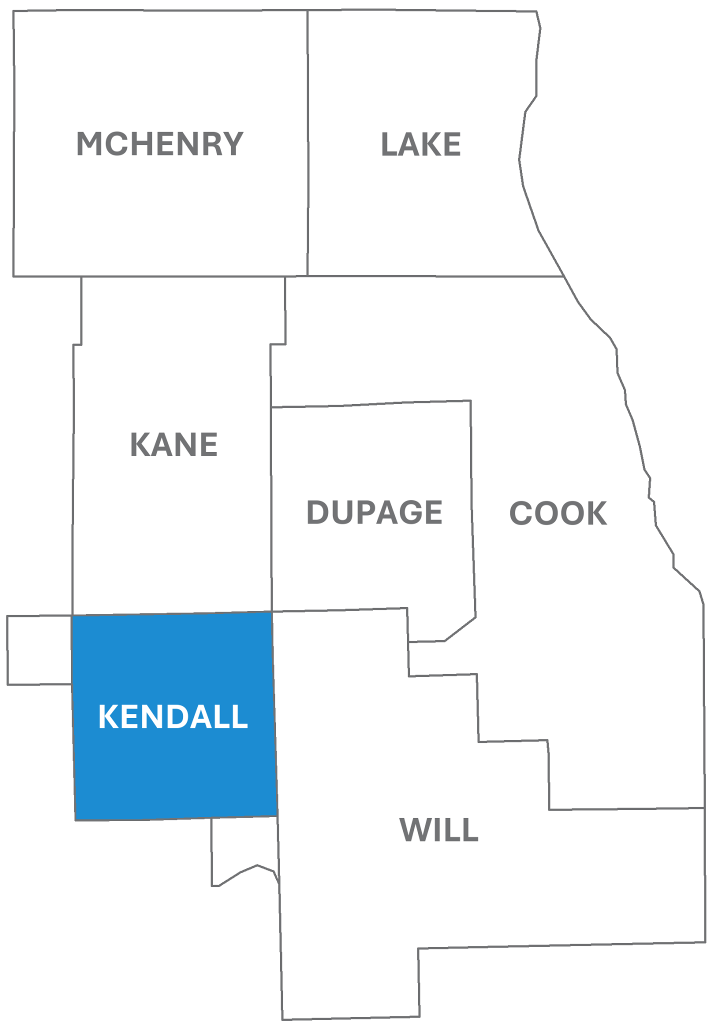
Local Housing Profile

April 2025

Kendall County

Local Housing Profile
County series



Developed in partnership with:
INSTITUTE FOR HOUSING STUDIES at DePaul University

Chicago Metropolitan Agency for Planning

About the Local Housing Profiles

The Local Housing Profiles are a curated set of housing data. The Chicago Metropolitan Agency for Planning (CMAP) provides these profiles for each of the 7 counties, 285 municipalities, and Chicago community areas (CCA) in northeastern Illinois.

Developed in partnership with the Institute for Housing Studies at DePaul University (IHS), the Local Housing Profiles can be used by residents, practitioners, planners, and policymakers to understand the latest data on a community's housing demand, supply, and affordability relative to regional trends. These reports include data from a number of sources, including socioeconomic, demographic, and housing unit data from the American Community Survey (ACS), and key housing market indicators generated from parcel-level administrative data and collected by the IHS via its Data Clearinghouse.

If you or someone you know does not have safe and permanent housing, you can dial 211 or visit 211metrochicago.org to find help. Available across northeastern Illinois, 211 is a free, 24-hour service that connects residents to housing, food, utility payment assistance, healthcare, transportation, childcare, jobs, mental health, and more.

CMAP will update the Local Housing Profiles each year to reflect the most recent data available. The latest version is available on the CMAP website at cmap.is/local-housing-profiles. The data tables are also available on the CMAP Data Hub. Please send questions to info@cmap.illinois.gov.

To improve these profiles in the future, CMAP wants to hear from you! Please take a quick survey to describe how you use this data and what you would like to see in future Local Housing Profiles.

User notes

Data availability

Data on homelessness are not included in these profiles due to data availability and consistency.

Data from the IHS Data Clearinghouse on residential sales, mortgages, and foreclosure activity are not available for geographies within Kendall County. Additionally, data on new homebuyers are not available for a small number of municipalities where the underlying data are not well represented at the municipal level. This snapshot is for Kendall County which is well represented by the analysis.

American Community Survey definitions

For data derived from the ACS, the Local Housing Profiles use terminology based on the ACS subject definitions. Definitions for certain ACS-derived indicators are included below some data tables.

IHS Data Clearinghouse definitions

The data derived from the IHS Data Clearinghouse include aggregated, parcel-level administrative data on all single-family; condominium; two- to four-unit; five-or-more-unit building sales (from deed recordings); mortgage loans (from lien recordings); and new foreclosure filings (from circuit court filings). Loan level data are sourced from the Home Mortgage Disclosure Act (HMDA) for first-lien, owner-occupied, home purchase loans of one- to four-unit properties. Additional definitions for certain IHS-derived indicators are included below some data tables.

Margins of error

The ACS is a sample-based data product. Exercise caution when using data from low-population communities, as the margins of error are often large compared to the estimates. Indicators for this project were selected to minimize the impact of high margins of error where possible. For more details on sample sizes and ACS guidance, please refer to the ACS sample size and data quality methodology. Data from the IHS Data Clearinghouse do not have margin of error concerns.

Mean of median values for ACS data

For aggregated geographies (CCAs and the CMAP region) where the underlying ACS tract-level data are reported as medians (like median gross rent or median income), a mean of median values is calculated and reported. For non-aggregated geographies (municipalities and counties), the median is reported.

Mean of median values for HMDA data

Home Mortgage Disclosure Act data are loan-level data that include only the census tract as the geographic indicator due to privacy concerns. Census tracts follow CCA, county, CMAP region, and some municipal boundaries. For areas where the tracts align, the median value for homebuyer income, purchase price, and loan amount are reported. However, most municipalities do not have boundaries that align with census tracts. For these communities, the IHS conducted geospatial and other analyses to identify tract relationships to CMAP region municipalities and estimate mean of median values. For more on this methodology, contact housingstudies@depaul.edu.

Comparing ACS data across past years

ACS five-year estimates are rolling samples that span a five-year period. When exploring trends, overlapping estimates should not be compared. The Census Bureau provides guidance for comparing ACS data over time. Please contact CMAP at info@cmap.illinois.gov if you have additional questions.

Data for all households

These tables summarize the general demographic and social characteristics of all households in Kendall County. The data provide useful context about the residents of a community for indicators that cannot be separated by owner or renter households due to sample size issues.

Housing tenure, 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
Owner-occupied	37,480	84.2	2,116,804	64.6
Renter-occupied	7,046	15.8	1,159,292	35.4
Total occupied households	44,526	100.0	3,276,096	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25003 - Tenure

Universe: Occupied households

Head of household age, 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
15 to 24	464	1.0	91,412	2.8
25 to 34	6,506	14.6	530,504	16.2
35 to 44	10,695	24.0	612,833	18.7
45 to 54	10,446	23.5	601,796	18.4
55 to 64	7,761	17.4	617,825	18.9
65 to 74	5,377	12.1	480,606	14.7
75 and over	3,277	7.4	341,120	10.4
Total occupied households	44,526	100.0	3,276,096	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25007 - Tenure by age of householder

Universe: Occupied households

Head of household race and ethnicity, 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
White (alone)	31,251	70.2	1,809,956	55.2
Hispanic or Latino (of any race)	6,923	15.5	597,976	18.3
African-American (alone)	3,876	8.7	558,216	17.0
Asian (alone)	1,249	2.8	235,642	7.2
Other/multiple races (non-Hispanic)	1,227	2.8	74,306	2.3
Total occupied households	44,526	100.0	3,276,096	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25006 - Race of householder, B25003H - Tenure (white alone, not Hispanic or Latino householder), B25003I - Tenure (Hispanic or Latino householder)

Universe: Occupied households

Household disability status,* 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
With disability (1 or more people)	8,598	19.3	714,430	21.8
No disability	35,928	80.7	2,561,666	78.2
Total occupied households	44,526	100.0	3,276,096	100.0

Source: 2019-2023 American Community Survey five-year estimates. B22010 - Receipt of food stamps/SNAP in the past 12 months by disability status for households

Universe: Occupied households

*Disability status is defined as a person with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability.

Housing characteristics and market conditions

These tables provide estimates of housing units in Kendall County, categorized by structure size or type, and age, along with key housing market data. The market data includes the density per 100 residential parcels for each data type, enabling comparisons across different areas. Data is not available for Kendall County.

Housing occupancy, 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
Occupied housing units	44,526	97.3	3,276,096	93.2
Vacant housing units	1,249	2.7	239,417	6.8
Total housing units	45,775	100.0	3,515,513	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25001 - Housing units

Universe: Housing units

Housing units by type of structure, 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
1 unit	41,935	91.6	2,011,485	57.2
2 to 4 units	1,353	3.0	509,798	14.5
5 to 49 units	1,986	4.3	595,338	16.9
50 or more units	410	0.9	368,224	10.5
Mobile home/other*	91	0.2	30,668	0.9
Total housing units	45,775	100.0	3,515,513	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25024 - Units in structure

*Other includes boats, recreational vehicles (RVs), vans, etc.

Universe: Housing units

Housing units by year built, 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
1939 or earlier	2,053	4.5	731,377	20.8
1940 to 1959	2,346	5.1	624,298	17.8
1960 to 1979	6,898	15.1	892,565	25.4
1980 to 1999	10,055	22.0	699,540	19.9
2000 or later	24,423	53.4	567,733	16.1
Total housing units	45,775	100.0	3,515,513	100.0
Median year built	2001		1984	

Source: 2019-2023 American Community Survey five-year estimates. B25034 - Year structure built, B25035 - Median year structure built

Universe: Housing units

Residential sales activity,* 2022

	Kendall County	CMAP region
Number of residential sales	N/A	125,069
Median residential sales price	N/A	$295,000
Share of sales purchased by investor buyers**	N/A	11.7%
Total sales per 100 residential properties	N/A	5.0

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds

Universe: Residential properties

*Data are not available for all communities within the CMAP region.

**An investor buyer includes only cases where a business entity appears on the deed as the buyer and does not include investors who are listed on legal documents as individuals.

Residential mortgage activity,* 2022

	Kendall County	CMAP region
Total loans on residential properties	N/A	202,403
Total loans per 100 residential properties	N/A	8.1

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds

Universe: Residential properties

*Mortgage activity includes any new morgage lien for a home purchase, refinance, or home improvement loan. Data are not available for all communities within the CMAP region.

Residential foreclosure filing activity,* 2022

	Kendall County	CMAP region
Total residential foreclosure filings	N/A	13,150
Total foreclosure filings per 100 residential properties	N/A	0.5

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds

Universe: Residential properties

*Data are not available for all communities within the CMAP region.

Data for owner-occupied households and affordability for existing owners and new homebuyers

These tables highlight key economic characteristics for owner-occupied households in Kendall County. Specific tables on housing affordability show housing costs and cost-burden status for current homeowners, as well as loan characteristics for recent homebuyers. Data on the median property value and mortgage amount for recent home sales provide context on regional variation in housing costs. Additionally, data on a typical homebuyer's income can help stakeholders create programs for developing new homeowners.

Owner household size, 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
1-person household	5,293	14.1	486,677	23.0
2-person household	11,202	29.9	688,976	32.5
3-person household	7,028	18.8	354,379	16.7
4-or-more-person household	13,957	37.2	586,772	27.7
Total owner-occupied households	37,480	100.0	2,116,804	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25009 - Tenure by household size

Universe: Owner-occupied households

Owner household income, 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
Less than $50,000	3,919	10.5	387,562	18.3
$50,000 to $74,999	5,445	14.5	263,757	12.5
$75,000 to $99,999	5,500	14.7	262,774	12.4
$100,000 to $149,999	9,544	25.5	440,556	20.8
$150,000 or more	13,072	34.9	762,155	36.0
Total owner-occupied households	37,480	100.0	2,116,804	100.0
Median owner-occupied household income	$119,458		$120,738	

Source: 2019-2023 American Community Survey five-year estimates. B25118 - Tenure by household income in the past 12 months (in 2022 inflation-adjusted dollars), B25119 - Median household income in the past 12 months (in 2022 inflation-adjusted dollars) by tenure

Universe: Owner-occupied households

Owner mortgage status and income, 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
Total households with mortgage	29,097	77.6	1,374,901	65.0
Total households not mortgaged	8,383	22.4	741,903	35.0
Total owner-occupied households	37,480	100.0	2,116,804	100.0
Households with mortgage				
Less than $50,000	2,287	7.9	175,136	12.7
$50,000 to $99,999	8,388	28.8	322,792	23.5
$100,000 to $149,999	7,520	25.8	306,746	22.3
$150,000 or more	10,902	37.5	570,227	41.5
Total households with mortgage	29,097	100.0	1,374,901	100.0
Households without mortgage				
Less than $50,000	1,632	19.5	212,426	28.6
$50,000 to $99,999	2,557	30.5	203,739	27.5
$100,000 to $149,999	2,024	24.1	133,810	18.0
$150,000 or more	2,170	25.9	191,928	25.9
Total households not mortgaged	8,383	100.0	741,903	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25098 - Mortgage status by household income in the past 12 months (in 2022 inflation-adjusted dollars)

Universe: Owner-occupied households

Monthly owner costs,* 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
Less than $700	2,083	5.6	216,396	10.2
$700 to $999	3,128	8.3	262,333	12.4
$1,000 to $1,499	6,297	16.8	391,765	18.5
$1,500 to $1,999	7,623	20.3	365,928	17.3
$2,000 to $2,499	7,861	21.0	301,265	14.2
$2,500 to $2,999	5,599	14.9	210,864	10.0
$3,000 to $3,499	2,794	7.5	131,712	6.2
$3,500 or more	2,095	5.6	236,541	11.2
Total owner-occupied households	37,480	100.0	2,116,804	100.0
Median monthly owner costs for households with a mortgage	$2,229		$2,261	
Median monthly owner costs for households without a mortgage	$974		$960	

Source: 2019-2023 American Community Survey five-year estimates. B25094 - Selected monthly owner costs, B25088 - Median selected monthly owner costs (dollars) by mortgage status

*Monthly owner costs include property taxes, insurance, utilities, and mortgage and Homeowner Association costs and fees, if applicable.

Universe: Owner-occupied households

Owner cost burden,* 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
Not cost burdened (less than 30%)	28,274	76.3	1,568,530	74.7
Cost burdened (30% - 50%)	6,136	16.6	304,339	14.5
Severely cost burdened (over 50%)	2,636	7.1	227,071	10.8
Total owner-occupied households computed	37,046	100.0	2,099,940	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25091 - Mortgage status by selected monthly owner costs as a percentage of household income in the past 12 months

*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

Universe: Owner households for which cost-burdened status can be computed

Owner cost burden by income,* 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
Less than $20,000				
Not cost burdened	0	0.0	4,943	4.8
Cost burdened	66	10.0	11,524	11.2
Severely cost burdened	594	90.0	86,703	84.0
Total households less than $20,000	660	100.0	103,170	100.0
$20,000 to $34,999				
Not cost burdened	158	13.0	29,590	24.0
Cost burdened	327	26.9	36,848	29.9
Severely cost burdened	729	60.0	56,700	46.0
Total households $20,000 - $34,999	1,214	100.0	123,138	100.0
$35,000 to $49,999				
Not cost burdened	733	45.5	62,597	43.4
Cost burdened	491	30.5	44,159	30.6
Severely cost burdened	387	24.0	37,634	26.1
Total households $35,000 - $49,999	1,611	100.0	144,390	100.0
$50,000 to $74,999				
Not cost burdened	2,678	49.2	153,798	58.3
Cost burdened	2,134	39.2	82,799	31.4
Severely cost burdened	633	11.6	27,160	10.3
Total households $50,000 - $74,999	5,445	100.0	263,757	100.0
$75,000 to $99,999				
Not cost burdened	3,383	61.5	193,510	73.6
Cost burdened	1,841	33.5	59,028	22.5
Severely cost burdened	276	5.0	10,236	3.9
Total households $75,000 - $99,999	5,500	100.0	262,774	100.0
$100,000 or more				
Not cost burdened	21,322	94.3	1,124,092	93.5
Cost burdened	1,277	5.6	69,981	5.8
Severely cost burdened	17	0.1	8,638	0.7
Total households $100,000 or more	22,616	100.0	1,202,711	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25095 - Household income by selected monthly owner costs as a percentage of household income in the past 12 months
*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

Universe: Owner households for which cost-burdened status can be computed

Characteristics of recent home purchase loans for one- to four-unit properties,* 2022-2023

	Kendall County	CMAP region
New homebuyers	4,405	168,252
Median homebuyer income	$105,000	$105,000
Median purchase price**	$345,000	$335,000
Median loan amount	$295,000	$285,000

Source: IHS Data Clearinghouse - IHS analysis of data from the home mortgage disclosure act of first lien, owner-occupied, one- to four-home purchase loans 2022-2023

Universe: 1 to 4 unit home purchase loans

*Data are not available for all communities within the CMAP region.

**Median purchase price is the value of the property used to calculate the loan-to-value ratio of the loan. The difference between the loan amount and purchase price can serve as a proxy for a downpayment.

Data for renter-occupied households and rental housing affordability

These tables highlight key economic characteristics for renter-occupied households in Kendall County. Specific tables exploring housing affordability include data on renter incomes, rent, and cost burden status.

Renter household size, 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
1-person household	2,246	31.9	498,940	43.0
2-person household	2,085	29.6	319,041	27.5
3-person household	586	8.3	149,639	12.9
4-or-more-person household	2,129	30.2	191,672	16.5
Total renter-occupied households	7,046	100.0	1,159,292	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25009 - Tenure by household size

Universe: Renter-occupied households

Renter household income, 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
Less than $25,000	1,082	15.4	280,927	24.2
$25,000 to $34,999	265	3.8	103,573	8.9
$35,000 to $49,999	913	13.0	143,394	12.4
$50,000 to $74,999	1,971	28.0	194,386	16.8
$75,000 to $99,999	689	9.8	145,050	12.5
$100,000 to $149,999	1,693	24.0	161,247	13.9
$150,000 or more	433	6.1	130,715	11.3
Total renter-occupied households	7,046	100.0	1,159,292	100.0
Median renter-occupied household income	$67,841		$59,724	

Source: 2019-2023 American Community Survey five-year estimates. B25118 - Tenure by household income in the past 12 months (in 2022 inflation-adjusted dollars), B25119 - Median household income in the past 12 months (in 2022 inflation-adjusted dollars) by tenure

Universe: Renter-occupied households

Gross rent,* 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
Households with cash rent	6,930	98.4	1,120,536	96.7
Households no cash rent	116	1.6	38,756	3.3
Total renter-occupied households	7,046	100.0	1,159,292	100.0
Households with cash rent				
Less than $600	212	3.1	78,767	7.0
$600 to $899	458	6.6	93,999	8.4
$900 to $1,249	953	13.8	270,798	24.2
$1,250 to $1,499	675	9.7	182,538	16.3
$1,500 to $1,999	2,221	32.0	252,873	22.6
$2,000 to $2,499	1,560	22.5	131,168	11.7
$2,500 or more	851	12.3	110,393	9.9
Total households with cash rent	6,930	100.0	1,120,536	100.0
Median gross rent	$1,763		$1,483	

Source: 2019-2023 American Community Survey five-year estimates. B25063 - Gross rent, B25064 - Median gross rent (dollars)

Universe: Renter-occupied households

*Data on gross rent includes contract rent and any utilities paid by the renter.

Renter cost burden,* 2023

	Kendall County		CMAP region	
	Count	**Percent**	**Count**	**Percent**
Not cost burdened (less than 30%)	3,031	43.9	567,331	52.1
Cost burdened (30% - 50%)	2,478	35.9	254,640	23.4
Severely cost burdened (over 50%)	1,390	20.1	266,938	24.5
Total renter-occupied households computed	6,899	100.0	1,088,909	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25070 - Gross rent as a percentage of household income in the past 12 months

Universe: Renter households for which cost-burdened status can be computed

*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

Renter cost burden by income,* 2023

	Kendall County		CMAP region	
	Count	Percent	Count	Percent
Less than $20,000				
Not cost burdened	17	2.5	17,817	9.9
Cost burdened	49	7.1	20,393	11.4
Severely cost burdened	620	90.4	141,153	78.7
Total households less than $20,000	686	100.0	179,363	100.0
$20,000 to $34,999				
Not cost burdened	21	3.4	17,283	11.1
Cost burdened	295	47.6	53,449	34.4
Severely cost burdened	304	49.0	84,869	54.5
Total households $20,000 - $34,999	620	100.0	155,601	100.0
$35,000 to $49,999				
Not cost burdened	117	13.4	35,789	25.8
Cost burdened	372	42.5	75,053	54.0
Severely cost burdened	386	44.1	28,088	20.2
Total households $35,000 - $49,999	875	100.0	138,930	100.0
$50,000 to $74,999				
Not cost burdened	529	26.9	107,722	57.1
Cost burdened	1,373	69.9	70,926	37.6
Severely cost burdened	61	3.1	9,894	5.2
Total households $50,000 - $74,999	1,963	100.0	188,542	100.0
$75,000 to $99,999				
Not cost burdened	393	57.0	115,995	81.9
Cost burdened	277	40.2	23,774	16.8
Severely cost burdened	19	2.8	1,788	1.3
Total households $75,000 - $99,999	689	100.0	141,557	100.0
$100,000 or more				
Not cost burdened	1,954	94.6	272,725	95.7
Cost burdened	112	5.4	11,045	3.9
Severely cost burdened	0	0.0	1,146	0.4
Total households $100,000 or more	2,066	100.0	284,916	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25074 - Household income by gross rent as a percentage of household income in the past 12 months

*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

Universe: Renter households for which cost-burdened status can be computed