

# McHenry County: A Place to Call Home

## A Call to Action

2008

### Economic Trends in McHenry County Impacting the Need for Affordable Housing:

The poverty rate has tripled since 1980

1 in 17 residents lives in poverty

1 in 3 households has an income below \$50,000

1 in 5 households has an annual income below \$35,000

1 in 3 seniors has an annual income below \$25,000

11% of manufacturing jobs have been lost since 2001

4,000 households do not have an automobile and the public transit system is limited, making it difficult to get to and from areas of employment and community amenities

## Housing McHenry County

Having stable housing is one of the most basic needs people have. In its absence it becomes difficult to be a productive member of society – to find and hold a job, to access education, or to take care of health and family needs. One out of five McHenry County households is very low income, meaning their annual income is less than \$35,000. These families are hard pressed to find housing they can afford in McHenry County and face mounting challenges – with rent and utilities rising and earnings not keeping pace with rising costs.

In McHenry County, there is a significant lack of affordable housing options for families with low incomes and even for middle-class families. The need is most pressing for families with very low incomes and for individuals with housing support needs such as those with a disability or mental illness.

Not being able to find housing that is affordable is a great hardship for people that can lead to serious and costly consequences for families and for their communities. McHenry County cannot afford inaction on this issue.

### What is Affordable Housing?

Affordable housing is defined as housing where people are paying no more than 30% of their income on housing expenses.

### Who needs Affordable Housing?

Affordable housing is needed by a diverse group, including young adults, families, seniors, individuals with physical or mental disabilities, people who are experiencing homelessness, and the many others who need and desire to be a part of the McHenry County community.

### Where Should Affordable Housing be Located?

The old association with affordable housing might be high-rise projects along the interstate, but that mold was broken a long time ago. Affordable housing design today does not have to look any different than market rate housing in the same neighborhood. Affordable housing that blends seamlessly into a community, that is scattered throughout the county, and that is located near transportation, employment, and service centers are best practices.

### Why is Affordable Housing Important?

Great things grow from affordable housing. Families who have permanent, affordable housing are more stable and better able to be self-sufficient. A well-housed county is healthier, more vibrant, and spends less on public services.

### Income Gap for McHenry County Renters

\$18.15 Hourly wage needed to afford 2 bedroom apartment at going rate

\$10.80 Average hourly wage of a McHenry County renter

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## Housing Trends in McHenry County:

Over 1 in 4 renters pay more than 50% of their income toward housing expenses

Over 1 in 2 renters pay more than 30% of their income toward housing expenses

Over 1 in 3 homeowners pay more than 30% of their income toward housing expenses

One quarter of rental units have two bedrooms, yet 57% of renter households are family households that need more space

Housing values rose 51% between 2000 and 2006

Housing prices are among the most unaffordable in the state

## Affordable Housing Gap

|              |  |
|--------------|--|
| 22,000       | Households with incomes below \$35,000                     |
| 9,800        | Rental and owner units affordable to this income group     |
| 3,500        | Subsidized units and housing units connected with supports |
| <b>8,700</b> | <b>Unit gap for this income group</b>                      |

NOTE: Many affordable units are not set aside for very low-income households so the need is even greater. Additionally, there is overlap between the two categories of housing since some rental units in the private market may be subsidized.

## Opportunities to Expand Affordable Housing

There are a number of opportunities for leaders to acknowledge the growing need for housing and to make McHenry County a stronger, more prosperous community. It is vital that leaders work to preserve the existing stock of affordable housing and facilitate additional housing options for residents with the greatest needs. The county can become a model community by incorporating some of these best practices.

### Implement a Housing Task Force or Housing Commission

Organize a group solely dedicated to affordable housing issues. A housing task force or a housing commission can ensure that affordable housing is at the forefront of municipal, township, county, and state planning discussions and efforts.

### Build Community Support

It is imperative that community concerns be addressed, myths debunked, and public support for affordable housing efforts be fostered.

### Develop a Housing Trust Fund and Explore Other Financing Mechanisms

Housing trust funds are dedicated sources of revenue that help ensure the funding of local affordable housing developments.

### Review Zoning Codes and Implement Comprehensive Planning

Municipalities, townships, and the county must collaborate on updating zoning codes and comprehensive plans to advance opportunities for affordable housing development county-wide.

### Advocate for Meaningful Policy Change

It is important that there be a concerted effort to put forth a common agenda to remove the barriers to affordable housing at the municipal, township, county, and state level.

### Expand Consumer Purchasing Power

By making efforts to attract and retain good, quality jobs in McHenry County and by ensuring that there are adequate supports in place (and that those supports are easily accessible) for those who cannot work or cannot work full time, residents will be better able to afford housing that meets their needs.

# Good things grow from affordable housing



## Study Background

It is a remarkable thing when a diverse group of advocates, service providers, and government representatives collectively identify a substantive issue and successfully develop a strategy to study it. Remarkable only begins to describe the collaboration between McHenry County, the McHenry County Continuum of Care agencies, the Corporation for Affordable Homes of McHenry County, and the McHenry County Mental Health Board.

The *McHenry County: A Place to Call Home* report is the fruit of many months of planning and researching. It is intended to identify county trends, document the need for affordable housing, and highlight opportunities to improve housing options for vulnerable populations within the county.

*McHenry County: A Place to Call Home* was researched and written by the Heartland Alliance Mid-America Institute on Poverty (MAIP). MAIP assessed the need for appropriate, affordable housing in McHenry County, specifically focusing on the housing needs of low-income and special needs populations, including:

- Low-wage workers
- People with a mental illness or substance use issue
- People with disabilities
- Seniors
- People experiencing homelessness

A complete copy of the report is available on each of the study partners' websites and also at:

[www.heartlandalliance.org/maip](http://www.heartlandalliance.org/maip)

### Study Partners:

This study was funded by the following agencies, and each was critically involved throughout the study process:

**McHenry County  
Mental Health Board**  
[www.mc708.org](http://www.mc708.org)

**McHenry County  
Senior Services  
Commission**  
[www.co.mchenry.il.us](http://www.co.mchenry.il.us)

**McHenry County  
Continuum of Care**  
[www.cahmco.org/  
continuum.html](http://www.cahmco.org/continuum.html)

The study was coordinated by the **Corporation for Affordable Homes of McHenry County**  
[www.cahmco.org](http://www.cahmco.org)

The study was conducted by **The Heartland Alliance Mid-America Institute on Poverty**  
[www.heartlandalliance.org/maip](http://www.heartlandalliance.org/maip)