
HOUSING

3.0 Introduction

The housing characteristics of a community are an important element of a comprehensive plan. The physical location of housing determines the need for many public services and facilities. Also, housing characteristics are related to the social and economic conditions of the community's residents. The information to be presented in this element of the City of Galena Comprehensive Plan will provide officials with information about the current housing stock. It will also identify significant changes that have occurred in the area of housing over the past years and an analysis of housing needs.

3.1 Housing Units, Occupancy, and Tenure

According to the 2000 Census, the City of Galena had 1570 occupied dwelling units, as Table 3-1 indicates. As shown in Table 1-6, the City of Galena has been growing in total number of households over the last three decades.

- The average household size in the City of Galena is 2.15 persons, which is smaller than the remaining comparison entities. This would seem to indicate that there are a large number of households that are either one or two persons. This is often another sign of an aging population, as there are fewer children.
- The average family size in the City of Galena is 2.81 persons. Again, this is smaller than the other comparison entities. As the average family size decreases and median age increases, the population shrinks as children leave and are not replaced.
- The smaller Average Household Size and Average Family Size provide further demonstration that the City of Galena is home to an older than average population with fewer children.

Table 3-1
Total Housing Units and Occupancy
City of Galena, Township of East Galena, Township of West Galena, Township of
Rawlins, Jo Daviess County, and Illinois
2000

	City of Galena		Township of East Galena		Township of West Galena		Township of Rawlins		Jo Daviess County		Illinois	
	#	%	#	%	#	%	#	%	#	%	#	%
Total Housing Units	1,821		760		1,737		148		12,003		4,885,615	
Occupied Housing Units	1,570	86.2%	473	62.2%	1,500	86.4%	133	89.9%	9,218	76.8%	4,591,779	94.0%
Vacant Housing Units	251	13.8%	287	37.8%	237	13.6%	15	10.1%	2,785	23.2%	293,836	6.0%
Seasonal Housing Units	102	5.6%	235	30.9%	93	5.4%	19	12.8%	1,971	16.4%	29,712	0.6%

Source: U.S. Census Bureau, 2000.

3.2 Age of Housing

The City of Galena is home to a large number of restored, turn-of the century homes. These homes are a source of pride and civic identity to the community.

- Approximately 40% of the City lies within a National Historic District, including many homes.
- The vast majority of the buildable lots within the Historic District are built out, so significant future development should not be expected here.

Table 3-2 shows the age of the City of Galena’s housing stock.

- Approximately 67% of the homes in the City of Galena were built prior to 1939. This large number of older homes gives the City a great deal of its character, as well as its historic district.
- New home building in the City of Galena has slowed in the recent decades, while the surrounding townships and the County as a whole have seen large increases in the number of new homes.

Table 3-2
Age of Housing Stock
City of Galena, Township of East Galena, Township of West Galena, Township of
Rawlins, Jo Daviess County, and Illinois
2000

Year Built	City of Galena	%	Township of East Galena	%	Township of West Galena	%	Township of Rawlins	%	Jo Daviess County	%	Illinois	%
1990-2000	124	7%	170	22%	161	9%	62	36%	2,004	17%	604,961	12%
1980-1989	131	7%	264	35%	139	8%	26	15%	1,648	14%	473,462	10%
1970-1979	115	6%	60	8%	135	8%	39	23%	1,962	16%	798,295	16%
1960-1969	86	5%	5	1%	91	5%	32	18%	912	8%	715,007	15%
1940-1959	154	8%	42	5%	126	7%	0	0%	1,175	10%	1,190,514	24%
1939 or earlier	1,212	67%	224	29%	1,077	62%	14	8%	4,302	36%	1,103,376	23%
Total	1,822	100%	765	100%	1,729	100%	173	100%	12,003	100%	4,885,615	100%

Source: U.S. Census Bureau, 2000.

3.3 Units in Structure

The number of units in a structure provides information on how densely a community is building, as well as the different number of options that are available to residents for home purchase and rental. Table 3-3 displays the number of units per structure for the City of Galena, as well as the surrounding comparison Townships, Jo Daviess County and the State of Illinois.

- The City of Galena’s housing stock consists primarily of detached, single family homes.
- The City of Galena, as well as Jo Daviess County and the three townships researched all had a larger proportion of their housing stock that was single family, detached, than did the State of Illinois.
- Approximately 31% of the housing units in Galena are in structures that had 2 or more dwelling units.

Table 3-3
Units in Structure
City of Galena, Township of East Galena, Township of West Galena, Township of Rawlins, Jo Daviess County, and Illinois
2000

Units in Structure	City of Galena	%	Township of East Galena	%	Township of West Galena	%	Township of Rawlins	%	Jo Daviess County	%	Illinois	%
1, detached	1,205	66.1%	664	86.8%	1,129	65.3%	146	84.4%	9,437	78.6%	2,831,011	57.9%
1, attached	53	2.9%	14	1.8%	53	3.1%	0	0.0%	409	3.4%	235,485	4.8%
2	139	7.6%	21	2.7%	120	6.9%	0	0.0%	409	3.4%	338,065	6.9%
3 or 4	148	8.1%	34	4.4%	140	8.1%	0	0.0%	398	3.3%	318,494	6.5%
5 to 9	150	8.2%	8	1.0%	150	8.7%	0	0.0%	331	2.8%	301,361	6.2%
10 to 19	66	3.6%	6	0.8%	66	3.8%	0	0.0%	122	1.0%	211,482	4.3%
20 or more	61	3.3%	0	0.0%	61	3.5%	0	0.0%	151	1.3%	491,167	10.1%
Mobile home	0	0.0%	18	2.4%	10	0.6%	12	6.9%	721	6.0%	156,584	3.2%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	15	8.7%	25	0.2%	1,966	0.0%
TOTAL	1,822		765		1,729		173		12,003		4,885,615	

Source: U.S. Census Bureau, 2000.

3.4 Housing Values and Rents

The growing number of lower end, service oriented jobs, such as housekeeping, wait staff, and maintenance, will require housing to meet these needs. Much of the annexed land in recent years has been for housing developments and subdivisions.

- The City should ensure that there is an adequate stock of housing that is within the reach of the employees of the local tourist industry.
- According to one local realtor's website, the average value of homes for sale in the Galena area is approximately \$260,000. (source: <http://www.eagleridgerealty.com/homes.asp>.) This is based on a survey of 89 homes on the market. It should be noted that this may not accurately reflect the current conditions in the entire Galena regional market.

The median home value in the City of Galena, as shown in Table 3-4a, was \$91,900 in 2000. This was above the Jo Daviess County median home value, but below those of the Townships of East Galena, West Galena, and Rawlins, as well as the State of Illinois.

Table 3-4a
Median Housing Values
City of Galena, Township of East Galena, Township of West Galena, Township of
Rawlins, Jo Daviess County, and Illinois
2000

	City of Galena	Township of East Galena	Township of West Galena	Township of Rawlins	Jo Daviess County	State of Illinois
Median Housing Value	\$91,900	\$118,900	\$94,900	\$137,500	\$89,100	\$130,800

Source: U.S. Census Bureau, 2000.

According to the 2000 Census, 56.8% of the housing cost less than \$99,999 in the City of Galena. While this was less than the State as a whole, it still represents an area where the community should seek to improve. The homes in the City should be affordable to the workers that work in the City. Anecdotal evidence suggests that a large percentage of the workers in the City commute from outside the City limits, oftentimes from great distances.

Table 3-4b
Housing Values
City of Galena, Township of East Galena, Township of West Galena, Township of
Rawlins, Jo Daviess County, and Illinois
2000

	City of Galena		Township of East Galena		Township of West Galena		Township of Rawlins		Jo Daviess County		Illinois	
	#	%	#	%	#	%	#	%	#	%	#	%
Less than \$50,000	97	10.7%	14	4.2%	83	9.9%	0	0.0%	782	14.6%	230,049	9.3%
\$50,000 - \$99,999	418	46.1%	90	26.9%	375	44.9%	6	6.4%	2,333	43.6%	651,605	26.4%
\$100,000 - \$149,999	243	26.8%	124	37.0%	224	26.8%	56	59.6%	1,262	23.6%	583,409	23.6%
\$150,000 - \$199,999	105	11.6%	34	10.1%	125	15.0%	8	8.5%	480	9.0%	429,311	17.4%
\$200,000 - \$299,999	35	3.9%	61	18.2%	21	2.5%	16	17.0%	343	6.4%	344,651	14.0%
\$300,000 - \$499,999	8	0.9%	10	3.0%	8	1.0%	8	8.5%	120	2.2%	163,254	6.6%
\$500,000 - \$999,999	0	0.0%	2	0.6%	0	0.0%	0	0.0%	21	0.4%	55,673	2.3%
\$1,000,000 +	0	0.0%	0	0.0%	0	0.0%	0	0.0%	5	0.1%	12,386	0.5%
Total Homes	906		335		836		94		5,346		2,470,338	

Source: U.S. Census Bureau.

The City of Galena had a wide range of rental values, as shown in Table 3-4c. The median rent was \$384 per month.

- The median rent in the City of Galena is higher than that in the Townships of East and West Galena. It may benefit the City to encourage more rental property construction to provide lower cost housing to the service workers that live in the City.

Table 3-4c
Gross Rent, Renter Occupied Housing Units
City of Galena, Township of East Galena, Township of West Galena, Township of
Rawlins, Jo Daviess County, and Illinois
2000

	City of Galena	Township of East Galena	Township of West Galena	Townshi of Rawlins	Jo Daviess County	State of Illinois
< \$200	47	0	47	0	138	84,360
\$200 - \$299	87	12	85	0	315	72,607
\$300 - \$499	225	5	225	5	744	315,984
\$500 - \$749	121	4	121	10	384	537,116
\$750 - \$999	10	0	110	0	30	260,136
\$1,000 - \$1,499	8	8	0	0	51	123,169
> \$1,500	0	0	0	0	11	37,732
No cash rent	42	12	42	10	195	56,400
Median	\$384	\$325	\$382	\$563	\$393	\$605

Source: U.S. Census Bureau, 2000.

3.5 Subsidized Housing / Senior Housing

The demand for senior housing will grow in the coming years as the population of Galena continues to age. Even with an influx of young people, the demand for more senior housing will begin to increase.

The Jo Daviess County Housing Authority currently operates multiple units of subsidized family and senior housing in the City of Galena, as well as the rest of the County. They have a capital fund that is used for maintenance and upkeep of their existing properties, as well as multiple grants that they use for purchasing and building new units.

Currently, the Housing Authority is working on obtaining funds from HUD to build 42 new single-family homes with housing tax credits. These homes will be built in the East Dubuque area and will be rent controlled for 15 years. After that time, the residents will have an opportunity to purchase these homes at a reduced rate.

Jo Daviess County Housing Authority has recently started a home ownership training program in a newly purchased home in Galena. This program will bring in one family for a two year stay, during which time they will be trained in how to work towards home ownership, as well as what to do once they own a home. This program is being operated solely on Housing Authority funds.

**Table 3-5
Summary of Senior Housing
City of Galena Area**

Property	Number of Units
Franklin McCoy Manor (Galena)	39
Flint Hills Manor (Elizabeth)	15
218 Savanna Rd. (Hanover)	25
Meridan Manor (Warren)	15

Source: Jo Daviess County Housing Authority.

**Table 3-6
Summary of Subsidized Housing
City of Galena Area**

Property	Number of Units
Coatsworth (Galena)	18
600 Gear St. (Galena)	16
Mensendike Apts. (Warren)	8
Next to Franklin McCoy Manor (Galena)	1
Victoria Heights (Galena)	40

Source: Jo Daviess County Housing Authority.

3.6 Issues, Opportunities, and Constraints

- The City of Galena needs to ensure that there is an adequate stock of affordable housing to meet the needs of the many service workers that live and work in the City's tourist industry.
- There is currently a need for more funding for housing subsidies in Jo Daviess County.
- There is an increasing call for condominium developments, as the population ages.
- Hanover, Stockton, and Warren are working on applying for housing grants.
- During the drafting of this plan, the City has seen applications for many new residential developments in and around the City of Galena.