



McHENRY COUNTY: A PLACE TO CALL HOME

Appendix

The Heartland Alliance Mid-America
Institute on Poverty

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Appendix A: Property Value Studies

A number of empirically-based research studies have attempted to isolate the property value effect of various forms of affordable housing. Study after study has found that affordable housing has little to no affect on property values and in some cases has even increased property values. The studies have found that property values are determined by broader, more complex factors like the overall area development and prosperity and by the condition of the particular property that is for sale. Four such studies are briefly summarized here.

Ellen, I., Schill, M., Schwartz, A., and Voicu, I. (2005). *Does federally subsidized rental housing property depress neighborhood property values?* New York: New York University Law School.

According to this 2005 study conducted by New York University Law School, the effect of affordable housing developments on nearby property values is not consistently negative. In this paper, the authors examine the neighborhood spillover effects of New York City housing units built under four different federally subsidized rental housing programs – the Public Housing Program, the Section 8 New and Substantial Rehabilitation Program, the Section 202 Program for the Elderly, and the Low Income Housing Tax Credit (LIHTC). With respect to two of the four programs, Section 202 and LIHTC, the impacts are positive and persist over time for the full range of project sizes in their sample. Additionally, small public housing projects reserved for the elderly had a significant positive effect which remained stable over time. Even in the case of Section 8 and public housing for families, the impacts are not significant for small projects, and for larger projects, the initial negative effects appear to decline with time and in the case of public housing, dissipate within 3 years of building completion. Further, while the results point to marginal negative impacts of public and Section 8 housing, it is interesting that the marginal impacts diminish with scale, particularly for public housing.

The authors found that in New York City, these subsidized housing units have not typically led to reductions in property values and have in fact led to increases in many cases. Perhaps the most hopeful finding here is that housing units built through the Low Income Housing Tax Credit program – currently the largest producer of federally- subsidized rental housing – appear to have positive impacts on their surrounding neighborhoods.

Galster, G. (2002). *A review of existing research on the effects of federally assisted housing programs on neighboring residential property values.* Detroit: Wayne State University.

This analysis found that research on the effect of subsidized housing on surrounding property values is inconclusive. One study reviewed found that each 100 feet closer in proximity to a subsidized rental development run by a private nonprofit organization raised owner's home sale prices by \$86 a dwelling; but each 100 feet closer to a subsidized rental development run by a private, for-profit owner (e.g., site-based Section 8) reduced sales prices by \$82 per dwelling. In either case, the effect was quite minimal. The author, however, recognizes that many studies cannot prove the cause of decreases in property values. In other words, they cannot determine whether affordable housing leads to property value declines or whether affordable housing is located in areas that have low property values to begin with which are expected to depreciate faster in the future regardless.

Green, R., Malpezzi, S., & Seah, K.Y. (2002). *Low income housing tax credit developments and property values*. Madison, WI: The Center for Urban Land Economics Research at The University of Wisconsin.

The Center for Urban Land Economics Research at the University of Wisconsin reviewed literature and conducted their own study on the effects of low-income housing tax credit (LIHTC) developments. A review of eight past studies finds little support for the proposition that LIHTC-subsidized housing diminishes surrounding property values. Often it is the case that low-income housing developments cause surrounding property values to *increase*. Interestingly enough, past authors have generally found that such developments have a more positive impact in higher income areas. It seems to be the case that it is only when low-income housing developments are located in areas that already have concentrated poverty that they have a negative impact on property values.

Pratt, S. & Allen, M. (2004). *Addressing community opposition to affordable housing development: A fair housing toolkit*. Glenside, PA: The Housing Alliance of Pennsylvania.

The Housing Alliance of Pennsylvania published a fair housing toolkit in 2004 which addresses the fears that people have about affordable housing in their neighborhoods. Their research reiterated that fears of affordable housing are unwarranted. They state that single-family home values in the neighborhood of affordable housing projects are not adversely affected by their proximity to those projects. Indeed, in some cases, home values are actually higher the nearer the home is to such a project.

Appendix B: Survey Instruments

McHenry County Business Community Survey

Thank you for taking the time to complete this survey. Please complete each question to the best of your knowledge. Your responses will be kept confidential. Your answers will not be singled out for reporting, but will only be discussed in terms of total responses. If you have questions regarding this survey, you may contact Helen Edwards at 773.336.6077 or at maip@heartlandalliance.org. If you would like to complete this survey online, visit <http://www.heartlandalliance.org/maip/business.html>

This survey asks questions about affordable housing. Housing is considered affordable if the cost of housing equals no more than 30 percent of a household's income.

- 1) Your Name and Title: _____
- 2) Company Name: _____
- 3) Address: _____
- 4) Telephone Number: _____
- 5) Email Address: _____
- 6) Year established: _____
- 7) City and State of Company Headquarters (if different than above): _____
- 8) Please list all company locations/branches within McHenry County, Illinois:

If you have more than one location in McHenry County, please indicate whether your responses to survey questions will be for all locations in the County or only your location. (*check one*)

- All locations in McHenry County
 Only my location

9) Please describe the type of business or service your company provides:

10) Why did your company decide to locate in McHenry County? (*check all that apply*)

- | | |
|---|--|
| <input type="checkbox"/> Market need for our product or services | <input type="checkbox"/> Affordability |
| <input type="checkbox"/> Ready workforce | <input type="checkbox"/> Proximity to transportation |
| <input type="checkbox"/> Proximity to essential business partners | <input type="checkbox"/> Others: |
- _____

Please provide additional comments:

11) Do most of your company's employees live in McHenry County? (check one)

- Yes
- No

12) _____ percent of my company's employees live within 15 minutes of their place of employment (write a percent on the blank)

13) How have changes in the housing market in the past 5 years affected your company's ability to recruit employees? (circle one)

- | | | | | |
|-----------------|------------|---------|------------|-----------------|
| 1 | 2 | 3 | 4 | 5 |
| Very Negatively | Negatively | Neutral | Positively | Very Positively |

Please explain:

14) How would you characterize your workers' experiences finding housing that they can afford near their place of employment? (circle one)

- | | | | | |
|----------------|-----------|---------|------|-----------|
| 1 | 2 | 3 | 4 | 5 |
| Very Difficult | Difficult | Neutral | Easy | Very Easy |

Please explain:

15) How important is it to your company to have employees living in close proximity to their place of employment? (circle one)

- | | | | | |
|----------------------|---------------|---------|-----------|----------------|
| 1 | 2 | 3 | 4 | 5 |
| Not at all important | Not Important | Neutral | Important | Very Important |

Please explain:

16) Do employee transportation challenges affect your company's ability to function at its highest level?

- Yes
- No

Please explain:

17) In the next 5 years, how do you anticipate your workforce needs in McHenry County changing?

- We will need fewer employees than we have now.

- We will need the same amount of employees as we have now.
- We will need more employees than we have now. *(if you check this box, please answer the questions below)*

ANTICIPATED FULL-TIME, YEAR-ROUND EMPLOYEE NEED

I estimate that we will need _____ more full-time, year-round employees than we have now *(write a number in the blank)*

In the blank spaces, write the number of new full-time, year-round employees you anticipate needing for each educational level

_____ Less than a high school diploma	_____ Bachelors degree
_____ High school graduate or equivalent	_____ Graduate degree
_____ Associates degree	_____ Professional degree

In the blank spaces, write the number of new full-time, year-round employees that you anticipate needing at each skill level

_____ Low-skill and/or mostly short-term, on-the-job training

_____ Moderate-skill and/or moderate on-the-job training

_____ High or technical skill and/or extensive on-the-job training

ANTICIPATED PART-TIME, YEAR-ROUND EMPLOYEE NEED

I estimate that we will need _____ more part-time, year-round employees than we have now *(write a number in the blank)*

In the blank spaces, write the number of new part-time, year-round employees you anticipate needing for each educational level

_____ Less than a high school diploma	_____ Bachelors degree
_____ High school graduate or equivalent	_____ Graduate degree
_____ Associates degree	_____ Professional degree

In the blank spaces, write the number of new part-time, year-round employees that you anticipate needing at each skill level

_____ Low-skill and/or mostly short-term, on-the-job training

_____ Moderate-skill and/or moderate on-the-job training

_____ High or technical skill and/or extensive on-the-job training

ANTICIPATED SEASONAL WORKER NEED

I estimate that we will need _____ more seasonal employees than we have now
(write a number in the blank)

In the blank spaces, write the number of new seasonal employees you anticipate needing for each educational level

- | | |
|--|---------------------------|
| _____ Less than a high school diploma | _____ Bachelors degree |
| _____ High school graduate or equivalent | _____ Graduate degree |
| _____ Associates degree | _____ Professional degree |

In the blank spaces, write the number of new seasonal employees that you anticipate needing at each skill level

- _____ Low-skill and/or mostly short-term, on-the-job training
- _____ Moderate-skill and/or moderate on-the-job training
- _____ High or technical skill and/or extensive on-the-job training

18) Please provide any additional comments on your current workforce, the impact of the housing market on your employees and your business, and on your future workforce needs:



McHenry County Continuum of Care Survey

Thank you for taking the time to complete this survey. Please complete each question to the best of your knowledge. Your responses will be kept confidential. Your answers will not be singled out for reporting, but will only be discussed in terms of total responses. If you have questions regarding this survey, you may contact Helen Edwards at 773.336.6077 or at maip@heartlandalliance.org. If you would like to complete this survey online, visit <http://www.heartlandalliance.org/maip/coc.html>

This survey asks questions about affordable housing. Housing is considered affordable if the cost of housing equals no more than 30 percent of a household's income.

1) Your Name and Title: _____

2) Organization Name: _____

3) Address: _____

4) Telephone Number: _____

5) Email Address: _____

6) Please describe the main focus and/or mission of your organization:

7) What types of services are offered to clients?

8) My organization serves _____ clients/participants each year. *(write a number in the blank space)*

9) The average age of my clients/participants is _____. *(write an age in the blank space)*

10) What percentage of your clients fall into each annual household income range?
(Write a percentage on each blank so the total of all percentages equals 100 percent)

_____ \$0,000 to \$14,999

_____ \$75,000 to \$89,999

_____ \$15,000 to \$29,999

_____ \$90,000 to \$104,999

_____ \$30,000 to \$44,999

_____ \$105,000 to \$119,999

_____ \$45,000 to \$59,999

_____ \$120,000 and over

_____ \$60,000 to \$74,999

11) How difficult is it to find adequate affordable housing for your clients? *(circle one)*

1
Very Difficult

2
Difficult

3
Neutral

4
Easy

5
Very Easy

If you answered "Very Difficult" or "Difficult" please explain below:

12) Does the number of people requesting services at your agency exceed agency capacity? (check one)

- Yes
- No

Please explain:

13) _____ of my organization's clients/participants are without permanent housing. (write a number in the blank space)

14) What is the assessment of reasons your clients are homeless? (check all that apply)

- | | |
|--|---|
| <input type="checkbox"/> Lack of job skills | <input type="checkbox"/> Lack of good paying jobs |
| <input type="checkbox"/> Lack of affordable housing | <input type="checkbox"/> Credit problems |
| <input type="checkbox"/> Criminal/felony convictions | <input type="checkbox"/> Transportation issues |
| <input type="checkbox"/> Language barriers | <input type="checkbox"/> Disability |
| <input type="checkbox"/> Domestic violence | <input type="checkbox"/> Other: |

15) _____ of my organization's clients/participants utilize homeless overnight shelters. (write a number in the blank space)

16) _____ of my organization's clients/participants are on waiting lists for permanent housing. (write a number in the blank space)

17) What are your specific housing goals for your clients?

18) What are the current struggles in the housing market that make it difficult for clients to meet their housing goals? (check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Prices are too high | <input type="checkbox"/> Landlord restrictions |
| <input type="checkbox"/> Long waiting lists | <input type="checkbox"/> Strict lending practices |
| <input type="checkbox"/> Not enough affordable housing | <input type="checkbox"/> Lack of housing support services |
| <input type="checkbox"/> Shortage of housing that meets their needs (accessibility, size, etc.) | |
| <input type="checkbox"/> Other- | |



How have these struggles changed in the last 5 years?

19) How often do you have to place clients in permanent housing outside of McHenry County due to lack of affordable permanent housing within McHenry County? (circle one)

1 2 3 4 5
Never Not very often Sometimes Very often Always

Please explain:

20) What housing trends have you noticed in the past 5 years in McHenry County? (check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Preservation | <input type="checkbox"/> Condominium conversions |
| <input type="checkbox"/> Gentrification | <input type="checkbox"/> Racial/Ethnic polarization |
| <input type="checkbox"/> Dislocation | <input type="checkbox"/> Migration out of county |
| <input type="checkbox"/> Migration into county | <input type="checkbox"/> Loss of rental units |
| <input type="checkbox"/> Increased foreclosures | <input type="checkbox"/> New development/construction |
| <input type="checkbox"/> Other: _____ | |

How have these changes impacted your clients' abilities to find affordable permanent housing?

21) Looking at these trends, do you think the current supply of affordable housing will be able to meet demand for housing in the next 5 years? (check one)

- Yes
 No

Please explain:

22) Do available transportation options fit your client's needs? Does it appropriately link them to employment centers and other life activities (such as doctor's appointments, grocery stores, etc.)? (check one)

- Yes
 No

Please explain:

23) What other types of services do your clients utilize, and where are they located?

24) Please provide any additional comments on affordable housing in McHenry County:

McHenry County Housing Industry Survey

Thank you for taking the time to complete this survey. Please complete each question to the best of your knowledge. Your responses will be kept confidential. Your answers will not be singled out for reporting, but will only be discussed in terms of total responses. If you have questions regarding this survey, you may contact Helen Edwards at 773.336.6077 or at maip@heartlandalliance.org. If you would like to complete this survey online, visit <http://www.heartlandalliance.org/maip/housingindustry.html>

This survey asks questions about affordable housing. Housing is considered affordable if the cost of housing equals no more than 30 percent of a household's income.

- 1) Your Name and Title: _____
- 2) Company Name: _____
- 3) Address: _____
- 4) Telephone Number: _____
- 5) Email Address: _____

The following questions are designed to help us better understand homebuyers, renters, and market trends in McHenry County. Please only consider homebuyers and renters in your answers, not people buying property solely for investment purposes.

6) In the past 5 years, home prices in McHenry County have... (circle one)

1	2	3	4	5
Declined Dramatically Dramatically	Declined	Stayed Same	Risen	Risen

How have these changes affected people's ability to afford homes in McHenry County?

7) In the past 5 years, rental prices in McHenry County have... (circle one)

1	2	3	4	5
Declined Dramatically Dramatically	Declined	Stayed Same	Risen	Risen

How have these changes affected people's ability to afford rental units in McHenry County?



8) In McHenry County, is there evidence of over-investing related to income capabilities? (check one)

- Yes
- No

If you answered yes, please explain why you think this may be so:

9) In McHenry County, is there evidence of under-investing related to income capabilities? (check one)

- Yes
- No

If you answered yes, please explain why you think this may be so:

10) Does the current housing stock in McHenry County coincide with the needs and financial capabilities of the people who need and wish to live there? (check one)

- Yes
- No

If you answered no, please explain:

11) On average, home buyers' down payments as a percentage of the total cost have... (circle one)

- | | | | | |
|-----------------------|----------|-------------|-----------|------------------------|
| 1 | 2 | 3 | 4 | 5 |
| Declined Dramatically | Declined | Stayed Same | Increased | Increased Dramatically |

12) Has it become more difficult or easier for first-time homebuyers to enter the market in McHenry County in the last 5 years? (circle one)

- | | | | | |
|---------------------|----------------|-----------|--------|-------------|
| 1 | 2 | 3 | 4 | 5 |
| Much more difficult | More difficult | No change | Easier | Much easier |

13) What percentage of your clients/loan applicants/renters fall into each annual income range? (write a percentage on each blank so the total of all percentages equals 100 percent)

- | | |
|----------------------------|------------------------------|
| _____ \$0,000 to \$14,999 | _____ \$75,000 to \$89,999 |
| _____ \$15,000 to \$29,999 | _____ \$90,000 to \$104,999 |
| _____ \$30,000 to \$44,999 | _____ \$105,000 to \$119,999 |
| _____ \$45,000 to \$59,999 | _____ \$120,000 and over |

_____ \$60,000 to \$74,999

14) What loan trends have you noticed in the last 5 years? (check one in each column)

- Increased use of subprime loans
- Increased use of ARM loans
- Decreased use of subprime loans
- Decreased use of ARM loans
- Use of subprime loans remained the same
- Use of ARM loans remained the same

Please explain or provide additional comments:

15) What housing trends have you noticed in the past 5 years in McHenry County? (check all that apply)

- Preservation
- Condominium conversions
- Gentrification
- Racial/Ethnic polarization
- Dislocation
- Migration out of county
- Migration into county
- Loss of rental units
- Increased foreclosures
- New development/construction
- Other: _____

Please explain how you have seen these trends play out in McHenry County:

16) Are you aware of any local affordable housing programs available for low-income households wishing to become owners? (check one)

- Yes
- No

If yes, please provide the names of those programs:

17) Looking at the next 5 to 10 years, I predict home prices in McHenry County will... (circle one)

- 1 Decline Dramatically
- 2 Decline
- 3 Stay Same
- 4 Rise
- 5 Rise Dramatically

Please explain why you think this:

18) Looking at the next 5 to 10 years, I predict rental prices in McHenry County will... (circle one)

- 1 Decline Dramatically
- 2 Decline
- 3 Stay Same
- 4 Rise
- 5 Rise Dramatically

Please explain why you think this:

19) Compared to today, how much affordable housing do you think McHenry County will need in the next 5 years? (*circle one*)

1 2 3 4 5
Much Less Less Same Amount More Much More

Please explain why you think this:

20) Is there increasing demand in McHenry County for accessible units for seniors and people with disabilities? (*check one*)

- Yes
- No

Please explain:

21) Do you anticipate building more accessible units in McHenry County for seniors and people with disabilities? (*check one*)

- Yes
- No
- Does not apply to me

If "Yes", how many additional accessible units do you anticipate building?
_____ (*write a number in the blank space*)

22) What areas of McHenry County do you see new housing developments trending to in the future?

23) To your knowledge, what percent of new developments/construction in the County will be designated as affordable housing? Where are these developments located?

24) Please provide additional comments on housing trends in McHenry County:

McHenry County Mental Health Board Survey

Thank you for taking the time to complete this survey. Please complete each question to the best of your knowledge. Your responses will be kept confidential. Your answers will not be singled out for reporting, but will only be discussed in terms of total responses. If you have questions regarding this survey, you may contact Helen Edwards at 773.336.6077 or at maip@heartlandalliance.org. If you would like to complete this survey online, visit <http://www.heartlandalliance.org/maip/mhb.html>

This survey asks questions about affordable housing. Housing is considered affordable if the cost of housing equals no more than 30 percent of a household's income.

1) Your Name and Title: _____

2) Organization Name: _____

3) Address: _____

4) Telephone Number: _____

5) Email Address: _____

6) Please describe the main focus and/or mission of your organization:

7) What types of services are offered to clients?

8) My organization serves _____ clients/participants each year. *(write a number in the blank space)*

9) The average age of my clients/participants is _____. *(write an age in the blank space)*

10) What percentage of your clients fall into each annual household income range? *(Write a percentage on each blank so the total of all percentages equals 100 percent)*

_____ \$0,000 to \$14,999

_____ \$75,000 to \$89,999

_____ \$15,000 to \$29,999

_____ \$90,000 to \$104,999

_____ \$30,000 to \$44,999

_____ \$105,000 to \$119,999

_____ \$45,000 to \$59,999

_____ \$120,000 and over

_____ \$60,000 to \$74,999

- Shortage of housing that meets their needs (accessibility, size, etc.)
- Other _____

How have these struggles changed in the last 5 years?

19) How often do you have to place clients in permanent housing outside of McHenry County due to lack of affordable permanent housing within McHenry County? (circle one)

- | | | | | |
|-------|----------------|-----------|------------|--------|
| 1 | 2 | 3 | 4 | 5 |
| Never | Not very often | Sometimes | Very often | Always |

Please explain:

20) What housing trends have you noticed in the past 5 years in McHenry County? (check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Preservation | <input type="checkbox"/> Condominium conversions |
| <input type="checkbox"/> Gentrification | <input type="checkbox"/> Racial/Ethnic polarization |
| <input type="checkbox"/> Dislocation | <input type="checkbox"/> Migration out of county |
| <input type="checkbox"/> Migration into county | <input type="checkbox"/> Loss of rental units |
| <input type="checkbox"/> Increased foreclosures | <input type="checkbox"/> New development/construction |
| <input type="checkbox"/> Other: _____ | |

How have these changes impacted your clients' abilities to find affordable permanent housing?

21) Looking at these trends, do you think the current supply of affordable housing will be able to meet demand for housing in the next 5 years? (check one)

- Yes
- No

Please explain:

22) Are clients with disabilities inappropriately housed due to lack of housing that meets their needs? (for each column, please check one)

Clients with Mental Illness
Substance Abuse Issues

Clients with Developmental Disabilities

Clients with

- | | | |
|------------------------------|------------------------------|------------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| <input type="checkbox"/> No | <input type="checkbox"/> No | <input type="checkbox"/> No |

Please explain:

23) _____ of my organization's clients with a disability would be able to live independently if there were more affordable housing with supportive services. ***(write a number in the blank space)***

24) **Do available transportation options fit your client's needs? Does it appropriately link them to employment centers and other life activities (such as doctor's appointments, grocery stores, etc.)? *(check one)***

Yes

No

Please explain:

25) **What other types of services do your clients utilize, and where are they located?**

26) **Please provide any additional comments on affordable housing in McHenry County:**

McHenry County Municipality and Township Survey

Thank you for taking the time to complete this survey. Please complete each question to the best of your knowledge. Your responses will be kept confidential. Your answers will not be singled out for reporting, but will only be discussed in terms of total responses. If you have questions regarding this survey, you may contact Helen Edwards at 773.336.6077 or at maip@heartlandalliance.org. If you would like to complete this survey online, visit <http://www.heartlandalliance.org/maip/mt.html>

This survey asks questions about affordable housing. Housing is considered affordable if the cost of housing equals no more than 30 percent of a household's income.

- 1) Your Name and Title: _____
- 2) Department: _____
- 3) Municipality or Township: _____
- 4) Phone: _____
- 5) Email: _____

The following questions are designed to help us gain a better understanding of housing trends in your municipality or township.

6) What housing trends have you noticed in the past 5 years in your municipality or township? (check all that apply)

- Preservation
- Gentrification
- Dislocation
- Migration into county
- Increased foreclosures
- Other: _____
- Condominium conversions
- Racial/Ethnic polarization
- Migration out of county
- Loss of rental units
- New development/construction

Please explain how you have seen these trends play out in your municipality or township:

7) In the past 5 years, home prices in my municipality or township have...(circle one)

- 1 Declined Dramatically
- 2 Declined
- 3 Stayed Same
- 4 Risen
- 5 Risen Dramatically

How have these changes affected people's ability to afford homes in your municipality or township?



8) _____ percent of housing in my municipality or township is relatively old (built over 25 years ago). *(write a percentage in the blank space)*

Who occupies the older housing in your municipality or township? (check all that apply)

- Upper-income families
- Middle-income families
- Lower-income families
- Seniors
- Others _____

Where geographically in your municipality or township is the older housing located?

9) _____ percent of housing in my municipality or township is relatively new (built in past 10 years). *(write a percentage in the blank space)*

Who occupies the newer housing in your municipality or township? (check all that apply)

- Upper-income families
- Middle-income families
- Lower-income families
- Seniors
- Others _____

Where geographically in your municipality or township is the newer housing located?

10) _____ percent of housing in my municipality or township needs to be demolished because it is uninhabitable. *(write a percentage in the blank space)*

11) **Is there vacant land available to support affordable housing development in your municipality or township? (check one)**

- Yes
- No

12) **Are there incentives for developers to build affordable housing? (check one)**

- Yes
- No

If yes, what are the incentives?

12) **Do current zoning requirements hinder affordable housing development in your municipality or township (i.e. lack of zoning for multi-unit buildings)? (check one)**

Yes

No

Please explain:

13) _____ percent of housing in my municipality/township is rental housing. (*write a percentage in the blank space*)

14) What types of public transportation options exist in your municipality or township?

Do these transportation options fit residents' needs? Does it appropriately link them to employment centers and other life activities (such as doctor's appointments, grocery stores, etc.)? (*check one*)

Yes

No

Please explain:

15) Does your municipality or township have an inventory of the local housing supply? (*check one*)

Yes

No

If yes, how current is it?

_____ (*write date in blank space*)

Please provide contact information for the person in charge of the inventory:

16) Are there any local affordable housing programs operating in your municipality or township? (*check one*)

Yes

No

If yes, please provide a summary of the program(s) and contact information, if available:

17) Does your municipality or township have an affordable housing plan? (*check one*)

Yes

No

If so, would you be willing to share it with us? (*check one*)

Yes

No

Contact information for person in charge of affordable housing plan:

18) Please provide additional comments on housing and affordable housing issues in your municipality or township:

Appendix C: Survey Results

Business Survey Results

48 out of 329 businesses responded (14%)

Business Types

Medical services – 9
Business (accounting, marketing, PR) – 5
Retail – 6
Senior services – 4
Manufacturing – 3
Engineering/architect – 2
Insurance-5
Other - 14

22.9% of the businesses that responded were established less than 10 years ago. 16.7% were established 10-20 years ago. 45.8% were established more than 20 years ago.

Housing and the Workforce

Slightly over half (52.3%) of business respondents said they located their business in McHenry County because there was a market need for their type of business. 23.1% operate a business in McHenry County because they are residents of McHenry County. 13.6% said affordability was a reason for operating a business in McHenry County.

Most businesses (89.4%) report that most of their employees live in McHenry County.

- A third of businesses report that more than 90% of their employees live within 15 minutes of their job. Over a quarter (27.1%) report that 100% of their employees live within 15 minutes of their job.
- Another third report that more than half of their employees live within 15 minutes of their job.
- Another third report that less than half of their employees live within 15 minutes of their job.

Most businesses (84.1%) are neutral towards the issue of the housing market affecting their ability to recruit employees.

Over 3 in 10 businesses (31.1%) say workers have a difficult or very difficult time finding housing near their job.

- 22.2% say workers have an easy time finding housing near their job.
- 46.7% are neutral on this issue.

Over two thirds (68.1%) of businesses believe it is important to have employees living close to their job.

Almost one out of three businesses (29.8%) say that employee transportation challenges affect their company.

Workforce Needs

66% of businesses that responded say that they will need more employees in the next 5 years.

- 335 additional full-time employees are needed in 5 years.
 - o 65.0% of these positions require a high school diploma or less
 - o 36.4% of these positions are considered low-skill

- 204 additional part-time employees are needed in 5 years.
 - o 72.1% of these positions require a high school diploma or less
 - o 40.2% of these positions are considered low-skill
- 175 additional seasonal employees are needed in 5 years.
 - o 92.0% of these positions require a high school diploma or less
 - o 78.3% of these positions are considered low-skill

Continuum of Care Survey Analysis

13 out of 14 responded (92.9%)

Clients and Housing

Continuum member organizations reported an average of 43.9% of clients with income less than \$15,000. An average of 30.8% of an organization's clients have an annual household income in the range of \$15,000 to \$30,000. An average of 17.5% of an organization's clients have an annual household income between \$30,000 and \$45,000.

Continuum member organizations estimate that:

- 729 clients are without permanent housing
- 450 clients are using shelters
- 769 clients are on waiting lists for permanent housing

Most Continuum members (91.7%) say it is difficult or very difficult to find affordable housing for their clients.

61.5% say that service demand exceeds their agency's capacity.

Most Continuum members (91%) say they never or not very often have to place clients in permanent housing outside of McHenry County.

All continuum members believe that the current supply of affordable housing will not meet demand in 5 years.

Reasons why clients are homeless:

1. Lack of affordable housing...83.3%
2. Lack of good paying jobs...83.3%
3. Lack of job skills...66.7%
4. Transportation issues...66.7%
5. Credit problems...58.3%
6. Disability...41.7%
7. Criminal/felony convictions...33.3%
8. Domestic violence...33.3%
9. Language barriers...16.7%
10. Substance abuse...15.4%

Reasons for current housing struggles

1. Not enough affordable housing...100%
2. Prices too high...83.3%
3. Long waiting lists...75%
4. Shortage of housing that meets needs...58.3%
5. Lack of housing support services...33.3%
6. Landlord restrictions...25%
7. Strict lending practices...25%
8. Location...16.7%

Housing trends noticed in the past 5 years:

1. New development/construction...72.7%
2. Increased foreclosures...63.6%
3. Loss of rental units...63.6%
4. Migration into county...54.5%
5. Racial/ethnic polarization...36.4%
6. Condo conversions...27.3%
7. Migration out of county...18.2%
8. Dislocation...9.1%

Housing Survey Analysis

13 out of 65 responded (20%)

4 housing developers, 2 real estate agents, 5 banks, 1 unknown

Respondents reported that an average of 28.3% of their clients' annual income is \$120,000 or more. An average of 13% of clients fit into the \$30,000-\$45,000 annual income range. An average of 10.5% of clients fit into the \$105,000-\$120,000 annual income range.

Housing Costs

Most of the housing industry respondents (92.3%) report that home prices in McHenry County have risen or risen dramatically in the past 5 years.

75% report that rental prices in McHenry County have risen in the past 5 years. 16.7% report that during this same time period, rental prices stayed the same.

Most respondents (92.3%) predict home prices in McHenry County will rise in the next 5 to 10 years. All respondents predict rental prices will rise or rise dramatically in the next five years.

Housing Affordability

Most housing industry respondents (72.7%) think there is evidence of over-investing in relation to income capabilities in McHenry County.

About two-thirds (66.7%) of the housing industry respondents do not believe that the current housing stock in McHenry County coincides with the needs and financial capabilities of the people who need and wish to live there.

Most housing industry respondents (84.6%) believe that homebuyers' down payments as a percentage of the total cost have declined or declined dramatically.

A little over half of respondents (58.4%) believe that it has become more difficult or much more difficult for first-time buyers to enter the housing market in McHenry County in the last 5 years. 33.3% believe that it has become easier for first-time buyers.

Most respondents (92.3%) think McHenry County will need more or much more affordable housing in the next 5 years.

Loan trends

Over three-fourths (76.9%) of respondents have noticed an increased use of subprime loans. Over two-thirds (69.2%) have noticed an increased use of adjustable rate mortgage loans.

Housing trends in the past 5 years:

1. Increase foreclosures...61.5%
2. Migration into county...61.5%
3. New development/construction...53.8%
4. Gentrification...38.5%
5. Condo conversions...23.1%
6. Racial/ethnic polarization...23.1%
7. Migration out of county...23.1%
8. Loss of rental units...23.1%
9. Preservation...15.4%
10. Dislocation...7.7%

Accessibility

Most respondents (90.9%) believe there is increasing demand for accessible units for seniors and people with disabilities. Only two respondents anticipate that more accessible units will be built in McHenry County in the coming years. Eight respondents indicated this question did not apply to them.

Mental Health Board (MHB) Survey Analysis

12 out of 15 responded (80%)

Clients and Housing

Mental Health Board respondents reported an average of 40.9% of clients with income less than \$15,000. An average of 26.3% of an organization's clients have an annual household income in the range of \$15,000 to \$30,000. An average of 23.13% of an organization's clients have an annual household income between \$30,000 and \$45,000.

MHB respondents estimate that:

- 171 clients are without permanent housing
- 168 clients are using shelters
- 122 clients are on waiting lists for permanent housing
- 208 clients with a disability would be able to live independently if there were more affordable housing with supportive services

72.8% of Mental Health Board respondents say it is difficult or very difficult to find adequate affordable housing for their clients.

Most MHB respondents (81.8%) report that the number of people requesting services at their agency exceeds capacity.

Half of the MHB respondents say they never have to place clients in permanent housing outside of McHenry County. 30% say they have to do so very often.

All MHB respondents think the current supply of affordable housing will not be able to meet demand in the next 5 years.

- 100% of MHB respondent said their clients with mental illness are inappropriately housed due to a lack of housing to meet their needs
- 87.5% of MHB respondents said their clients with developmental disabilities are inappropriately housed due to a lack of housing to meet their needs.
- 100% of MHB respondents said their clients with substance abuse are inappropriately housed due to a lack of housing to meet their needs.

Reasons why clients are homeless:

1. Lack of affordable housing...81.8%

2. Lack of job skills...63.6%
3. Credit problems...54.5%
4. Transportation issues...45.5%
5. Lack of good paying jobs...36.4%
6. Language barriers...27.3%
7. Domestic violence...27.3%
8. Disability...27.3%
9. Substance abuse...27.3%
10. Criminal/felony convictions...18.2%

Reasons for current housing struggles:

1. Not enough affordable housing...90.9%
2. Prices too high...81.8%
3. Long waiting lists...72.7%
4. Lack of housing support services...63.6%
5. Shortage of housing that meets their needs...45.5%
6. Landlord restrictions...36.4%
7. Strict lending practices...9.1%

Housing trends noticed in the past 5 years:

1. Migration into county...72.7%
2. New development/construction...63.6%
3. Increased foreclosures...54.5%
4. Racial/ethnic polarization...36.4%
5. Dislocation...27.3%
6. Loss of rental units...27.3%
7. Gentrification...9.1%
8. Condominium conversions...9.1%

Municipality/Township Survey Analysis

23 out of 48 responded (47.9%)

Housing trends in the past 5 years:

1. New development/construction...82.6%
2. Migration into county...43.5%
3. Increased foreclosures...39.1%
4. Preservation...30.4%
5. Condominium conversions...13%
6. Racial/ethnic polarization...8.7%
7. Gentrification...4.3%
8. Migration out of county...4.3%
9. Loss of rental units...8.7%

Most respondents (91.3%) say that home prices in their municipality have risen or risen dramatically over the past 5 years.

Respondents reported that an average of 56.7% of housing in their municipality/township is relatively old (built over 25 years ago).

Who occupies the older housing in your municipality?

1. Middle class families...87%
2. Seniors...78.3%
3. Lower-class families...47.8%
4. Upper-class families...30.4%



Respondents reported that an average of 26.6% of housing in their municipality/township is relatively new (built in the last 10 years).

Who occupies the newer housing in your municipality?

1. Upper-class families...73.9%
2. Middle-class families...26.1%
3. Seniors...43.5%
4. Lower-class families...30%

Almost three-fourths of municipality/township respondents (72.7%) believe there is enough vacant land in their municipality/township to support affordable housing development. But most (81%) do not believe that there are incentives for developers to build affordable housing. About one third (35%) believe that current zoning requirements hinder affordable housing development in their municipality/township.

57.1% of respondents felt that current transportation options do not fit residents' needs.

Appendix D: McHenry County Key Informant Interview Questions

Definition

- What is affordable housing?
- What does it look like?
- Who is it for?
- Is it needed in today's housing market? Why or why not?

Are there trends that you have noticed that could potentially impact housing needs in your municipality?

- What housing needs/challenges have resulted or may result in the future as a result of this trend?
- Is the county prepared to meet the housing needs that this trend is precipitating? How or how not?

Barriers & Challenges

- What challenges have you experienced in your work on affordable housing issues? If you haven't done explicit work in this area, what challenges do you anticipate running into if you did?
- Are there incentives for developers to build affordable housing? Should there be incentives for developers to build affordable housing units? Why or why not?
- How do current zoning regulations hinder or help affordable housing development?
- We've heard a lot of concern about infrastructure issues such as sewer lines, prohibiting affordable housing development. Do you see this as a barrier? How can this barrier be addressed?
- What are the general public's feelings towards affordable housing? Is NIMBY a factor? Can these fears be consoled?
- Is it hard to maintain the current supply of affordable housing (funding, condition, etc)?
- Have you worked on an actual affordable housing development? Did it work? Why or why not?

Responsibility

- Who has the responsibility of developing affordable housing? Why?
- What is the local government's role in the development of affordable housing?
- Does the county have a role? If so, what is it?
- Does the state have a role? If so, what is it?
- How can various levels of government work together or coordinate to work on affordable housing issues?

2030 Plan

Generally, what efforts are currently underway in McHenry County to address affordable housing?

- What are some of the housing objectives coming out of the 2030 Plan?
- Will these objectives address some of the concerns that were voiced in the surveys?
- Will these objectives address the data that was presented and the concerns reflected in the survey results?

Transportation

- How does transportation affect affordable housing in the county?
- What can be done?

County Priorities

- On a scale of one to ten, 1 being the lowest, 10 being the highest, where do you think affordable housing falls on the county's priority list?
- Where do you think it falls on municipalities' and townships' lists?
- Where do you think it falls on McHenry County resident's list of priorities?
- Discuss why.
- How should affordable housing needs be prioritized?

What other thoughts do you have on affordable housing in McHenry County that haven't yet come out in our discussion here today?

Appendix E: McHenry County Resident Roundtable Discussion Questions

Name, town, why was this important for you to attend today?

Definition

- What is affordable housing?
- What does it look like?
- Who is it for?
- Is it needed in today's housing market? Why or why not?

Why do you live in McHenry County?

What are the barriers you face to obtaining affordable housing? Rank them.

What is your ideal housing situation?

Where specifically in the county would it be best to have affordable housing and why?

What is your experience with transportation in the county? How can it be improved?

What can be done to create more affordable housing in McHenry County? In other words, how can people go about addressing the barriers we talked about earlier?

What other thoughts do you have on affordable housing in McHenry County that haven't yet come out in our discussion here today?

Appendix F: McHenry County Municipality and Township Roundtable Discussion Questions

Definition

- What is affordable housing?
- What does it look like?
- Who is it for?
- Is it needed in today's housing market? Why or why not?

Are there trends that you have noticed that could potentially impact housing needs in your municipality?

- What housing needs/challenges have resulted or may result in the future as a result of this trend?
- Is your municipality prepared to meet the housing needs that this trend is precipitating?
- How or how not?

Barriers & Challenges

- What challenges have you experienced in your work on affordable housing issues? If you haven't done explicit work in this area, what challenges do you anticipate running into if you did?
- Should there be incentives for developers to build affordable housing units? Why or why not?
- How do current zoning regulations hinder or help affordable housing development?
- What are the general public's feelings towards affordable housing? Is NIMBY a factor? Can these fears be consoled?
- Is it hard to maintain the current supply of affordable housing (funding, condition, etc)?
- Has anyone worked on an actual affordable housing development? Did it work? Why or why not?

Responsibility

- What is the local government's role in the development of affordable housing?
- Does the county have a role? If so, what is it?
- Does the state have a role? If so, what is it?

Transportation

- How does transportation affect affordable housing in the county?
- What can be done?

Priorities

- On a scale of one to ten, 1 being the lowest, 10 being the highest, where do you think affordable housing falls on your municipality's priority list?
- Where do you think it falls on your residents' list of priorities? Why?

Taking into account the unique context of McHenry County, what do you see as the essential first (or next) steps in moving affordable housing work forward?

What other thoughts do you have on affordable housing in McHenry County that hasn't come out in our discussion here today?

Appendix G: McHenry County Mental Health Board Roundtable Discussion Questions

Definition

- What is affordable housing?

Different populations that have a need for affordable housing

- What are the effects for this group of not having their unique housing and services needs met? What happens when this group's housing and services needs go unmet?
- What type(s) of housing does this population group need to fulfill these special housing and service needs to ward off the effects you just listed?
- Raise your hand if you think there is NOT enough of this type of housing in McHenry County to meet this population's need.
 - Those of you who didn't raise your hands, what makes you say there is enough of this type of housing for this population group?
 - Those of you who did raise your hands, what makes you say there is NOT enough of this type of housing for this population group?
 - How much more of this type of housing do you think would be needed to completely meet the demand?
 - How much more would be needed to keep up with demand in the future?
 - Where in the county would this housing need to be built to best meet the needs of this population group? (think about the location of jobs, services, stores, transportation that this population needs to access)

Barriers

- What are these barriers?
- Who has the power to eliminate these barriers?

Priorities

- How should affordable housing needs be prioritized?
- Who do you see as responsible for ensuring an adequate stock of affordable housing in McHenry?

Is there a system for linking all these people we just discussed to the appropriate type of housing? How does that system work?

What other thoughts do you have on affordable housing in McHenry County that haven't yet come out in our discussion here today?

Appendix H: McHenry County Continuum of Care Roundtable Discussion Questions

Definition

- What is affordable housing?

Different populations that have a need for affordable housing

- What are the effects for this group of not having their unique housing and services needs met? What happens when this group's housing and services needs go unmet?
- What type(s) of housing does this population group need to fulfill these special housing and service needs to ward off the effects you just listed?
- Raise your hand if you think there is NOT enough of this type of housing in McHenry County to meet this population's need.
 - Those of you who didn't raise your hands, what makes you say there is enough of this type of housing for this population group?
 - Those of you who did raise your hands, what makes you say there is NOT enough of this type of housing for this population group?
 - How much more of this type of housing do you think would be needed to completely meet the demand?
 - How much more would be needed to keep up with demand in the future?
 - Where in the county would this housing need to be built to best meet the needs of this population group? (think about the location of jobs, services, stores, transportation that this population needs to access)

Barriers

- What are these barriers?
- Who has the power to eliminate these barriers?

Priorities

- How should affordable housing needs be prioritized?
- Who do you see as responsible for ensuring an adequate stock of affordable housing in McHenry?

Is there a system for linking all these people we just discussed to the appropriate type of housing? How does that system work?

What other thoughts do you have on affordable housing in McHenry County that haven't yet come out in our discussion here today?