## MCHENRY COUNTY

# HOUSING ***READINESS***

Chicago Metropolitan Agency for Planning

McH
MCHENRY COUNTY · IL

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# Introduction

- About the market analysis
- Planning process

# This market analysis has been developed for the housing readiness project, in partnership between McHenry County and the Chicago Metropolitan Agency for Planning (CMAP).

McHenry County

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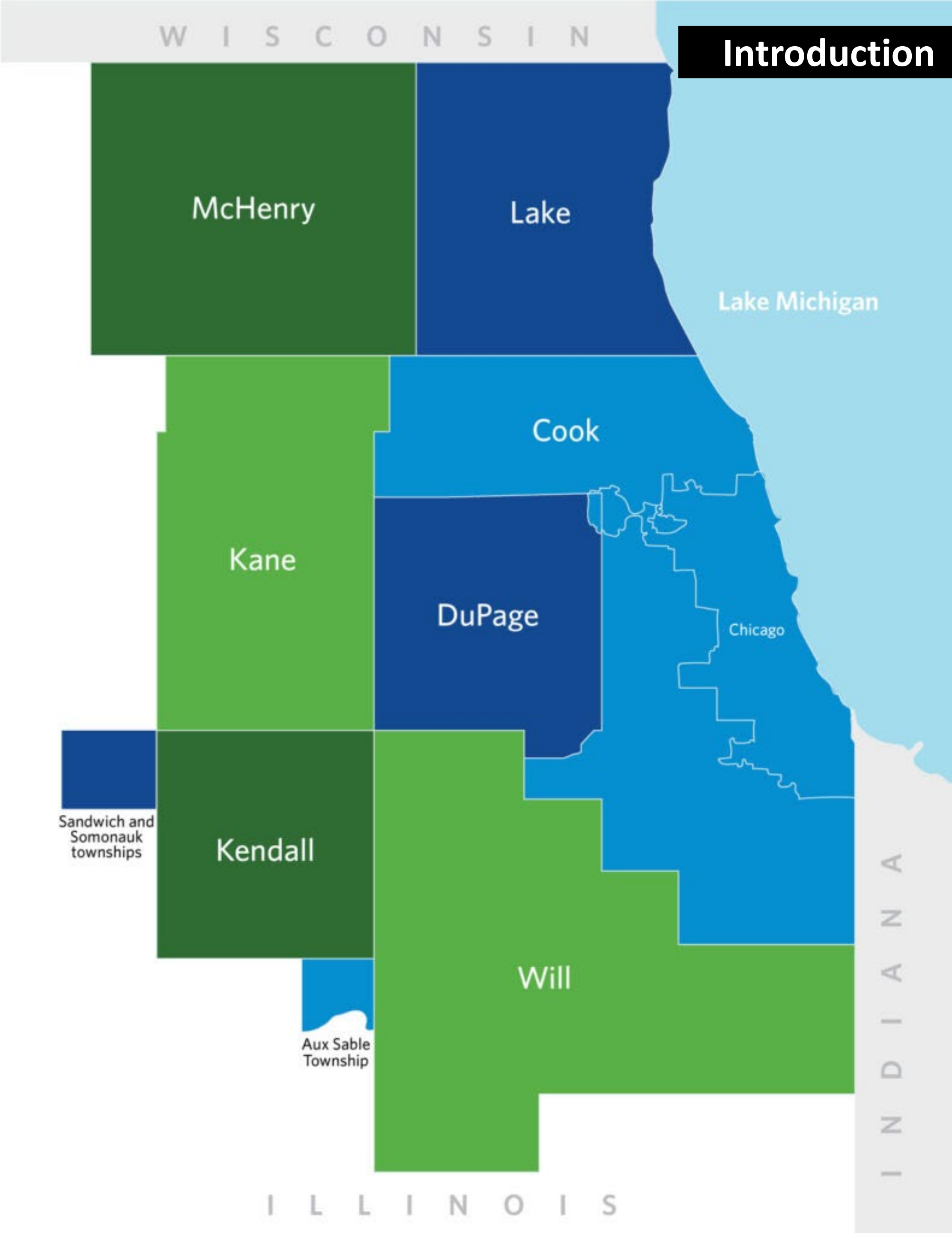
# About CMAP

CMAP is the comprehensive planning organization for the 7 counties and 284 municipalities of northeastern Illinois.

The agency supports communities by offering technical planning and implementation assistance, providing interagency expertise, and local government capacity building.



# Housing readiness is a technical assistance project that aims to:

**Identify** and **remove barriers** to housing development

Foster a housing landscape that **meets the needs of current and future county residents**

Help individual communities **build the skills** to **access and administer housing funding**

# What is the housing readiness process?

| Winter '24 | Spring - Summer '25 | Fall - Winter '25 | Spring - Summer '26 |
|---|---|---|---|
| Develop project scope and prepare for outreach | Get to know the community through initial outreach and market analysis | Create action plan and engage stakeholders about potential actions | Prioritize actions in the checklist and prepare for implementation |

Steering committee meetings

# Executive summary

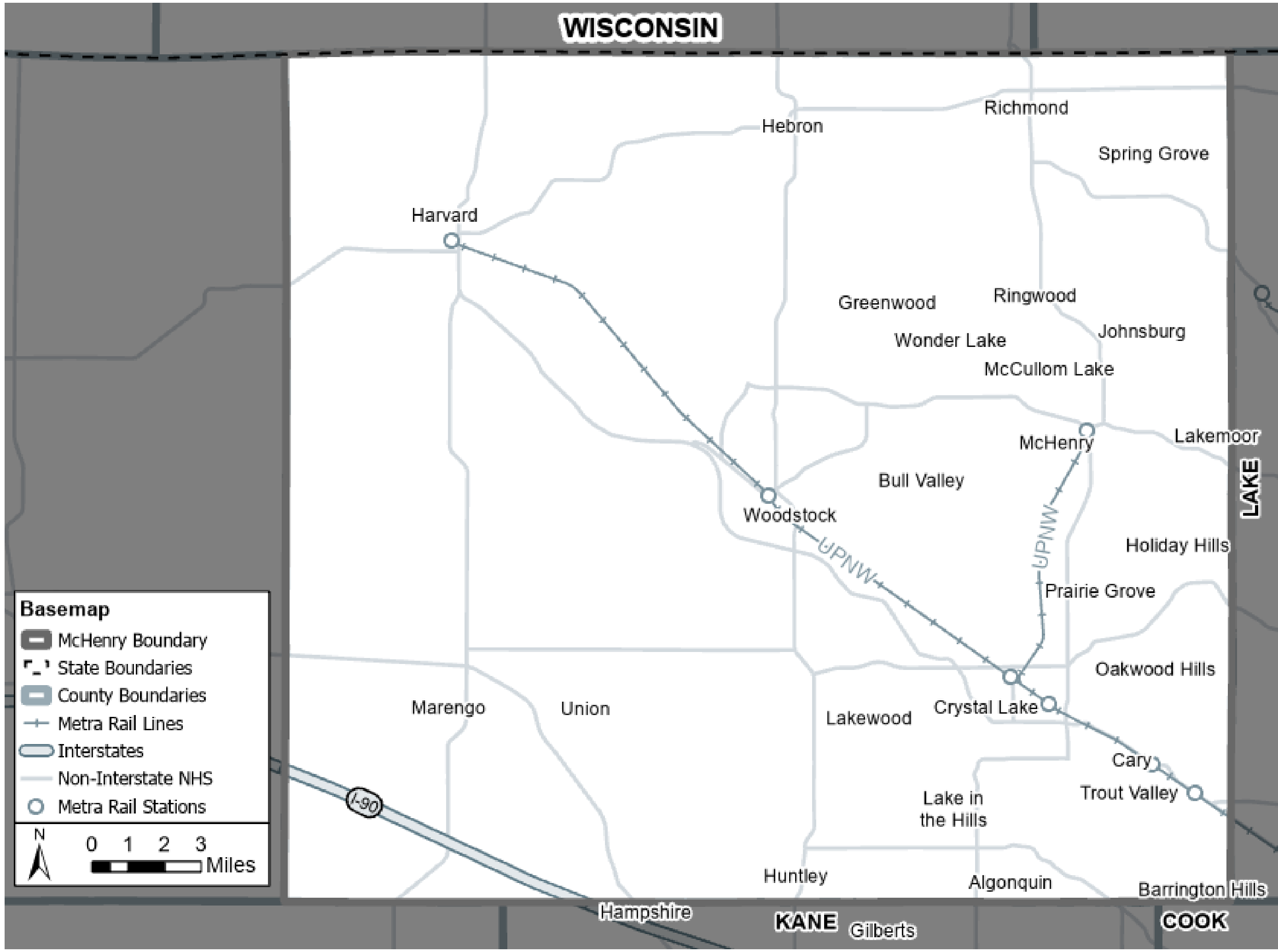
- Key findings
- Regional context
- County overview

# **Executive summary:** key findings

# Key findings

- Population and new housing development in McHenry County increased from 2000 to 2010 and then slowed substantially over the last 15 years.
- Like most of northeastern Illinois, the county has an aging population.
- County residents drive more miles each year compared to others in the region and most households have at least 2 cars.

**Figure 1: McHenry County**




Source: Chicago Metropolitan Agency for Planning, 2025.

# What are the key challenges and opportunities?

## Challenges

- Home sales prices increased 55% from 2018 to 2024 and interest rates have been high, which makes homeownership costly.
- Since 2020, vacancy rates and the number of home sales have plummeted, indicating there are not enough homes to keep pace with demand.
- The county does not have enough homes for small households and low- to moderate-income households. Many struggle to pay their monthly housing and transportation bills, especially if paying for childcare, too.

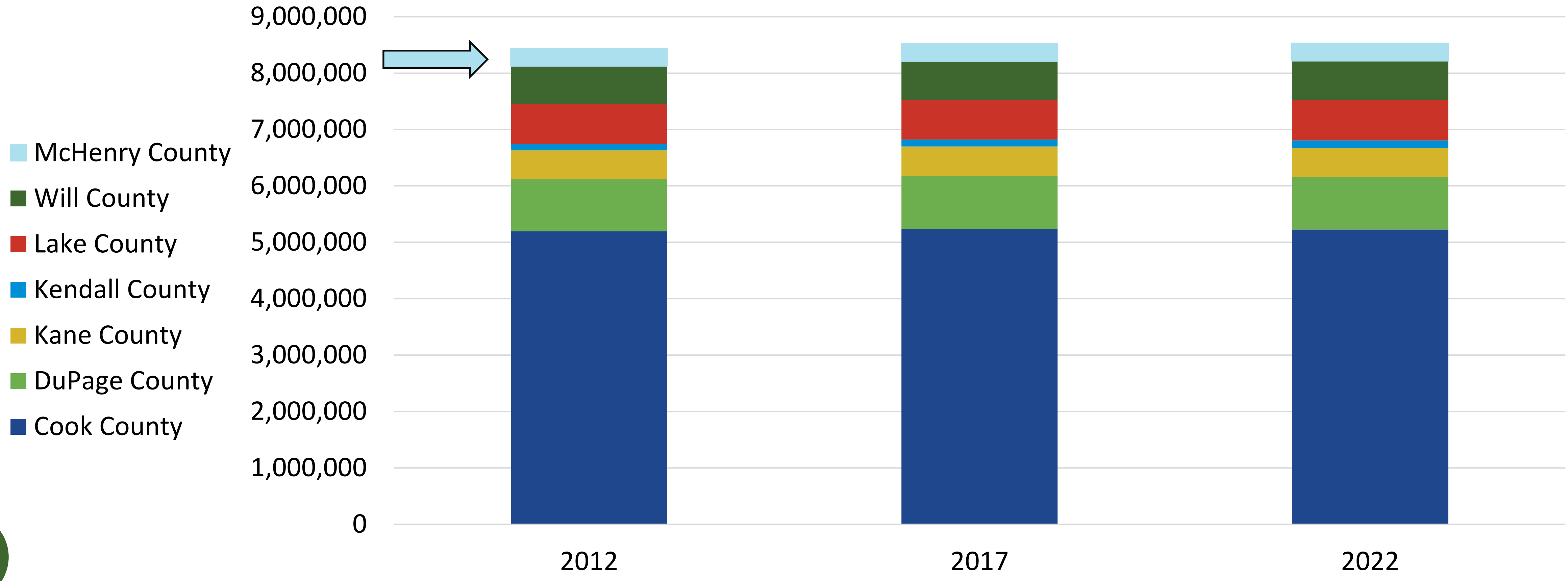
## Opportunities

- The county has abundant farmland and open space, which make it a desirable place to live, work, and play.
- Most households earn $75,000 annually or more, which can drive demand for local consumer goods and services.
- Jobs tend to cluster near each other and near frequent transit, creating an opportunity to coordinate housing development, transportation improvements, and job creation.

# **Executive summary:** regional context

# The region's population has been mostly constant over the last 10 years

**Figure 2: McHenry County is home to more than 311,00 people, which represents 3.6% of northeastern Illinois' residents**

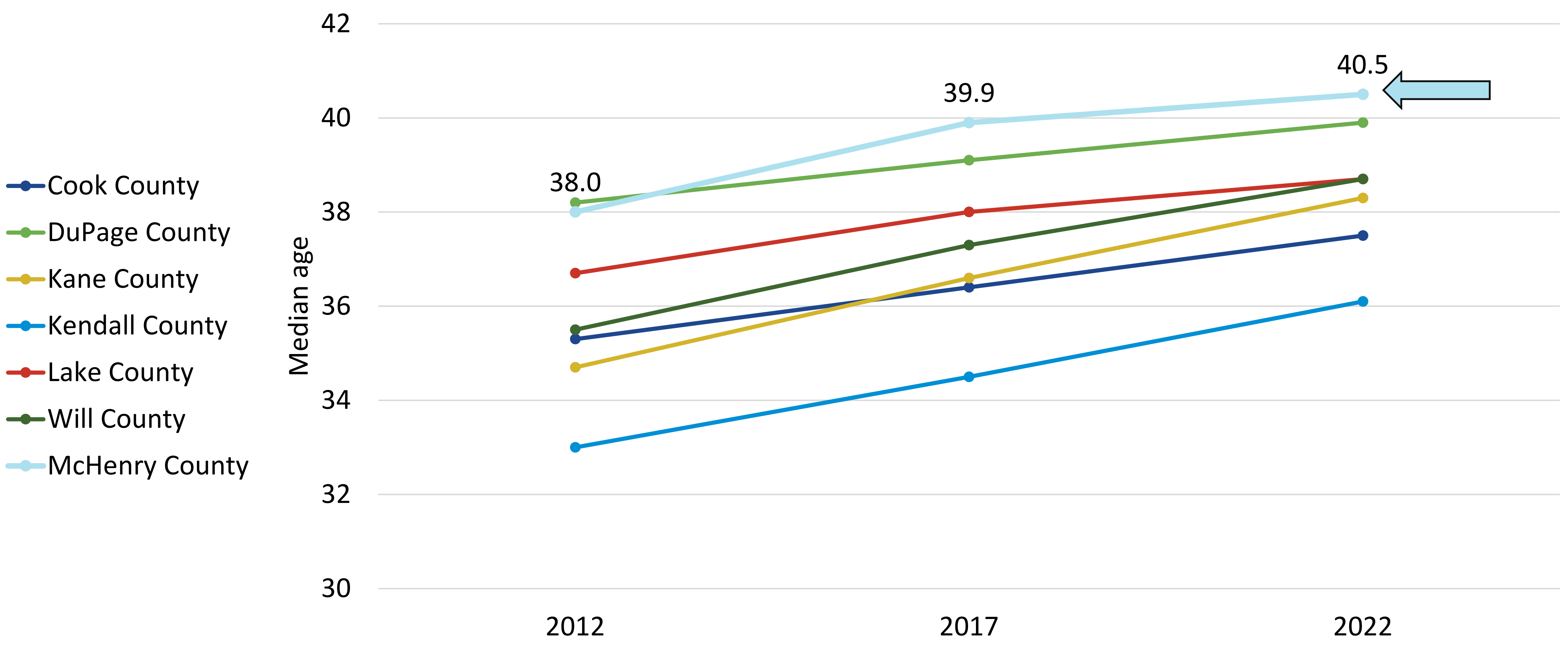





Source: U.S. Census Bureau, American Community Survey, 2012-2022.

# The region’s population is aging

**Figure 3: McHenry County has the highest median age, which continues to increase**

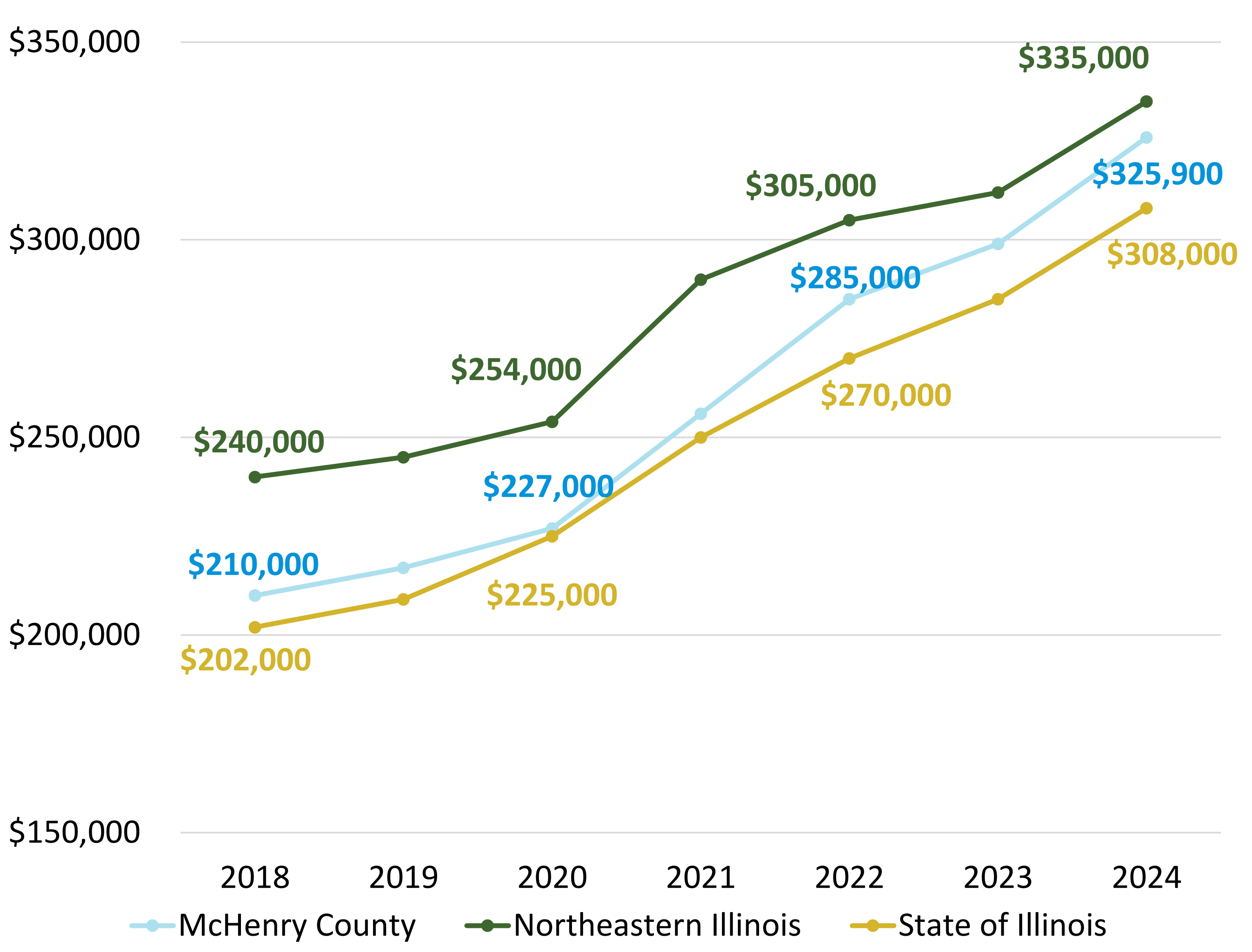





Source: U.S. Census Bureau, American Community Survey, 2012-2022.

# Like the region and state of Illinois, median home sales prices in McHenry County have rapidly climbed over the last 5 years

**Figure 4: Median home sales price in McHenry County grew 44% from 2020 to 2024**



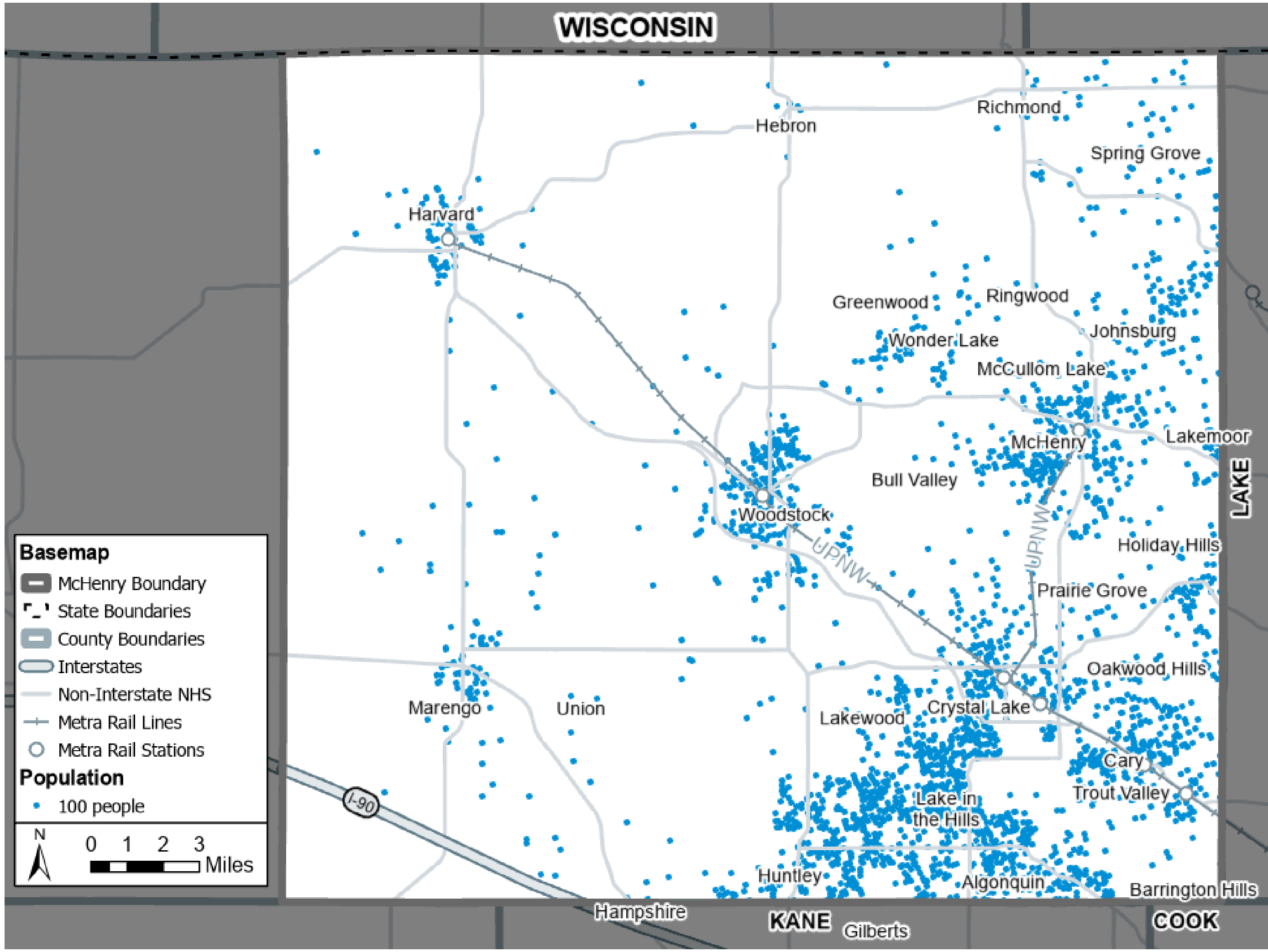

Source: Heartland Realtors, Illinois Realtors, 2025.

# **Executive summary:**
# county overview

# Where do people live within McHenry County?

The eastern area is more heavily populated than the western area.

**Figure 5: Population tends to concentrate near the Metra lines, as well as in Harvard and Marengo**




Source: U.S. Census Bureau, Decennial Census, 2020.

# Who lives in McHenry County?

311,366 people

116,329 households

35% have a bachelor's degree or higher

70% of adults are in the workforce

**Figure 6: Most residents are White, Hispanic or Latino, or Black or African American**

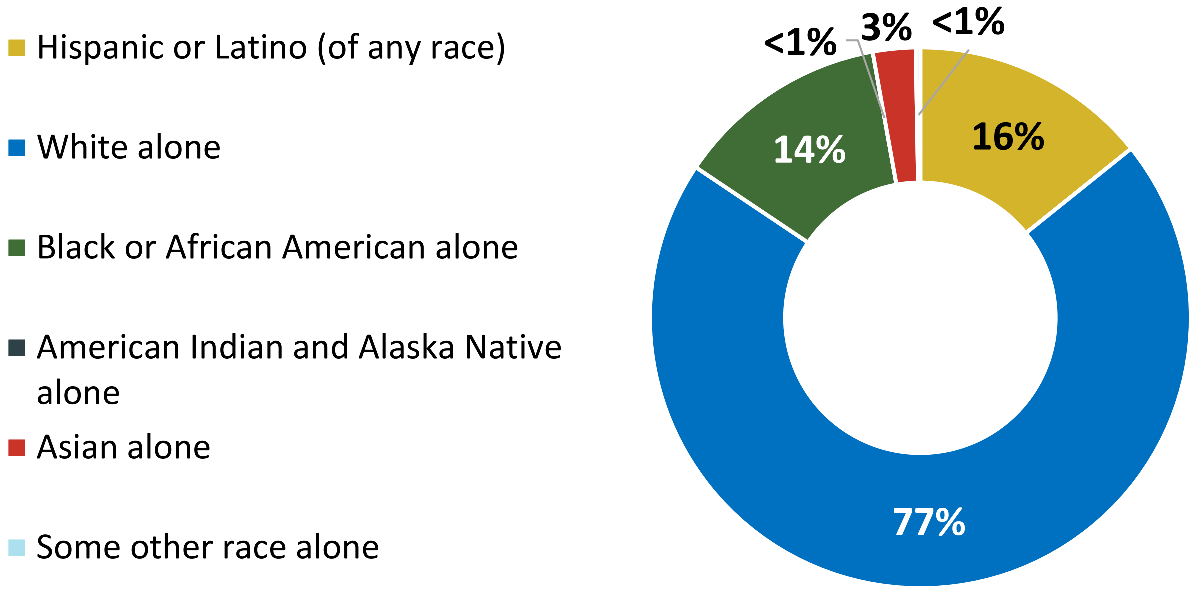
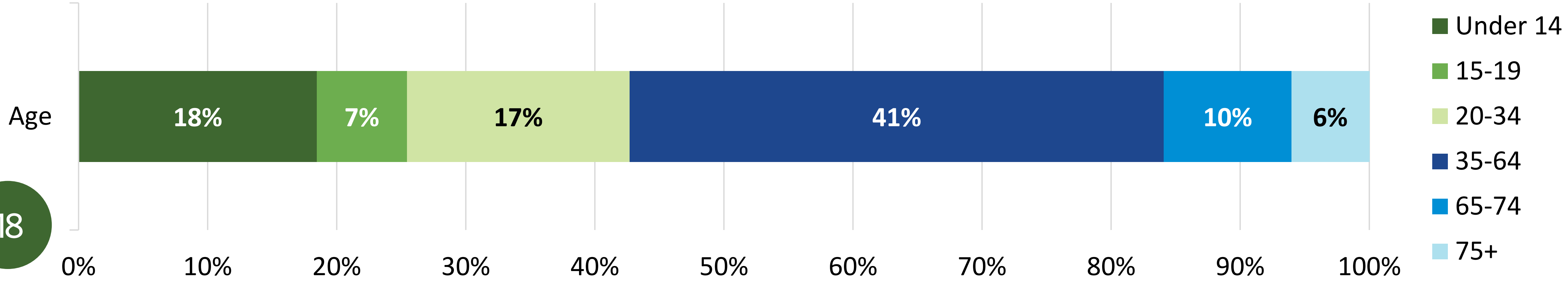



**Figure 7: About 41% of residents are under 19 or over 65**

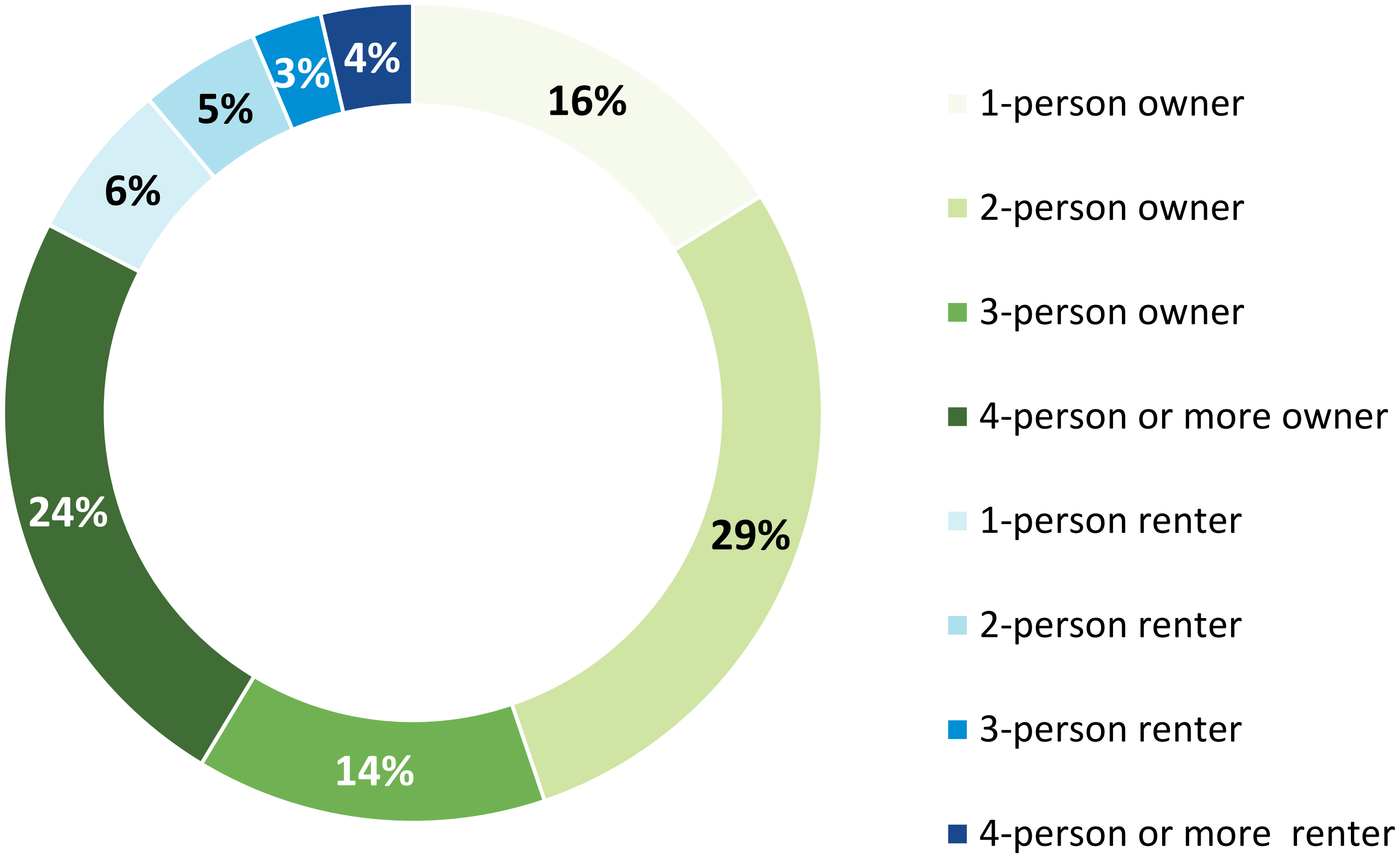


# What are McHenry County households like?

Most households have 1 or 2 people

More than 90 percent of households moved into their homes prior to 2021

**Figure 8: 83% of households are homeowners and 17% are renters**

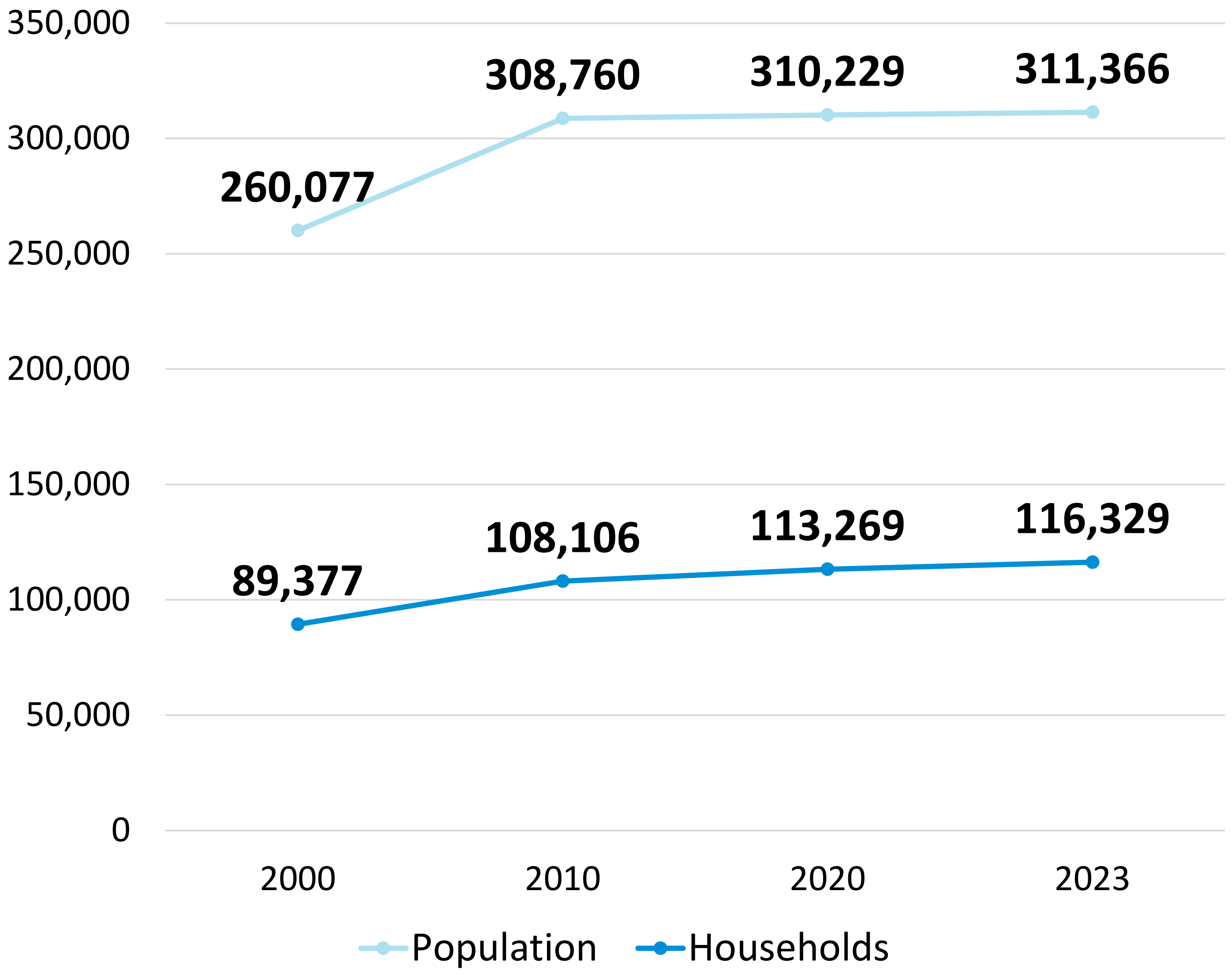



Source: U.S. Census Bureau, American Community Survey, 2023.

# McHenry County's population has remained mostly consistent since 2010 while the number of households has increased

Households are growing faster than population, which happens when households become smaller over time.

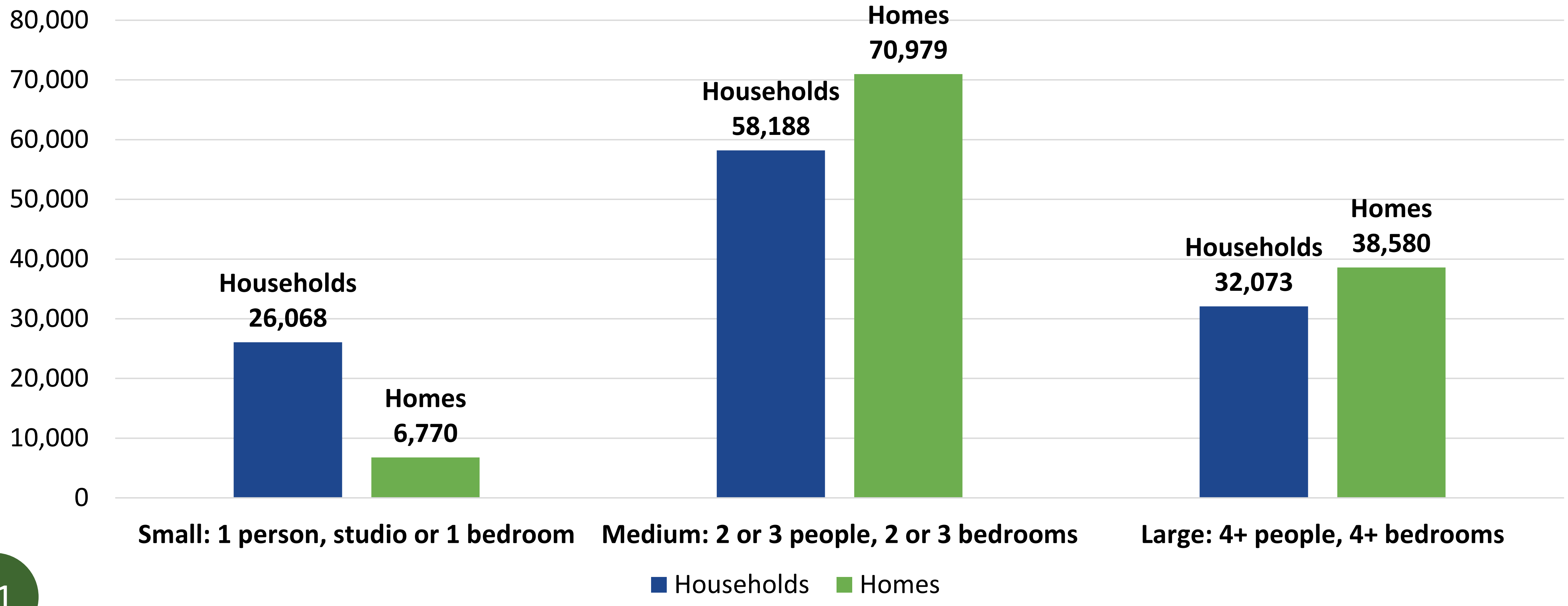
**Figure 9: Population grew less than 1% from 2010 to 2023, but households grew 8%**




Source: U.S. Census Bureau, Decennial Census and American Community Survey, 2000, 2010, 2020, 2023.

# Small households are increasingly common, but the county has very few small homes

**Figure 10: There is approximately 1 small home for every 4 small households.**

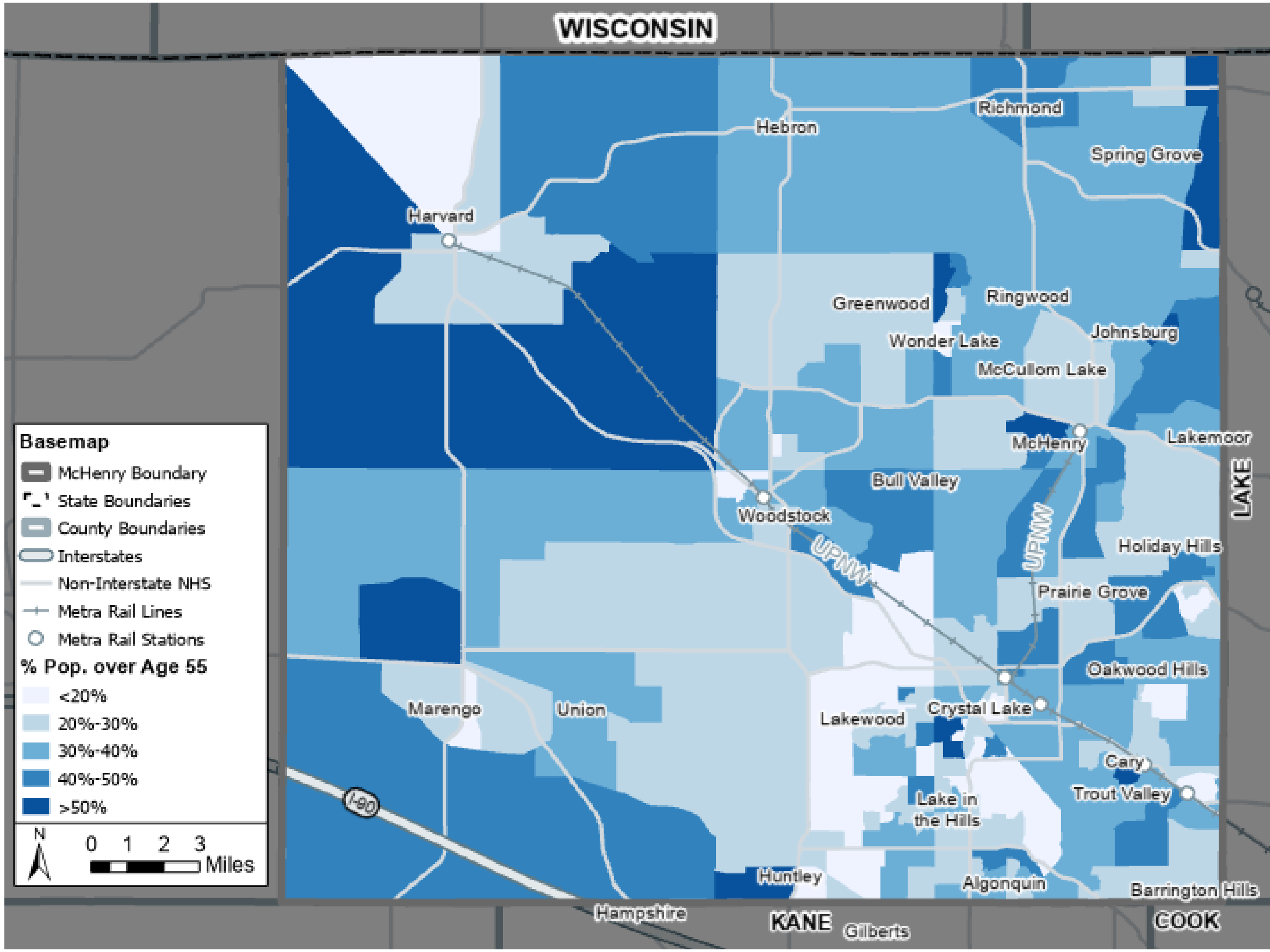



Source: U.S. Census Bureau, American Community Survey, 2019-2023.

# McHenry County is home to many residents over the age of 55

Harvard, Huntley, Greenwood, Cary, and Johnsburg have particularly large 55+ communities. These residents may be nearing retirement or already retired and living on fixed incomes.

**Figure 11: People over the age of 55**




Source: U.S. Census Bureau, American Community Survey, 2023.

# Meet Rahul

- Rahul is retired and has a fixed income
- He rents a small apartment in Harvard, but wants to move to a senior living community for older adults
- Rahul likes living in Harvard, but will move to another community if he must
- He does not drive anymore, so he relies on MCRide, rideshares, and support from family to get around

# Can Rahul move to a senior living community in Harvard?

## Monthly income: $1,500 social security + $700 savings = $2,200

**Current budget**
$1,100 rent
$100 transportation
$200 phone and internet bills
$100 gas and electric bills
$100 medications

**Remaining disposable income**
$600

**Harvard senior living community**
$1,500 rent – 1 room available

**Marengo senior living community**
$1,200 rent – 0 rooms available

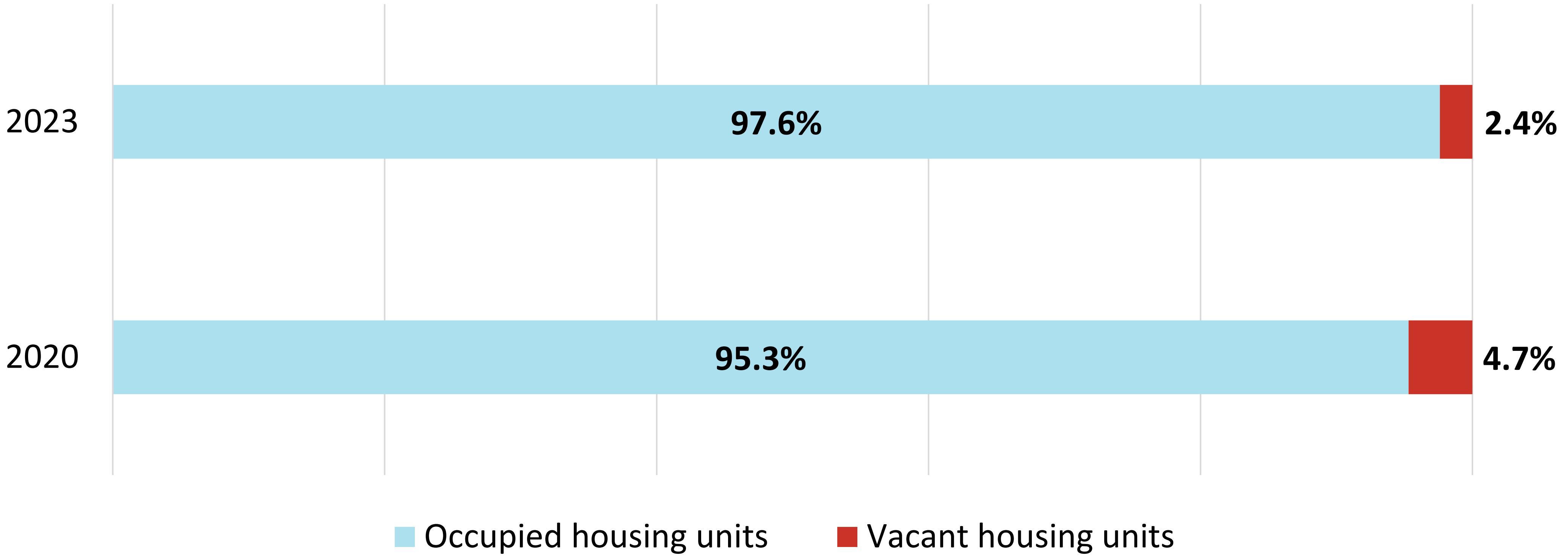
**Huntley senior living community**
$1,700 rent – 1 room available

**Takeaway:** No, Rahul cannot afford to move. He already struggles to afford groceries, so he cannot afford a rent increase. He will have to stay in his current apartment until a room becomes available in a facility he can afford.

Rahul's wish to move to a senior living community is constrained by high rents. Additionally, there are long wait lists for a low supply of units that are in high demand. This underscores the increasing need to greatly expand the supply of housing options geared towards older adults, particularly as the older age cohorts continue to grow.

# Few homes are vacant, indicating a tight housing supply

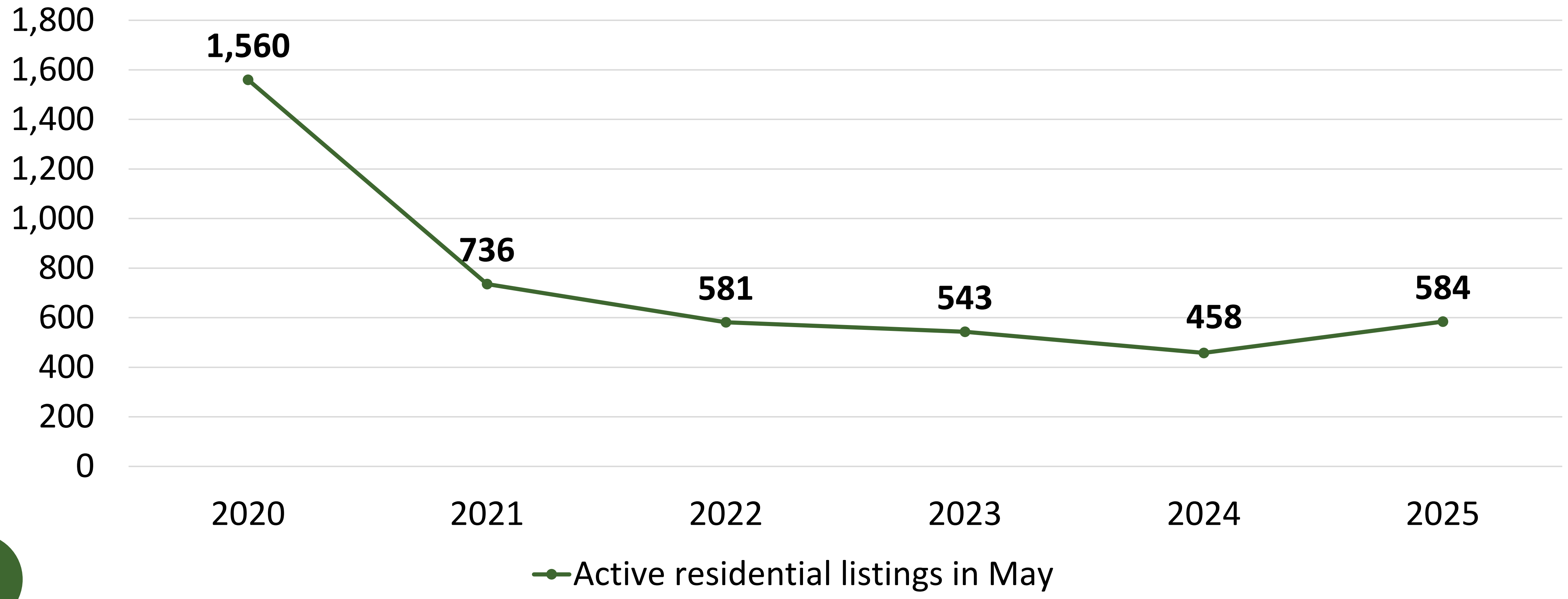
**Figure 12: The number of vacant homes was already low in 2020, and vacancies have become even lower since**




Source: U.S. Census Bureau, American Community Survey, 2020-2023.

# The number of homes listed for sale has sharply decreased in the last five years

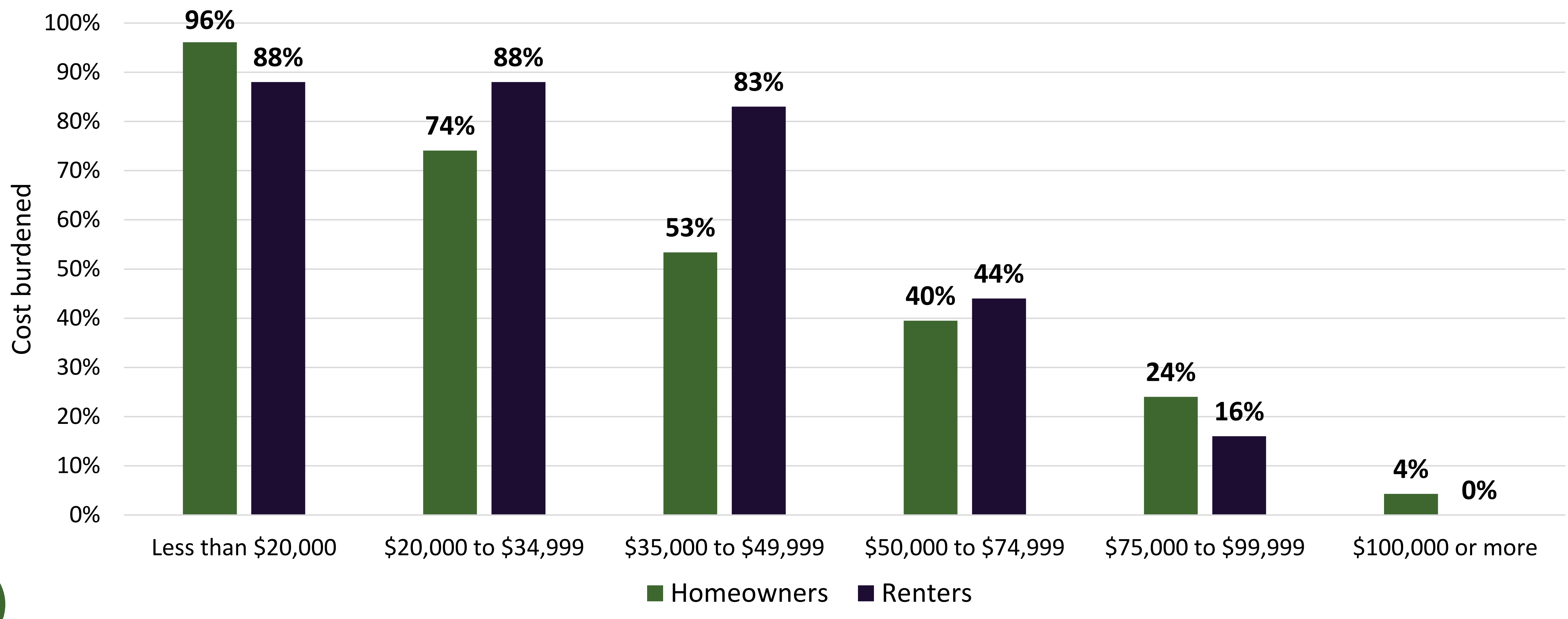
**Figure 13: Active listings have dropped 63% since 2020 but ticked up slightly in 2025.**




Source: Heartland Realtors, 2025.

# Most households earning less than $75,000 are burdened by housing cost

**Figure 14: Among the lowest income households in the county, nearly all spend more than 30% of their income on housing**

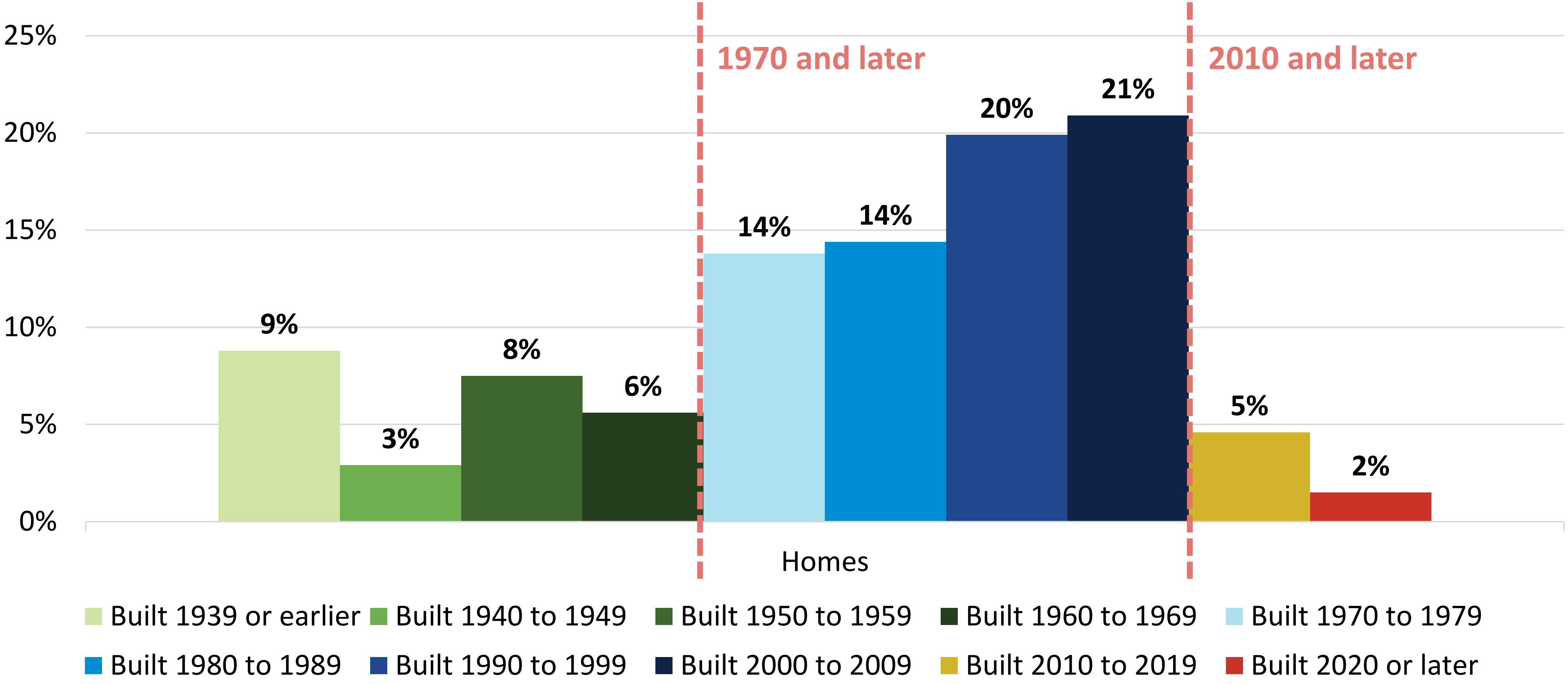





Source: CMAP, McHenry County Housing Profile, 2025.

# Only 7% of homes have been built since 2010

**Figure 15: More than 70 percent of homes were built prior to 2000, and half were built before 1989**



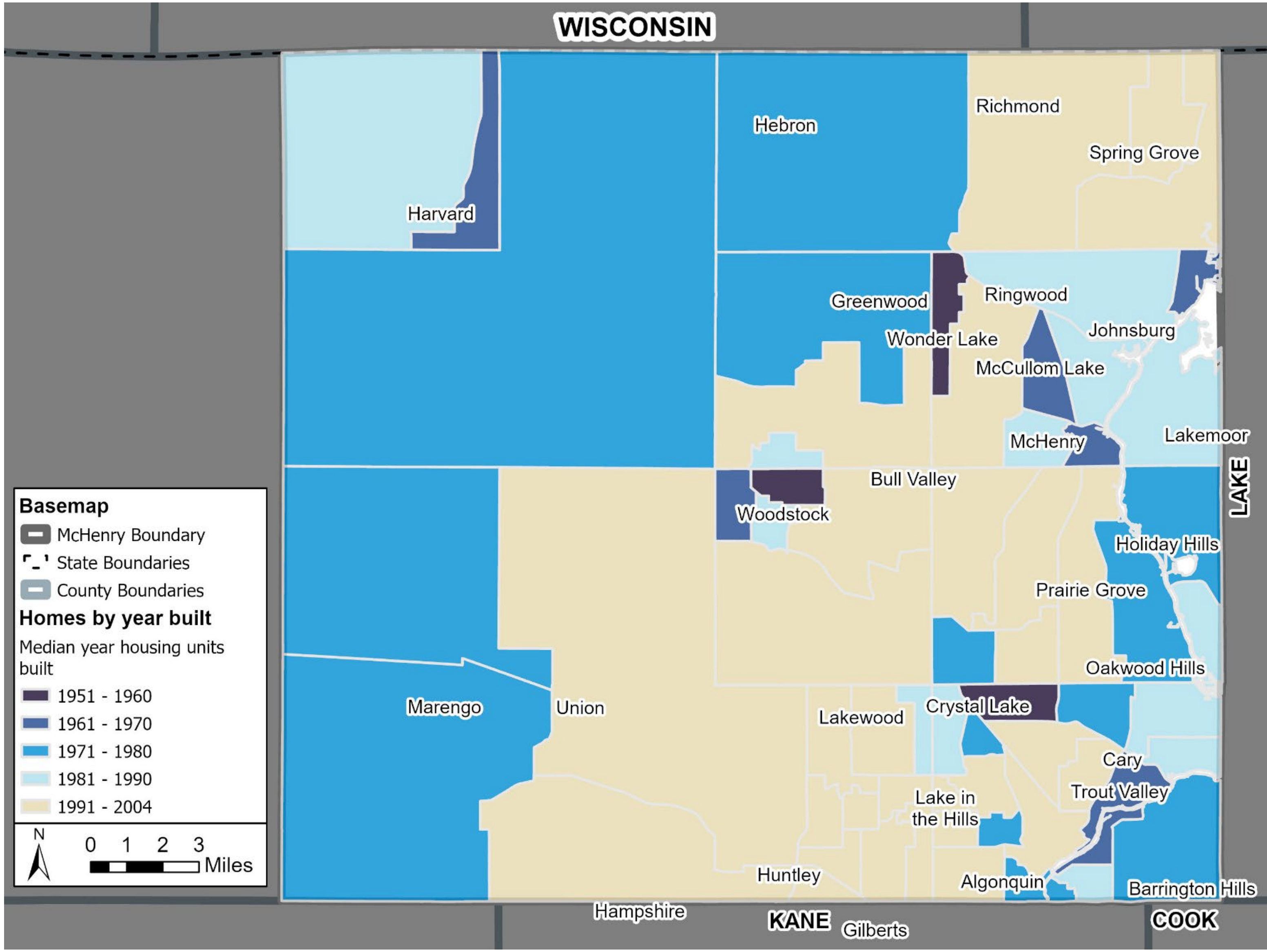



Source: McHenry County, Analysis of Impediments to Fair Housing, 2025.

# Many homes were built before 1980.

Preserving older homes is crucial to ensuring enough homes for everybody.

**Figure 16: Older homes are especially common in Woodstock, Crystal Lake, and Wonder Lake**




Source: U.S. Census Bureau, American Community Survey, 2020-2023.

# Meet Kimberly, Will, Joey, and Sherry

- The family rents a 2-bedroom apartment in Lake in the Hills
- Kimberly commutes to Huntley where she is a registered nurse, and Will commutes to Crystal Lake where he works in manufacturing
- They pay for childcare for Joey and Sherry, but are considering one parent leaving the workforce because childcare is expensive
- Kimberly and Will also want to save to buy a house for their family soon

# Should one parent stop working to care for the kids? How long will it take to save for a house?

## Monthly take home pay: $4,750 Kimberly + $4,500 Will = $9,250

**Current budget**
$3,000 rent
$1,275 car expenses
$200 phone and internet bills
$200 gas, electric, and water bills
$1,000 savings for down payment
$2,384 childcare

**Remaining disposable income**
$1,191

**Budget if only one parent works**
$3,000 rent
$1,275 car expenses
$200 phone and internet bills
$200 gas, electric, and water bills
$500 savings for down payment

**Remaining disposable income**
-$425

**Takeaway:** Both parents must keep working. If one parent leaves the workforce, they won't have enough money for food, and it would take 10 years to save for a down payment.

For most families, childcare is a major expense that impacts their financial decisions. However, major changes like reducing from two incomes down to one can be a major issue, particularly when balancing current costs with saving for the future.

# The most common jobs in McHenry County are laborers and freight, stock, and material movers, as well as general and operations managers

Figure 17: 10 most common jobs in McHenry County


Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, 2022.

# The most common jobs in McHenry County pay enough for a single person to rent a studio, but not a one-bedroom apartment

Less than 1 percent of all homes in the county are studios.

**Figure 18: Annual mean wage and average rental home affordability for 10 most common jobs in McHenry County**

| 10 most common jobs | Annual mean wage | Afford a studio | Afford a one-bedroom | Afford a two-bedroom |
|---|---|---|---|---|
| Laborers and freight, stock, and material movers | $43,200 | Yes | No | No |
| General and operations managers | $142,650 | Yes | Yes | Yes |
| Retail salespersons | $38,840 | Yes | No | No |
| Cashiers | $33,970 | No | No | No |
| Fast food and counter workers | $33,390 | No | No | No |
| Office clerks, general | $48,290 | Yes | No | No |
| Customer service, representatives | $48,450 | Yes | No | No |
| Registered nurses | $94,580 | Yes | Yes | Yes |
| Stockers and order fillers | $39,970 | Yes | No | No |
| Janitors and cleaners, except housekeeping | $40,040 | Yes | No | No |

Source: U.S. Bureau of Labor Statistics. Occupational Employment and Wage Statistics, 2024; McHenry County Workforce Housing Report, 2024; CMAP Job Quality and Access Tool, 2024.

# Household perspectives

- Meet four McHenry County households, each with their own unique housing and transportation needs, incomes, and hopes for their future.
- If you were in their shoes, what choices would you make?

NOTES:

- Utilities and non-housing expenses remain constant in the cost comparisons to simplify calculations.
- The household profiles are just a few of countless other profiles that may be found in a region like McHenry County. These stories represent just a portion of the housing landscape across the entire county.
- Character names, likenesses, and profiles are fictional and created for illustrative purposes only; any similarity to actual people is purely coincidental.

# Meet Maura and Andrew

- Maura and Andrew have owned their large, single-family home in Woodstock since the early 2000s
- Maura works at an assisted living facility and Andrew is a librarian
- They love living in Woodstock
- Their children moved out, so they would like to downsize to a townhome without a yard

# Can Maura and Andrew find a smaller home in Woodstock?

## Monthly take home pay: $3,200 Maura + $2,800 Andrew = $6,000

**Current budget**
$3,000 mortgage
$300 car insurance and gas
$200 phone and internet bills
$200 gas, electric, and water bills

**Remaining disposable income**
$2,300

**Budget for a smaller home**
$2,300 mortgage
$300 car insurance and gas
$200 phone and internet bills
$200 gas, electric, and water bills

**Remaining disposable income**
$3,000

**Takeaway:** Maura and Andrew can comfortably afford to downsize. Their biggest challenge will be finding a townhome for sale in Woodstock.

Even if a family can afford to downsize, there must be homes available and for sale that meet their needs. Without enough homes on the market, families may have to leave communities they love.

# Meet Brooke, Jacob, and Ashley

- Brooke and Jacob own a modest 2-bedroom home in Richmond
- Brooke is an administrative assistant and Jacob is a firefighter
- Their daughter Ashley is preparing to start college at the University of Illinois at Urbana Champaign and will be the first in their family to attend college
- Annual in-state tuition at UIUC will cost $13,000

# Can Brook and Jacob afford to send Ashley to college?

## Monthly take home pay: Brooke $2,200 + Jacob $3,050 = $5,250

**Current budget**
$1,200 mortgage
$500 car expenses
$200 phone and internet bills
$200 gas, electric, and water bills

**Remaining disposable income**
$3,150

**Budget when Ashley starts college**
$1,200 mortgage
$500 car expenses
$200 phone and internet bills
$200 gas, electric, and water bills
$1,083 monthly tuition

**Remaining disposable income**
$2,067

**Takeaway:** Yes, they can afford it! But they should be mindful of variable expenses like groceries, household items, car repairs, and medical care that can quickly eat up disposable income.

This family budget seems easy to manage on its face. However, expenses can mount rapidly, putting a manageable budget closer to the breakeven mark (or in the red). Households with higher incomes can generally weather the addition of new expenses to their budget better than households with lower incomes.

# Meet Melissa, Javier, Grace, Mateo, Rosa, Camila, and Jorge

- Melissa, a teacher, and Javier, a school administrator, live with their 3 young children and Javier's parents
- Melissa and Javier converted their office into a bedroom when Rosa was born and partitioned the basement into a living space for Camila and Jorge
- The family likes living together so the grandparents can be close to the children, but the house is feeling too cramped

# Should they refinish the basement, build an addition to the house, or build a coach house?

## Monthly income: $3,000 social security + $3,000 Melissa + $3,750 Javier = $9,750

**Current budget**
$2,550 mortgage
$900 car payments
$300 phone and internet bills
$300 gas and electric bills
$1,000 medical care
$1,500 save for home upgrades

**Remaining disposable income**
$3,200

**Refinish the basement**
$22,000

**Build an addition to the house**
$46,000

**Build a coach house in the backyard**
$175,000

**Takeaway:** Refinishing the basement is the cheapest option by far. However, if Camila or Jorge develop mobility challenges, they will not be able to use the stairs to the basement. Even after choosing the cheapest option, it will take over a year to save.

Turning a single-family home into one fit for multiple generations can be a challenge financially and logistically. The most ideal option may be an accessory dwelling unit like converting a basement into a livable space or building a coach house. However, these options are not only expensive but prohibited in some communities.

# Meet Ana

- Ana rents a 1-bedroom apartment in Algonquin and carpools to their job as a science researcher in Chicago
- Ana is struggling to save money and is trying to find cheaper housing and transportation options
- Ana does not want to move far from friends and family in McHenry County

# Should Ana stay in their current home or move? Buy a car or take the Metra?

## Monthly take home pay: $3,000

**Current budget**
$1,700 rent
$200 gas for carpooling
$200 phone and internet bills
$100 gas and electric bills

**Remaining disposable income**
$800

**Move near Crystal Lake Metra**
$1,300 rent
$135 monthly Metra pass OR
$525 car expenses
$200 phone and internet bills
$100 gas and electric bills

**Remaining disposable income**
$1,265 no car OR $875 with car

**Takeaway:** Ana would save the most money by commuting via transit and foregoing a car. Buying a car would wipe out nearly all savings from moving to a cheaper apartment.

Moving near transit and foregoing a car is the only option that would allow Ana to have more than $1,000 in disposable income. Without much disposable income, it will be difficult for Ana to cover unexpected expenses or save for eventual homeownership.

# Transportation and mobility

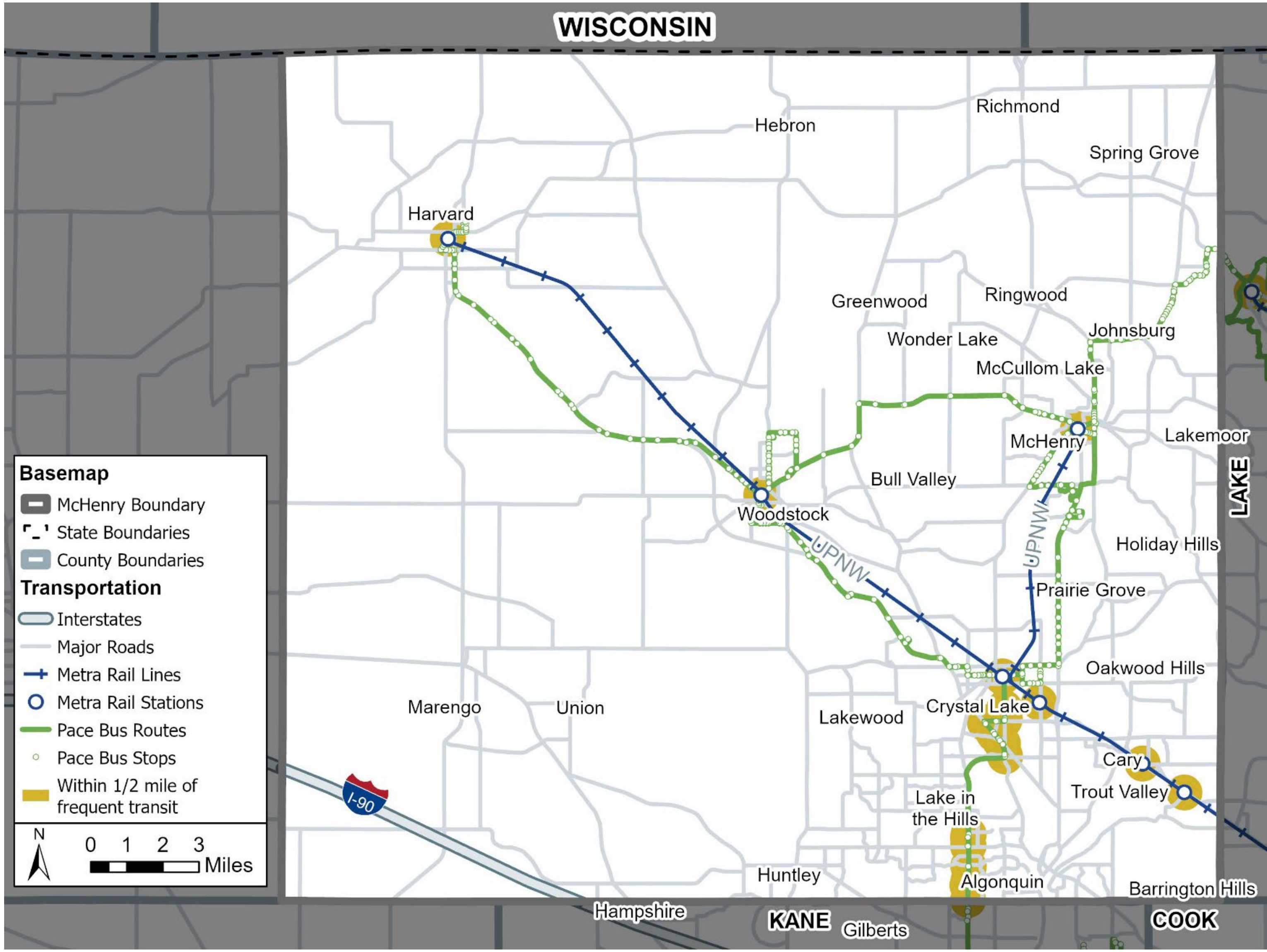
- What is transportation like in McHenry County?
- How does transit impact where people live and work?

# **Transportation and mobility:** what is transportation like in McHenry County?

# McHenry County is served by seven Metra stations, 1 frequent Pace bus route, and 3 infrequent Pace bus routes

In a 2025 community survey, 61 percent of residents said there are not enough public transportation options.

Figure 19: Areas in gold are within ½ mile of frequent transit service




Source Chicago Metropolitan Agency for Planning, Illinois Department of Transportation, Metra, Pace, 2025.

Source: McHenry County community survey, 2025.

# Residents use Metra, Pace, MCRide, and the Connect program to get around

It is important to build housing and economic opportunities in places that are well connected.

MCRide provides nearly 85,000 rides annually

Metra provides nearly 1,000,000 rides annually

Pace provides about 44,000 rides annually

Connect program, which offers $16 subsidies for rideshares, has provided over 10,000 rides since August 2024

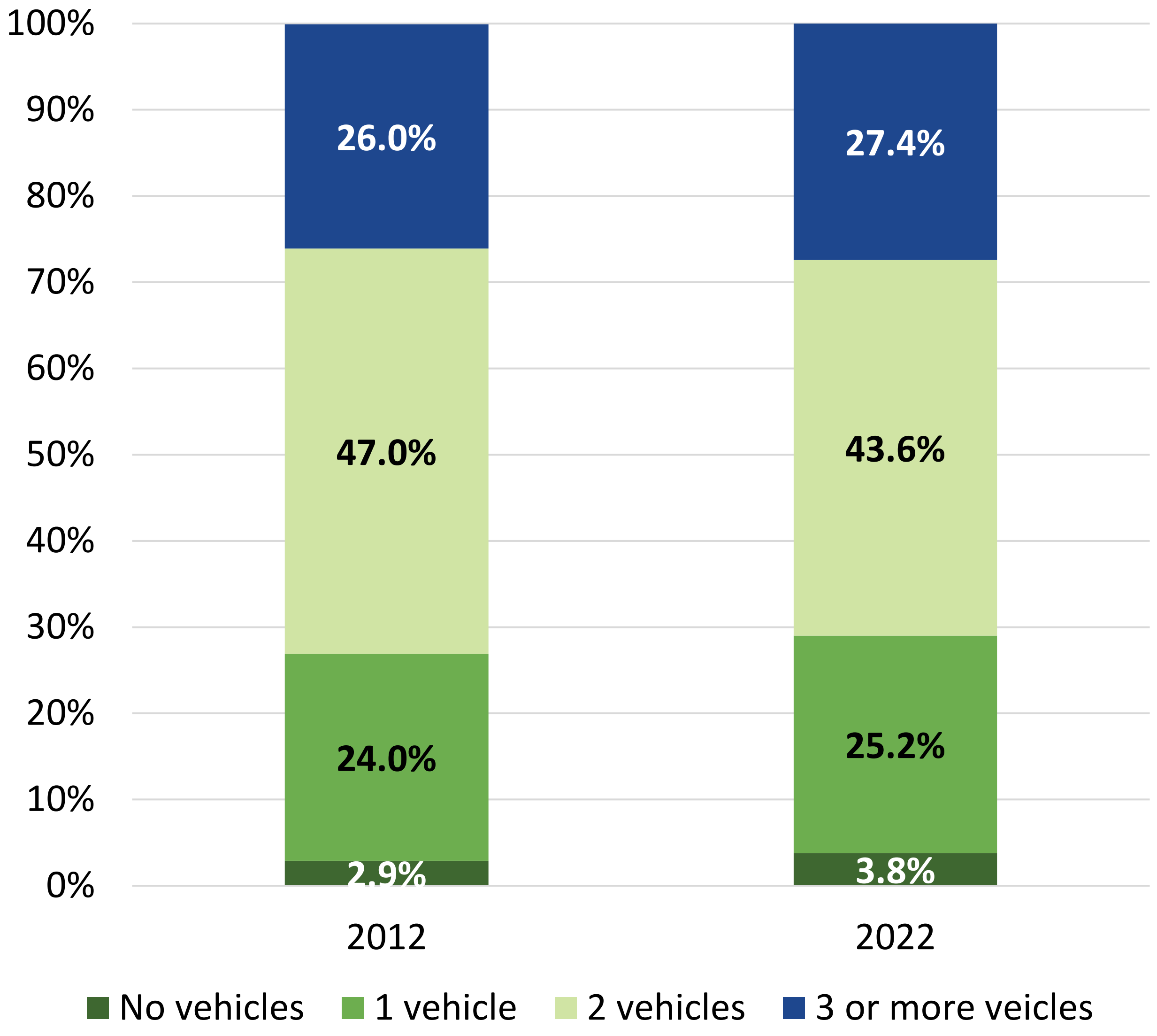
Source: McHenry County Department of Transportation, 2025. Metra, 2018. Pace, 2024.

# 4,361 households had no access to a vehicle in 2022

This represents a stark increase from about 3,000 in 2012.

Meanwhile, 71% of households own 2 or more vehicles.

Figure 20: Vehicles available per household, over time




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

# Walking and biking can be difficult and dangerous

**73%**

of roadways in the county do not have sidewalks on either side

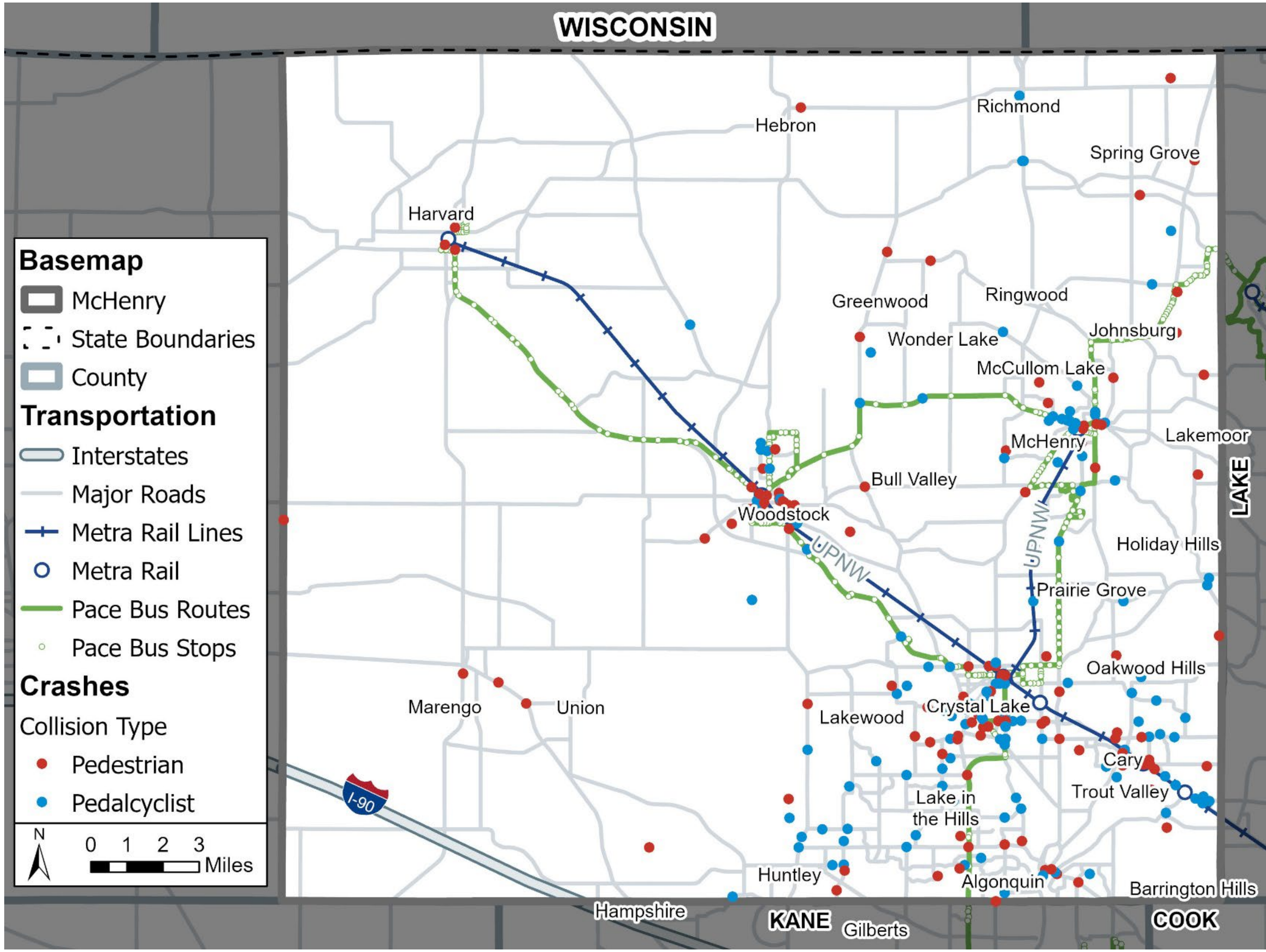
**7x**

higher risk for serious injury or death for cyclists and pedestrians in areas within ½ mile of a Metra station

**15%**

of all fatalities are pedestrians and bicyclists, despite making up a small fraction of road users

**Figure 21: Pedestrian and bicyclist crashes and fatalities**




Source: McHenry County Safety Action Plan, 2025.

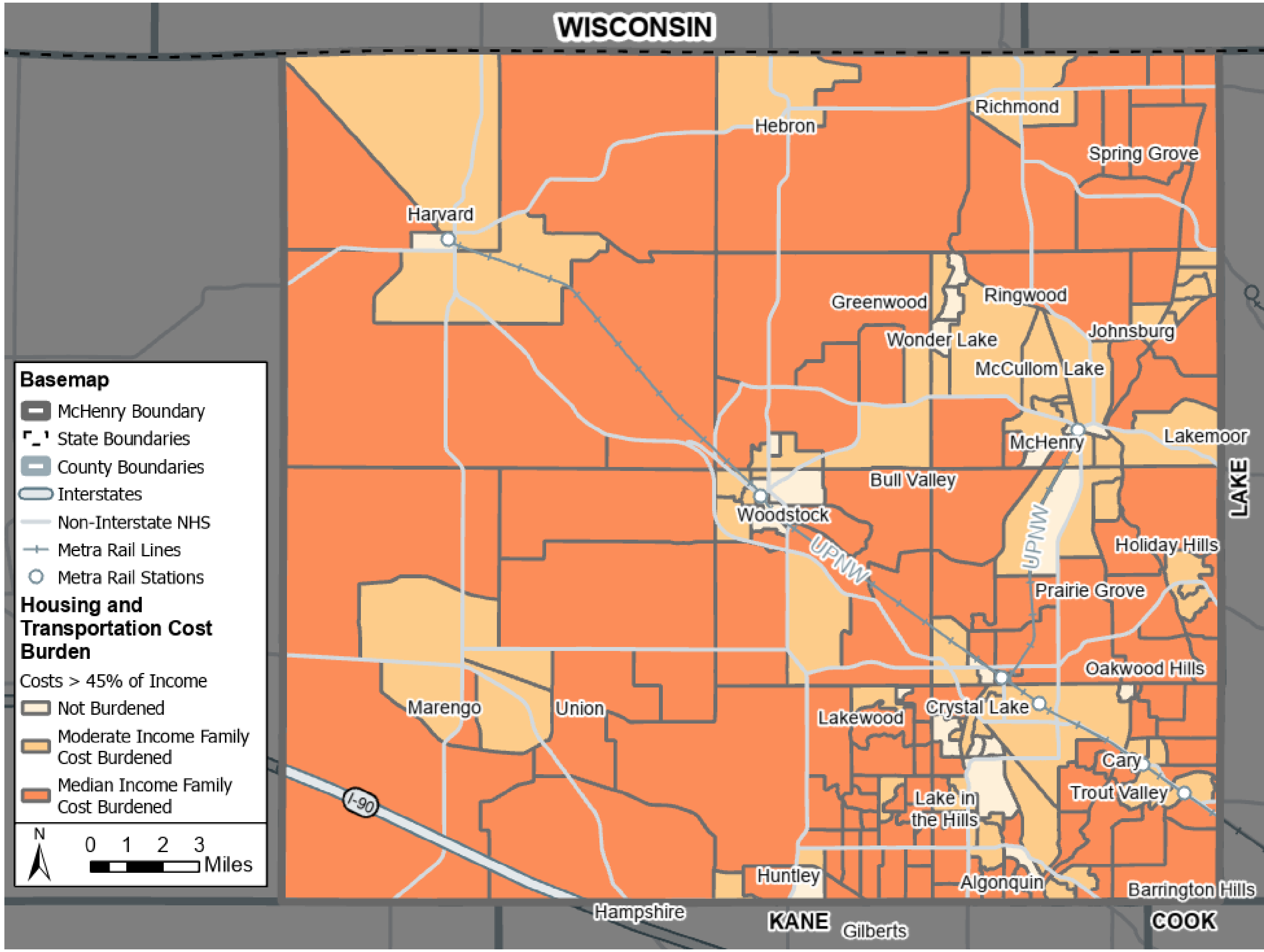
**Transportation and mobility:** how does transit impact where people live and work?

# Housing and transportation costs together strain many household budgets

When asked what the single greatest challenge facing their households is, 15 percent of McHenry County residents said financial issues.

Note: A moderate-income family earns 50 to 80 percent of the area median income (AMI). A median income family earns 80 to 100 percent of AMI.

**Figure 22: Households struggle to afford housing and transportation costs in many McHenry County communities**




Source: U.S. Census Bureau, Decennial Census, 2020.

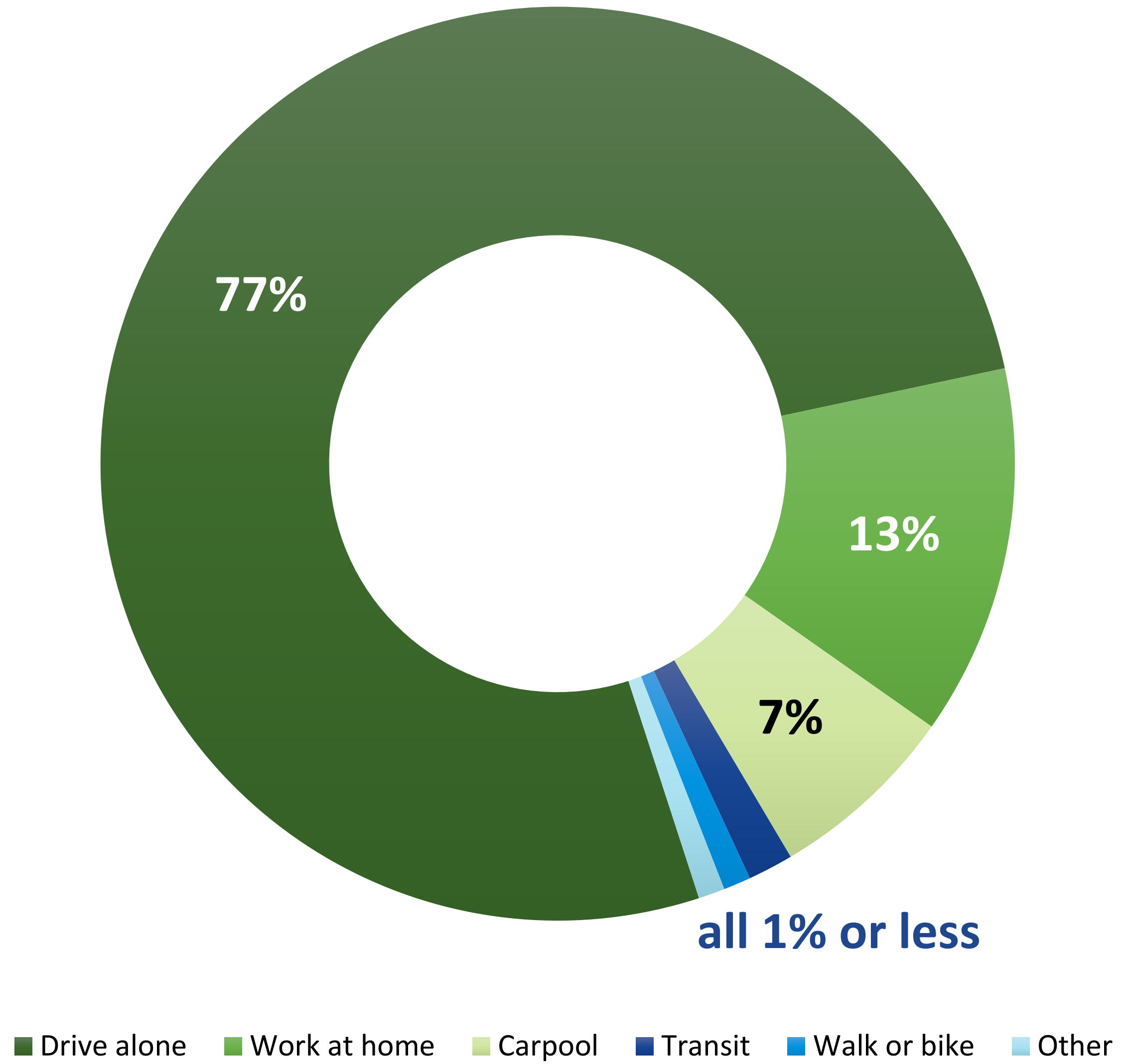


Source: McHenry County community survey, 2025.

# More than 75% of workers in McHenry County households drive alone to work

They also drive about 30% more than the average household in the CMAP region, based on annual average vehicle miles traveled.

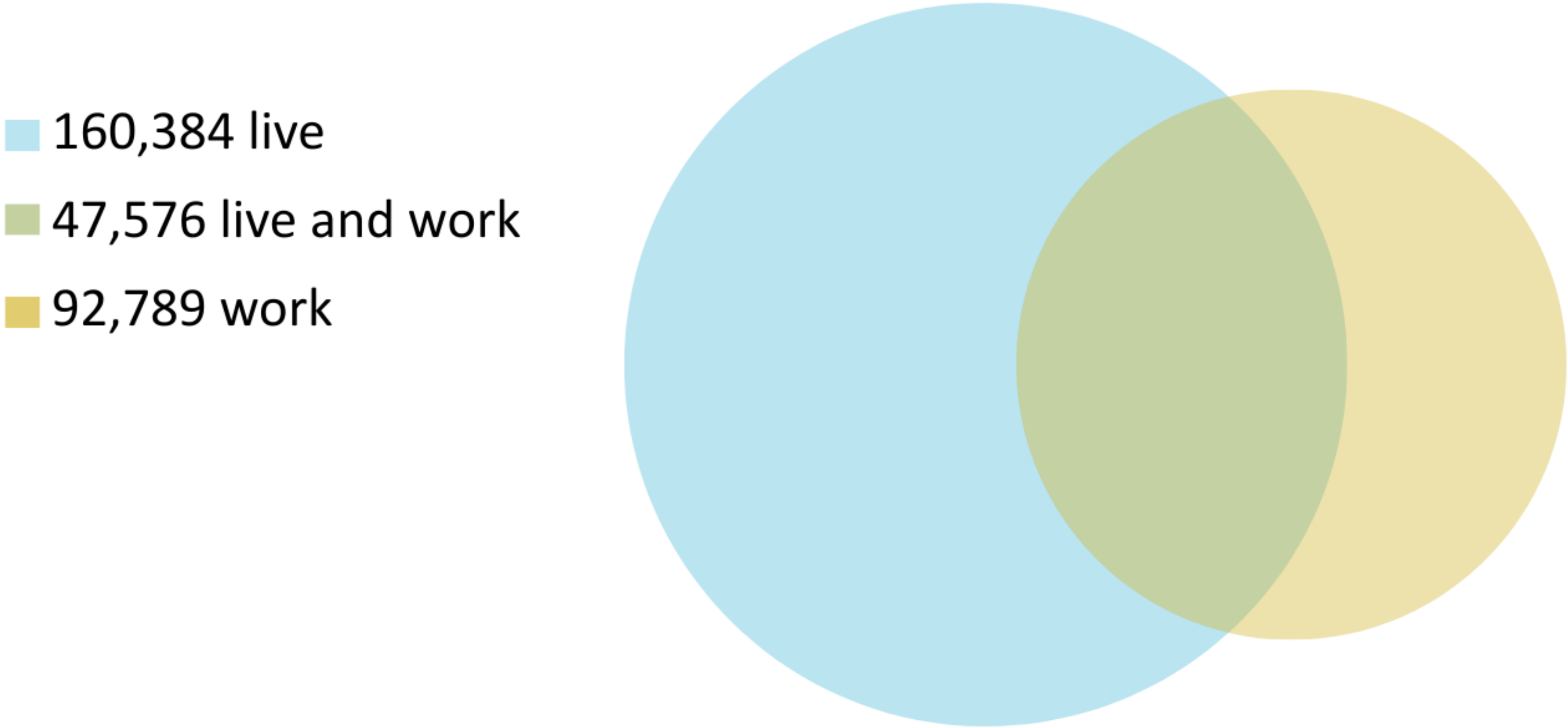
Figure 23: Mode of travel to work for people who live in McHenry County




Source: U.S. Census Bureau, 2018-2022 American Community Survey five-year estimates. Chicago Metropolitan Agency for Planning analysis of 2021 Illinois Environmental Protection Agency, HERE Technologies, and U.S. Census Bureau data.

# Most county residents work in a different part of the region, and half of county workers commute in from somewhere else

**Figure 24: About 30% of county residents also work in McHenry County**

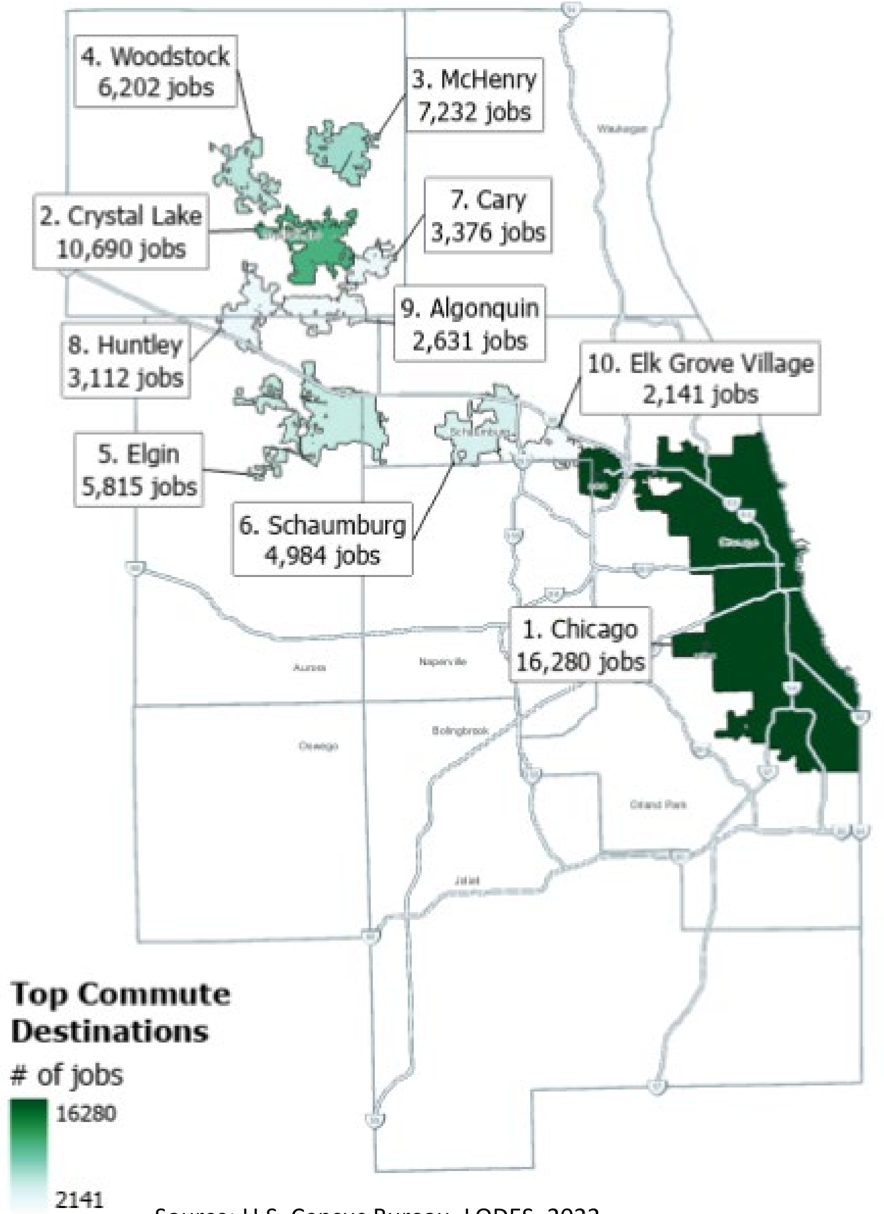



Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, 2022.

# More McHenry County residents work in the City of Chicago than any other community

Crystal Lake and Woodstock are home to twice as many resident-workers as other communities in the county.

**Figure 25: Top 10 municipalities where McHenry County residents work**




Source: U.S. Census Bureau, LODES, 2022.

# Many live and work in Crystal Lake and Woodstock because of abundant job opportunities, transportation access, and a mix of housi

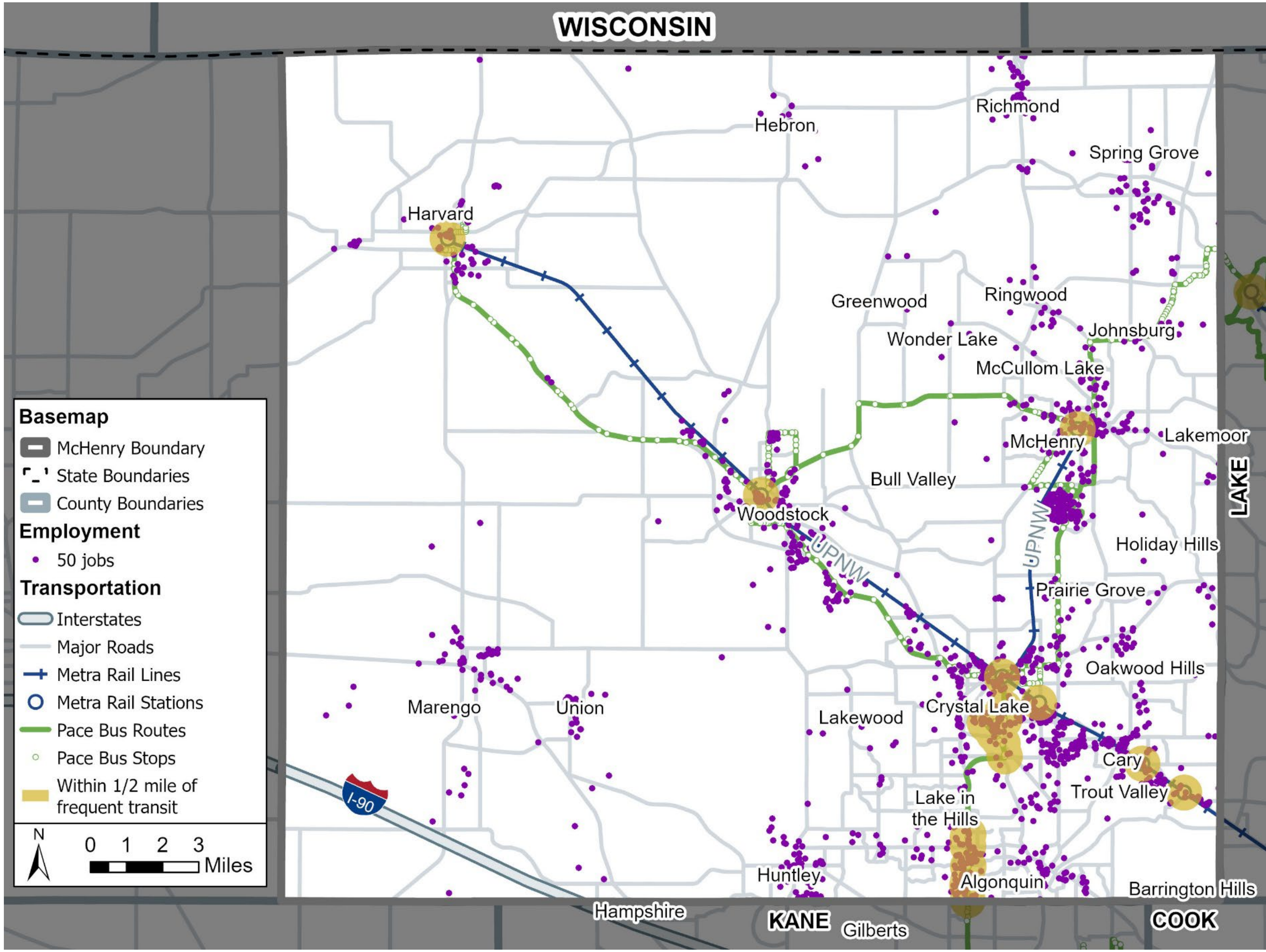
| | Crystal Lake | Woodstock |
|---|---|---|
| Housing options include smaller homes like townhomes and 1–2-bedroom homes | ☑ | ☑ |
| More rental options, especially appealing to young professionals and older adults | ☑ | ☑ |
| Job opportunities in a wide range of industries | ☑ | ☑ |
| Quickly accessible to nearby communities | ☑ | ☑ |
| Has a Metra Station | ☑ | ☑ |

Source: U.S. Census Bureau, LODES, 2022.

# 22 percent of jobs in the county are within a half mile of frequent transit

Marengo, Huntley, and Richmond have many employment opportunities, but no transit. Even for jobs located near transit, service may not be frequent enough for reliable access.

**Figure 26: Workers need a car to reliably access most job opportunities**

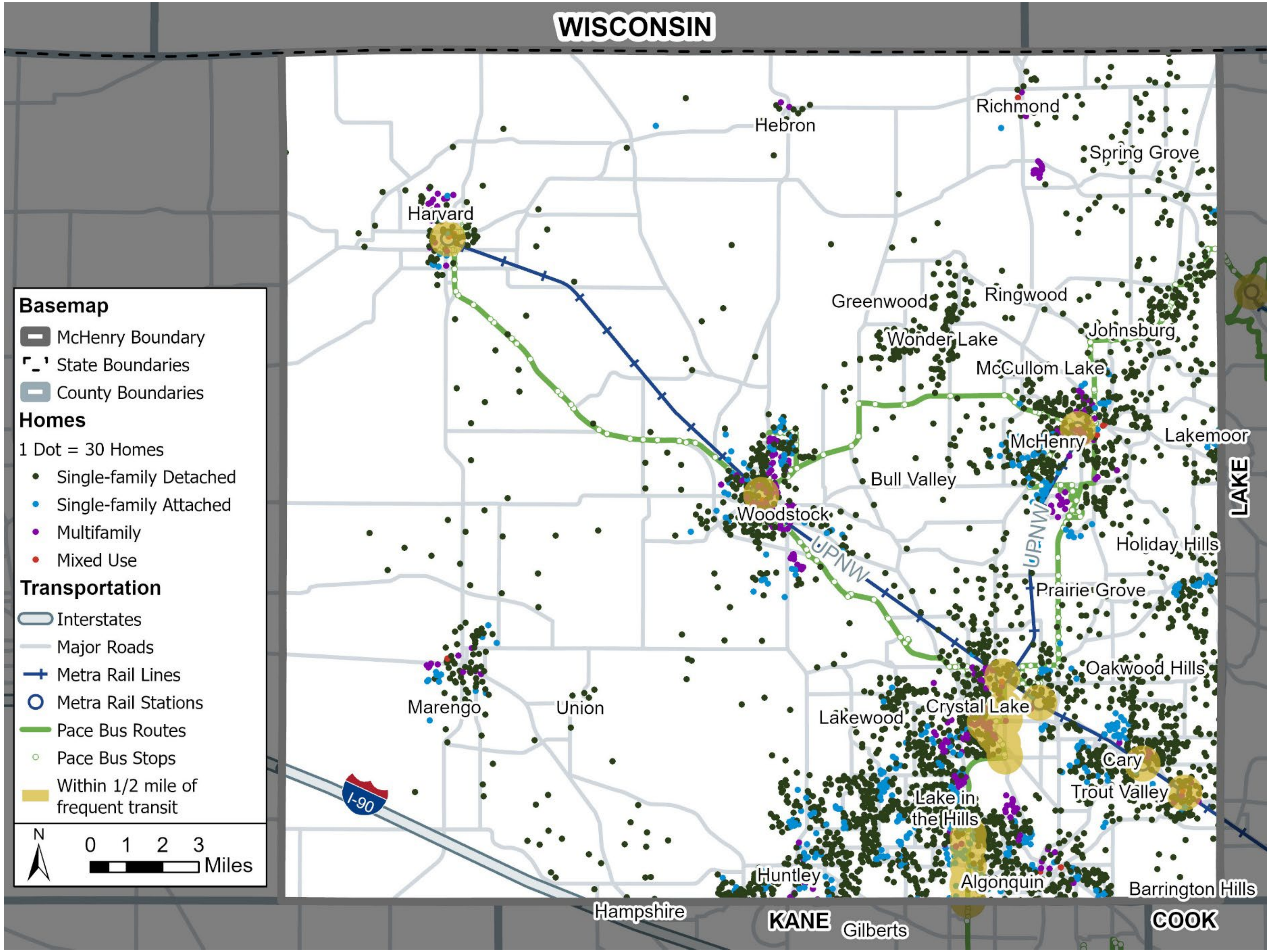



Source: U.S. Census Bureau, LODES, 2022.

# Only 10 percent of homes in McHenry County are within a half mile of a bus or train stop with frequent service

Living more than a half mile from a transit stop makes it difficult to use transit regularly, especially if stops do not have adequate sidewalks leading to them.

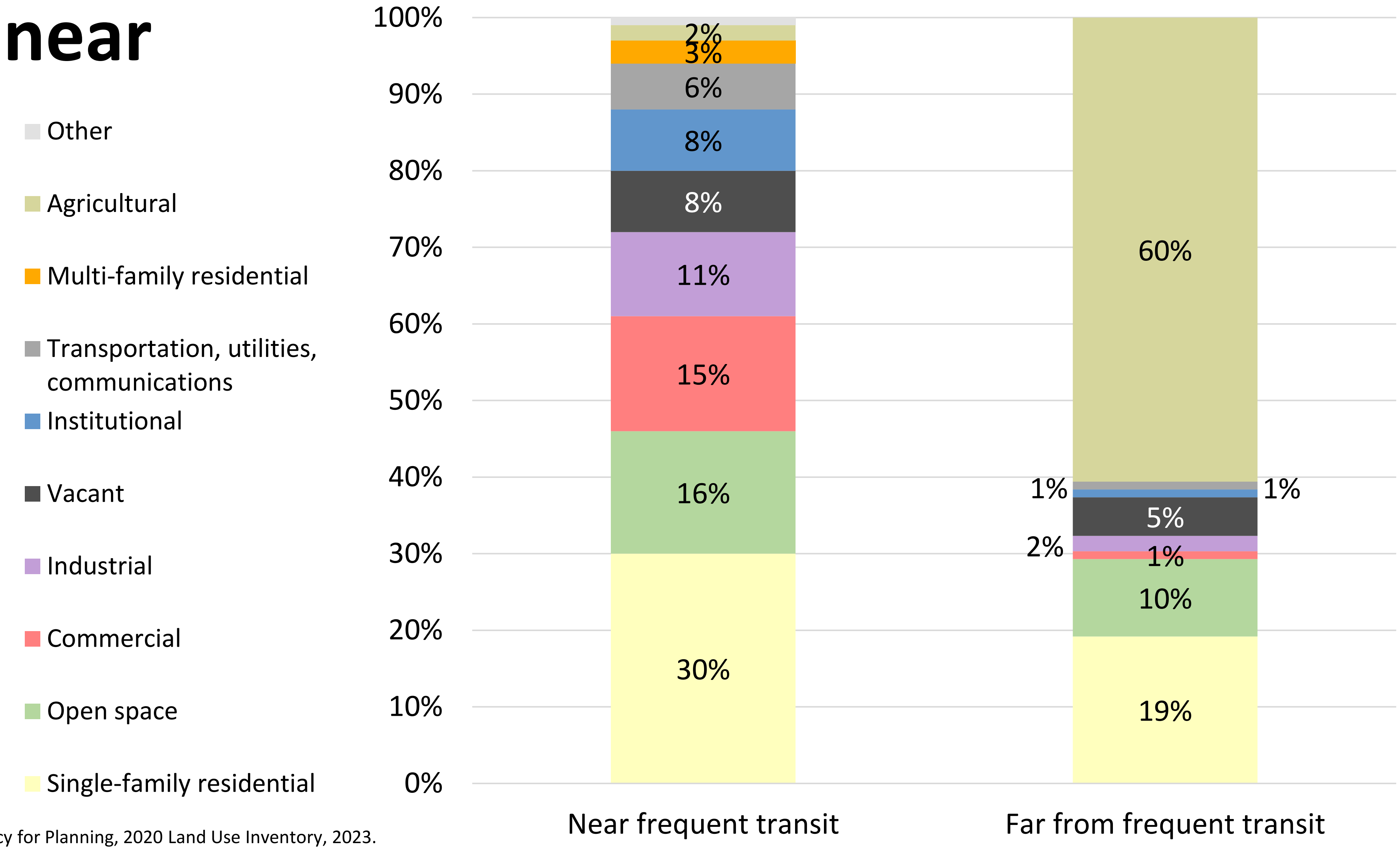
Figure 27: 91 percent of people live more than a half mile from transit




Source Chicago Metropolitan Agency for Planning, Metra, and Pace, 2025.

# How is land used differently near transit?

**Figure 28: Land near frequent transit has more commercial, institutional, and industrial uses. These land uses create job opportunities. Additionally, 8 percent of land near transit is vacant, so these sites may have potential for new development.**




Source Chicago Metropolitan Agency for Planning, 2020 Land Use Inventory, 2023.

# Housing, land use, and development

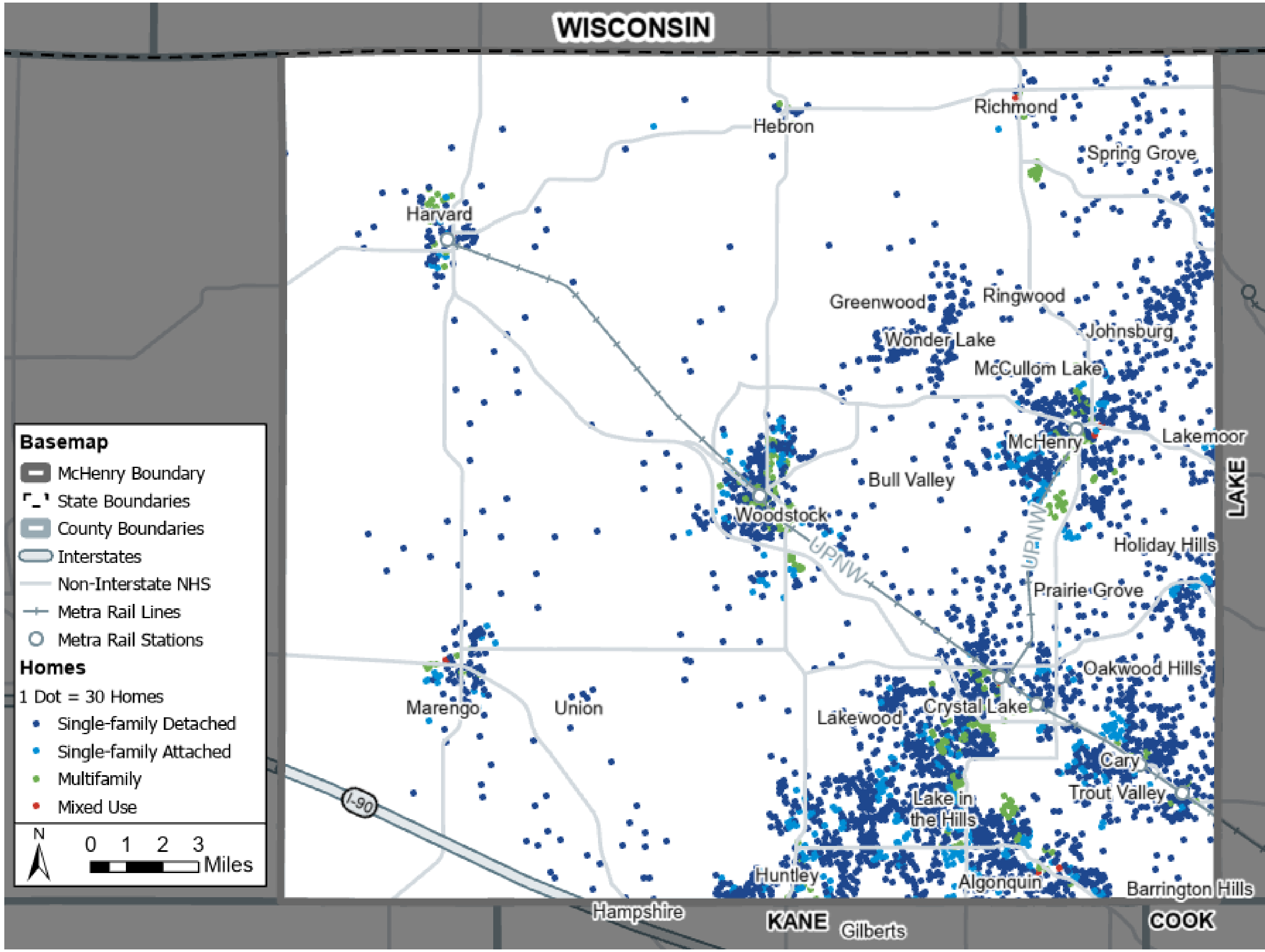
- What are the characteristics of homes in the county?
- What is the current land use and zoning?
- What are the trends in land use, zoning, and development?

**Housing, land use, and development:** what are the characteristics of homes in the county?

# Most homes in the county are single-family detached

Multifamily and mixed-use homes are mostly concentrated around the eastern area, as well as Harvard, Marengo, and Richmond.

**Figure 29: Most homes are single-family detached**




Source: Chicago Metropolitan Agency for Planning, 2020 Building Inventory, 2025.

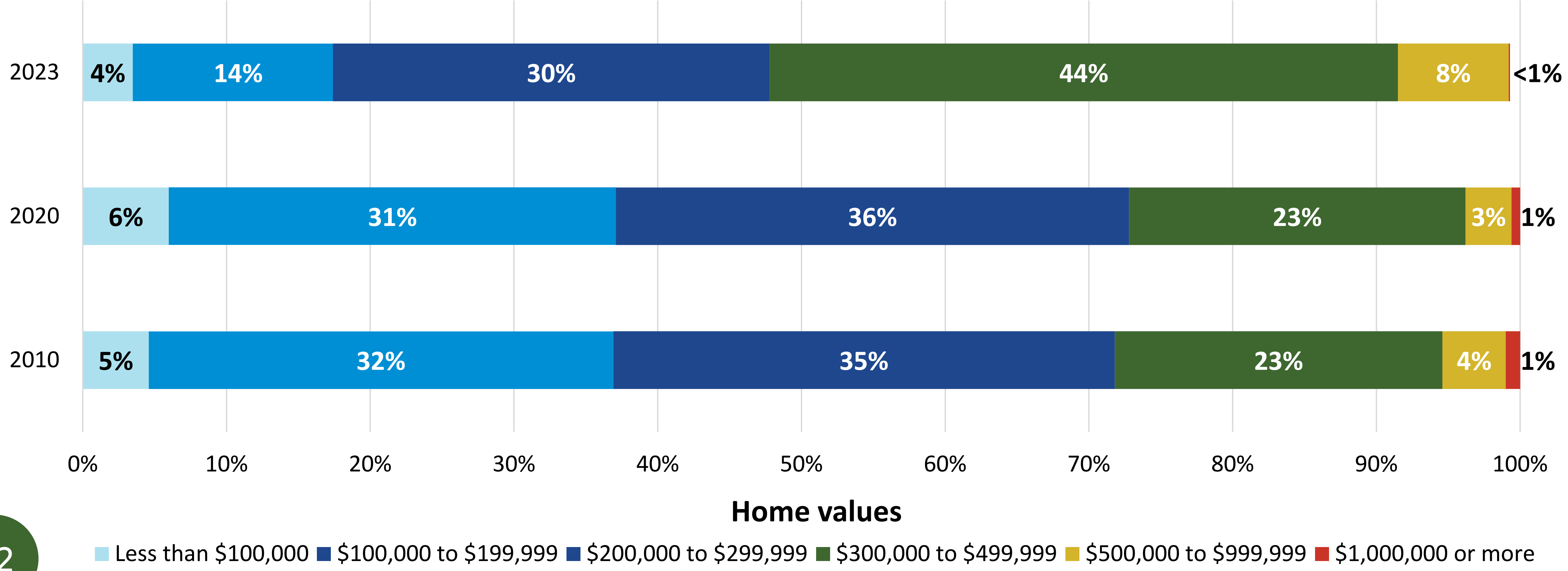
# Home vacancy rates are low countywide, but rates vary across municipalities

**Figure 30: Even in communities with relatively more vacancy, the rate is still low**


Source: Chicago Metropolitan Agency for Planning, 2020 Land Use Inventory, 2023.

# Affordable home ownership options have rapidly decreased since 2020

**Figure 31: In 2020, 73 percent of homes were valued at $300,000 or less (light blue, medium blue, dark blue). Now, more than half of all homes are valued at $300,000 or higher (green, yellow, red).**

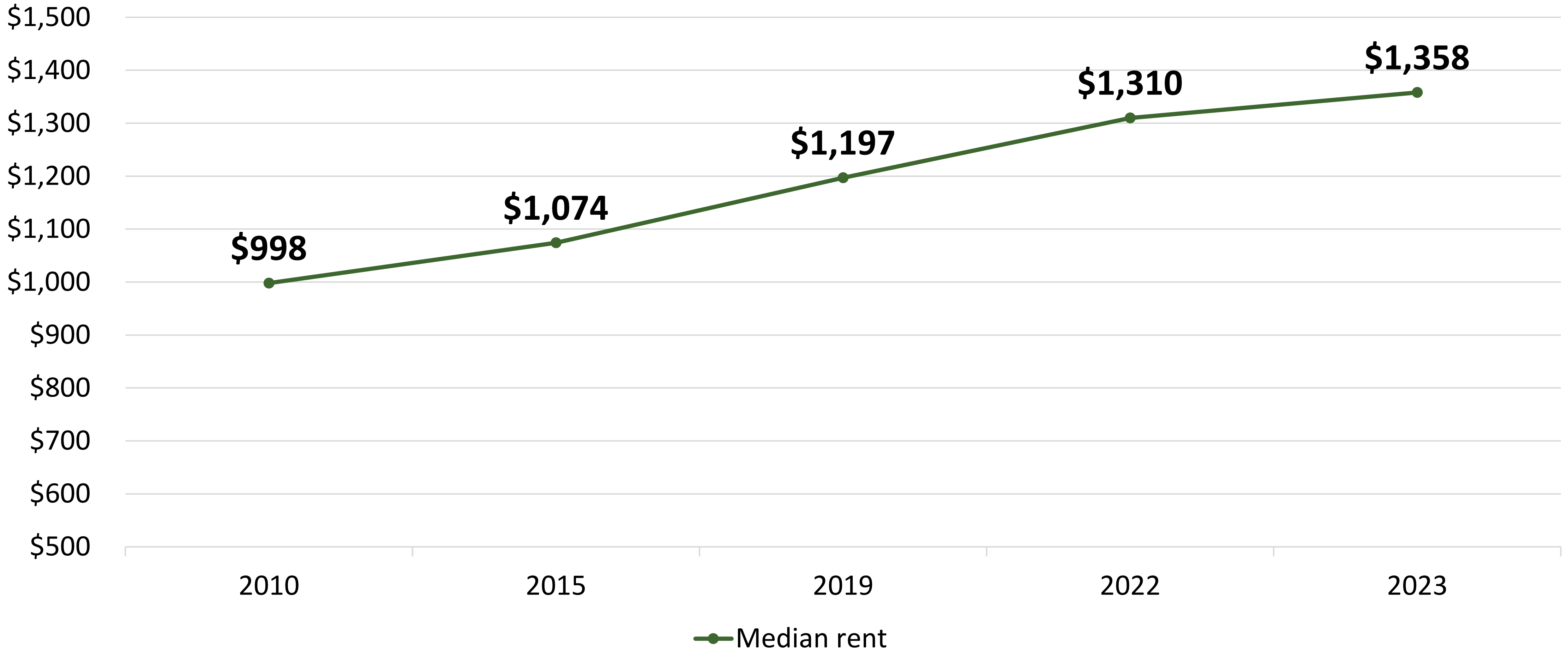





Source: U.S. Census Bureau, American Community Survey, 2010-2023.

# Median rent increased 13% since 2019

**Figure 32: Median gross rent increased 3.6% from 2022 to 2023**

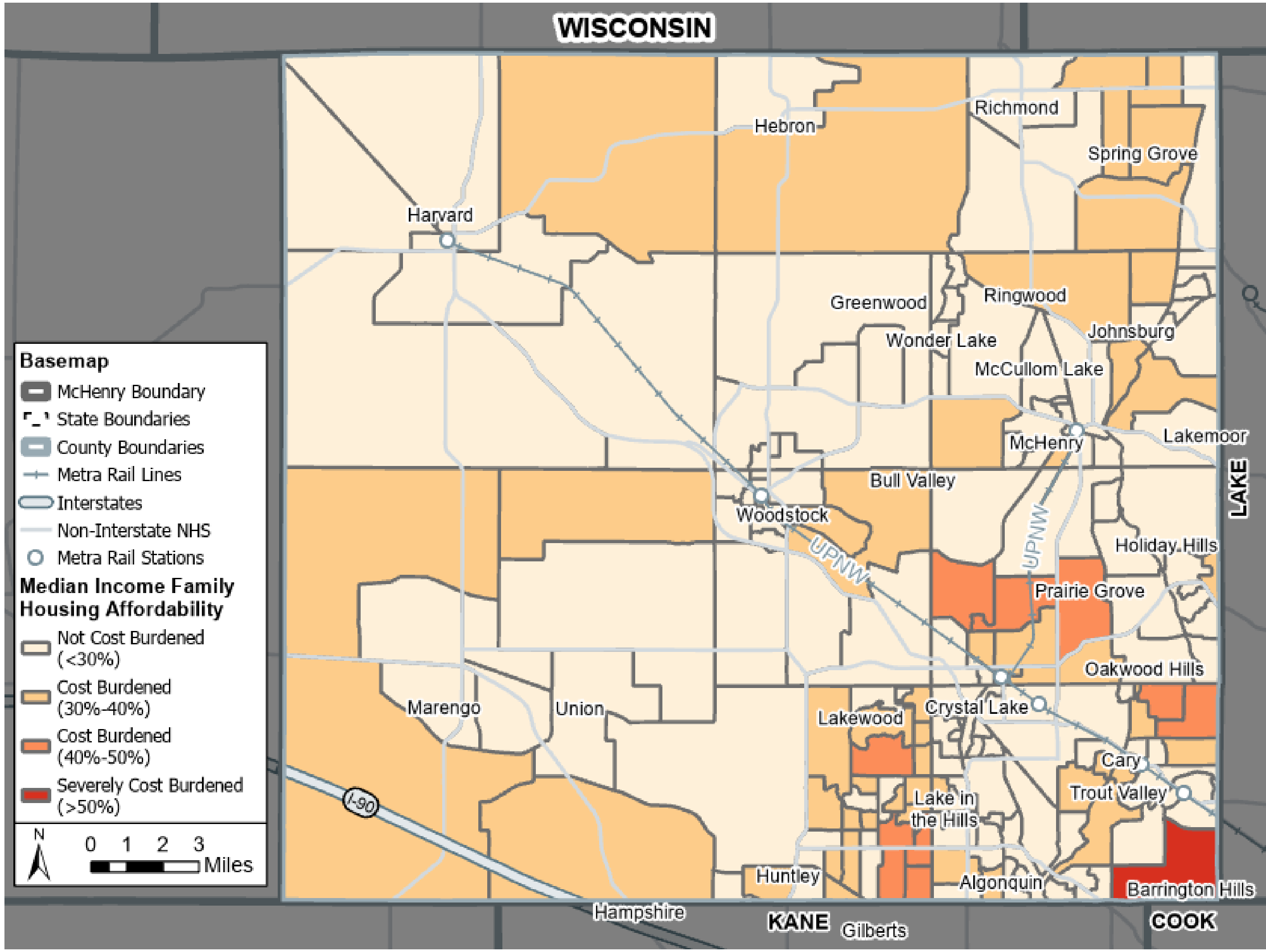



Source: U.S. Census Bureau, American Community Survey, 2010-2023.

# Typical median income families struggle to afford housing in McHenry County

Cost burden is especially common in the southeastern area.

**Figure 33: The typical regional median income family has a household income of $85,057, a household size of 2.58, and 1.1 commuters**

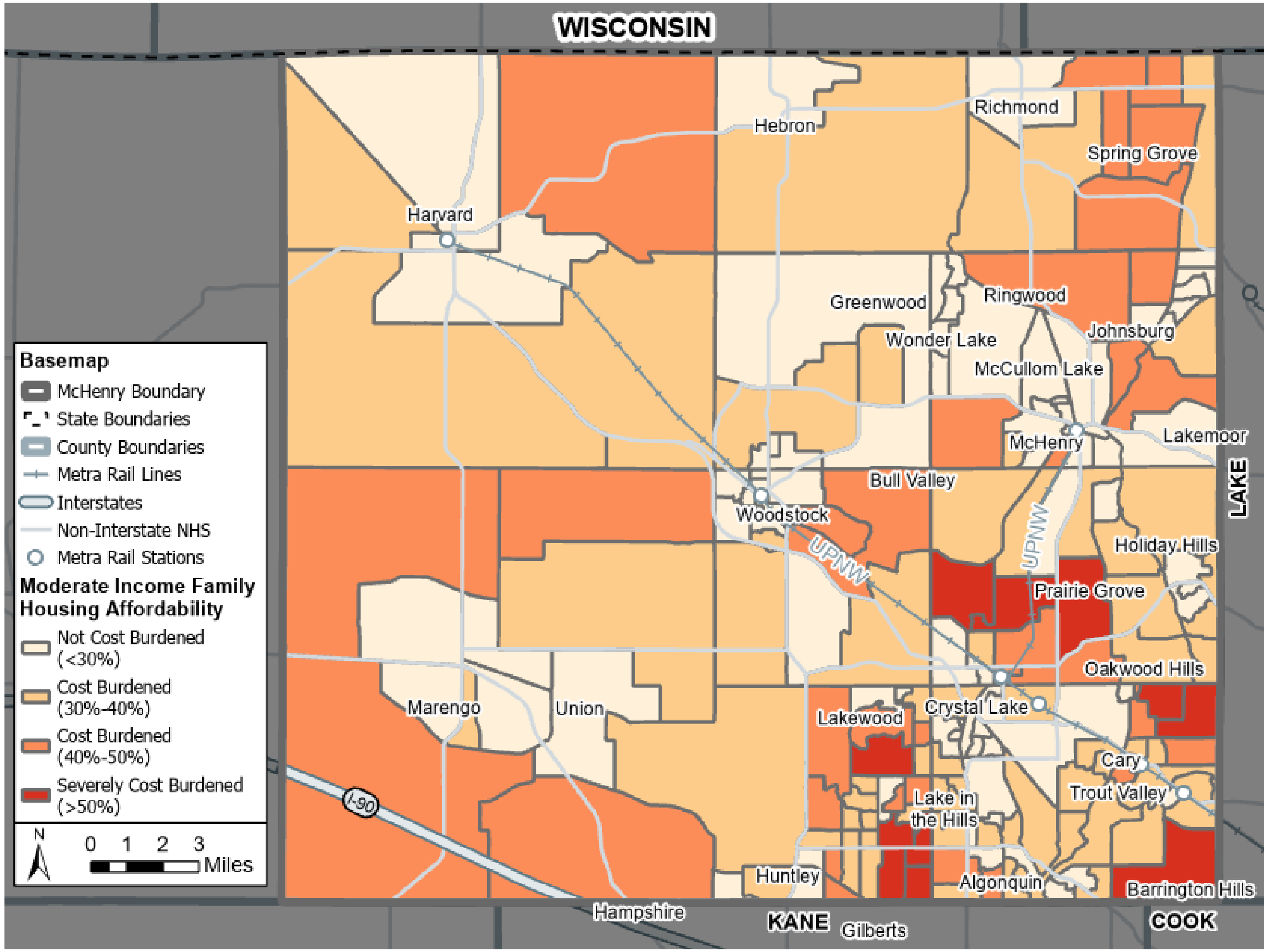



Source: Center for Neighborhood Technology, Housing and Transit Affordability, 2022.

# For typical moderate-income families, housing costs are too high in most of the county

Cost burden is more common for moderate income families than median income families.

**Figure 34: The typical regional moderate-income family has a household income of $68,070, a household size of 2.58, and 1.1 commuters**




Source: Center for Neighborhood Technology, Housing and Transit Affordability, 2022.

**Housing, land use, and development:** what is the current land use and zoning?

# What do land use and zoning mean?

- **Land use** categorizes the way that land is **currently** being used.
- **Zoning** facilitates a community's **desired development** by allowing different land uses and intensity of development in designated places.
- Each municipality and the county create their own zoning codes.
- Land use **may or may not align with the community's zoning ordinance**.

## Common zoning classifications

Agricultural

Office

Industrial

Residential

- Single-family
- Two-family
- Multi-family

Commercial

Mixed-use

Source: Chicago Metropolitan Agency for Planning, 2020 Land Use Inventory, 2023.

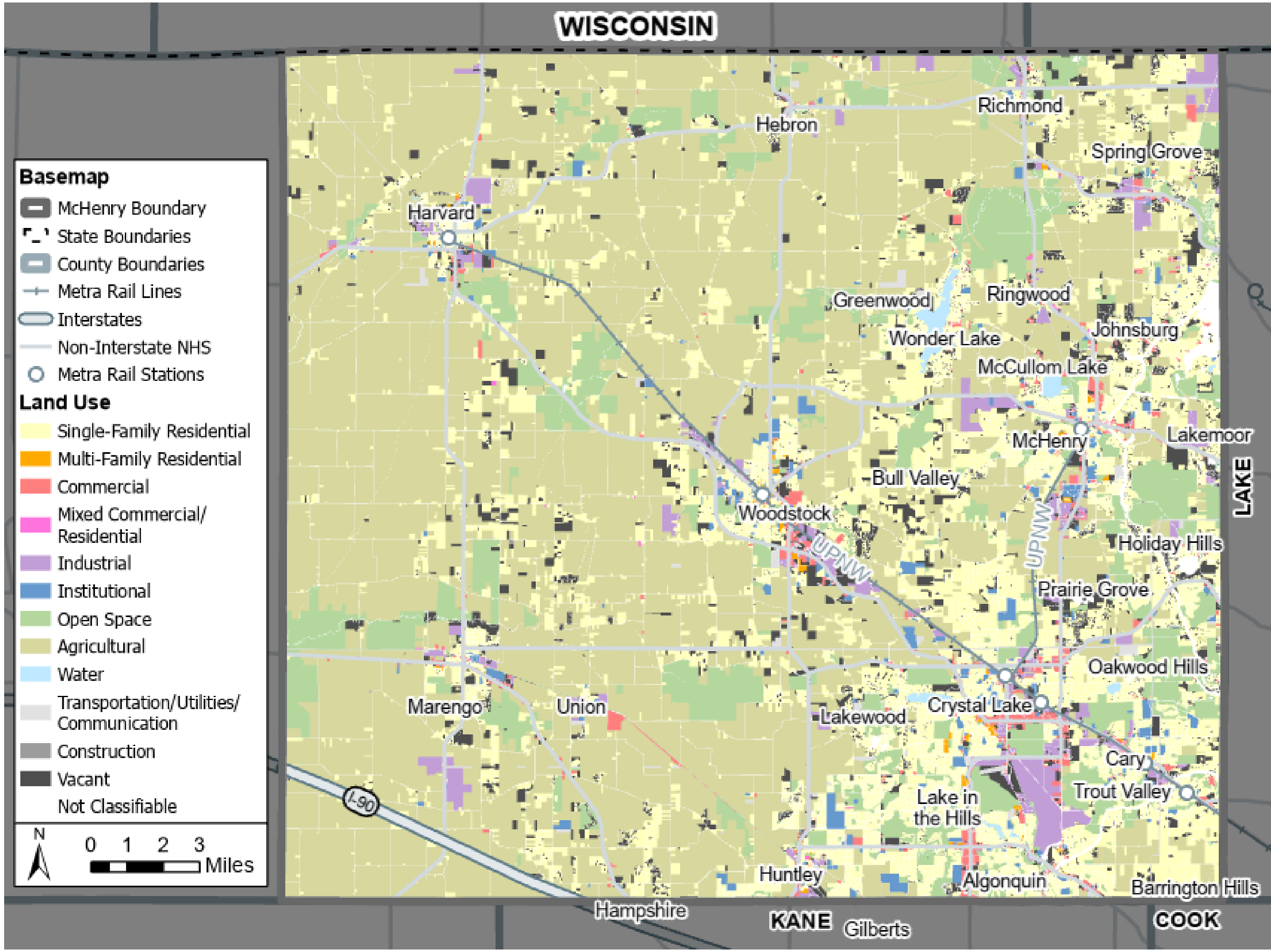
# How is land used?

## Top 5 land uses

- 56% agricultural
- 18% single-family residential
- 10% open space
- 7% transportation, utilities, and communication
- 4% vacant

Mixed use land is very rare, accounting for less than .01% of all land.

**Figure 35: 2/3 of land in the county is agricultural or open space**

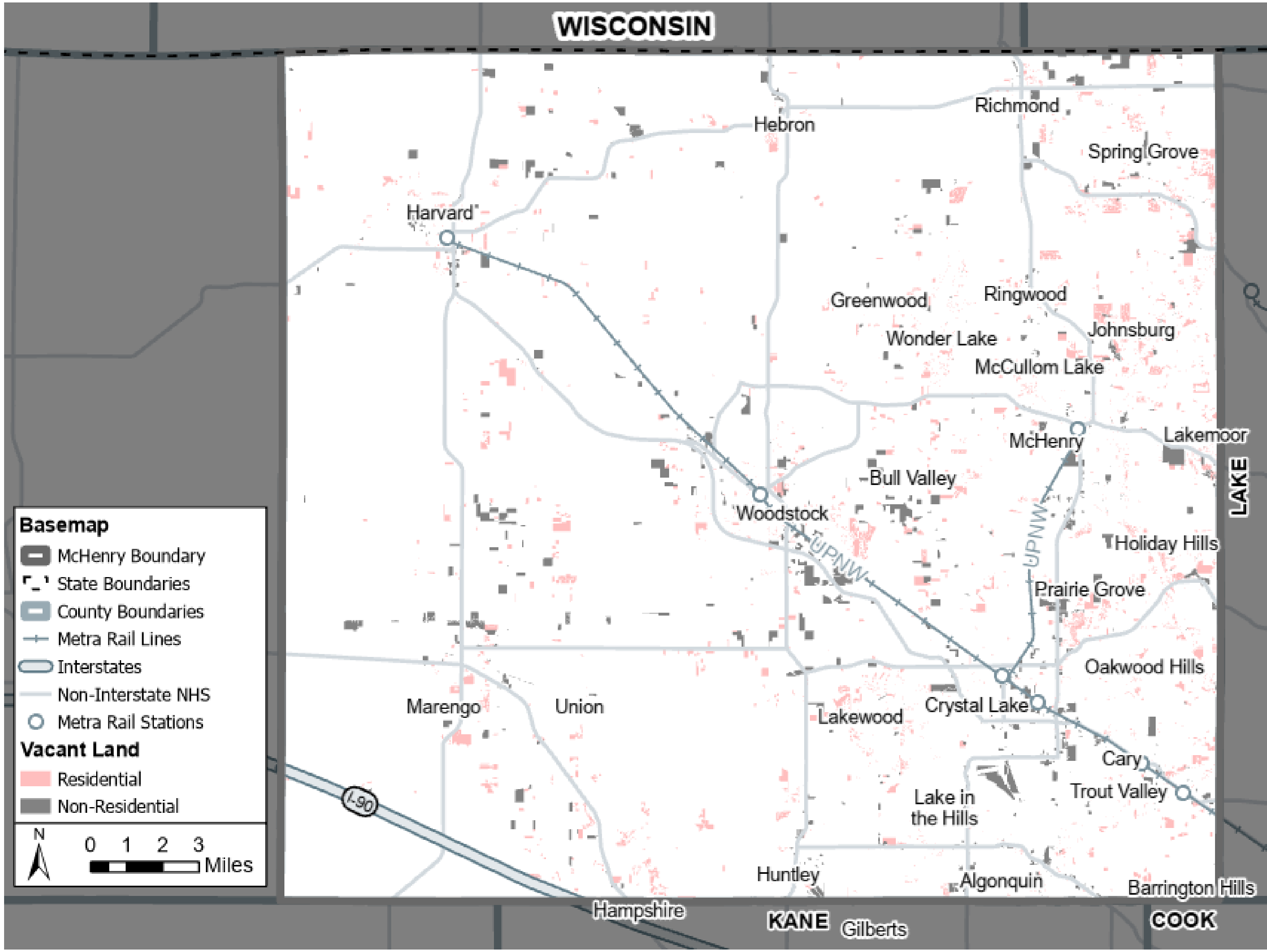



Source: Chicago Metropolitan Agency for Planning, 2020 Land Use Inventory, 2023.

# About 4% of land is vacant

Building on vacant land that is already serviced by infrastructure like water, lighting, and roads is called infill development. Supporting infill development allows communities to preserve valuable agricultural land and open space while creating much needed housing.

Figure 36: Vacant land can be found all throughout the county, including near jobs and transit

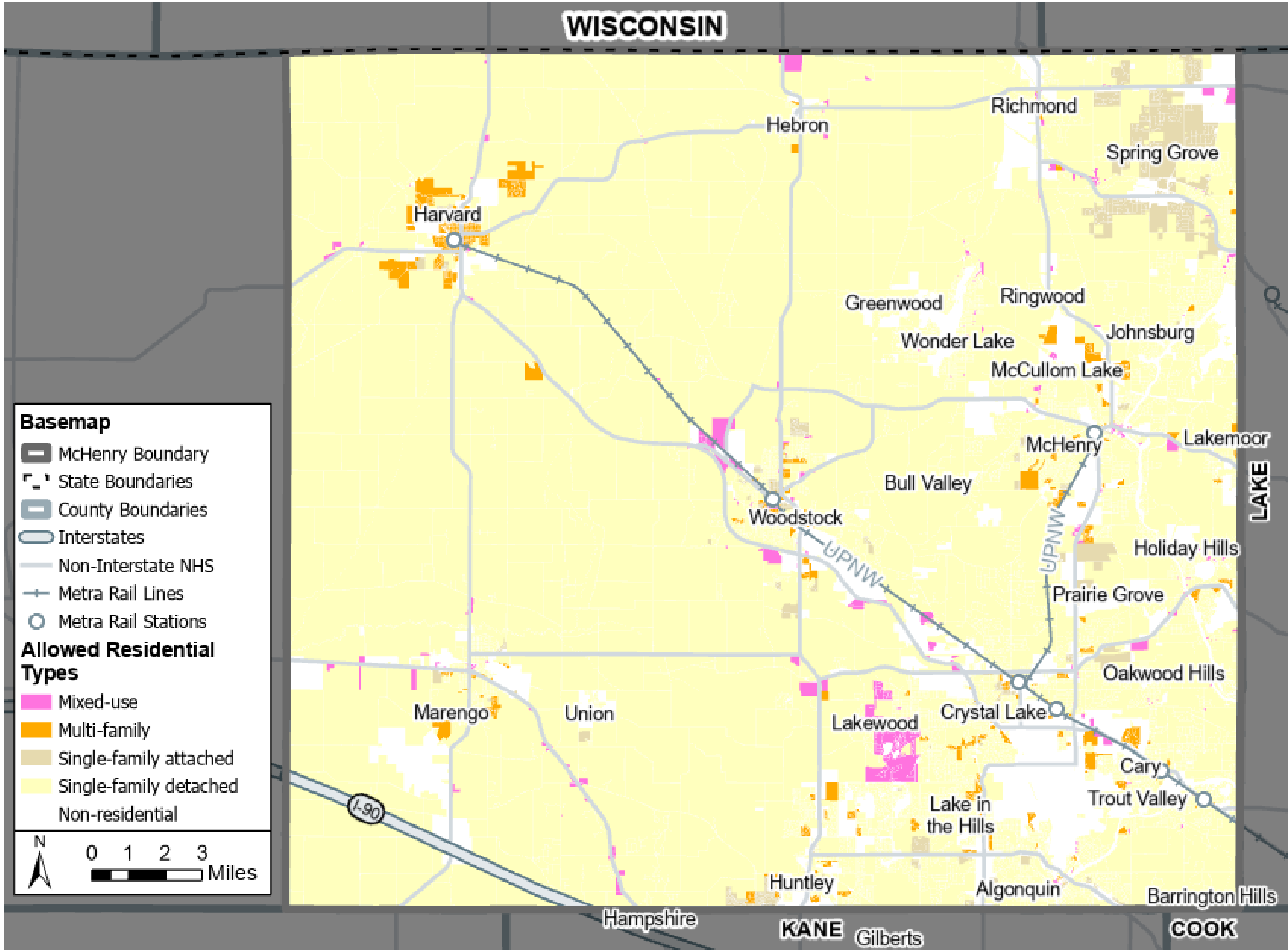



Source: Chicago Metropolitan Agency for Planning, 2020 Land Use Inventory, 2023.

# Most land allows a small number of single-family homes, but not all land is ideal for building.

Building single-family detached homes is expensive. This type of zoning prevents more moderately priced homes from being built, which drives housing prices up.

Figure 37: Most land near transit does not allow townhomes, multi-family homes, or mixed-use development, which is a missed opportunity for transit ridership and economic growth

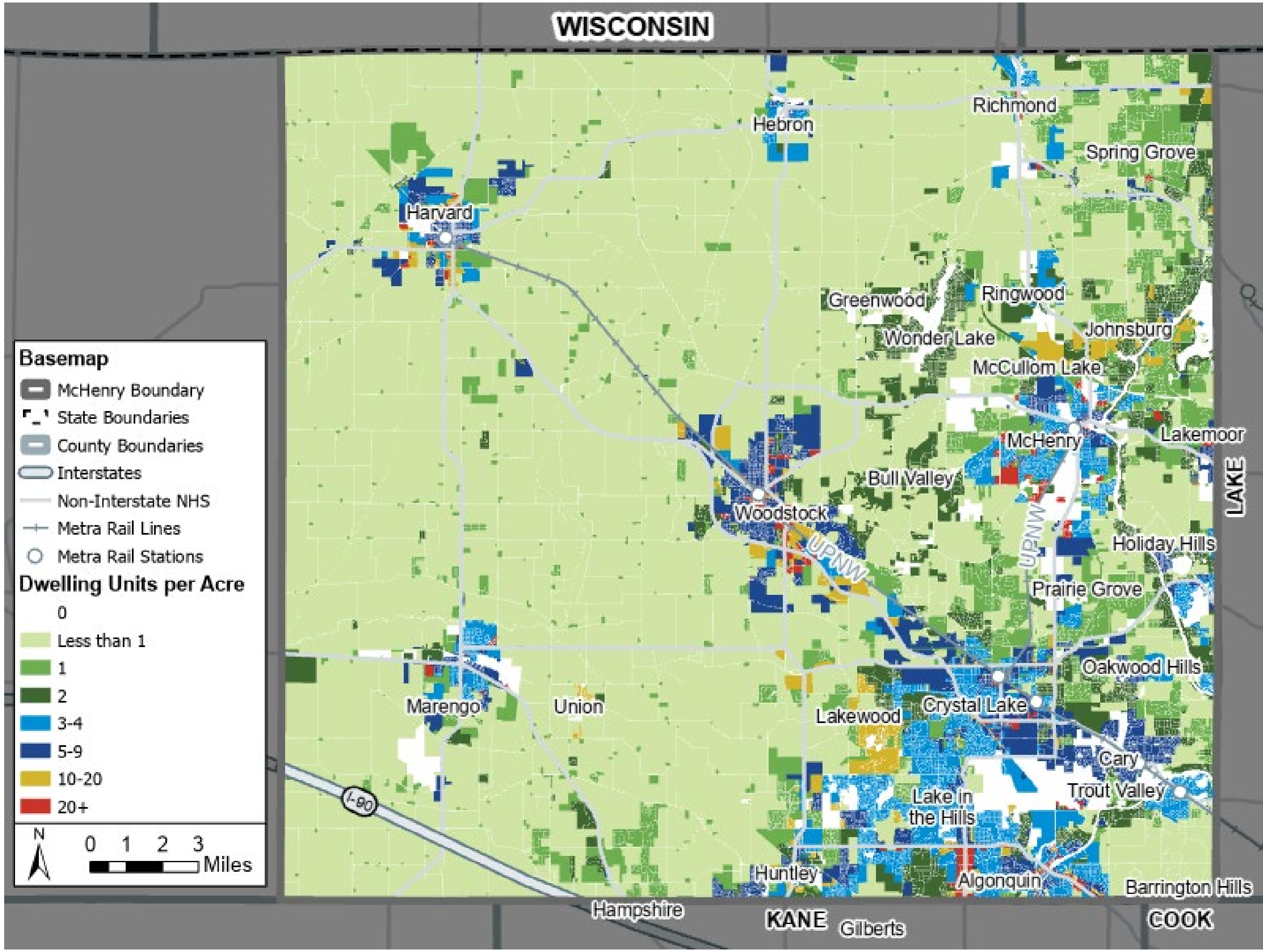



Source: Chicago Metropolitan Agency for Planning, CMAP Analysis of Local Zoning Data, 2025.

# Dwelling units or homes per acre is another way to understand what can be built.

More homes allowed per acre means smaller homes can be built, which tend to be more affordable.

**Figure 38: Smaller single-family homes are allowed in much of the county. However, developers may still choose to build larger homes because they can be sold at a higher price.**

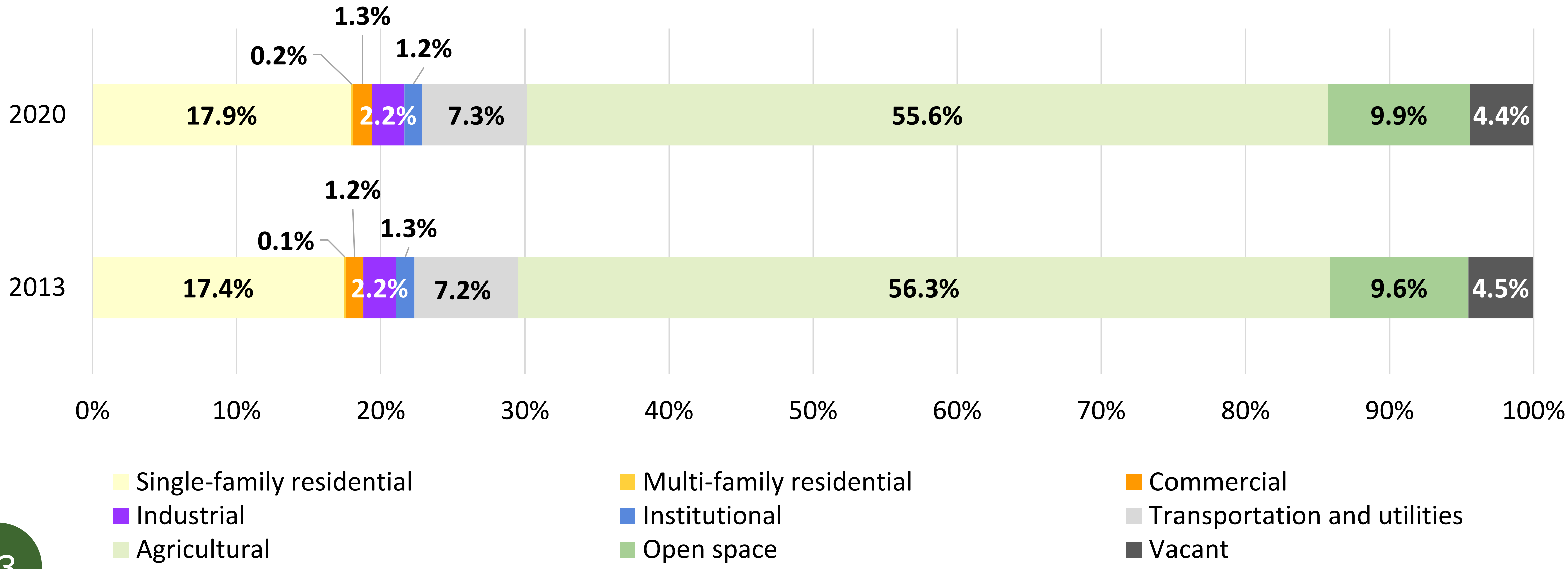



Source: Chicago Metropolitan Agency for Planning, CMAP Analysis of Local Zoning Data, 2025.

**Housing, land use, and development:** what are the trends in land use, zoning, and development?

# Land use stayed mostly the same from 2013 to 2020

**Figure 39: The largest shifts were an increase in single-family residential land and a decrease in agricultural land**

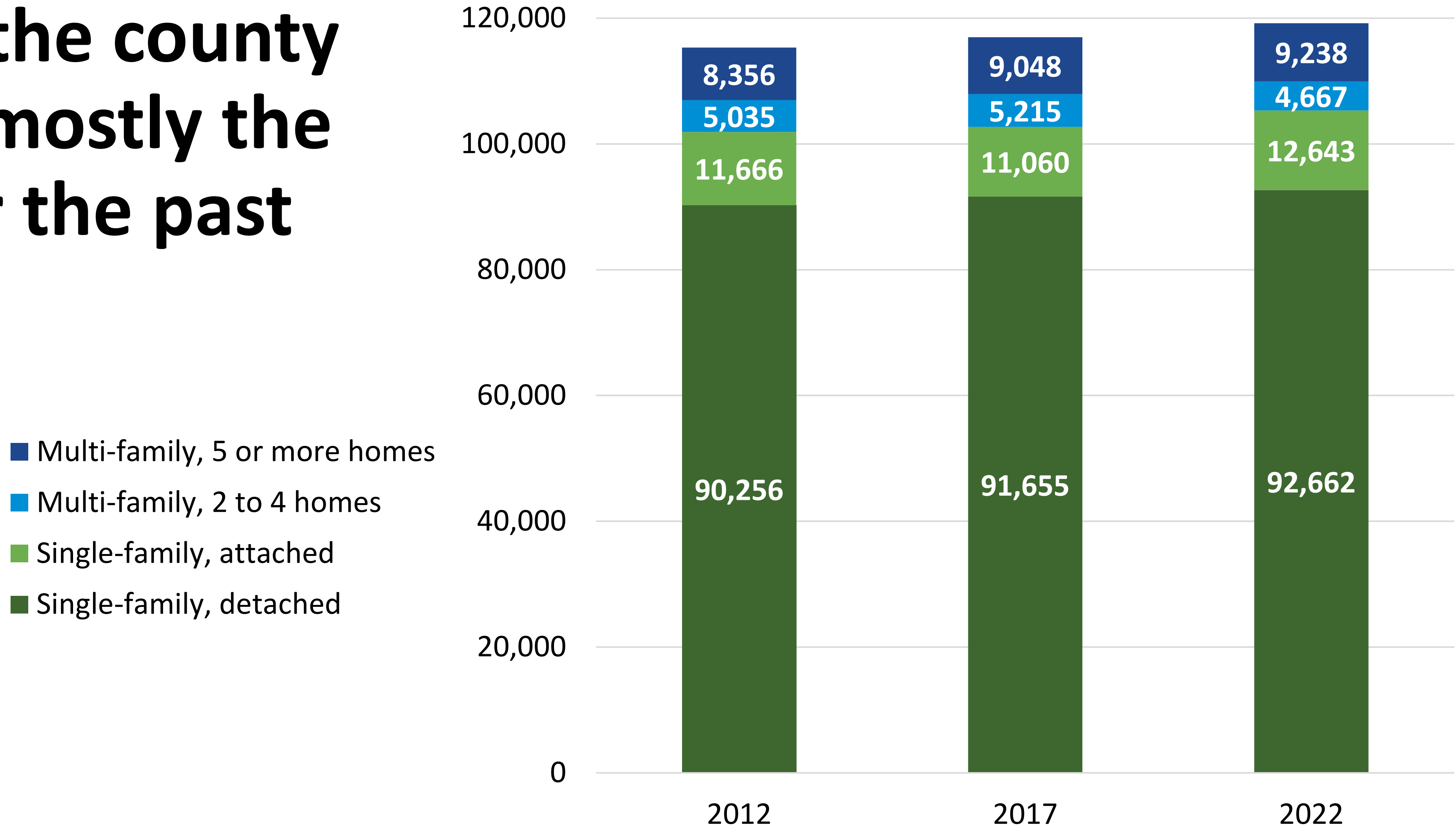





Source: Chicago Metropolitan Agency for Planning, 2020 and 2013 Land Use Inventory, 2023. Mixed use land was removed from the graph above because it comprises less than .01% of land.

# The number of homes in the county has been mostly the same over the past 10 years

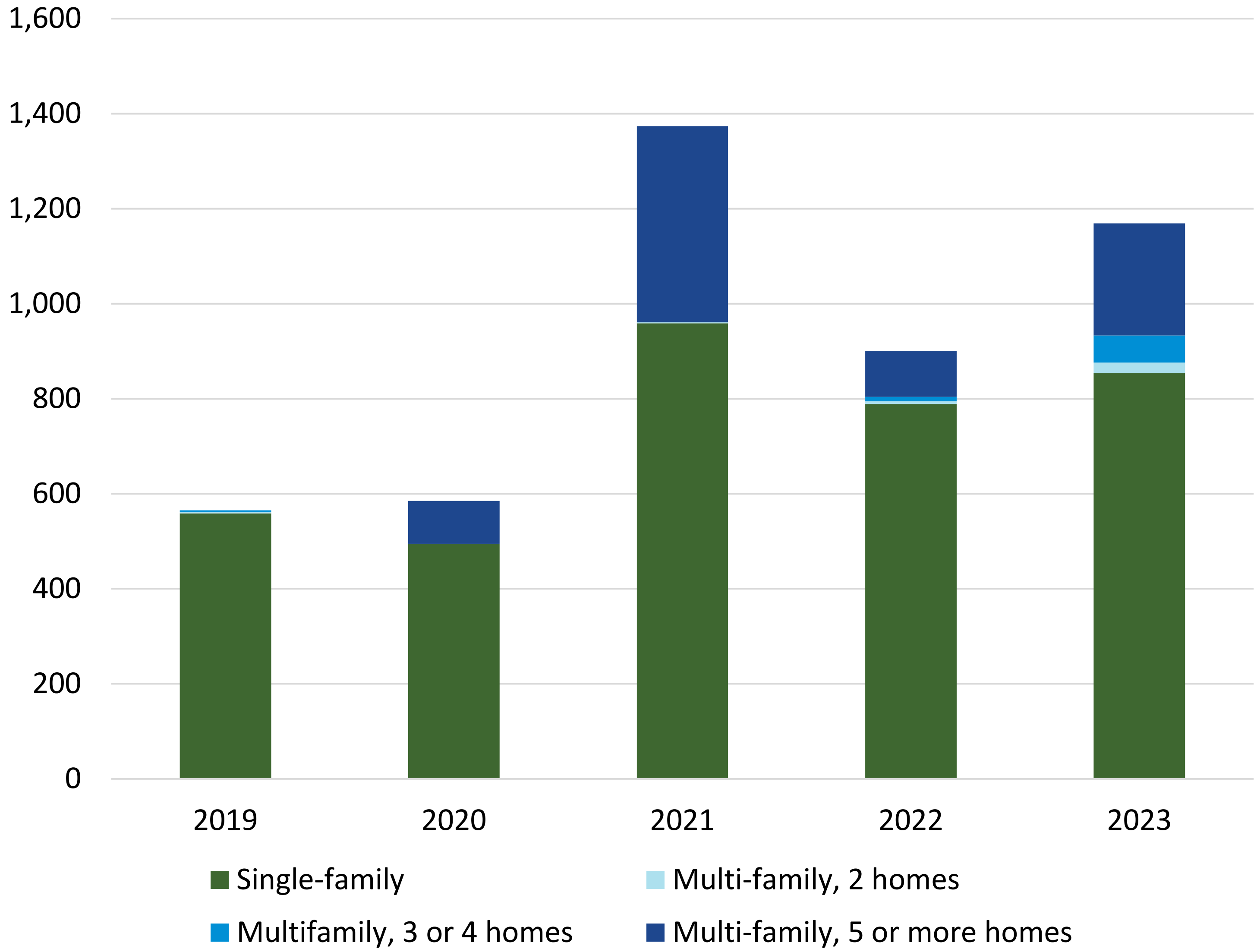
Figure 40: Single-family detached homes have increased the most, while the number of small multi-family homes has decreased




Source: U.S. Census Bureau, American Community Survey, 2012-2022.

# Most building permits issued countywide have been for single-family homes and larger multifamily buildings

**Figure 41: 80% of permits issued in the past five years were for single-family homes**

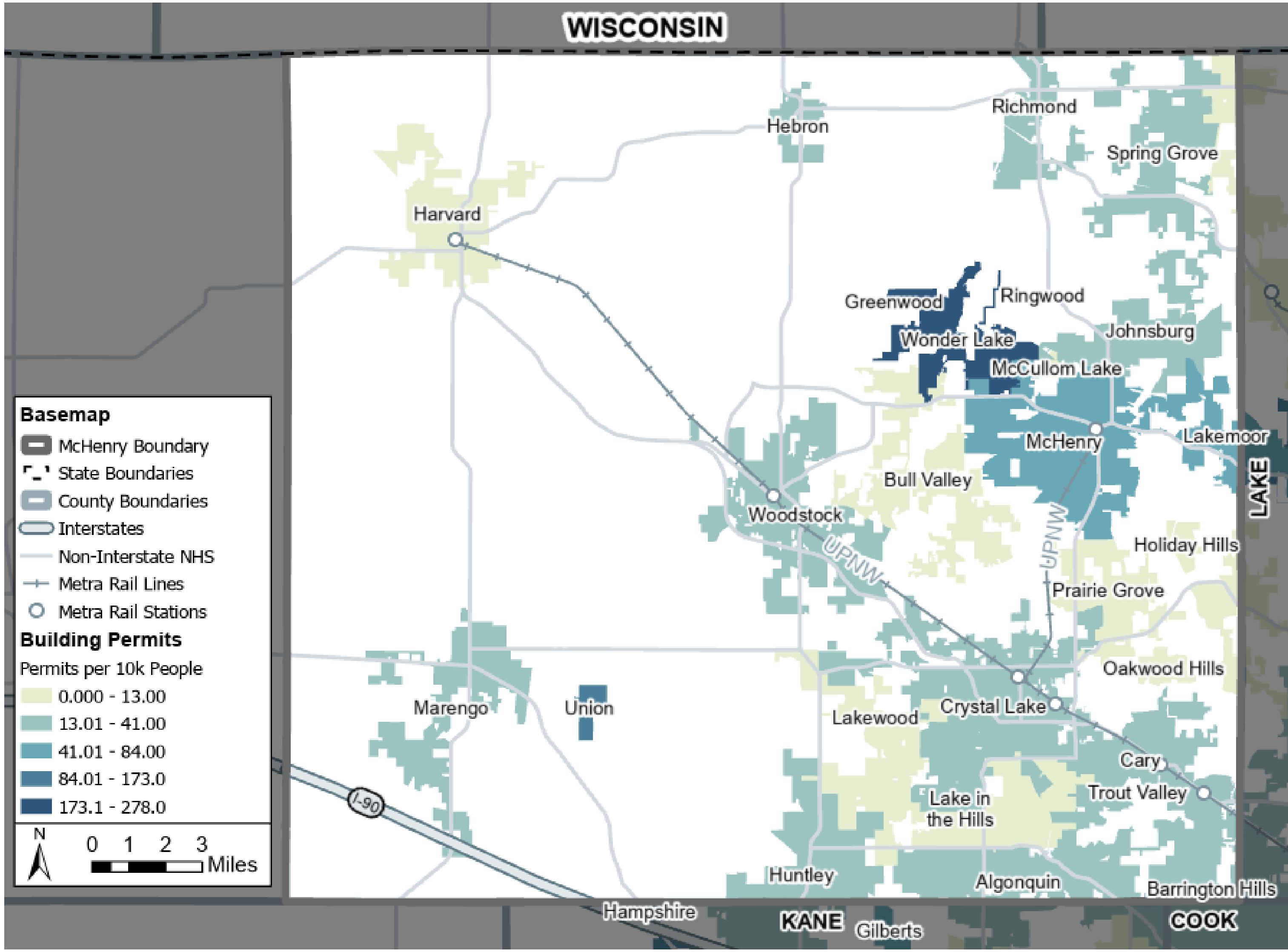



Source: U.S. Department of Housing and Urban Development, Building permits, 2019-2023.

# Some municipalities have issued far more building permits than others, even when accounting for differences in population

Note: Data was unavailable for Greenwood, Ringwood, and Trout Valley.

**Figure 42: Algonquin, Crystal Lake, Huntley, and McHenry consistently topped the list for number of permits issued, although these municipalities also have larger total populations**




Source: U.S. Department of Housing and Urban Development, Building permits, 2019-2023.

# Employment, income, and poverty

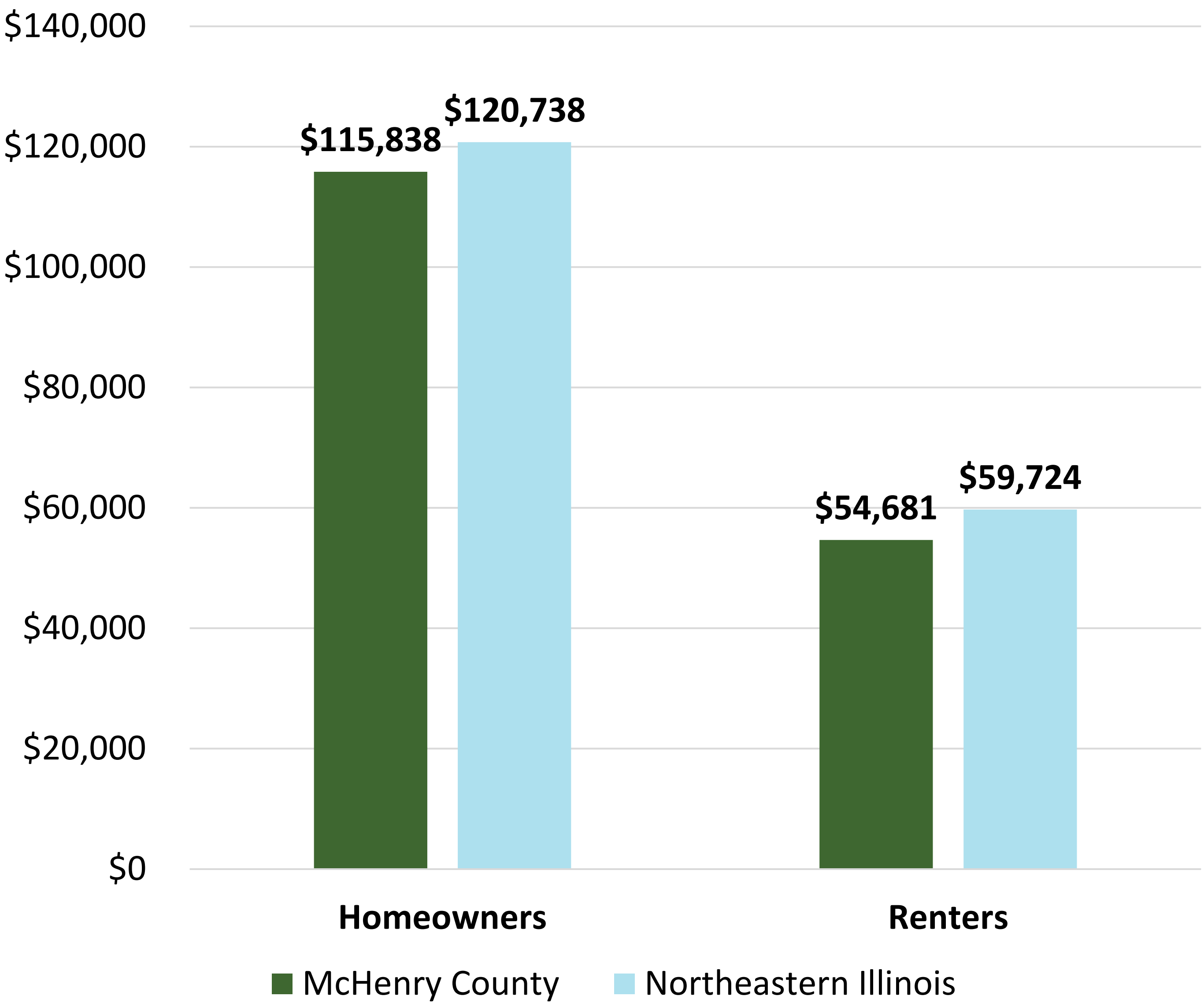
- How do income and poverty vary throughout the county?
- What are employment opportunities like in McHenry County?

**Employment, income, and poverty:** how do income and poverty vary throughout the county?

# Median household income is slightly lower in McHenry County compared to the region overall

Homeowners earn more than twice as much as renters.

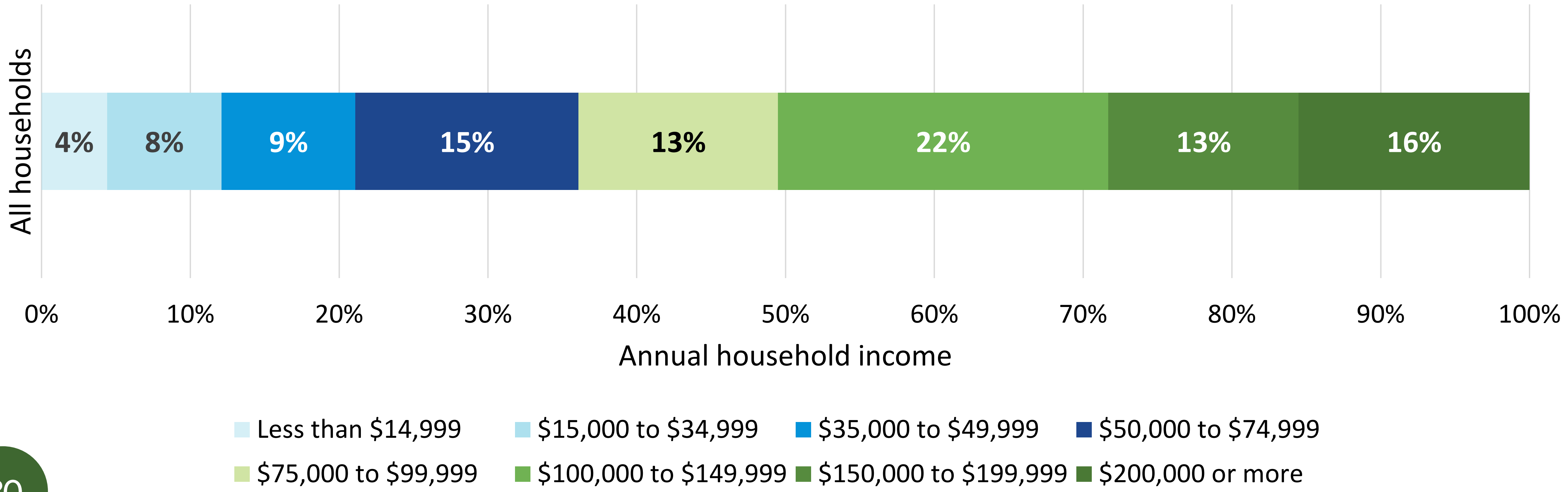
**Figure 43: Median household income for homeowners and renters**




Source: McHenry County Housing Profile, CMAP, 2023.

# McHenry County is home to households of all income brackets, however, almost two-thirds earn $75,000 or more

**Figure 44: Half of households earn more than $100,000 annually**

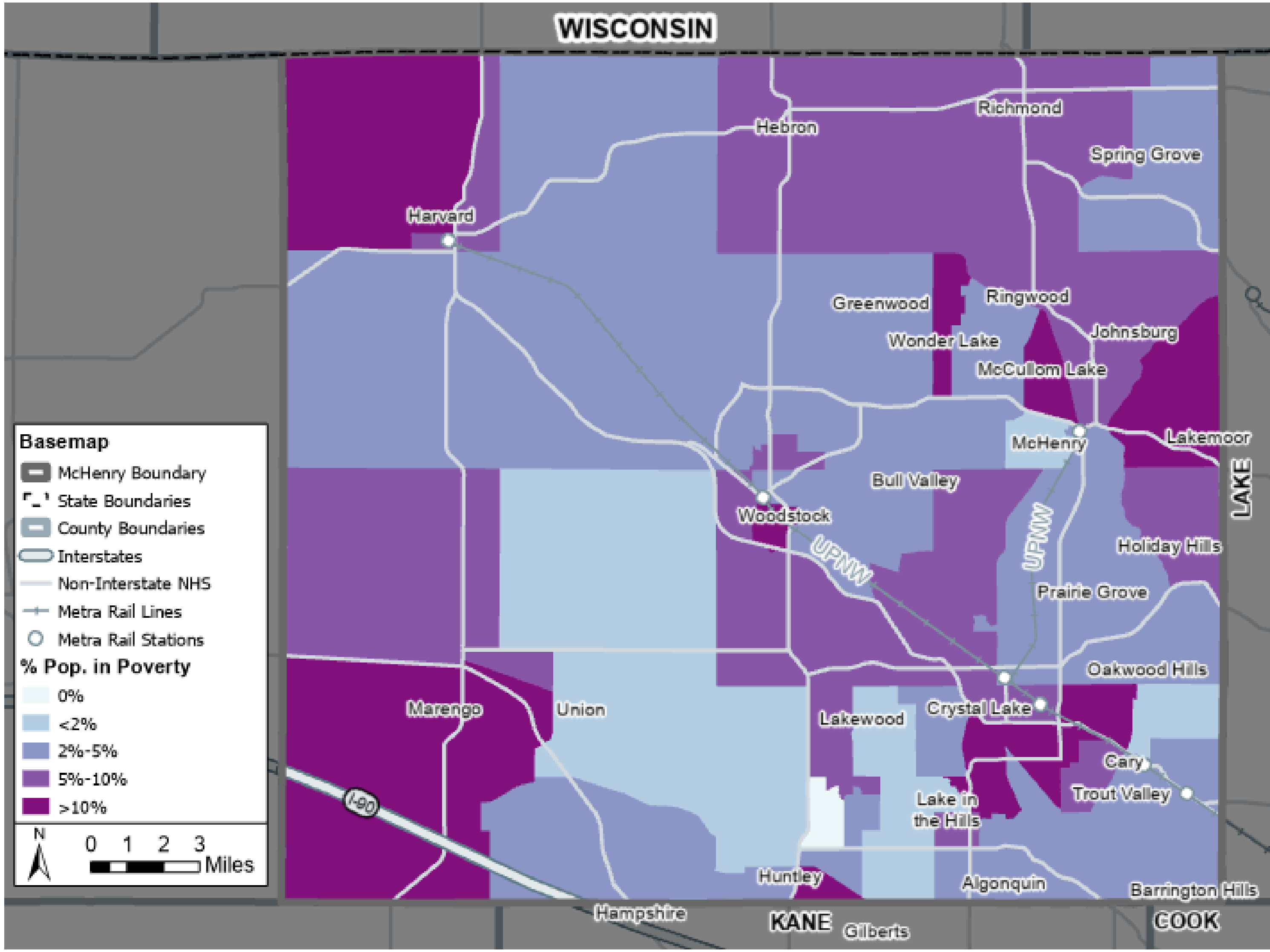



Source: U.S. Census Bureau, American Community Survey, 2023.

# About 1 in 20 people live below the poverty line

People in poverty live in all areas of the county. 62 percent of residents and 84 percent of municipal and non-profit stakeholders say the county does not have enough affordable housing for low-income people.

**Figure 45: People living below the poverty line**

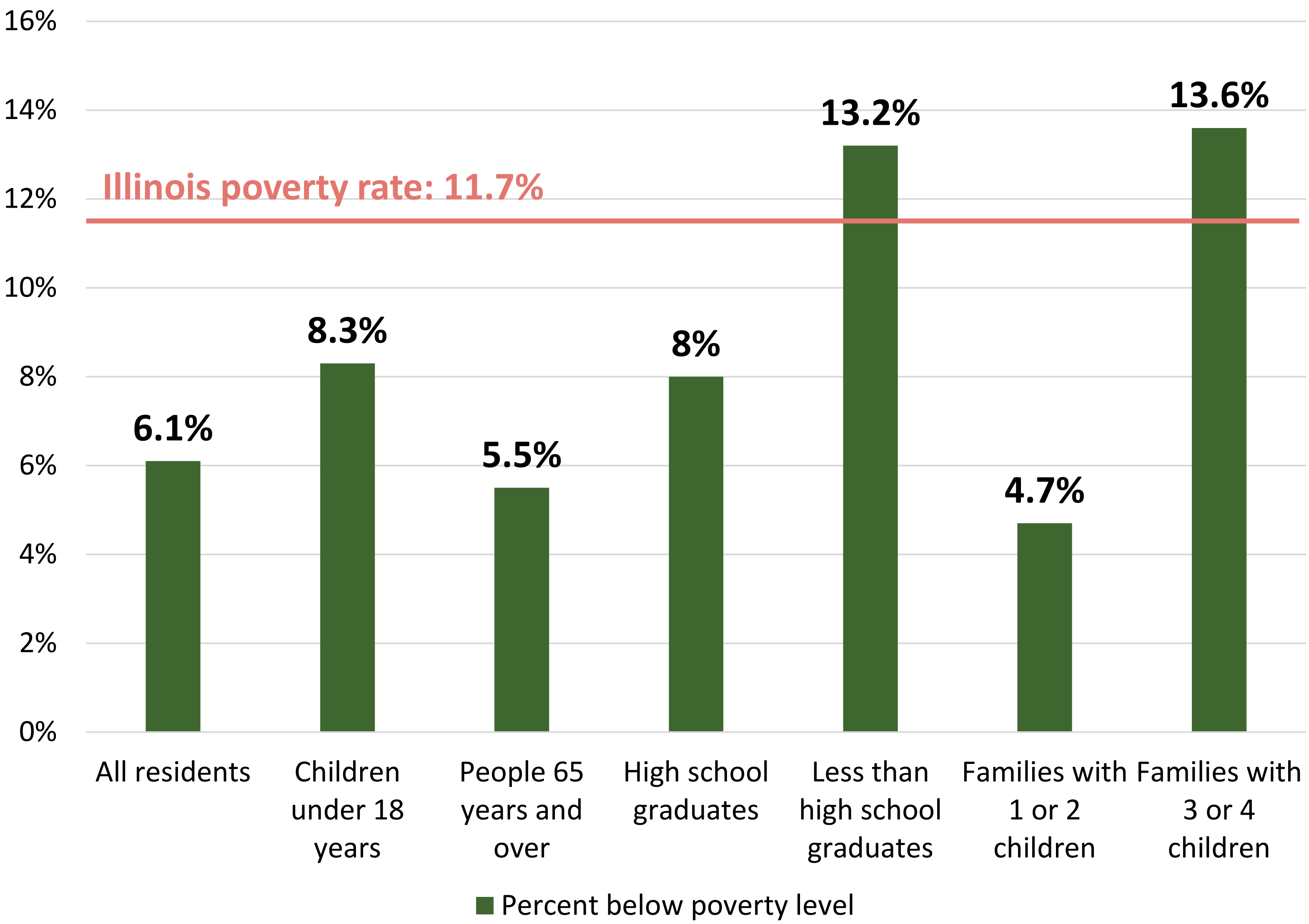



Source: U.S. Census Bureau, American Community Survey, 2023.

# Poverty is highest among families with three or four children

Municipal and non-profit stakeholders say transportation, housing and homelessness services, and childcare are most needed to help low-income families and individuals.

**Figure 46: Families with three or four children, people without high school diplomas, and children are most likely to live below the poverty line.**



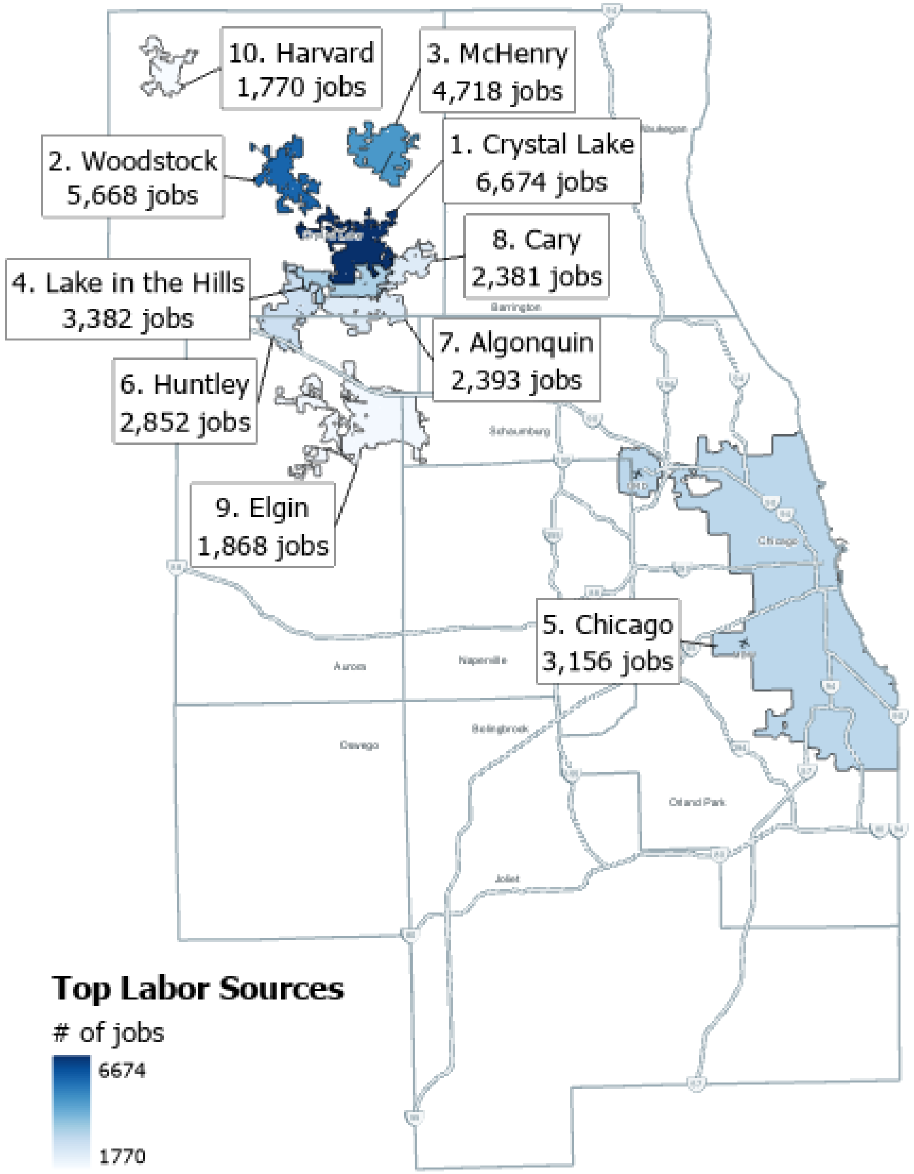

Source: U.S. Census Bureau, American Community Survey, 2023.

# **Employment, income, and poverty:** what are employment opportunities like in McHenry County?

# Most people who work in McHenry County commute from a nearby community or the City of Chicago

Crystal Lake and Woodstock are home to twice as many resident-workers as other communities in the county.

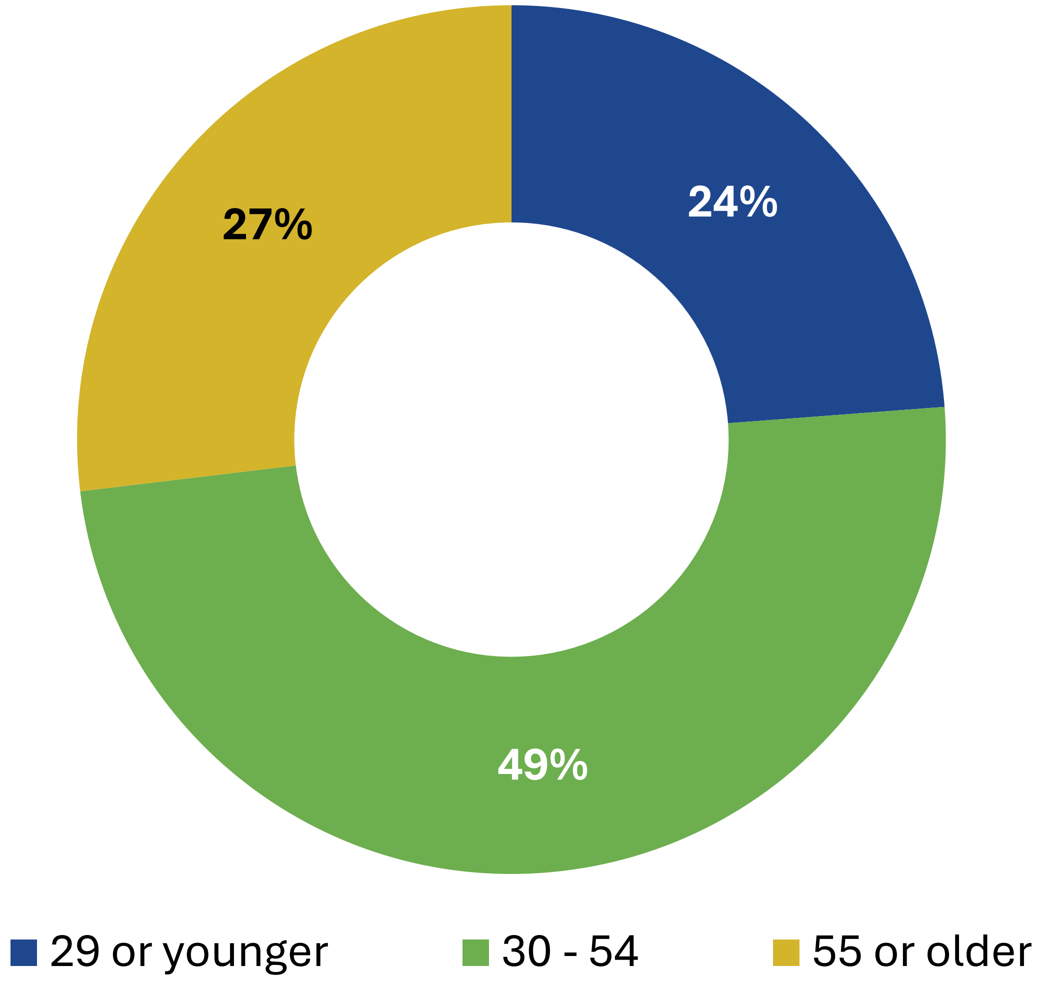
**Figure 47: Top 10 municipalities where McHenry County workers live**




Source: U.S. Census Bureau, LODES, 2022.

# McHenry County has more workers who are 55 or older than workers who are 29 or under

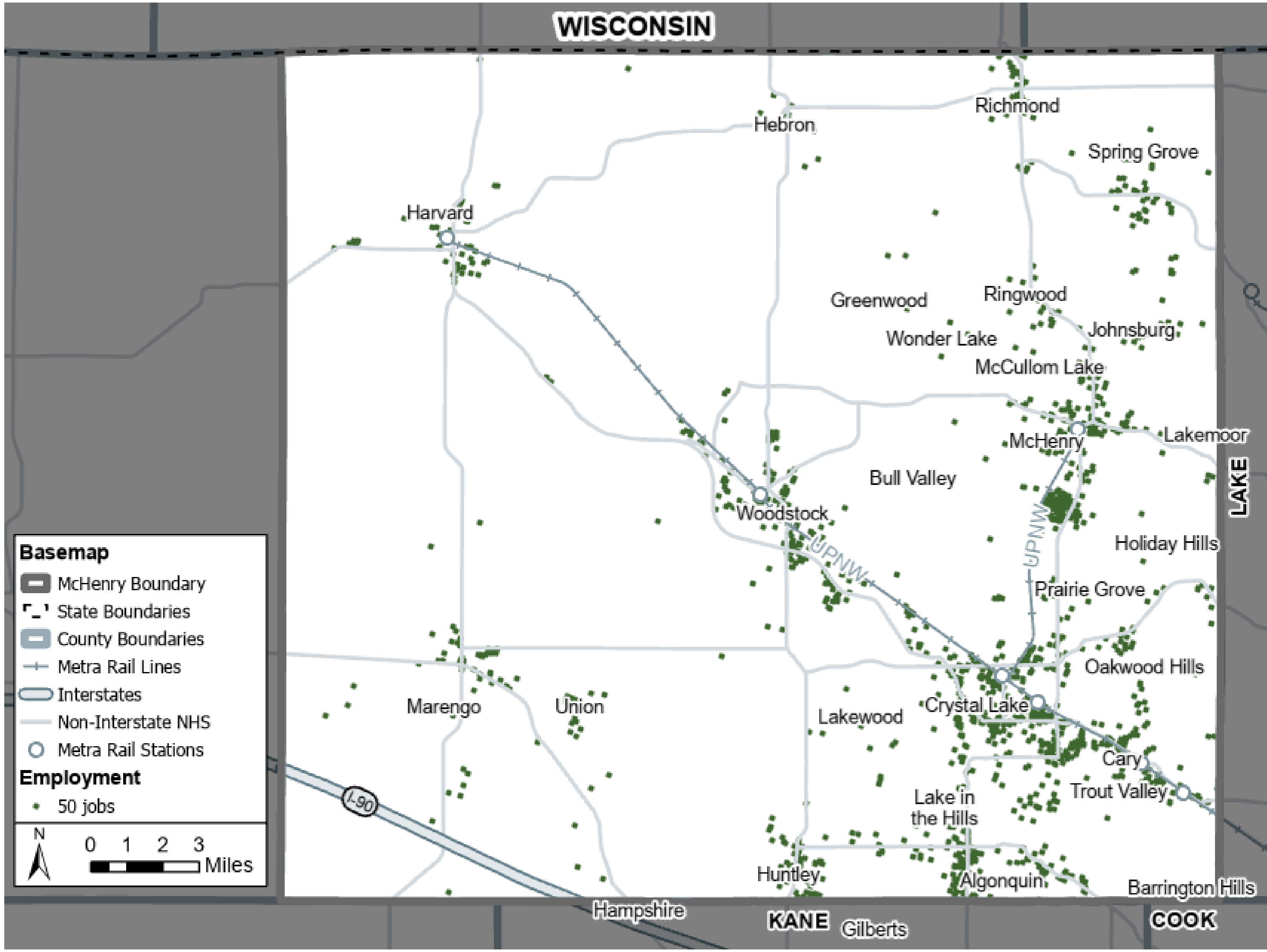
**Figure 48: As older workers retire, businesses will have to find new workers**




Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, 2022.

# Employment opportunities are abundant in the eastern area of the county, as well as near the Metra lines

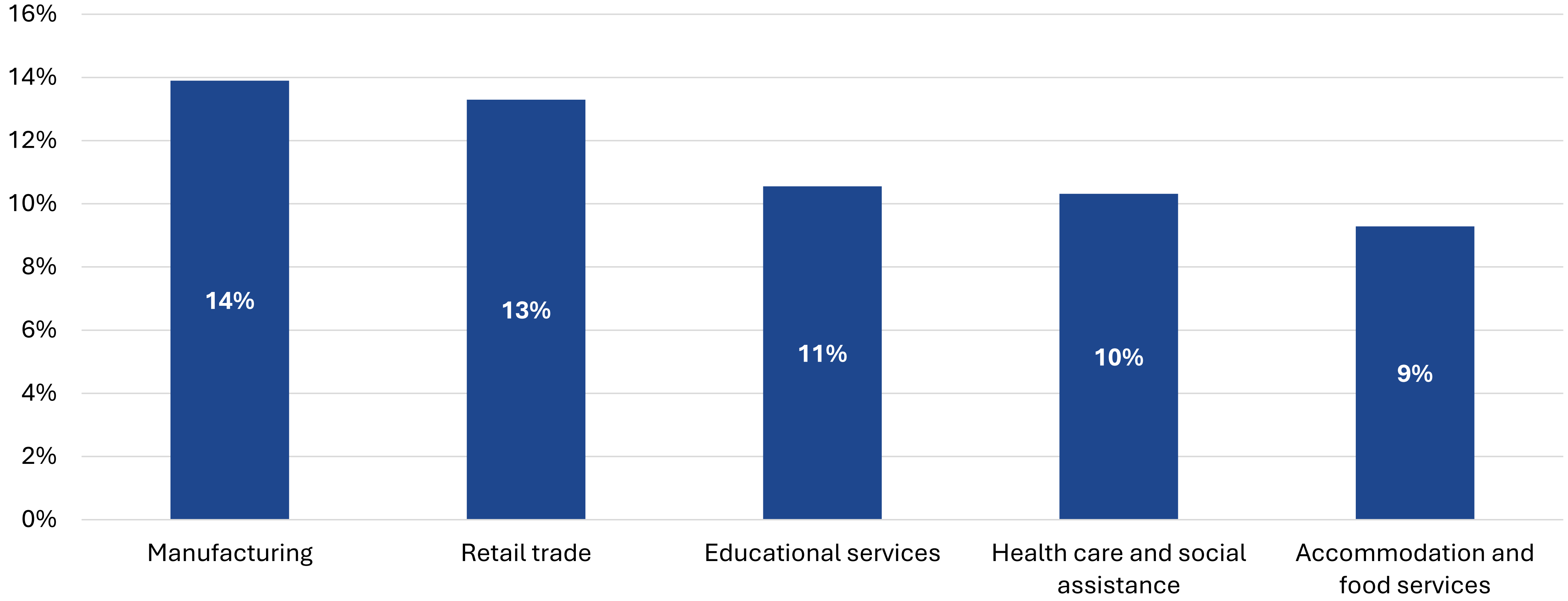
**Figure 49: Jobs are clustered in the eastern areas of the county**




Source: U.S. Census Bureau, LODES, 2022.

# More than half of workers are employed in manufacturing, retail, education, healthcare and social assistance, or accommodation and food services

Figure 50: Top five industry sectors for people working in McHenry County

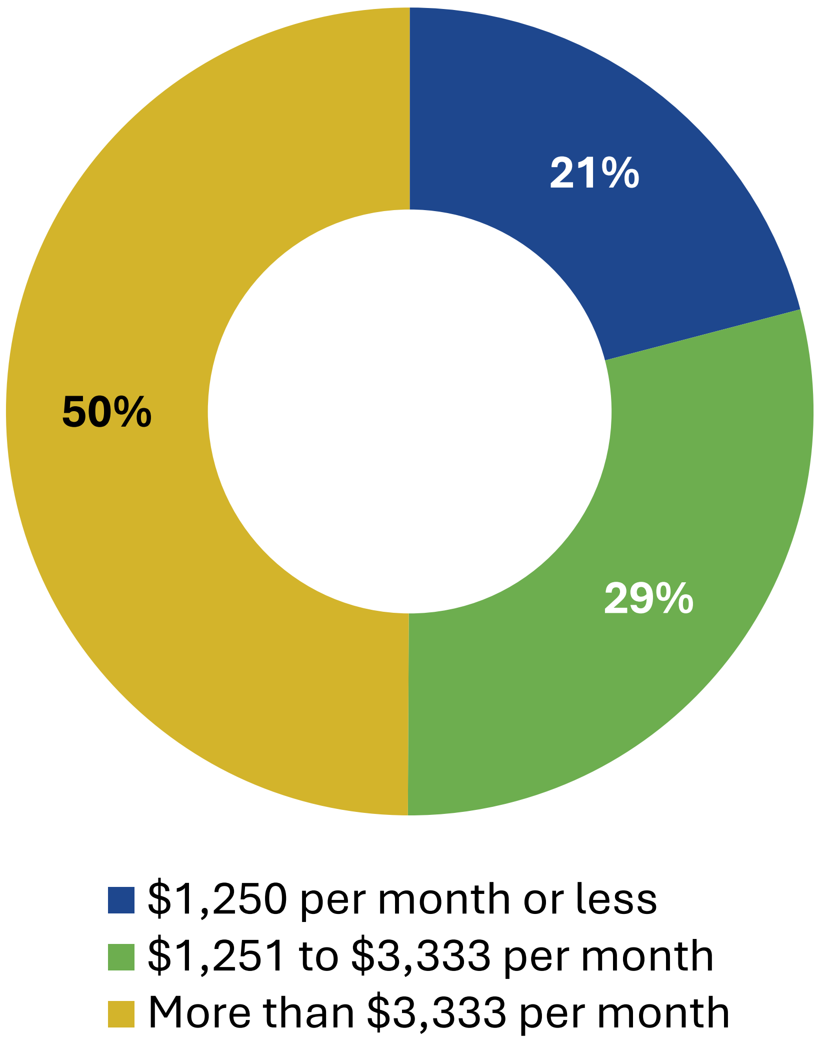



Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, 2022.

# About half of workers earn less than $40,000 annually

Workers earning $40,000 annually can hardly afford $1,000 in monthly housing costs. 1 in 5 workers earn $1,250 per month or less, so they would have to find a home for less than $370 per month.

**Figure 51: Monthly pay for people who work in McHenry County**




Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, 2022.

# Next steps

# Next steps

Develop project scope and prepare for outreach

Get to know the community through initial outreach and market analysis

Create action plan and engage stakeholders about potential actions

Prioritize actions in the checklist and prepare for implementation

Winter ‘24

Spring - Summer ‘25

Fall ‘25 - Winter ‘25

Spring - Summer ‘26

Completed steering committee meetings

Upcoming steering committee meetings

# Thank you!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