state's largest employer south of Peoria, Continental Tire employs 3,500 people at the plant and some of those employees come from as far at St. Louis to work daily. It is not reasonable to believe that all 11,387 people that travel to Jefferson County each day for work would be willing to relocate there but it is logical that if better housing options existed in the County some of those people would relocate to Jefferson County.

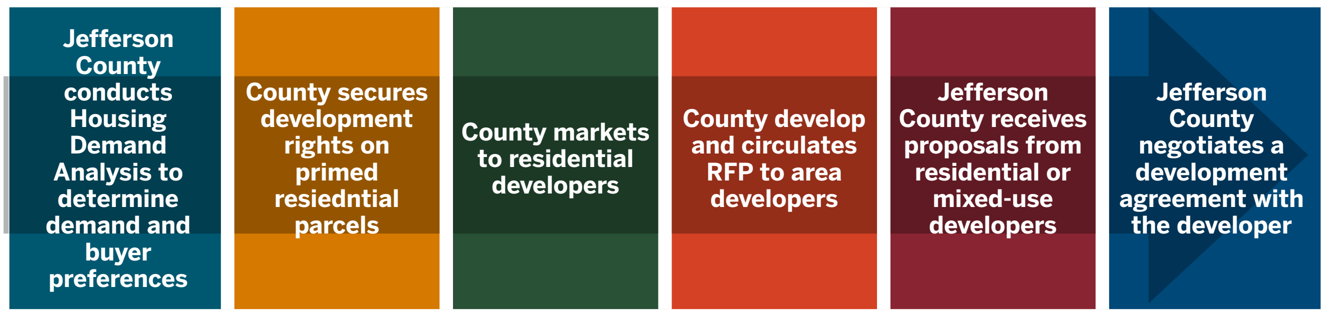
The amount of new single-family homes and multi-family built in Jefferson County over the last decade has not kept pace with replacement of older homes in the County. Only 171 building permits have been issues in Jefferson County since 2010 with 100 of those permits for single-family housing and 71 for multi-family units. In that same time there has been a gross loss of 386 housing units and a net loss of 215 housing units. The height of housing was in the 1970s when 2,897 houses were built followed by 2,560 housing units built in the 1990s. There has been a precipitous drop in new housing units from 2000 to 2022 with only 2,641 housing units being built during that two-decade period and only 788 units built in the 2010s. This trend is not unique to Jefferson County as the rest of the Country has only seen 16% of the housing stock replaced annually over the last 2 decades according to the National Association of Home Builders.

Over the next decade Jefferson County should look to replace the 3,200 housing units that were built before 1949 representing roughly 19.2% of the total housing units of Jefferson County. In order to retain and attract all incomes and ages, there should be a mix of single-family homes and multi-family homes built. According to the National Association of Realtors, the current trend of multi-family homes to single family homes built throughout the US is 50/50. Jefferson County should strive to have 1,600 single family homes and 1,600 multi-family units built over the next decade. To keep pace with incomes in the County, the price points for new homes should be between $250,000 and $350,000 while the monthly rents on multi-family units should be between $875 and $2,500 so that people living in Jefferson County do not spend more than 30% of their income on housing.

Action Item #1. Prepare land for residential development, and recruit residential developers to Jefferson County through a marketing partnership with its largest employers.

Jefferson County needs to engage its largest employers, Continental Tire, SSM Health Good Samaritan Hospital, and Deaconess Crossroads Hospital in the attraction of residential housing developers. The Jefferson County Development Partnership should engage the leadership of these institutions to dedicate resources for their foundations, as well as their marketing departments to launch a "GROW Jefferson County" campaign aimed at residential developers in southern Illinois and St Louis to Jefferson County.

In order to have success in providing new housing units a local government or economic development organization cannot go it alone; they must work with developers to ensure that residential projects align with the community's needs and vision. Balancing development between the character of the community and feasibility for developers is crucial to achieving sustainable, long-term success. While this partnership has been a necessity for many years now recent market conditions have amplified the necessity for collaboration. Rising construction costs, higher interest rates, and a lag in construction due to the onset of the COVID-19 pandemic have made residential construction considerably more difficult. For these reasons it is recommended that Jefferson County be proactive and aggressive in recruiting residential and mixed-use developers to the area.



Residential developers, like any developer, are risk-averse in nature. In today's data driven economy the feasibility or projects are able to be priced and mapped out with high accuracy. Due to these factors developers now look for multiple aspects in an area before even considering beginning construction there. These factors typically include a completed housing study, available land, a simplified zoning process and low impact fees. Jefferson County conducting this housing study is a great first step to attracting residential developers, but there are other steps that can be taken to further improve Jefferson County's condition. To take the next step in the right direction, Jefferson County should seek out available land they deem possible for residential development, negotiate a purchase agreement, and take control of the site through the following steps.

The Jefferson County Development Partnership should work with its largest employers to develop residential site. The implementation steps for the Jefferson County Residential Development include the following:

- Identify potential sites. The Jefferson County Development Partnership should identify potential sites that are available for residential development.
- Identify the availability of utilities located at potential sites. These potential residential sites need to be reviewed to determine the availability, capacity, and cost of service for utility services as well as the timing for these services.
- Understand the site's geotechnical and environmental challenges. Potential sites for the Jefferson County residential development need to be reviewed for potential geotechnical and environmental challenges which will require reviews by engineering consultants with expertise in these areas.
- Negotiate site ownership interest. Jefferson County must get control of the potential residential sites through options or marketing agreements with landowners. The Jefferson County Development Partnership should engage with Continental Tire and SSM Health Good Samaritan Hospital to negotiate contracts with landowners that will allow it to gain entitlements and economic development incentives for the site, and market the site to residential developers.
- Advocate land use entitlements such as zoning and annexation. Jefferson County must enact the required land use entitlements such as annexation, if needed, and zoning as required for local residential projects.

- Advocate for local and state economic development incentives. As the last step prior to marketing the site, Jefferson County needs to gain local economic development incentives.
- Market the Jefferson County Residential Site. Finally, when the Jefferson County Development Partnership has completed the steps above and is completely prepared for residential development, the residential developer attraction campaign should begin with the steps below. The Jefferson County Development Party must transfer its options on the land to a third-party developer to allow it to enter into a Purchase Service Agreement (PSA) tto purchase the land where the Jefferson County Residential Development will be located.

Jefferson County should work with its largest employers to market the County to developers. Jefferson County represents a new and uncharted territory for many residential developers. Therefore, it is crucial for Jefferson County's leadership to effectively convey the advantages that are present for development within Jefferson County. The key focal points, Mount Vernon, Nason, Bluford Village, Dix Village and Woodlawn Village, should collaboratively compile marketing materials aimed at attracting residential development interest. These marketing materials will serve as a document for expressing the vision each community has crafted for itself and the potential for residential development in the area.

The City of Mount Vernon should provide an increased focus on the development of multifamily units. The demographics and size of Mount Vernon make the city the most suitable location for multifamily development in Jefferson County for multiple reasons. First, the proximity of potential multifamily development to amenities like schools, retail facilities, parks, public transportation, shopping centers, and healthcare facilities. Access to these services can make an area more attractive for residents seeking multifamily developments. Second, the existing infrastructure in Mount Vernon, such as utilities, water, sewer, and power, are more suited to support the increased demand that a multifamily development might place. Third, community support for a multifamily development in Mount Vernon will be more receptive compared to many of the other local municipalities. Public opinion and local political considerations can greatly affect the feasibility of a multifamily development. Fourth, making single-family housing construction economically viable for the majority of Jefferson County residents is currently a more challenging proposition due to escalating costs. The listing price of a new single-family home in today's market conditions typically starts at $300,000. Currently, only 27.9% of Jefferson County households can afford a mortgage at this price point without being considered rent burdened. New multifamily construction will provide housing units at a considerably lower price compared to a mortgage for a $300,000 home. Multifamily units will also provide Jefferson County with an added demographic benefit due to the current lack of multifamily units in the County. Rental units provide younger residents with an affordable place to live while they begin their careers and build savings for a future home purchase. According to population estimates from ESRI Demographics, the number of Jefferson County residents aged 20 to 34 is projected to decrease from 6,750 in 2023 to 5,909 in 2028. Providing more affordable housing for younger residents in Jefferson County can aid in reversing this trend and allow residents to save money and eventually set their roots down in the Jefferson County area. Overall, Jefferson County should focus on creating a marketing campaign to spur new residential development that includes the following information:

- Provide information from local plans like The Mount Vernon Community Revitalization Plan, the Jefferson County, Illinois Multi-Hazard Mitigation Plan, and The Montrose Group Jefferson County Housing Study.
- Details about the local K-12 educational institutions, encompassing both public and private schools, including information on academic excellence and the quality of athletic programs.
- Collect and Provide data on significant employers, local wages, jobs, population counts within the commuting radius of Jefferson County.
- Provide a clear list of development tools that the county, city, or village has available, like existing Community Reinvestment Acts (CRAs), Tax Increment Finance (TIF) districts, historic districts, or other incentive programs.
- A breakdown of the permitting and construction procedures within Jefferson County. Providing clear communication of these processes and requirements to developers will establish expectations and reduce unforeseen challenges in the future.
- A catalog of readily developable sites benefiting the municipalities. This inventory may encompass locations within the current city or village limits, as well as potential sites adjacent to city boundaries that have the potential for annexation into the municipality. Ideally, this list would provide information on the presence of utilities and their capacity, the existing taxing districts, parcel acreage, and other noteworthy amenities accessible to these properties.

Action Item #2. Protect Existing Housing Stock and Prevent It from Declining Through a Land Bank

New residential development depends on a stable existing housing market. Because significant residential development may not happen immediately, it is essential that the existing housing stock in Jefferson County remain in good repair and high quality. There are several different strategies and policy interventions that the nine municipalities and Jefferson County can take to protect against degrading housing stock. County land banks are semi-governmental entities established with the primary mission of revitalizing and repurposing economically unproductive land. In the case of Jefferson County, a land bank could provide an entity for tasks such as acquiring distressed properties, managing the demolition of properties, and pre-development preparations. Additionally, land banks play a vital role in addressing blight, offering communities an effective mechanism to handle troublesome properties. In Illinois there are a total of nine total land banks consisting of six regional land banks, two municipal land banks and one county land bank.

Land banks can benefit Jefferson County in a variety of different ways. First, land banks are more specialized and efficient at managing and repurposing vacant or blighted properties. The Jefferson County Land Bank can focus on the acquisition, maintenance, and disposition of these properties, which can be resource intensive and time consuming. Second, The Jefferson County Land Bank can secure funding from various sources, including grants, private investment, and tax revenue, to acquire and revitalize properties. This allows the government to leverage public and private resources more effectively. Third, the Jefferson County Land Bank can help the local government mitigate risks associated with property development. They can take on the responsibility of managing and maintaining properties, reducing the government's exposure to liability. Fourth, the Jefferson County Land Bank can adapt to changing market conditions and community needs more quickly than a government agency, which may be bound by bureaucratic processes. Finally, the Jefferson County Land Bank can engage in strategic, long-term planning for land use and development, ensuring that decisions align with a community's vision for the future.

Jefferson County leadership should create the Jefferson County Land Bank, in partnership with the nine established municipalities in the County. As of 2022, Jefferson County has approximately 1,807 vacant properties that could be the target of redevelopment for the Jefferson County Land Bank. There are multiple steps that need to be taken in order to create the Jefferson County Land Bank:

- The Jefferson County Board of Commissioners needs to establish the Jefferson County Land Bank Authority which will be an agency of and funded by Jefferson County.
- A director and a board of directors for the land bank must be chosen for the purpose of operating all Jefferson County Land Bank functions.
- The principal office of the Land Bank shall be at a location within the geographical boundaries of Jefferson County, as determined by the Board of Directors. The optimal location for the Jefferson County Land Bank would be centrally located in Mount Vernon.
- Jefferson County should declare that the activities of the Land Bank are governmental functions carried out by an instrumentality or political subdivision of the State as described in Section 115 of Title 26 of the United States Internal Revenue Code, or any corresponding provisions of any future tax code. Jefferson County will intend that the activities of the Land Bank to be governmental functions carried out by a political subdivision of the State of Illinois, exempt to the extent provided under Illinois law from taxation by this State, including, but not limited to, ad valorem property tax exemption pursuant to the Property Tax Code, 35 ILCS 200/1-1 et seq.

The aim of this recommendation is to establish the Jefferson County Land Bank Authority, tasked with efficiently utilizing available resources to facilitate the revitalization of vacant, abandoned, and tax-delinquent properties. By doing so, it seeks to combat community deterioration, foster economic growth, and bring stability to both the housing and job markets. The Land Bank shall have the authority, as approved by its Board of Directors, to acquire, hold, and transfer interests in real property within Jefferson County for the following objectives:

- To encourage the redevelopment and repurposing of vacant, abandoned, and tax-delinquent properties.
- To provide support for targeted initiatives aimed at stabilizing neighborhoods.
- To stimulate the development of residential, commercial, and industrial areas.
- These actions will be undertaken in alignment with the goals and priorities established by this Ordinance, in cooperation with local government partners, and in consultation with other community stakeholders.

There are multiple different ways that a typical land bank transaction can differentiate compared to a private market or tax transaction:

Scenario 1 – Private Market

- Current value on private market (broken windows, no utilities, abandoned, etc) - $10,000
- Back Taxes/Liens - $11,000
- Owner walks away from property since it has negative value.
- Municipality forced to maintain property (mowing, securing, cleanups).
- Result: Unlikely Sale.

Scenario 2 – Tax Delinquent

- After three years of delinquent taxes and no tax buyer, property is offered at Trustee Auction
- Sold at auction - $6,000
- Buyer does minimal improvements without permits - $5,000
- Result: Future FMV as assessed if tax sale process occurs - $6,000

Scenario 3 – Land Bank

- Land Bank acquires property at court costs or pre-tax sale costs - $3,000
- Land Bank sells property to private market AS-IS at - $10,000
- Buyer from Land Bank invests in property to assure code compliance as required through the purchase agreement - $25,000
- Result: Future FMV as assessed with Land Bank requiring inspections and permitting - $35,000[v]

The foremost objective for Jefferson County is to prioritize new housing development, so the land bank should give preference to land acquisition and retention strategies. This approach would enable the land bank to provide large, ready-to-develop parcels of five acres or more for redevelopment. Alternatively, it could retain commercial and mixed-use properties within downtowns and strategic commercial zones until suitable developers are secured. In the event that new housing takes precedence as the highest priority, the land bank board may relegate blighted properties scattered throughout the county to a lower priority. This strategic allocation of limited resources would allow the land bank to focus its efforts on addressing its primary goal of fostering new housing initiatives.

Action Item #3. Create the Jefferson County Vacant Property Registry

In 2008 and 2009 vacant property registration databases grew significantly during the peak of the nationwide foreclosure crisis. The main objective of these registries is to allow local government officials to monitor vacancy patterns, provide better data on vacant properties in an area, maintain a record of parties responsible for vacant properties, ensure that property owners of vacant properties are informed about their responsibilities as property owners according to the pertinent city codes and regulations, and guarantee that property owners uphold a minimum standard of property maintenance. There are three primary types of VPROs (Vacant Property Registration Ordinances): the Vacancy and Abandonment Model, the Foreclosure Model, and the Hybrid Model. These models differ primarily in the event that initiates the obligation to register properties and comply with the ordinance's additional requirements. In Vacancy and Abandonment-Model ordinances, property owners are required to register properties after a specific duration of vacancy. On the other hand, Foreclosure-Model ordinances entail property registration triggered by a formal, state-required notice of default or intent to foreclose. This notice is typically filed as part of a judicial proceeding or advertised by the mortgagee or servicer as part of a nonjudicial foreclosure process.

While many of the municipalities in Jefferson County already track vacancies in one way or another. The creation of an official vacant property registry at the Jefferson County municipal level would more formally track vacant commercial and residential property. Typically, funds generated through the registry cover the costs of code enforcement personnel. For property owners who lack interest in investing the necessary funds to revitalize their vacant properties, county and local governments should provide options to facilitate the property's disposal. This can involve assistance in selling the property to another private owner or transferring it to the newly created Jefferson County Land Bank.

Action Item #4. Use Tax Increment Financing to Spur Development When Necessary

Illinois law permits local government entities to designate specific zones within their jurisdiction as Tax Increment Financing (TIF) districts. These districts allocate sales tax revenues and additional property tax revenues generated within the TIF to support enhancements and advancements within the district. The primary aim is to stimulate fresh economic development and job opportunities. The funds garnered through TIF may be employed to cover expenses linked to the development or redevelopment of properties within the designated TIF area. This strategic use of resources is geared toward revitalizing areas that are blighted, experiencing decline, or performing below expectations. It allows these regions to regain viability and remain competitive with vacant land on the outskirts of urban areas.

The State's TIF Act defines three different kinds of TIF districts – blighted, conservation, and transit. Each has a different rationale for their use and different eligibility criteria required for designation. The legislative process for all three, however, is generally the same.

Blighted TIF Districts are put in place in order to provide funding for development in areas that are "blighted" based on the legal definition in the Illinois TIF Act. The definition includes factors like: a progressive and advanced deterioration of structures, a lack of physical maintenance of the built environment, and a decline in property values. A blighted TIF is unique in that it has eligibility criteria that are specific to property that is either improved or vacant. For example, criteria for improved property focuses on things like the deterioration or obsolescence of a building; while criteria for vacant property looks at environmental remediation and underground conditions. Improved areas need to demonstrate that five of 13 factors are present, while vacant areas require two of six factors to be present.

Conservation TIF Districts are rapidly deteriorating or declining areas that do not yet meet the legal requirements of a blighted area but would become one if that decline isn't stopped. The eligibility criteria for conservation TIFs are generally the same as those for improved property in blighted TIFs. Conservation TIFs, however, require less factors to be present – three of 13, rather than five. Additionally, it is required that the buildings within a conservation TIF were constructed more than 35 years ago.

Transit TIF Districts were created in June 2016, the Illinois General Assembly amended the TIF Act to allow for the creation of TIF districts focused on transit improvements.1 These so-called "Transit TIFs" are distinct and different from Blighted and Conservation TIFs. Primarily, these TIFs can only be used to fund the construction or improvement of public transportation. Transit TIFs are also longer in place for 36 years but can only be designated within a half-mile of specific transit facilities.

Jefferson County should utilize Tax Increment Financing (TIF) to promote residential development that involves a strategic approach aimed at incentivizing and funding housing projects in designated areas. Determine the specific regions within Jefferson County where residential development is a priority. These areas may include blighted neighborhoods, underutilized land, or locations where affordable housing is needed. The East Park SRO is a successful TIF funded project in Chicago's West Side. The project included the rehabilitation of a 153-unit affordable residential building. The project will provide 153 residential units of which 152 units will be affordable units for households earning no more than 60 percent of the area median income. The one remaining unit is a residential manager's unit. The project received over $5,000,000 in TIF assistance from the Midwest TIF District to provide the necessary funding for a project of this size. The TIF in this project is part of a large capital stack containing an IHDA HOME loan in the amount of $4,285,676 and $750,000 in Federal Home Loan Bank (FHLB) Funds. While the capital stack for a project of this size is significant for an area like Jefferson County it provides an important lesson on the necessity that TIF funding can provide to accomplish significant residential development.

Action Item #5. Incentivize Residential Development

Fee waivers or the reduction of development impact fees are one increasingly popular idea that is circulating through local governments across the United States in order to encourage residential development. The thought process behind this idea is that by reducing the amount of fees and streamlining the number of different fees paid by residential developers throughout the construction process will encourage builders to develop homes where it was previously deemed undesirable. Cities, towns, and counties have several avenues for granting fee waivers and reductions to developers with eligible projects. Typically, developers must initiate the process by submitting an application to the planning or housing and community development department. This application should include the necessary documentation to demonstrate their compliance with eligibility criteria. Once the application receives approval for a qualifying project, the fee waiver or reduction is granted. Typically, the fee reduction is tied to the provision that the residential development provides some level of affordable units. In most cases a covenant is recorded on the property that runs with the title to the land committing the owner and all future owners to maintaining the same number of low-income housing units for a minimum of a set number of years from the date of approval. One standard fee reduction table for the construction of affordable housing units looks like:

Fee Reductions		
% of Qualified Units	Discount for Very Low Income	Discount for Extremely Low Income
0 – 10 percent	10 percent	15 percent
11 – 20 percent	20 percent	25 percent
21 – 30 percent	30 percent	35 percent
31 – 40 percent	40 percent	45 percent
41 – 50 percent	50 percent	55 percent

In certain cities like Portland, OR, city staff may waive a predefined set of fees, but larger fee reductions require approval from the City Council. Alternatively, some local jurisdictions opt for a case-by-case evaluation of waivers instead of offering them as a matter of right. However, this approach can pose administrative challenges for the jurisdiction and may obscure the development process and costs for developers. Developers rely on a clear understanding of development expenses to create an accurate project budget, and an inconsistent, case-by-case approach can hinder this predictability. Other areas have adopted other unique ways to provide credits for impact fees. For example, if an individual is building on a property that has had a legally existing structure on it previously, the individual is given credit for the impact fees paid or vested for the previous use. For example, if a property owner tears down a residence that was legally there and replaces it with a home with the same area or less, there will be no impact fees due. Verification of the legal structure will be required.

Density Bonuses allow developers to build more units than are allowed by a site's base zoning if the developer agrees to set aside a portion of units for income-restricted affordable housing or, in some cases, pay a fee, known as a fee-in-lieu. The affordable housing units must be income-restricted and leased or sold to a low-income or moderate-income household for the required affordability period.

Inclusionary Density Bonuses Example	
Zoning District	Maximum Density Increase as a Percentage of the Base Zoning District
R1, R2, R3, R4	10
MR1, MR2, ARC, NC1, NC2	15
MF1, MF2, MF3	20
CBD, TOC	25

Density bonuses may also be earned through the additional construction of public uses and benefits. The public benefits eligible to earn an increase in density, and the maximum incentive to be earned by each benefit may vary based on the municipality's discretion. The density incentive is expressed as additional bonus dwelling units (or fractions of dwelling units) earned per amount of public benefit provided. Where a range is specified, the earned credit will be determined by the community development director during project review. Bonus dwelling units may be earned through any combination of the public benefits. Typically, substantially similar benefits cannot be applied to the same area or improvement type within a development, unless approved by the director. The table below outlines the typical public benefits that eligible to earn density incentives.

Benefit	Density Incentive
1. Affordable Housing a. Benefit units consisting of rental housing permanently priced to serve nonelderly low-income households. A covenant on the site that specifies the income level being served, rent levels and requirements for reporting to the municipality shall be recorded at final approval.	1.5 bonus units per benefit, up to a maximum of 30 low-income units per five acres of site area; projects on sites of less than five acres shall be limited to 30 low-income units.
b. Benefit units consisting of rental housing designed and permanently priced to serve low-income senior citizens (i.e., no greater than 30 percent of gross income for one- or two-person households, one member of which is 62 years of age or older, with incomes at or below 50 percent of the County median income, adjusted for household size). A covenant on the site that specifies the income level being served, rent levels and requirements for reporting to the local municipality shall be recorded at final approval.	1.5 bonus units per benefit, up to a maximum of 60 low-income units per five acres of site area; projects on sites of less than five acres shall be limited to 60 low-income units.
c. Benefit units consisting of mobile home park space or pad reserved for the relocation of an insignia or non-insignia mobile home that has been or will be displaced due to closure of a mobile home park.	1.0 bonus unit per benefit unit.
2. Public Facilities (Schools, Public Buildings or Offices, Trails, and Active Parks) a. Dedication of public facilities site or trail right-of-way meeting local municipality or agency location and size standards for the proposed facility type.	10 bonus units per usable acre of public facility land or one-quarter mile of trail exceeding the minimum requirements outlined in other sections of this title.
b. Improvement of dedicated public facility site to the local municipality standards for the proposed facility type.	2 – 10 (range dependent on facility improvements) bonus units per acre of improvement. If the applicant is dedicating the site of the improvements, the bonus units earned by improvements shall be added to the bonus units earned by the dedication.
c. Improvement of dedicated trail segment to local municipality standards.	1.8 bonus units per one-quarter mile of trail constructed to city standard for pedestrian trails; or 2.5 bonus units per one-quarter mile of trail constructed to city standard for multipurpose trails (pedestrian/bicycle/equestrian). Shorter segments shall be awarded bonus units on a pro rata basis. If the applicant is dedicating the site of the improvements, the bonus units earned by improvements shall be added to the bonus units earned by the dedication.
d. Dedication of open space, meeting local municipality acquisition standards, to the city, county or a qualified public or private organization such as a nature conservancy.	2 bonus units per acre of open space.
3. Community Image and Identity a. Contribution towards an identified capital improvement project, including, but not limited to, parks, roadways, bicycle facilities, pedestrian facilities, multi-use trails, gateway sign, etc. $25,000 per bonus unit. Bonus units may only be claimed in whole numbers or 0.5 bonus unit increments.	$25,000 per bonus unit. Bonus units may only be claimed in whole numbers or 0.5 bonus unit increments.
4. Historic Preservation a. Dedication of a site containing an historic landmark to the local municipality or a qualifying nonprofit organization capable of restoring and/or maintaining the premises to standards set by Washington State Office of Archaeology and Historic Preservation.	0.5 bonus unit per acre of historic site.
b. Restoration of a site or structure designated as an historic landmark.	0.5 bonus unit per acre of site or 1,000 square feet of floor area of building restored.

Benefit	Density Incentive
5. Locational/Mixed Use a. Developments located within one-quarter mile of transit routes, and within one mile of fire and police stations, medical, shopping, and other community services.	5 percent increase above the base density of the zone.
b. Mixed use developments over one acre in size having a combination of commercial and residential uses.	10 percent increase above the base density of the zone.
6. Storm Drainage Facilities Dual use retention/detention facilities. a. Developments that incorporate active recreation facilities that utilize the storm water facility tract.	5 bonus units per acre of the storm water facility tract used for active recreation.
b. Developments that incorporate passive recreation facilities that utilize the storm water facility tract.	2 bonus units per acre of the storm water facility tract used for passive recreation.
7. Project Design a. Preservation of substantial overstory vegetation (not included within a required NGPA). No increase in permitted density shall be permitted for sites that have been cleared of evergreen trees within two years prior to the date of application for land use approval. Density increases granted which were based upon preservation of existing trees shall be forfeited if such trees are removed between the time of preliminary and final approval and issuance of building permits.	5 percent increase above the base density of the zone.
b. Retention or creation of a perimeter buffer, composed of existing trees and vegetation, or additional plantings, in order to improve design or compatibility between neighboring land uses.	1 bonus unit per 500 lineal feet of perimeter buffer retained, enhanced, or created (when not otherwise required by city code).
c. Installation of perimeter fencing and landscaping, at least six feet in width, in order to improve design or compatibility between neighboring land uses. This benefit shall not be pursued when any of the following circumstances apply: (i) fencing or landscaping is otherwise required by code, or (ii) landscaping is voluntarily provided in order to deviate from other code requirements.	1 bonus unit per 500 lineal feet of perimeter fencing or landscaping installed (when not otherwise required by code).
d. Project area assembly involving 20 acres or more, incorporating a mixture of housing types (detached/attached) and densities.	10 percent increase above the base density of the zone.
e. Private park and open space facilities integrated into project design.	5 bonus units per improved acre of park and open space area. Ongoing facility maintenance provisions are required as part of RDI approval.
f. Enhanced entry landscaping.	1 bonus unit per 2,500 square feet of additional enhanced entry landscaped area (when not otherwise required by code). A minimum of 1,000 square feet of entry landscaping of exceptional, outstanding, or unique design, as determined by the director, must be provided in order to qualify for this benefit.
8. Green Building a. Construction of a certified Leader in Energy and Environmental Design (LEED) Gold or better rating, Evergreen Sustainable Development Standard (ESDS), Built Green 4-Star or better rating, or other equivalent certified energy efficient unit as approved by the director. Certification due 120 days after final building inspections granted, or a certificate of occupancy is issued.	0.20 bonus unit for each certified unit constructed.

Enhancing the Permitting and Zoning Process

Permitting is required for all proposed developments, whether new construction or renovation or rehab of existing buildings to ensure compliance with building code, land use laws, and other regulations. Obtaining the necessary permits and approvals can be a time-consuming process, often leading to project delays that inflate costs and shrink profit margins, especially when working with tight budgets. In some cases, communities expedite the permitting process for developers who allocate some or all of their units to lower-income households. This serves the dual purpose of reducing overall project development expenses and ensuring the timely completion of affordable housing. However, merely offering expedited permitting is unlikely to sway market-rate developers to include affordable units. When bundled with a comprehensive package of incentives, though, it becomes a valuable enticement, particularly in regions where the permitting process tends to be protracted. Cities, towns, and counties interested in providing expedited permitting for qualifying developments can customize their approach to align with their local circumstances. By tailoring coverage and eligibility criteria, they can effectively achieve their community goals.

Ensure that zoning regulations are adaptable to the needs of contemporary developers. In light of rising land, labor, and supply costs, as indicated by the developers interviewed, it is essential to consider a minimum requirement of 4 to 5 units per acre for new developments in the county to remain financially viable. Local city and village zoning codes should be designed with flexibility to accommodate varying residential densities, whether in single-family or multi-family housing.

Expanding the permissible density levels in specific districts does not imply that all new developments must adhere to higher standards uniformly. However, by zoning more areas for denser development, communities in Jefferson County can welcome developers interested in introducing new products like townhomes to the market. Also, encourage mixed-use zoning that allows residential, commercial, and recreational spaces to coexist in the same areas. This approach promotes walkability, reduces the need for long commutes, and fosters vibrant communities. Adjusting zoning codes sends a clear signal to external developers that the county's communities are prepared for innovation and are willing to collaborate to ensure that projects are not only financially feasible and sustainable but also aligned with the community's growth vision. It is important to note that Jefferson County should plan for implementation of zoning changes in phases to allow communities and developers time to adjust.

Methodology

The U.S. Census Bureau is a federal agency responsible for collecting, analyzing, and disseminating a wide range of demographic, economic, and social data about the United States and its population. The Census Bureau conducts various surveys and censuses to gather this information, and its data collection methods are designed to be accurate, comprehensive, and confidential. Here's an overview of how the U.S. Census Bureau collects data:

1. **Decennial Census:** Every ten years, the Census Bureau conducts the decennial census, which is a complete count of every person living in the United States. Households receive a questionnaire that includes questions about the number of people living in the household, their ages, genders, races, and relationships to each other. Respondents are required by law to participate, and the Census Bureau employs various strategies to ensure a complete and accurate count, including extensive outreach and follow-up efforts.
2. **American Community Survey (ACS):** The ACS is an ongoing survey that collects detailed demographic, economic, and social information from a sample of households annually. It replaces the long-form questionnaire that was once part of the decennial census. The ACS provides timely data on various topics, such as income, education, employment, and housing, and it helps policymakers and researchers understand trends and make informed decisions.
3. **Economic Surveys:** The Census Bureau conducts a range of economic surveys to collect data on businesses, industries, and trade. These surveys provide critical information on economic activity, employment, and market trends. Examples include the Economic Census, the Monthly Retail Trade Report, and the Annual Business Survey.
4. **Housing Surveys:** The Census Bureau collects housing-related data through various surveys, including the Housing Vacancy Survey and the American Housing Survey. These surveys provide insights into housing conditions, occupancy rates, and housing costs.
5. **Population Estimates:** Between decennial censuses, the Census Bureau estimates the population for states, counties, cities, and other geographic areas. These estimates are based on data from the decennial census, administrative records, and other sources.

In summary, the U.S. Census Bureau employs a variety of methods to collect data about the U.S. population and its characteristics. These methods range from the decennial census to ongoing surveys, economic and housing surveys, administrative records, partnerships with communities, and the use of technology. The data collected by the Census Bureau are vital for government decision-making, policy development, resource allocation, and research across a wide range of fields.

ESRI (Environmental Systems Research Institute) Demographics is a comprehensive suite of data and tools used for geographic information system (GIS) analysis and spatial demographic research. ESRI Demographics provides demographic, economic, and lifestyle data at various geographic levels, from national down to neighborhood or block group scales. This data is invaluable for businesses, government agencies, researchers, and organizations seeking to make informed decisions based on geographic and demographic insights. ESRI Demographics aggregates data from a wide range of reputable sources, including government agencies, public records, commercial datasets, and surveys. These sources encompass various aspects of demographic and socioeconomic information, such as population counts, income, housing, education, employment, and consumer behavior. ESRI Demographics often integrates data from the U.S. Census Bureau, which conducts the decennial census and the American Community Survey (ACS). These official government sources provide comprehensive demographic and housing data for the United States.

The U.S. Department of Housing and Urban Development (HUD) is responsible for overseeing various housing-related programs and policies at the federal level. One of the ways HUD tracks and monitors housing development is by collecting and analyzing building permit data. Building permits are legal documents issued by local government authorities that grant permission for construction or renovation projects. These permits are essential for ensuring that construction activities comply with building codes and regulations. HUD compiles and aggregates this data into a comprehensive national database. This database contains information on building permits issued throughout the country, which is regularly updated as new permits are issued and existing permits are closed out. Building permit data is a valuable resource for researchers, policymakers, and economists studying housing market dynamics. It provides a wealth of information about the health and trends of the housing market, which can be used to assess economic conditions, housing affordability, and the demand for housing.

The Federal Reserve of Economic Data (FRED) collects economic data from a variety of sources to monitor the health of the U.S. economy and make informed monetary policy decisions. The Federal Reserve relies on data collected by various government agencies, including the Bureau of Economic Analysis, the Bureau of Labor Statistics, the U.S. Census Bureau, the Treasury Department and more. Also, The Federal Reserve conducts its own research and analysis, often in collaboration with economists and experts in both the public and the private sector. This research can involve data analysis, economic modeling, and the development of economic indicators.

i https://www.imf.org/en/News/Articles/2015/09/28/04/53/sp060514.
ii Robert P. Giloth, "Learning from the Field: Economic Growth and Workforce Development in the 1990's," Economic Development Quarterly, 14, 4 (November 2000) 340–359, 345.
iii https://www.kauffman.org/entrepreneurship/reports/educational-attainment-of-business-owners/#:~:text=Highlights%20include%3A,among%20Asian%20entrepreneurs%20(29.6%25).
iv https://www.bls.gov/iag/tgs/iag22.htm
v https://r1planning.org/landbank#:~:text=The%20Land%20Bank%20can%20acquire,are%20unlikely%20candidates%20for%20acquisition.