



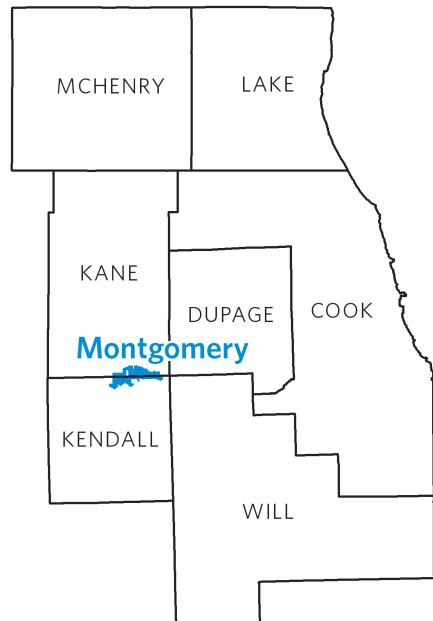
Chicago Metropolitan  
Agency for Planning

## **Montgomery**

Community Data Snapshot

Municipality Series

July 2024 Release



## About the Community Data Snapshots

The Community Data Snapshots is a series of data profiles for every county, municipality, and Chicago Community Area (CCA) within the [Chicago Metropolitan Agency for Planning \(CMAP\)](#) seven-county northeastern Illinois region. The snapshots primarily feature data from the [American Community Survey \(ACS\) five-year estimates](#). All data sources are noted beneath each table.

CMAP publishes updated Community Data Snapshots annually, usually in July. The latest version can always be found on the CMAP website at [cmap.illinois.gov/data/community-snapshots](http://cmap.illinois.gov/data/community-snapshots). Current and historical snapshot data is available in table format at the [CMAP Data Hub](#). Please direct any questions to [info@cmap.illinois.gov](mailto:info@cmap.illinois.gov).

To improve the Community Data Snapshots 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 next year's snapshots.

## User Notes

### Definitions

For data derived from the ACS, the Community Data Snapshots uses terminology based on the [ACS subject definitions](#).

### 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. For more details, please refer to the [ACS sample size and data quality methodology](#).

### Regional Values

Regional values are estimated by aggregating ACS data for the seven counties that compose the CMAP region. These counties are Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.

### Median Values

The Census Bureau encourages users to aggregate small levels of geographies into larger areas to estimate median values for those areas. Median values for the aggregated geographies (CCAs and the CMAP region) are estimated from the [grouped frequency distributions](#) reported in the ACS.

### Municipalities Located in Multiple Counties

County data is presented for the CMAP county containing the largest portion of the municipality's population, as of the 2020 decennial census.

### Municipalities That Extend Beyond the CMAP Region

Values derived from CMAP analyses are generally restricted to geographies that fall within the CMAP regional boundaries. Specifically, values in the General Land Use, Equalized Assessed Value, and Water Supply tables only represent the portion of each municipality that falls within the seven-county CMAP region. This snapshot is for Montgomery, which does *not* extend beyond the CMAP region.

### Comparing ACS Data Across Past Community Data Snapshots

When using multiple releases of the CDS, please take care not to compare overlapping ACS 5-year estimates. The Census Bureau provides [specific guidance](#) for when it is appropriate to compare ACS data across time. Please contact CMAP staff at [info@cmap.illinois.gov](mailto:info@cmap.illinois.gov) if you have additional questions.

## Population and Households

The population and household tables include general demographic, social, and economic characteristics summarized for Montgomery.

### General Population Characteristics, 2022

|   | Montgomery | Kendall County | CMAP Region |
|---|------------|----------------|-------------|
| <b>Total Population</b>                   | 20,644     | 132,795        | 8,527,041   |
| <b>Total Households</b>                   | 6,619      | 43,878         | 3,250,640   |
| <b>Average Household Size</b>             | 3.1        | 3.0            | 2.6         |
| <b>Percent Population Change, 2000-10</b> | 237.0      | 110.4          | 3.5         |
| <b>Percent Population Change, 2010-22</b> | 12.0       | 15.7           | 1.1         |
| <b>Percent Population Change, 2000-22</b> | 277.3      | 143.5          | 4.7         |

Source: 2000 and 2010 Census, 2018-2022 American Community Survey five-year estimates.

### Race and Ethnicity, 2018-2022

|  | Montgomery |         | Kendall County |         | CMAP Region |         |
|--|------------|---------|----------------|---------|-------------|---------|
|  | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>White (Non-Hispanic)</b>                | 12,411     | 60.1    | 86,242         | 64.9    | 4,211,527   | 49.4    |
| <b>Hispanic or Latino (of Any Race)</b>    | 6,664      | 32.3    | 27,907         | 21.0    | 2,023,572   | 23.7    |
| <b>Black (Non-Hispanic)</b>                | 981        | 4.8     | 10,362         | 7.8     | 1,380,647   | 16.2    |
| <b>Asian (Non-Hispanic)</b>                | 233        | 1.1     | 3,908          | 2.9     | 648,059     | 7.6     |
| <b>Other/Multiple Races (Non-Hispanic)</b> | 355        | 1.7     | 4,376          | 3.3     | 263,236     | 3.1     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Total population

### Age Cohorts, 2018-2022

|                    | Montgomery |         | Kendall County |         | CMAP Region |         |
|--------------------|------------|---------|----------------|---------|-------------|---------|
|                    | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Under 5</b>     | 1,305      | 6.3     | 8,227          | 6.2     | 484,947     | 5.7     |
| <b>5 to 19</b>     | 5,837      | 28.3    | 32,155         | 24.2    | 1,634,226   | 19.2    |
| <b>20 to 34</b>    | 4,062      | 19.7    | 23,804         | 17.9    | 1,773,356   | 20.8    |
| <b>35 to 49</b>    | 5,274      | 25.5    | 31,846         | 24.0    | 1,709,186   | 20.0    |
| <b>50 to 64</b>    | 2,446      | 11.8    | 22,451         | 16.9    | 1,638,073   | 19.2    |
| <b>65 to 74</b>    | 989        | 4.8     | 8,932          | 6.7     | 760,750     | 8.9     |
| <b>75 to 84</b>    | 551        | 2.7     | 3,857          | 2.9     | 367,111     | 4.3     |
| <b>85 and Over</b> | 180        | 0.9     | 1,523          | 1.1     | 159,392     | 1.9     |
| <b>Median Age</b>  | 31.7       |         | 36.1           |         | 38.1        |         |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Total population

## Educational Attainment\*, 2018-2022

|  | Montgomery |         | Kendall County |         | CMAP Region |         |
|--|------------|---------|----------------|---------|-------------|---------|
|  | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Less than High School Diploma</b>     | 927        | 7.8     | 5,610          | 6.6     | 618,095     | 10.6    |
| <b>High School Diploma or Equivalent</b> | 3,603      | 30.3    | 20,833         | 24.5    | 1,295,874   | 22.1    |
| <b>Some College, No Degree</b>           | 2,232      | 18.8    | 18,640         | 22.0    | 1,073,120   | 18.3    |
| <b>Associate's Degree</b>                | 1,739      | 14.6    | 9,454          | 11.1    | 420,974     | 7.2     |
| <b>Bachelor's Degree</b>                 | 2,497      | 21.0    | 19,178         | 22.6    | 1,451,809   | 24.8    |
| <b>Graduate or Professional Degree</b>   | 875        | 7.4     | 11,194         | 13.2    | 997,294     | 17.0    |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Population 25 years and older

\*Highest degree or level of school completed by an individual.

## Nativity, 2018-2022

|                     | Montgomery |         | Kendall County |         | CMAP Region |         |
|---------------------|------------|---------|----------------|---------|-------------|---------|
|                     | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Native</b>       | 18,923     | 91.7    | 119,814        | 90.2    | 6,893,195   | 80.8    |
| <b>Foreign Born</b> | 1,721      | 8.3     | 12,981         | 9.8     | 1,633,846   | 19.2    |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Total population

## Language Spoken at Home and Ability to Speak English, 2018-2022

|                                      | Montgomery |         | Kendall County |         | CMAP Region |         |
|--------------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                      | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>English Only</b>                  | 14,682     | 75.9    | 100,259        | 80.5    | 5,497,147   | 68.4    |
| <b>Spanish</b>                       | 4,257      | 22.0    | 17,651         | 14.2    | 1,487,384   | 18.5    |
| <b>Slavic Languages</b>              | 101        | 0.5     | 1,362          | 1.1     | 286,442     | 3.6     |
| <b>Chinese</b>                       | 24         | 0.1     | 583            | 0.5     | 91,920      | 1.1     |
| <b>Tagalog</b>                       | 0          | 0.0     | 399            | 0.3     | 75,495      | 0.9     |
| <b>Arabic</b>                        | 0          | 0.0     | 163            | 0.1     | 61,840      | 0.8     |
| <b>Korean</b>                        | 58         | 0.3     | 143            | 0.1     | 36,659      | 0.5     |
| <b>Other Asian Languages</b>         | 0          | 0.0     | 756            | 0.6     | 115,578     | 1.4     |
| <b>Other Indo-European Languages</b> | 177        | 0.9     | 3,012          | 2.4     | 332,322     | 4.1     |
| <b>Other/Unspecified Languages</b>   | 40         | 0.2     | 240            | 0.2     | 57,307      | 0.7     |
| <b>TOTAL NON-ENGLISH</b>             | 4,657      | 24.1    | 24,309         | 19.5    | 2,544,947   | 31.6    |
| Speak English Less than "Very Well"* | 828        | 4.3     | 7,091          | 5.7     | 943,698     | 11.7    |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Population 5 years and older

\*For people who speak a language other than English at home, the ACS asks whether they speak English "very well," "well," "not well," or "not at all."

## Population with a Disability, 2018-2022

|   | Montgomery |         | Kendall County |         | CMAP Region |         |
|---|------------|---------|----------------|---------|-------------|---------|
|   | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Number of People with a Disability</b> | 1,126      | 5.5     | 9,634          | 7.3     | 854,027     | 10.0    |
| One Type of Disability Only               | 701        | 3.4     | 5,596          | 4.2     | 455,218     | 5.3     |
| Two or More Types of Disability           | 425        | 2.1     | 4,038          | 3.0     | 398,809     | 4.7     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Total population

## Disability by Type, 2018-2022

|   | Montgomery |         | Kendall County |         | CMAP Region |         |
|---|------------|---------|----------------|---------|-------------|---------|
|   | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Hearing Difficulty</b>                         | 385        | 1.9     | 2,659          | 2.0     | 206,018     | 2.4     |
| <b>Vision Difficulty</b>                          | 188        | 0.9     | 1,121          | 0.8     | 162,914     | 1.9     |
| <b>Cognitive Difficulty</b>                       | 432        | 2.1     | 3,901          | 2.9     | 309,494     | 3.6     |
| <b>Ambulatory Difficulty</b>                      | 414        | 2.0     | 4,698          | 3.5     | 430,263     | 5.0     |
| <b>Self-Care Difficulty</b>                       | 47         | 0.2     | 1,862          | 1.4     | 170,477     | 2.0     |
| <b>Independent Living Difficulty<sup>†*</sup></b> | 403        | 2.8     | 3,052          | 3.2     | 323,527     | 4.9     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Total population

[Click here](#) to learn more about how disability is defined for this dataset.

\*Universe: Total population over 18

<sup>†</sup>Does not include residents of nursing homes or skilled nursing facilities that provide long-term, nonacute care.

## Disability by Age Cohorts, 2018-2022

|                                      | Montgomery |         | Kendall County |         | CMAP Region |         |
|--------------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                      | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>0-17 with a Disability</b>        | 72         | 0.3     | 1,097          | 0.8     | 62,109      | 0.7     |
| <b>18-64 with a Disability</b>       | 580        | 2.8     | 5,024          | 3.8     | 413,884     | 4.9     |
| <b>65-74 with a Disability</b>       | 83         | 0.4     | 1,542          | 1.2     | 157,796     | 1.9     |
| <b>75 and Over with a Disability</b> | 391        | 1.9     | 1,971          | 1.5     | 220,238     | 2.6     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Total population

## Household Size, 2018-2022

|                                   | Montgomery |         | Kendall County |         | CMAP Region |         |
|-----------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                   | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>1-Person Household</b>         | 1,229      | 18.6    | 7,756          | 17.7    | 966,470     | 29.7    |
| <b>2-Person Household</b>         | 1,260      | 19.0    | 12,775         | 29.1    | 1,001,567   | 30.8    |
| <b>3-Person Household</b>         | 1,018      | 15.4    | 7,553          | 17.2    | 504,680     | 15.5    |
| <b>4-or-More-Person Household</b> | 3,112      | 47.0    | 15,794         | 36.0    | 777,923     | 23.9    |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

## Household Type, 2018-2022

|                          | Montgomery |         | Kendall County |         | CMAP Region |         |
|--------------------------|------------|---------|----------------|---------|-------------|---------|
|                          | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Family</b>            | 4,965      | 75.0    | 34,225         | 78.0    | 2,069,033   | 63.7    |
| Single Parent with Child | 423        | 6.4     | 3,770          | 8.6     | 257,105     | 7.9     |
| <b>Non-Family</b>        | 1,654      | 25.0    | 9,653          | 22.0    | 1,181,607   | 36.3    |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

## Household Income, 2018-2022

|                               | Montgomery |         | Kendall County |         | CMAP Region |         |
|-------------------------------|------------|---------|----------------|---------|-------------|---------|
|                               | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Less than \$25,000</b>     | 250        | 3.8     | 2,837          | 6.5     | 453,945     | 14.0    |
| <b>\$25,000 to \$49,999</b>   | 780        | 11.8    | 3,815          | 8.7     | 496,759     | 15.3    |
| <b>\$50,000 to \$74,999</b>   | 1,305      | 19.7    | 6,795          | 15.5    | 466,365     | 14.3    |
| <b>\$75,000 to \$99,999</b>   | 795        | 12.0    | 6,371          | 14.5    | 407,838     | 12.5    |
| <b>\$100,000 to \$149,999</b> | 2,124      | 32.1    | 11,881         | 27.1    | 591,558     | 18.2    |
| <b>\$150,000 and Over</b>     | 1,365      | 20.6    | 12,179         | 27.8    | 834,175     | 25.7    |
| <b>Median Income</b>          | \$105,240  |         | \$106,358      |         | \$87,766    |         |
| <b>Per Capita Income*</b>     | \$34,600   |         | \$40,761       |         | \$47,125    |         |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

\*Universe: Total population

## Household Computer and Internet Access, 2018-2022

|                                      | Montgomery |         | Kendall County |         | CMAP Region |         |
|--------------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                      | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>One or More Computing Devices</b> | 6,459      | 97.6    | 42,798         | 97.5    | 3,073,119   | 94.5    |
| Smartphone(s) Only                   | 307        | 4.6     | 2,438          | 5.6     | 250,637     | 7.7     |
| <b>No Computing Devices</b>          | 160        | 2.4     | 1,080          | 2.5     | 177,521     | 5.5     |
| <b>Internet Access</b>               | 6,328      | 95.6    | 41,681         | 95.0    | 2,998,571   | 92.2    |
| Broadband Subscription               | 6,201      | 93.7    | 41,074         | 93.6    | 2,915,974   | 89.7    |
| <b>No Internet Access</b>            | 291        | 4.4     | 2,197          | 5.0     | 252,069     | 7.8     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

## Housing Occupancy and Tenure, 2018-2022

|                               | Montgomery |         | Kendall County |         | CMAP Region |         |
|-------------------------------|------------|---------|----------------|---------|-------------|---------|
|                               | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Occupied Housing Units</b> | 6,619      | 96.8    | 43,878         | 97.3    | 3,250,640   | 92.8    |
| Owner-Occupied*               | 5,054      | 76.4    | 36,899         | 84.1    | 2,097,657   | 64.5    |
| Renter-Occupied*              | 1,565      | 23.6    | 6,979          | 15.9    | 1,152,983   | 35.5    |
| <b>Vacant Housing Units</b>   | 222        | 3.2     | 1,200          | 2.7     | 250,388     | 7.2     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Housing units

\*Universe: Occupied housing units

## Housing Costs as a Percentage of Household Income\*, 2018-2022

|                             | Montgomery |         | Kendall County |         | CMAP Region |         |
|-----------------------------|------------|---------|----------------|---------|-------------|---------|
|                             | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Less than \$20,000</b>   | 144        | 2.3     | 1,790          | 4.1     | 291,062     | 9.2     |
| Less than 20 Percent        | 0          | 0.0     | 19             | 0.0     | 6,388       | 0.2     |
| 20 to 29 Percent            | 0          | 0.0     | 0              | 0.0     | 18,975      | 0.6     |
| 30 Percent or More          | 144        | 2.3     | 1,771          | 4.1     | 265,699     | 8.4     |
| <b>\$20,000 to \$49,999</b> | 611        | 9.6     | 4,438          | 10.2    | 589,442     | 18.6    |
| Less than 20 Percent        | 46         | 0.7     | 614            | 1.4     | 58,595      | 1.9     |
| 20 to 29 Percent            | 146        | 2.3     | 738            | 1.7     | 101,424     | 3.2     |
| 30 Percent or More          | 419        | 6.6     | 3,086          | 7.1     | 429,423     | 13.6    |
| <b>\$50,000 to \$74,999</b> | 1,305      | 20.6    | 6,786          | 15.6    | 460,764     | 14.6    |
| Less than 20 Percent        | 409        | 6.4     | 1,450          | 3.3     | 119,205     | 3.8     |
| 20 to 29 Percent            | 187        | 2.9     | 1,842          | 4.2     | 156,453     | 4.9     |
| 30 Percent or More          | 709        | 11.2    | 3,494          | 8.0     | 185,106     | 5.8     |
| <b>\$75,000 or More</b>     | 4,284      | 67.5    | 30,402         | 70.0    | 1,823,474   | 57.6    |
| Less than 20 Percent        | 2,606      | 41.1    | 16,683         | 38.4    | 1,193,060   | 37.7    |
| 20 to 29 Percent            | 1,234      | 19.5    | 10,134         | 23.3    | 458,009     | 14.5    |
| 30 Percent or More          | 444        | 7.0     | 3,585          | 8.3     | 172,405     | 5.4     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

\*Excludes households with zero/negative income, and renting households paying no cash rent.

## Housing & Transportation (H+T) Costs as a Percentage of Household Income\*, 2015-2019

|                             | Median-Income Family** | Moderate-Income Family*** |
|-----------------------------|------------------------|---------------------------|
| <b>Housing Costs</b>        | 27                     | 34                        |
| <b>Transportation Costs</b> | 22                     | 26                        |
| <b>TOTAL H+T COSTS</b>      | 50                     | 60                        |

Source: Center for Neighborhood Technology (CNT), [H+T Affordability Index](#) (2015-2019).

\*The purpose of the H+T Index is to isolate the effect of location on housing and transportation costs, and is reported for different household typologies. The values above represent the percent of household income that an average household of each type spends on housing and transportation. The standard threshold of affordability is 30% for housing costs alone, and 45% for housing and transportation costs combined.

\*\*"Median-income family" assumes a 4-person, 2-commuter household with income equal to the regional median.

\*\*\*"Moderate-income family" assumes a 3-person, 1-commuter household with income equal to 80% of the regional median.

## Housing Characteristics

The housing characteristics tables include housing unit estimates by housing type, size, and age summarized for Montgomery.

### Housing Type, 2018-2022

|                                | Montgomery |         | Kendall County |         | CMAP Region |         |
|--------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Single Family, Detached</b> | 5,085      | 74.3    | 33,914         | 75.2    | 1,743,736   | 49.8    |
| <b>Single Family, Attached</b> | 1,215      | 17.8    | 7,357          | 16.3    | 264,078     | 7.5     |
| <b>2 Units</b>                 | 73         | 1.1     | 240            | 0.5     | 235,558     | 6.7     |
| <b>3 or 4 Units</b>            | 51         | 0.7     | 1,138          | 2.5     | 273,909     | 7.8     |
| <b>5 to 9 Units</b>            | 122        | 1.8     | 338            | 0.7     | 271,861     | 7.8     |
| <b>10 to 19 Units</b>          | 85         | 1.2     | 1,371          | 3.0     | 156,360     | 4.5     |
| <b>20 or More Units</b>        | 176        | 2.6     | 651            | 1.4     | 525,369     | 15.0    |
| <b>Mobile Home/Other*</b>      | 34         | 0.5     | 69             | 0.2     | 30,157      | 0.9     |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Housing units

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

### Housing Size, 2018-2022

|                                | Montgomery |         | Kendall County |         | CMAP Region |         |
|--------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>0 or 1 Bedroom</b>          | 309        | 4.5     | 1,947          | 4.3     | 577,425     | 16.5    |
| <b>2 Bedrooms</b>              | 1,624      | 23.7    | 7,334          | 16.3    | 971,590     | 27.8    |
| <b>3 Bedrooms</b>              | 2,142      | 31.3    | 17,491         | 38.8    | 1,154,954   | 33.0    |
| <b>4 Bedrooms</b>              | 2,469      | 36.1    | 15,078         | 33.4    | 614,790     | 17.6    |
| <b>5 or More Bedrooms</b>      | 297        | 4.3     | 3,228          | 7.2     | 182,269     | 5.2     |
| <b>Median Number of Rooms*</b> | 6.6        |         | 6.8            |         | 6.0         |         |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Housing units

\*Includes living rooms, dining rooms, kitchens, bedrooms, etc., that are separated by built-in, floor-to-ceiling walls.

Excludes bathrooms, porches, balconies, foyers, halls, and unfinished basements.

### Housing Age, 2018-2022

|                            | Montgomery |         | Kendall County |         | CMAP Region |         |
|----------------------------|------------|---------|----------------|---------|-------------|---------|
|                            | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Built 2010 or Later</b> | 802        | 11.7    | 4,221          | 9.4     | 145,701     | 4.2     |
| <b>Built 1990 to 2009</b>  | 4,270      | 62.4    | 26,114         | 57.9    | 767,059     | 21.9    |
| <b>Built 1970 to 1989</b>  | 723        | 10.6    | 7,328          | 16.3    | 814,595     | 23.3    |
| <b>Built 1940 to 1969</b>  | 901        | 13.2    | 5,301          | 11.8    | 1,039,675   | 29.7    |
| <b>Built Before 1940</b>   | 145        | 2.1     | 2,114          | 4.7     | 733,998     | 21.0    |
| <b>Median Year Built</b>   | 2003       |         | 2000           |         | 1969        |         |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Housing units

## Transportation

The transportation tables include vehicle availability by household, mode of travel to work, and annual vehicle miles traveled for Montgomery.

### Vehicles Available per Household, 2018-2022

|                                     | Montgomery |         | Kendall County |         | CMAP Region |         |
|-------------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                     | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>No Vehicle Available</b>         | 263        | 4.0     | 917            | 2.1     | 415,672     | 12.8    |
| <b>1 Vehicle Available</b>          | 1,380      | 20.8    | 9,497          | 21.6    | 1,172,596   | 36.1    |
| <b>2 Vehicles Available</b>         | 2,983      | 45.1    | 19,317         | 44.0    | 1,118,798   | 34.4    |
| <b>3 or More Vehicles Available</b> | 1,993      | 30.1    | 14,147         | 32.2    | 543,574     | 16.7    |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

### Mode of Travel to Work, 2018-2022

|                                    | Montgomery |         | Kendall County |         | CMAP Region |         |
|------------------------------------|------------|---------|----------------|---------|-------------|---------|
|                                    | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>Work at Home*</b>               | 917        | 8.3     | 8,099          | 11.9    | 598,134     | 14.1    |
| <b>Drive Alone</b>                 | 9,415      | 85.1    | 53,779         | 79.0    | 2,684,337   | 63.4    |
| <b>Carpool</b>                     | 597        | 5.4     | 4,730          | 7.0     | 324,856     | 7.7     |
| <b>Transit</b>                     | 28         | 0.3     | 609            | 0.9     | 417,505     | 9.9     |
| <b>Walk or Bike</b>                | 55         | 0.5     | 345            | 0.5     | 146,673     | 3.5     |
| <b>Other</b>                       | 45         | 0.4     | 485            | 0.7     | 63,354      | 1.5     |
| <b>TOTAL COMMUTERS</b>             | 10,140     | 91.7    | 59,948         | 88.1    | 3,636,725   | 85.9    |
| <b>Mean Commute Time (Minutes)</b> | 33.7       |         | 33.6           |         | 31.4        |         |

Source: 2018-2022 American Community Survey five-year estimates.

Universe: Workers 16 years and older

\*Not included in total commuters or mean commute time.

### Annual Vehicle Miles Traveled per Household\*, 2021

|  | Montgomery | Kendall County | CMAP Region |
|--|------------|----------------|-------------|
| <b>Average Vehicle Miles Traveled per Year</b> | 23,249     | 23,780         | 15,653      |

Source: Chicago Metropolitan Agency for Planning analysis of 2021 Illinois Environmental Protection Agency, HERE Technologies, and U.S. Census Bureau data.

\*Data not available for all communities in the CMAP region.

## Employment

The employment tables include general workforce characteristics for Montgomery.

### Employment Status, 2018-2022

|                           | Montgomery |         | Kendall County |         | CMAP Region |         |
|---------------------------|------------|---------|----------------|---------|-------------|---------|
|                           | Count      | Percent | Count          | Percent | Count       | Percent |
| <b>In Labor Force</b>     | 11,733     | 75.7    | 72,619         | 72.3    | 4,610,142   | 67.3    |
| Employed <sup>†*</sup>    | 11,081     | 94.4    | 69,490         | 95.7    | 4,310,832   | 93.5    |
| Unemployed*               | 641        | 5.5     | 3,094          | 4.3     | 286,166     | 6.2     |
| <b>Not in Labor Force</b> | 3,760      | 24.3    | 27,791         | 27.7    | 2,243,854   | 32.7    |

Source: 2018-2022 American Community Survey five-year estimates.

<sup>†</sup>Does not include employed population in the Armed Forces.

Universe: Population 16 years and older

\*Universe: In labor force

### Private Sector Employment\*, 2023

|   | Montgomery |         | Kendall County |         | 6-County Region** |         |
|---|------------|---------|----------------|---------|-------------------|---------|
|   | Count      | Percent | Count          | Percent | Count             | Percent |
| <b>Private Sector Employment</b>            | 3,513      | N/A     | N/A            | N/A     | 3,559,560         | N/A     |
| <b>Job Change, 2013-23</b>                  | -503       | -12.5   | N/A            | N/A     | 245,298           | 7.4     |
| <b>Job Change, 2003-23</b>                  | -300       | -7.9    | N/A            | N/A     | 247,631           | 7.5     |
| <b>Private Sector Jobs per Household***</b> | 0.53       |         | N/A            |         | 1.10              |         |

Source: Illinois Department of Employment Security, Where Workers Work report (2023).

\*Figures exclude employees not covered by unemployment insurance. Data not available for all communities in the CMAP region.

\*\*Data is not available for Kendall County.

\*\*\*Based on households from 2018-2022 American Community Survey five-year estimates.

### Employment of Montgomery Residents\*, 2021

| TOP INDUSTRY SECTORS     | Count | Percent |
|--------------------------|-------|---------|
| <b>1. Retail Trade</b>   | 1,321 | 12.9    |
| <b>2. Health Care</b>    | 1,266 | 12.4    |
| <b>3. Manufacturing</b>  | 1,122 | 11.0    |
| <b>4. Education</b>      | 909   | 8.9     |
| <b>5. Administration</b> | 753   | 7.4     |
| TOP EMPLOYMENT LOCATIONS |       |         |
| <b>1. Aurora</b>         | 1,562 | 15.2    |
| <b>2. Chicago</b>        | 1,124 | 11.0    |
| <b>3. Naperville</b>     | 636   | 6.2     |
| <b>4. Oswego</b>         | 381   | 3.7     |
| <b>5. Montgomery</b>     | 259   | 2.5     |

### Employment in Montgomery\*, 2021

| TOP INDUSTRY SECTORS                     | Count | Percent |
|--|-------|---------|
| <b>1. Retail Trade</b>                   | 1,548 | 27.3    |
| <b>2. Manufacturing</b>                  | 1,174 | 20.7    |
| <b>3. Wholesale Trade</b>                | 979   | 17.2    |
| <b>4. Accommodation and Food Service</b> | 663   | 11.7    |
| <b>5. Construction</b>                   | 304   | 5.4     |
| TOP RESIDENCE LOCATIONS                  |       |         |
| <b>1. Aurora</b>                         | 947   | 16.7    |
| <b>2. Montgomery</b>                     | 259   | 4.6     |
| <b>3. Chicago</b>                        | 259   | 4.6     |
| <b>4. Oswego</b>                         | 225   | 4.0     |
| <b>5. Joliet</b>                         | 189   | 3.3     |

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program (2021).

\*Excludes residents working outside of, and workers living outside of, the seven-county CMAP region.

## Land Use

The land use tables include general land use composition for Montgomery.

### General Land Use, 2020

|                                  | Acres   | Percent |
|----------------------------------|---------|---------|
| <b>Single-Family Residential</b> | 1,577.8 | 25.8    |
| <b>Multi-Family Residential</b>  | 31.8    | 0.5     |
| <b>Commercial</b>                | 361.0   | 5.9     |
| <b>Industrial</b>                | 591.9   | 9.7     |
| <b>Institutional</b>             | 211.5   | 3.5     |
| <b>Mixed Use</b>                 | 1.6     | 0.0     |
| <b>Transportation and Other</b>  | 1,093.6 | 17.9    |
| <b>Agricultural</b>              | 1,138.5 | 18.6    |
| <b>Open Space</b>                | 620.4   | 10.2    |
| <b>Vacant</b>                    | 483.6   | 7.9     |
| <b>TOTAL</b>                     | 6,111.7 | 100.0   |

Source: Chicago Metropolitan Agency for Planning analysis of the 2020 [Land Use Inventory](#).

## Tax Base

The tax base tables include retail sales and equalized assessed values for Montgomery.

### General Merchandise Retail Sales, 2023

|                                | Montgomery    | Kendall County  | CMAP Region       |
|--------------------------------|---------------|-----------------|-------------------|
| <b>General Merchandise</b>     | \$463,164,988 | \$1,838,371,615 | \$141,284,781,583 |
| <b>Total Retail Sales</b>      | \$640,613,715 | \$2,350,677,020 | \$174,866,101,053 |
| <b>Total Sales per Capita*</b> | \$31,031      | \$17,702        | \$20,507          |

Source: Illinois Department of Revenue, 2023.

\*Per capita calculations based on population from 2018-2022 American Community Survey five-year estimates.

### Equalized Assessed Value, 2022

|                    |               |
|--------------------|---------------|
| <b>Residential</b> | \$450,657,641 |
| <b>Commercial</b>  | \$74,597,409  |
| <b>Industrial</b>  | \$59,704,808  |
| <b>Railroad</b>    | \$2,893,377   |
| <b>Farm</b>        | \$777,939     |
| <b>Mineral</b>     | \$0           |
| <b>TOTAL</b>       | \$588,631,174 |

Source: Illinois Department of Revenue, 2022.

## Change Over Time

The time series tables include comparisons of current 2018-2022 ACS estimates to historic year estimates from the 2000 Census and 2008-2012 ACS. Historic data may not be available for municipalities that were incorporated after 2000.

### Race and Ethnicity, Over Time

|  | 2000<br>Percent | 2008-2012<br>Percent | 2018-2022<br>Percent |
|--|-----------------|----------------------|----------------------|
| <b>White (Non-Hispanic)</b>                | 81.4            | 54.4                 | 60.1                 |
| <b>Hispanic or Latino (of Any Race)</b>    | 13.5            | 31.7                 | 32.3                 |
| <b>Black (Non-Hispanic)</b>                | 3.0             | 7.5                  | 4.8                  |
| <b>Asian (Non-Hispanic)</b>                | 0.8             | 4.0                  | 1.1                  |
| <b>Other/Multiple Races (Non-Hispanic)</b> | 1.3             | 2.4                  | 1.7                  |

Source: 2000 Census; 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Total population

### Age Cohorts, Over Time

|                     | 2000<br>Percent | 2008-2012<br>Percent | 2018-2022<br>Percent |
|---------------------|-----------------|----------------------|----------------------|
| <b>19 and Under</b> | 26.9            | 34.5                 | 34.6                 |
| <b>20 to 34</b>     | 19.8            | 20.7                 | 19.7                 |
| <b>35 to 49</b>     | 23.5            | 25.2                 | 25.5                 |
| <b>50 to 64</b>     | 15.2            | 12.2                 | 11.8                 |
| <b>65 and Over</b>  | 14.5            | 7.4                  | 8.3                  |
| <b>Median Age</b>   | 37.2            | 32.3                 | 31.7                 |

Source: 2000 Census; 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Total population

### Educational Attainment\*, Over Time

|  | 2000<br>Percent | 2008-2012<br>Percent | 2018-2022<br>Percent |
|--|-----------------|----------------------|----------------------|
| <b>Less than High School Diploma</b>     | 17.8            | 13.5                 | 7.8                  |
| <b>High School Diploma or Equivalent</b> | 32.0            | 24.6                 | 30.3                 |
| <b>Some College, No Degree</b>           | 25.6            | 25.0                 | 18.8                 |
| <b>Associate's Degree</b>                | 5.0             | 8.0                  | 14.6                 |
| <b>Bachelor's Degree</b>                 | 14.6            | 22.7                 | 21.0                 |
| <b>Graduate or Professional Degree</b>   | 5.0             | 6.3                  | 7.4                  |

Source: 2000 Census; 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Population 25 years and older

\*Highest degree or level of school completed by an individual.

**Nativity, Over Time**

|                     | 2008-2012<br>Percent | 2018-2022<br>Percent |
|---------------------|----------------------|----------------------|
| <b>Native</b>       | 84.4                 | 91.7                 |
| <b>Foreign Born</b> | 15.6                 | 8.3                  |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Total population

**Language Spoken at Home and Ability to Speak English, Over Time**

|                                      | 2008-2012<br>Percent | 2018-2022<br>Percent |
|--------------------------------------|----------------------|----------------------|
| <b>English Only</b>                  | 71.3                 | 75.9                 |
| <b>Spanish</b>                       | 23.4                 | 22.0                 |
| <b>Slavic Languages</b>              | 0.0                  | 0.5                  |
| <b>Chinese</b>                       | 0.1                  | 0.1                  |
| <b>Tagalog</b>                       | 0.9                  | 0.0                  |
| <b>Arabic</b>                        | 0.0                  | 0.0                  |
| <b>Korean</b>                        | 0.2                  | 0.3                  |
| <b>Other Asian Languages</b>         | 0.7                  | 0.0                  |
| <b>Other Indo-European Languages</b> | 2.2                  | 0.9                  |
| <b>Other/Unspecified Languages</b>   | 1.3                  | 0.2                  |
| <b>TOTAL NON-ENGLISH</b>             | 28.7                 | 24.1                 |
| Speak English Less than "Very Well"* | 7.6                  | 4.3                  |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Population 5 years and older

\*For people who speak a language other than English at home, the ACS asks whether they speak English "very well," "well," "not well," or "not at all."

## Household Size, Over Time

|                                   | 2008-2012<br>Percent | 2018-2022<br>Percent |
|-----------------------------------|----------------------|----------------------|
| <b>1-Person Household</b>         | 21.9                 | 18.6                 |
| <b>2-Person Household</b>         | 27.8                 | 19.0                 |
| <b>3-Person Household</b>         | 13.6                 | 15.4                 |
| <b>4-or-More-Person Household</b> | 36.7                 | 47.0                 |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

## Household Type, Over Time

|                          | 2008-2012<br>Percent | 2018-2022<br>Percent |
|--------------------------|----------------------|----------------------|
| <b>Family</b>            | 75.0                 | 75.0                 |
| Single Parent with Child | 9.8                  | 6.4                  |
| <b>Non-Family</b>        | 25.0                 | 25.0                 |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

## Household Income, Over Time

|                      | 2008-2012<br>(2022 Dollars) | 2018-2022<br>(2022 Dollars) |
|----------------------|-----------------------------|-----------------------------|
| <b>Median Income</b> | \$93,568                    | \$105,240                   |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

## Housing Occupancy and Tenure, Over Time

|                               | 2000<br>Percent | 2008-2012<br>Percent | 2018-2022<br>Percent |
|-------------------------------|-----------------|----------------------|----------------------|
| <b>Occupied Housing Units</b> | 97.4            | 94.8                 | 96.8                 |
| Owner-Occupied*               | 75.4            | 84.1                 | 76.4                 |
| Renter-Occupied*              | 24.6            | 15.9                 | 23.6                 |
| <b>Vacant Housing Units</b>   | 2.6             | 5.2                  | 3.2                  |

Source: 2000 Census; 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Housing units

\*Universe: Occupied housing units

### Housing Costs as a Percentage of Household Income\*, Over Time

|                             | 2008-2012<br>Percent | 2018-2022<br>Percent |
|-----------------------------|----------------------|----------------------|
| <b>Less than \$20,000</b>   | 7.4                  | 2.3                  |
| Less than 20 Percent        | 0.0                  | 0.0                  |
| 20 to 29 Percent            | 0.0                  | 0.0                  |
| 30 Percent or More          | 7.4                  | 2.3                  |
| <b>\$20,000 to \$49,999</b> | 19.7                 | 9.6                  |
| Less than 20 Percent        | 2.8                  | 0.7                  |
| 20 to 29 Percent            | 3.1                  | 2.3                  |
| 30 Percent or More          | 13.9                 | 6.6                  |
| <b>\$50,000 to \$74,999</b> | 23.9                 | 20.6                 |
| Less than 20 Percent        | 3.4                  | 6.4                  |
| 20 to 29 Percent            | 2.6                  | 2.9                  |
| 30 Percent or More          | 17.9                 | 11.2                 |
| <b>\$75,000 or More</b>     | 48.4                 | 67.5                 |
| Less than 20 Percent        | 18.6                 | 41.1                 |
| 20 to 29 Percent            | 18.6                 | 19.5                 |
| 30 Percent or More          | 11.3                 | 7.0                  |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

\*Excludes households with zero/negative income, and renting households paying no cash rent.

## Housing Type, Over Time

|                                | 2008-2012<br>Percent | 2018-2022<br>Percent |
|--------------------------------|----------------------|----------------------|
| <b>Single Family, Detached</b> | 72.7                 | 74.3                 |
| <b>Single Family, Attached</b> | 15.8                 | 17.8                 |
| <b>2 Units</b>                 | 1.6                  | 1.1                  |
| <b>3 or 4 Units</b>            | 2.7                  | 0.7                  |
| <b>5 or More Units</b>         | 5.9                  | 5.6                  |
| <b>Mobile Home/Other*</b>      | 1.3                  | 0.5                  |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

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

Universe: Housing units

## Housing Size, Over Time

|                                | 2008-2012<br>Percent | 2018-2022<br>Percent |
|--------------------------------|----------------------|----------------------|
| <b>0 or 1 Bedroom</b>          | 3.6                  | 4.5                  |
| <b>2 Bedrooms</b>              | 26.5                 | 23.7                 |
| <b>3 Bedrooms</b>              | 32.4                 | 31.3                 |
| <b>4 Bedrooms</b>              | 33.0                 | 36.1                 |
| <b>5 or More Bedrooms</b>      | 4.5                  | 4.3                  |
| <b>Median Number of Rooms*</b> | 6.6                  | 6.6                  |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Housing units

\*Includes living rooms, dining rooms, kitchens, bedrooms, etc., that are separated by built-in, floor-to-ceiling walls.

Excludes bathrooms, porches, balconies, foyers, halls, and unfinished basements.

## Vehicles Available per Household, Over Time

|                                     | 2008-2012<br>Percent | 2018-2022<br>Percent |
|-------------------------------------|----------------------|----------------------|
| <b>No Vehicle Available</b>         | 3.8                  | 4.0                  |
| <b>1 Vehicle Available</b>          | 28.5                 | 20.8                 |
| <b>2 Vehicles Available</b>         | 49.2                 | 45.1                 |
| <b>3 or More Vehicles Available</b> | 18.5                 | 30.1                 |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Occupied housing units

## Mode of Travel to Work, Over Time

|                                    | 2008-2012<br>Percent | 2018-2022<br>Percent |
|------------------------------------|----------------------|----------------------|
| <b>Work at Home*</b>               | 3.1                  | 8.3                  |
| <b>Drive Alone</b>                 | 83.3                 | 85.1                 |
| <b>Carpool</b>                     | 9.5                  | 5.4                  |
| <b>Transit</b>                     | 3.7                  | 0.3                  |
| <b>Walk or Bike</b>                | 0.0                  | 0.5                  |
| <b>Other</b>                       | 0.3                  | 0.4                  |
| <b>TOTAL COMMUTERS</b>             | 96.9                 | 91.7                 |
| <b>Mean Commute Time (Minutes)</b> | 33.6                 | 33.7                 |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Workers 16 years and older

\*Not included in total commuters or mean commute time.

## Employment Status, Over Time

|                           | 2008-2012<br>Percent | 2018-2022<br>Percent |
|---------------------------|----------------------|----------------------|
| <b>In Labor Force</b>     | 75.5                 | 75.7                 |
| Employed <sup>†</sup> *   | 90.0                 | 94.4                 |
| Unemployed*               | 8.8                  | 5.5                  |
| <b>Not in Labor Force</b> | 24.5                 | 24.3                 |

Source: 2008-2012 and 2018-2022 American Community Survey five-year estimates.

Universe: Population 16 years and older

<sup>†</sup>Does not include employed population in the Armed Forces.

\*Universe: In labor force

## Water Supply

CMAP supports an integrated approach to water resource management, and encourages communities to incorporate water supply and demand considerations into land use, transportation, and infrastructure investment decisions. Assessing demand, price, and loss trends of a community can inform decisions that strengthen regional water supply management, maintain drinking water infrastructure, and manage demand. CMAP's ON TO 2050 plan contains [more information](#) about how communities can coordinate and conserve our shared water supply resources.

### Water Source and Demand Trends of Montgomery\*

**Water Source(s):** Shallow Groundwater, Deep Groundwater\*\*

|                                | 2008 MGD*** | 2018 MGD*** | Percent Change |
|--------------------------------|-------------|-------------|----------------|
| <b>Total Water Withdrawals</b> | 2.48        | 2.32        | -6.5           |

Source: Analysis of Illinois Water Inventory Program water withdrawal data (2008-2018), Illinois Department of Natural Resources, Lake Michigan Allocation Program, 2018.

\*Only available for municipalities with community water suppliers providing service to the majority of the community. Reported water withdrawals do not include private, industrial, commercial, or residential wells/intakes.

\*\*For communities with multiple sources, the sources are listed by withdrawal volume from largest to smallest. If a community is a Lake Michigan permittee, backup source(s) are listed in parentheses.

\*\*\*Millions of gallons per day.

### Daily Water Demand per Capita

|                                    | Montgomery |       |                | CMAP Region |       |                |
|------------------------------------|------------|-------|----------------|-------------|-------|----------------|
|                                    | 2008       | 2018  | Percent Change | 2008        | 2018  | Percent Change |
| <b>Gallons per Capita per Day*</b> | 148.1      | 114.9 | -22.4          | 142.8       | 116.8 | -18.2          |

Source: Analysis of Illinois Water Inventory Program water withdrawal data (2008-2018), Illinois Department of Natural Resources, Lake Michigan Allocation Program, 2018.

\*Gallons of water per capita per day (GPCD) is calculated by dividing the water usage by the population (and then again by 365). Population values come from the U.S. Census. The prevalence of private residential wells or community water suppliers that provide water outside of the municipal boundary could lead to artificially lower or higher GPCD values respectively.

### Residential Water and Wastewater Price Trends\*

| MONTHLY COST PER 5,000 GALLONS** | 2016<br>(2023 Dollars) | 2022<br>(2023 Dollars) | Percent<br>Change | Annualized<br>Percent Change |
|----------------------------------|------------------------|------------------------|-------------------|------------------------------|
| <b>Drinking Water</b>            | \$36.73                | \$25.52                | -30.5             | -5.9                         |
| <b>Sewer</b>                     | \$36.25                | \$2.08                 | -94.3             | -37.9                        |
| <b>Combined***</b>               | N/A                    | N/A                    | N/A               | N/A                          |

Source: Illinois-Indiana Sea Grant Water Rates Data for Northeastern Illinois, IISG19-RCE-RLA-031.

\*Only available for communities with water utilities and that responded to data requests. Percent changes and prices were adjusted for inflation using the U.S. Bureau of Labor Statistics' Consumer Price Index for All Urban Consumers (CPI-U).

\*\*Monthly water bills are calculated as: *monthly base charge + ((5,000 gallons - water provision included in base charge) × \$/1,000 gallons)*. Note that actual billing calculation practices may vary across communities.

\*\*\*Some utilities combine drinking water and sewer prices, rather than separating them as two distinct rates.

## Water Loss\*

**Reporting utility:** N/A

|   | 2017 |
|---|------|
| <b>Nonrevenue Water (Millions of Gallons per Day)**</b> | N/A  |
| <b>Annual Cost of Nonrevenue Water</b>                  | N/A  |
| <b>Percent of Nonrevenue Water to Water Supplied***</b> | N/A  |

Source: Illinois Department of Natural Resources, Lake Michigan Allocation Program, 2017.

\*Data is only regionally available for Lake Michigan permittees; water losses from other communities and industrial and commercial businesses are not reported to the state.

\*\*Nonrevenue water is the difference between net annual pumpage (water supplied) and billed, authorized consumption. Non-revenue water includes water that is lost from the system due to underregistration of meters, systematic data handling errors, leakage anywhere within the distribution system, unauthorized consumption, or unbilled authorized consumption.

\*\*\*The threshold for permit compliance is no more than 10%. Permittees that exceed the threshold are required to submit a water system improvement plan.