



Cunningham Township

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Report on the Housing Quality of Township Participants

Summary

The quality and affordability of housing significantly affects the well-being of our community. The Center for Disease Control life expectancy data highlights severe disparities in life expectancy based on where one lives [1], [2]. Within Urbana, life expectancies vary by over a decade, with those living in Ward 4 around Carle Park living an average of ten years longer than those in Ward 3 around Crystal Lake Park¹. This is in part due to the relationship between low housing quality with an increased risk of chronic physical and psychological health issues [3].

The risk of chronic physical and psychological health issues is further increased when the household is rent burdened or overcrowded to afford rent [4]. In Urbana, two out of three renters are rent burdened, spending over 30% of their income on rent. It is also estimated by the National Low Income Housing Coalition that the full time hourly wage needed to avoid being rent-burdened² for a market rate apartment is \$16.54/hr for zip code 61801³ and \$15.77/hr for zip code 61802 [5]. That hourly figure supposes that one is employed full-time, yet in Urbana, 69.5% of persons aged 16 to 64 in the City of Urbana work part time or not at all. ⁴ This points to a continued prevalence of rent burden and its potential impacts in Urbana.

For these reasons, with the help of Allan Axelrod, CTSO intern and Graduate Student at the University of Illinois in Agriculture and Biological Engineering, the Cunningham Township Supervisor has undertaken an investigation into the housing quality of CTSO's program participants. If housing insecure households also live in low quality housing, then the negative environmental and fiscal health outcomes likely compound. Most CTSO participants are housing insecure, so an overlap between CTSO participants and low quality housing should be taken seriously. We therefore compared housing quality data between our participants with the housing quality distribution for the City of Urbana. The housing grades are made available

¹Data on Northwest Urbana is entirely absent from this database. This area includes Ward 3 of Urbana, a historically black residential area.

² Rent burdened households spend 30% or more of their income on rent.

³ Note that the living wage in the zip code 61801 is more than double the current minimum wage.

⁴ According to Table B23027 from the 2017 American Community Survey 5-Year estimates.

through the rental registration program which went into effect on February 16th, 2007 [6].

Participants in programs at CTSO earn at most \$675 per month if they receive General Assistance (GA) or earn at most 200% of the Federal poverty line if they receive Rental Assistance. As of August 16th, 2019, 56% of GA participants were disabled, only 20% of GA participants had any income outside of GA, and nearly all GA participants who pay rent were severely rent burdened, paying over 50% of their income in rent.

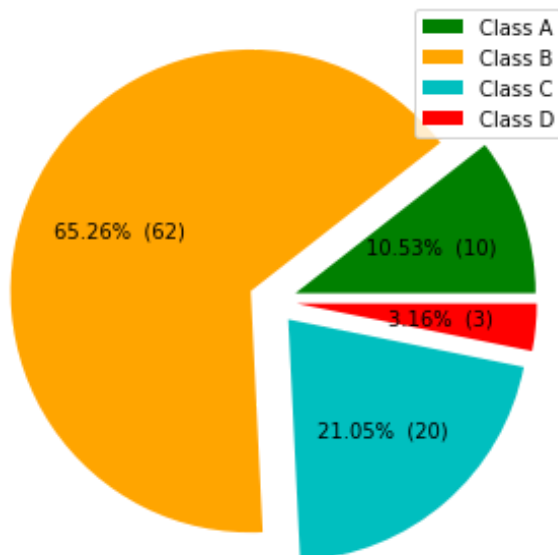
At the time of our analysis on June 19th, 2019 we found that CTSO participants in both of General Assistance (GA) and Homeless Assistance (HA) programs are:

- 7% more likely to live in Class A housing units
- 27% less likely to live in Class B housing units
- 7 times more likely to live in Class C housing units
- 6 times more likely to live in Class D housing units.

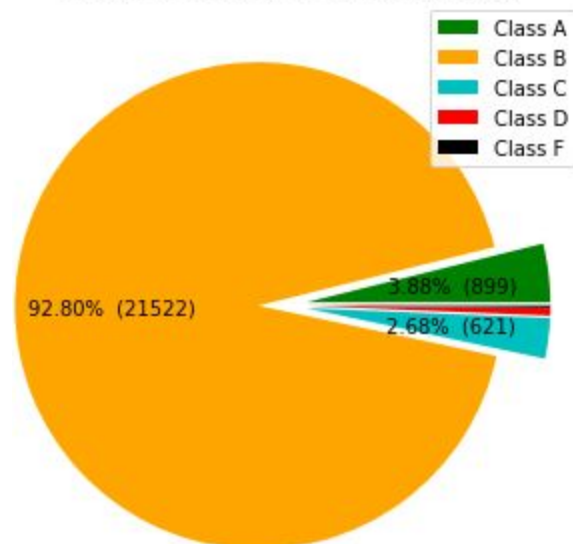
Please note that there are only 9 Class D addresses out of 1980 rental housing unit addresses in Urbana; GA participants live in 3 of them. The over-representation of Class D housing is particularly concerning as it is defined as a “Building [that] has violations and is either unsafe, contains unsafe equipment, is unfit for human occupancy or is unlawful.”

Below we provide a graphic overview of these numbers:

Rating Distribution of 2017-2019 GA and HA Clients



Rating Distribution of Urbana Housing



Action Steps

Cunningham Township Supervisor's Office is committed to working with the Town Board and the City of Urbana to improve access to quality, affordable housing for low income residents of Urbana. Such access to housing is essential to support public health, safety, and welfare of our residents. Based on the information in this report, our office has already started to screen for housing conditions in our quarterly update appointments with program participants. Our staff have been trained by City of Urbana property inspection staff on how to help participants submit property complaints to the city.

In addition, we recommend a policy change to the City of Urbana rental registration ordinance. The current ordinance (which was passed when our Supervisor Danielle Chynoweth served on Urbana City Council), **leads to the unintended consequence of forcing the relocation of tenants whose landlords do not comply with the program, even when their homes are still fit for human habitation**. This was the case in November 2018 when multiple low income families were given one month to relocate because the property owner refused to pay fines in a timely way. We suggest this policy be changed to empower consumers and avoid forcing residents out of a property, unless the property is uninhabitable. Ideas for reform include mailing to residents and placing signs on the outside of the property, notifying residents of their landlord's lack of compliance with the rental registration and their right to move, offering to provide assistance if they choose to do so.

The mark of a successful system is when needs and offers, or supply and demand are matched in an efficient, effective way. The City of Urbana has an estimated vacant rental stock of 1,103 units⁵. This amount could more than house the number of known homeless households in Urbana and yet it does not. We know that in 2017, 365 Urbana households were taken to court for eviction. Our rental assistance program serves an approximately 12 households per month or 144 per year. Local leaders should engage with the data and property management community to understand this vacancy data and work to resolve it in a way that provides safe, stable housing for our residents.

The City, Township, and Housing Authority of Champaign County should partner to increase the number of subsidies available to Urbana residents for housing. Subsidized housing undergoes additional inspections to ensure basic housing standards are met; subsidies can be removed and the tenant relocated if standards are not met. We should work to use HACC surplus to increase the number of vouchers available and seek federal/state grants. We should

⁵ According to Table B25004 of the 2017 American Community Survey 5-Year estimates. Note that the estimate used excludes the 1,348 other vacant housing units (such as houses for sale) estimated to be in Urbana.

also look for creative ways to fund subsidies through surplus generated by business investments, such as purchasing properties and having market rates subsidize a certain number of units.

Although it is illegal to discriminate against subsidized housing vouchers within the City of Urbana, this practice continues. As of September, 2019, 91 households with Housing Choice Vouchers were actively looking for housing throughout the County. The City of Urbana should inform property owners during the annual rental registration mailing of: the Urbana Human Rights Ordinance and Urbana Landlord Tenant ordinance, especially with regard to the prohibition of housing discrimination based on race, number of children and criminal justice background, and the fact that landlords are limited to collecting 5% of monthly rent in late fees. These are the most common violations of the ordinance we see in our office.

Housing Grade Data Curation and Methodology - High Level Overview

We started off with 2 different datasets. One was our participants' housing list and the other was the City of Urbana housing grades dataset available at:

<https://data.urbanaininois.us/Buildings/Pie-Chart-of-Inspection-Grades-with-Filter-by-Date/87bf-jwe3>

Using data from the Township assessor, we were able to determine how many housing units that there were at each graded address. The results were:

- Near parity on Class A
 - 3.86% Urbana and 10.53% Township Participants has Class A rental housing
- 20% Less likely for GA & HA housing to be Class B
 - 92.82% Urbana and 65.26% Township Participants had Class B rental housing
- 7 Times more likely for GA & HA housing to be Class C
 - 2.68% Urbana and 21.05% Township Participants had Class C rental housing
- 11 Times more likely for GA & HA housing to be Class D
 - 0.49% Urbana and 3.16% Township Participants had Class D rental housing
- Near parity on Class F
 - 0.15% Urbana and 0% Township Participants has Class F rental housing

CDC Life Expectancy Disparity in Urbana

Urbana is divided into at least 10 Census tracts. The Census tracts involved with the highest and lowest life expectancies are below:

- Census tract: 17019005800
 - Life expectancy of 85.5
 - This Census tract includes the residential area around Carle Park.
- Census tract: 17019005401
 - Life expectancy of 75.4
 - This Census tract includes the East part of Ward 3.

Absent Data from the CDC Life Expectancy Data

Life expectancy data from the CDC is absent for the following Census Tracts:

- Census tract: 17019005300, mostly residential and includes most of Ward 3
- Census tract: 17019011100, mostly commercial
- 17019006000, university
- 17019006000, mostly university

Housing Grades (City of Urbana Ordinance No 2006-08-109 page 7 section 10)

Class A - Building has no violations of applicable City Codes. Building inspected as lower priority on regular cycle thereafter.

Class B - Building has violations of applicable City Codes and the violations do not pose an immediate threat of danger to the life, health and safety of the occupants of the building. Building inspected on regular cycle thereafter.

Class C - Building has violations of applicable City Codes that are in excess of ten in number and/or that affect the overall livability of the building, but do not pose a threat of danger to the life, health or safety of the occupants of the building. Building may be inspected as frequently as every year thereafter.

Class D - Building has violations and is either unsafe, contains unsafe equipment, is unfit for human occupancy or is unlawful. Pursuant to the Property Maintenance Code, the Building Official may disallow occupancy of all or a portion of the building until Code violations are corrected. The Building Official may inspect the property on a regular basis to verify that it remains in compliance with City Codes.

Class F - Building is not in compliance with the Rental Registration Program and may not be occupied for rental. Violations leading to a Class F designations are violations: (1) which render the unit unsuitable for habitation according to the City's Health, Life, Safety and/or Property

Maintenance Codes after notification and reasonable opportunity to remedy such violations; (2) repeated and willful violation of the City's zoning code, including, but not limited to, occupancy requirements; or (3) use of the unit for a criminal purpose, as demonstrated by adjudication of the owner or a tenant for the manufacture, distribution or sales of drugs as set forth and defined by the Illinois Criminal Code. The Class "F" designation shall be withdrawn when the underlying violation has been remedied, or in the case of subsection 3, there has been a change of ownership in the unit, the subject tenant has been evicted, and/or the owner has taken appropriate steps to prevent the unit from constituting a continuing threat to the public.

Class N - New construction within past twenty-four (24) months. First inspection will occur on the next inspection cycle as lowest priority.

Footnotes

[1] "Life Expectancy: Where You Live Affects How Long You Live - RWJF." [Online].

Available:

https://www.rwjf.org/en/library/interactives/whereyouliveaffectshowlongyoulive.html?fbclid=IwAR3CnPexX2Njk-Q8SFN07DCR38MSIhnHN65yZ_L2lgyE_YrHy7E2CxV551Q [Accessed: 18-Jun-2019].

[2] "NVSS - United States Small-Area Life Expectancy Estimates Project," 04-Mar-2019.

[Online]. Available: <https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html>. [Accessed: 17-Jul-2019].

[3] J. Krieger and D. L. Higgins, "Housing and Health: Time Again for Public Health Action," *Am. J. Public Health*, vol. 92, no. 5, pp. 758–768, May 2002.

[4] D. P. dpressey@news-gazette.com, "Vermilion County dead last on Illinois study's health rankings," *The News-Gazette*. [Online]. Available:

https://www.news-gazette.com/news/local/keeping-watch/vermilion-county-dead-last-on-illinois-study-s-health-rankings/article_ce8c6ef9-e7c6-50b4-bdf7-83b21eac2ebd.html. [Accessed: 09-Jul-2019].

[5] "Out Of Reach," National Low Income Housing Coalition. [Online]. Available:

<https://reports.nlihc.org/oor>. [Accessed: 29-May-2019].

[6] "Rental Registration and Inspection Program | City of Urbana." [Online]. Available:

<https://www.urbanaininois.us/RRP>. [Accessed: 16-Aug-2019].