

# COOK COUNTY AFFORDABLE WORKFORCE HOUSING SURVEY 2015

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Summary of Results

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# Survey Process Summary

## **Affordable Workforce Housing Objective:**

We will focus on the accelerated development of affordable workforce housing that will position Cook County to attract and retain a quality workforce that supports public, non-profit and private business needs.

# Survey Process Summary

The Cook County Affordable Workforce Housing Survey 2015 was an online survey conducted by the Cook County/Grand Marais Economic Development Authority (EDA) and its consultant the Northspan Group, Inc. during the period January 27 – February 11, 2015. The survey was designed to seek additional, more detailed information from current homeowners and renters living in Cook County, and others that may have left because of a lack of affordable housing. It was designed to gather some very brief, general background information about each respondent, which was then followed by more detailed information as either a homeowner or renter today. Questions focused on family situation, household income, mortgage or rent payments and affordability, desired locations to live, size and type of units and amenity preferences, ability to find suitable land or units, and future plans. These questions were developed and patterned after a similar survey done in the City of Duluth in the winter of 2014 and also based upon input from focus groups of younger Cook County (twenty to mid-thirty year olds) residents held in October/November 2014 in Grand Marais and Tofte.

# Survey Process Summary

The survey was posted online and publicized via a variety of mediums: referenced on Facebook and other social media by members of the EDA and others; posters were shared at businesses in the community; it was highlighted on WTIP community radio programming which featured an interview with a member of the EDA Housing Committee; direct emails were made to focus group participants and others around the County; and, the message was passed thru word of mouth. A total of 308 responses were received and the results summarized in this report. We provided an opportunity for interested respondents to provide contact information at the conclusion of the survey to receive follow-up information on this housing project. We had over 60 respondents share their contact information which is not included in this report.

# Survey Process Summary

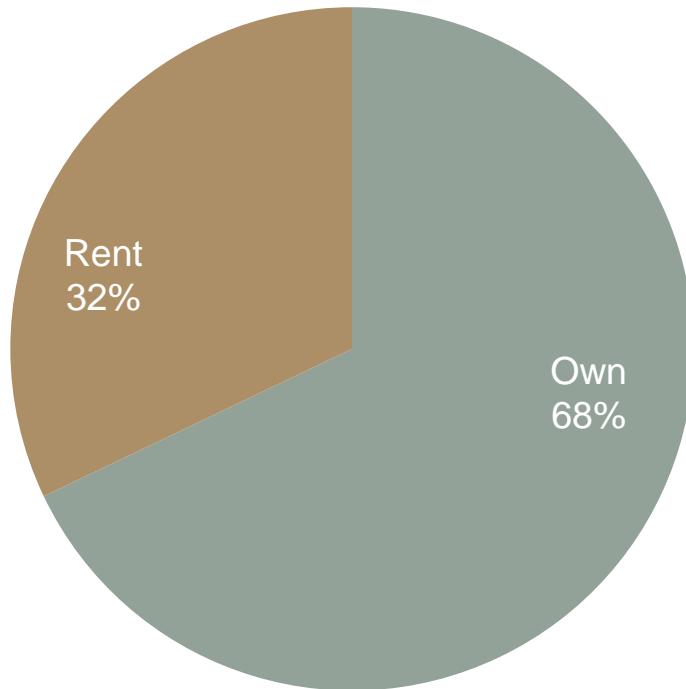
Overall, the project team was very happy with the response and the quality of information shared in the survey results. The survey results will now be used along with the focus group input; recent Affordable Workforce Housing Assessment completed in January 2015 by Community Research Partners, a private consultant that completed a comprehensive housing assessment in 2006; and current work with employer groups to assess their situations and employee housing needs and challenges. This combination of resources, research and community input on affordable housing has not been done previously in Cook County and has now provided the level of information to guide and make good decisions as we continue our efforts to achieve the affordable workforce housing objective of this community project.

# GENERAL SURVEY QUESTIONS

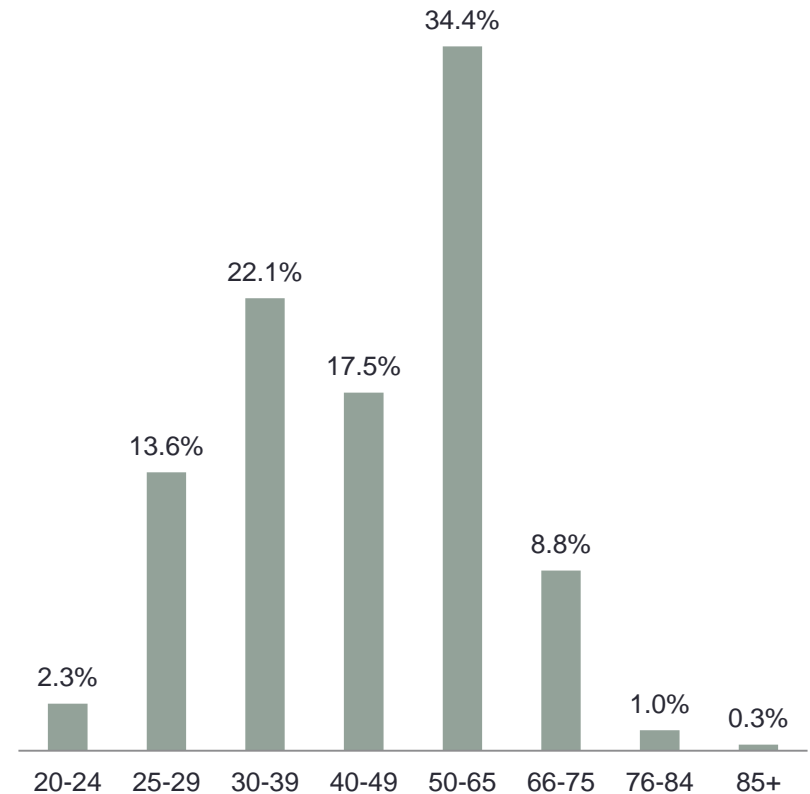
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# General Survey Questions

Do you own or rent your home?



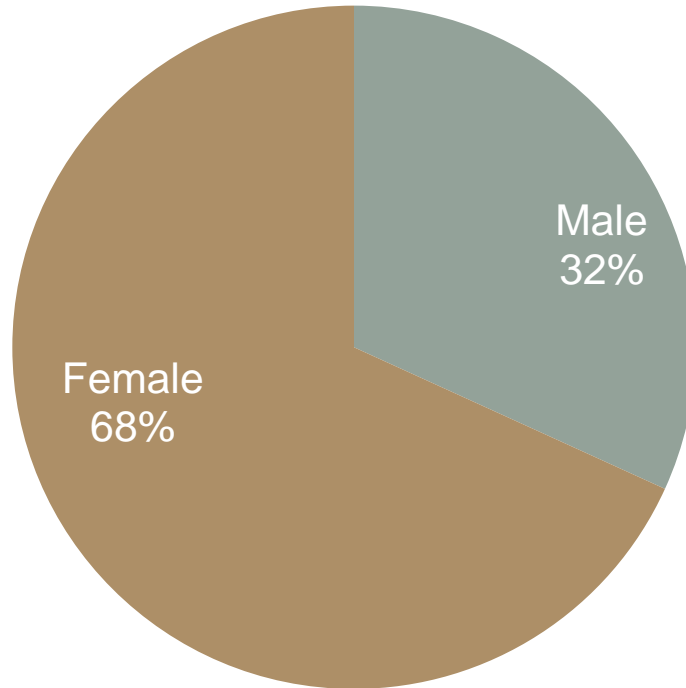
What is your age?



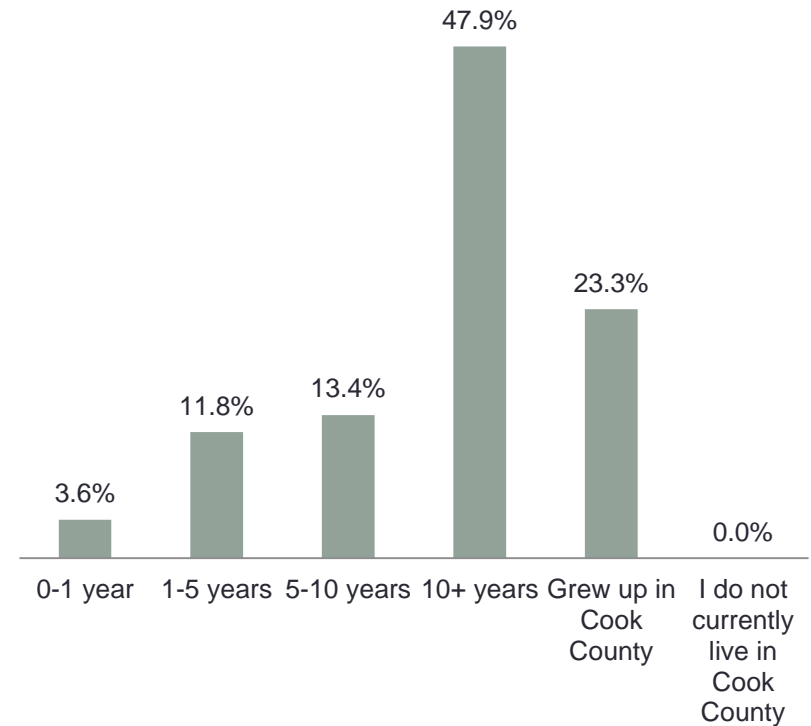


# General Survey Questions

What is your gender?

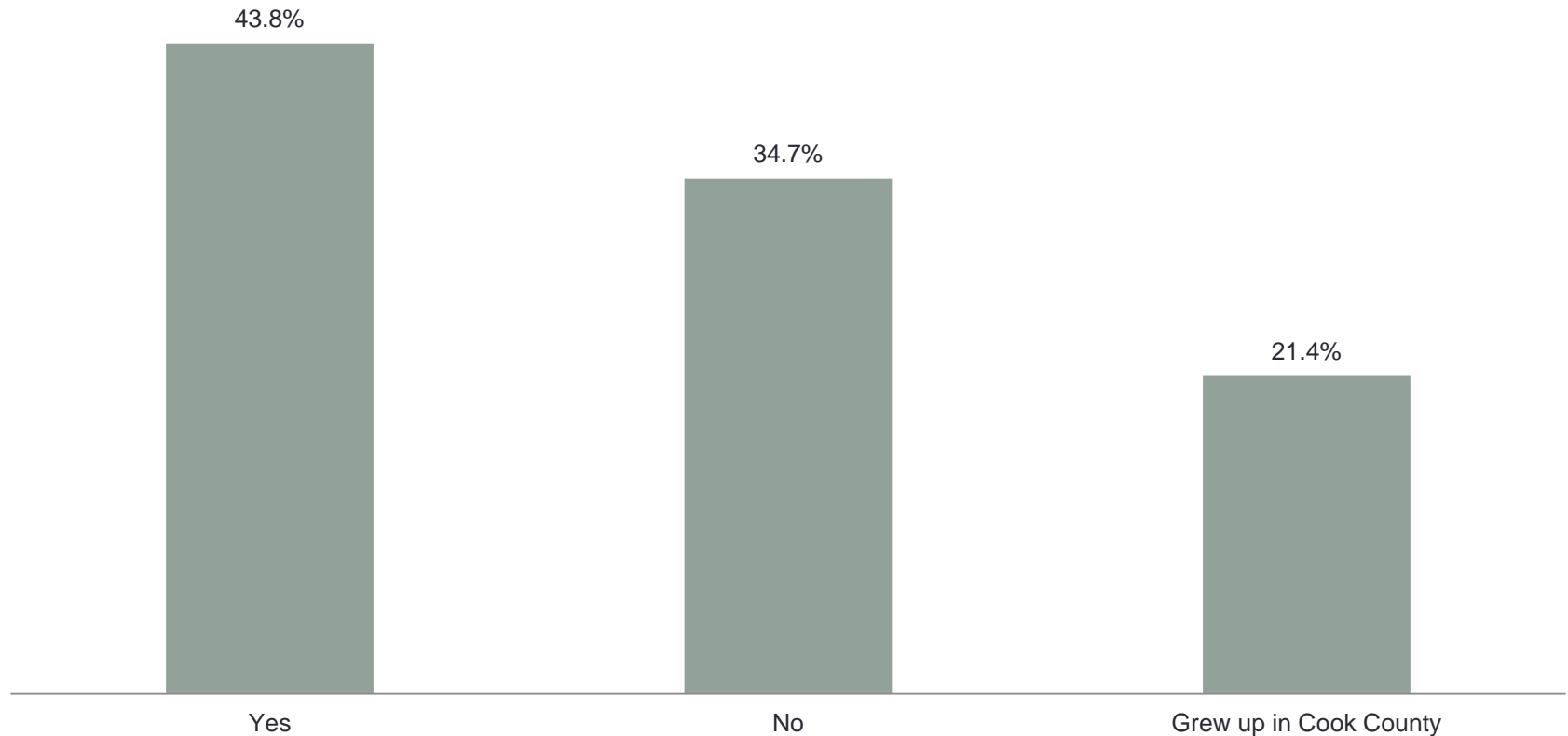


How long have you lived in the Cook County area?



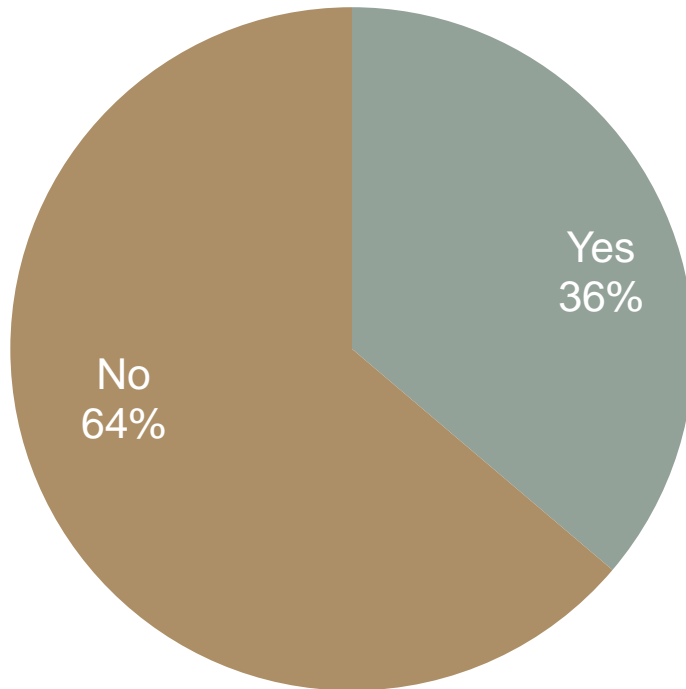
# General Survey Questions

**Did you move to Cook County because of a career opportunity?**

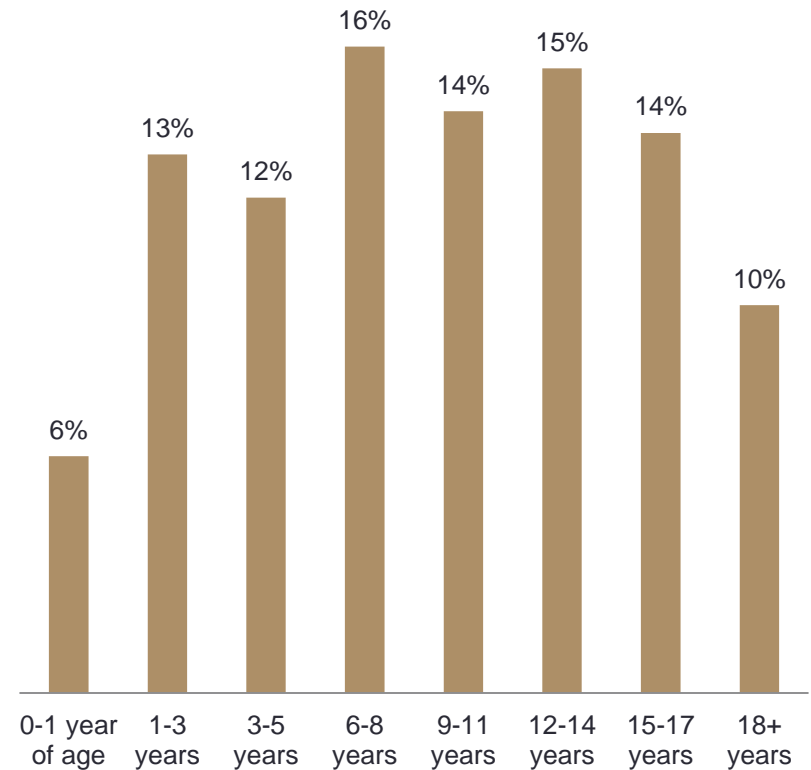


# General Survey Questions

**Do you have children  
in the household?**



**Age of children  
in the household**

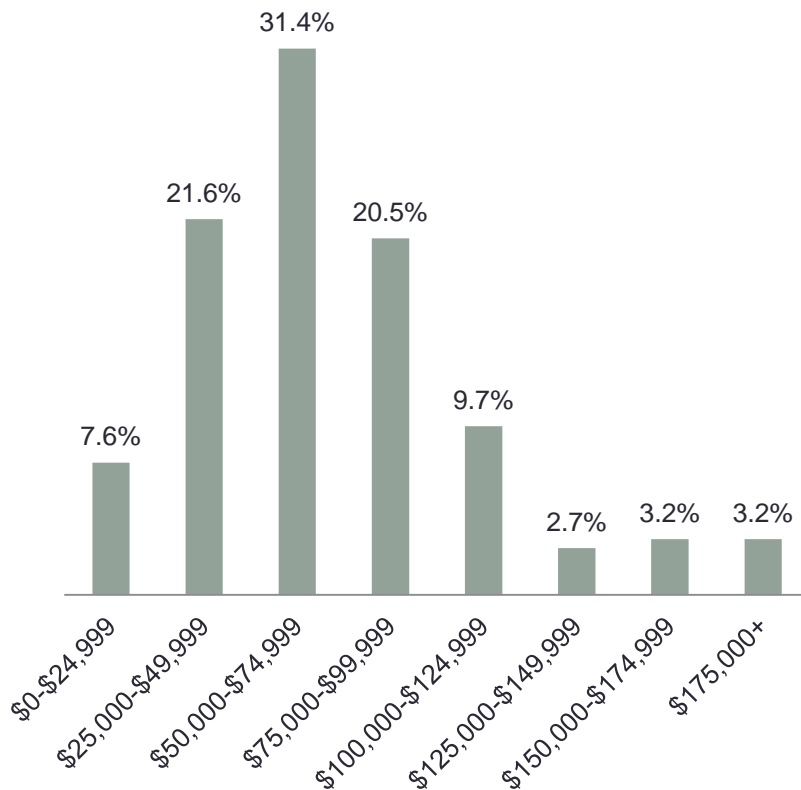


# HOMEOWNER SURVEY

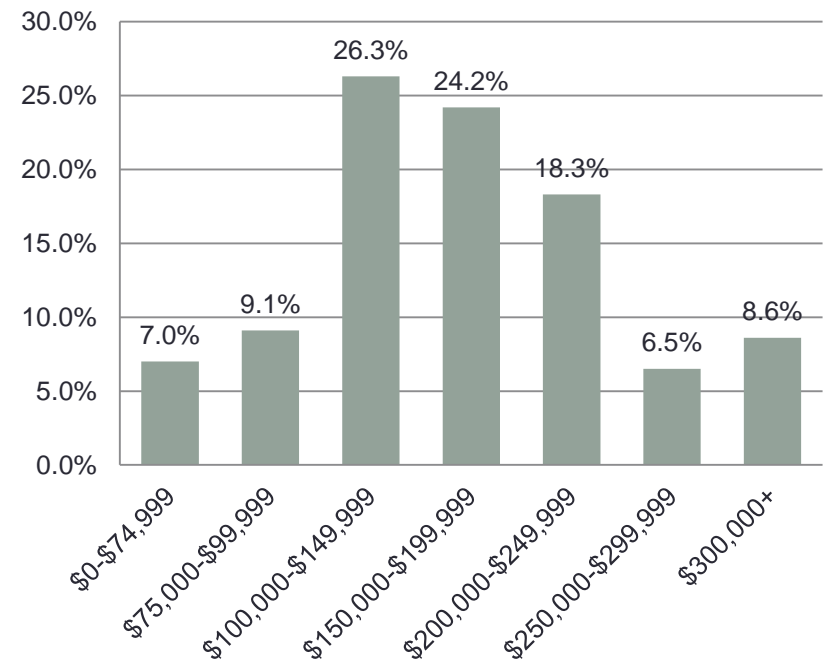
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# Homeowner Survey

What is your approximate household income (annual)?

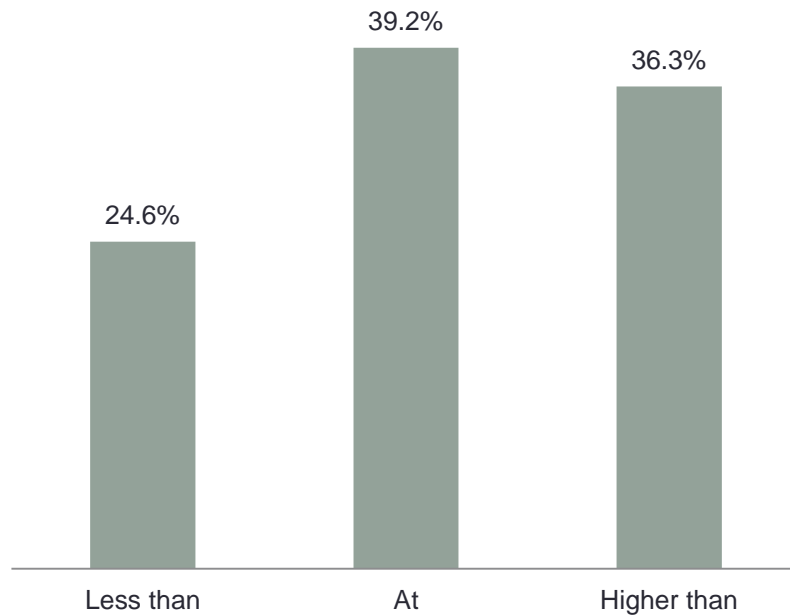


If you were in the process of home buying today, what price range would you search based on your income?

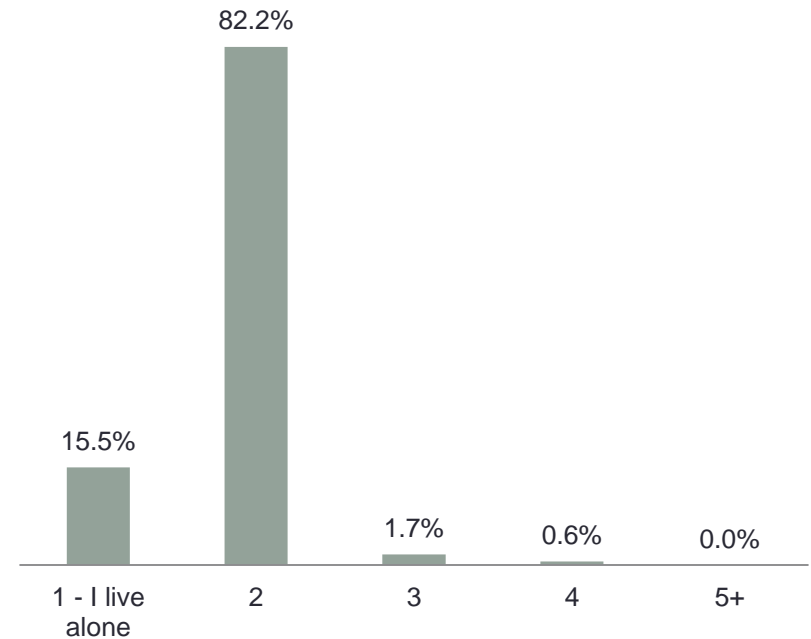


# Homeowner Survey

Based on your **CURRENT** mortgage payment, are you paying less than, at, or higher than your ideal price range indicated above?

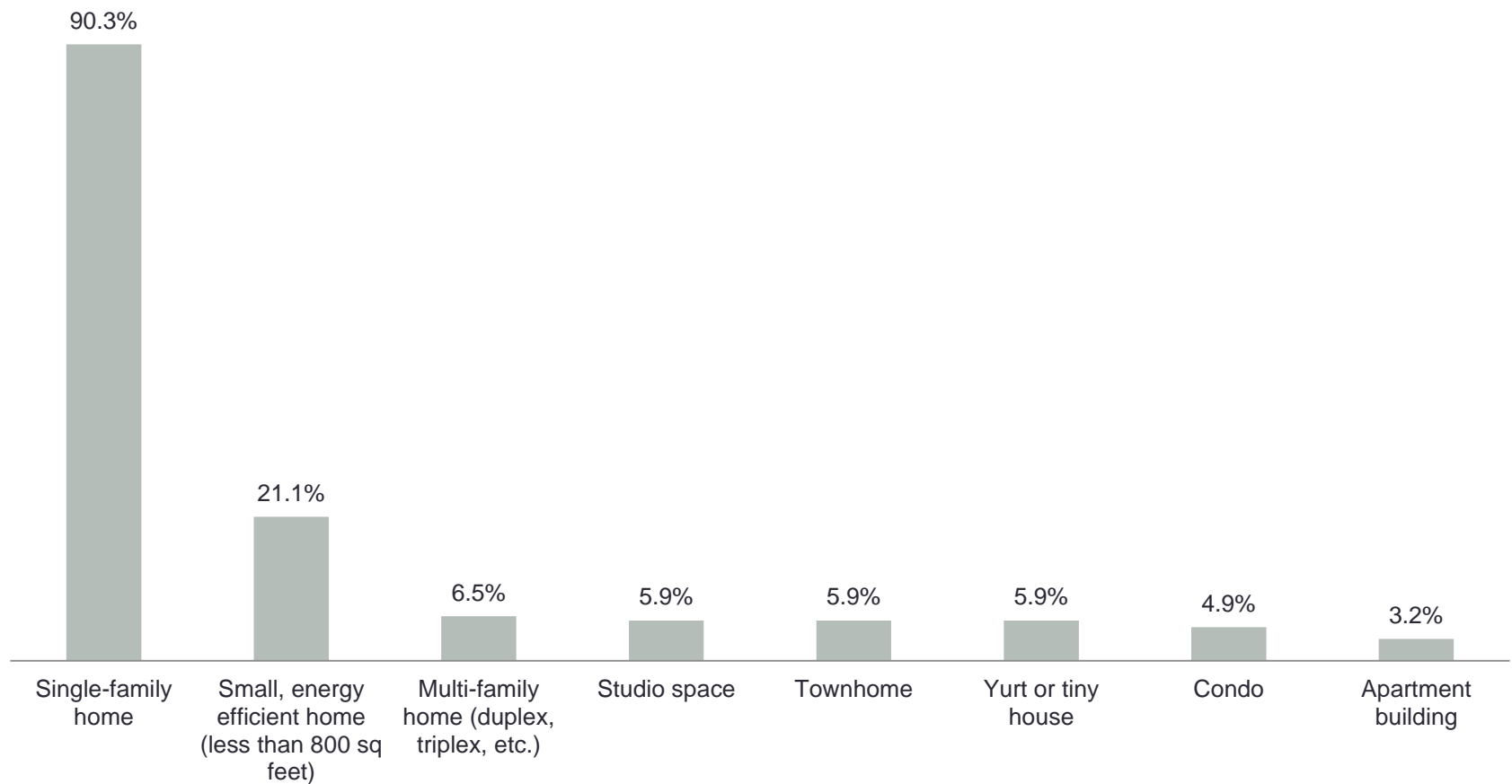


How many adults in the household currently contribute to your mortgage payment? (spouse, partner, roommates, etc.)



# Homeowner Survey

What is your ideal property type? (check all that apply)



# Homeowner Survey

## IDEAL PROPERTY TYPE:

- Senior citizen subsidized 2 br + apartment, duplex, small home. Cook County needs senior subsidized housing of 2 + br. None is available
- County needs new 2-3 bedroom, 2 bath
- Senior citizen subsidized for low income apartments
- As a divorced mother looking for a home, I found my prospects FRIGHTENING. I could not find a home. Period. For months. Then the ones I did find (to rent) were not places I want to raise my children. I am so lucky that I have the means to buy a home, but that was also very very hard to find. Housing here is in a CRISIS.
- Larger than 800 sq. ft. Optimal would be 3 bedrooms and 2 baths.
- With acreage
- Remote with 10 or more acres
- We bought a house in town about a year and a half ago. Town seems to work well for now because we both work in town and our children are busy with activities in town. That said, it's more expensive, such that living in town necessitates lots of work and lots of work necessitates living in town. The original plan would have been live out of town, work less, family more. We are definitely on a hamster wheel of lots of work and not "making it" all that well. The big fantasy would be to live out of town, work less. Maybe own a rental in town that we might be able to use. And the BIG fantasy?? To also have a small place in a city where we could eat Thai food and see plays on occasion without always staying with our parents



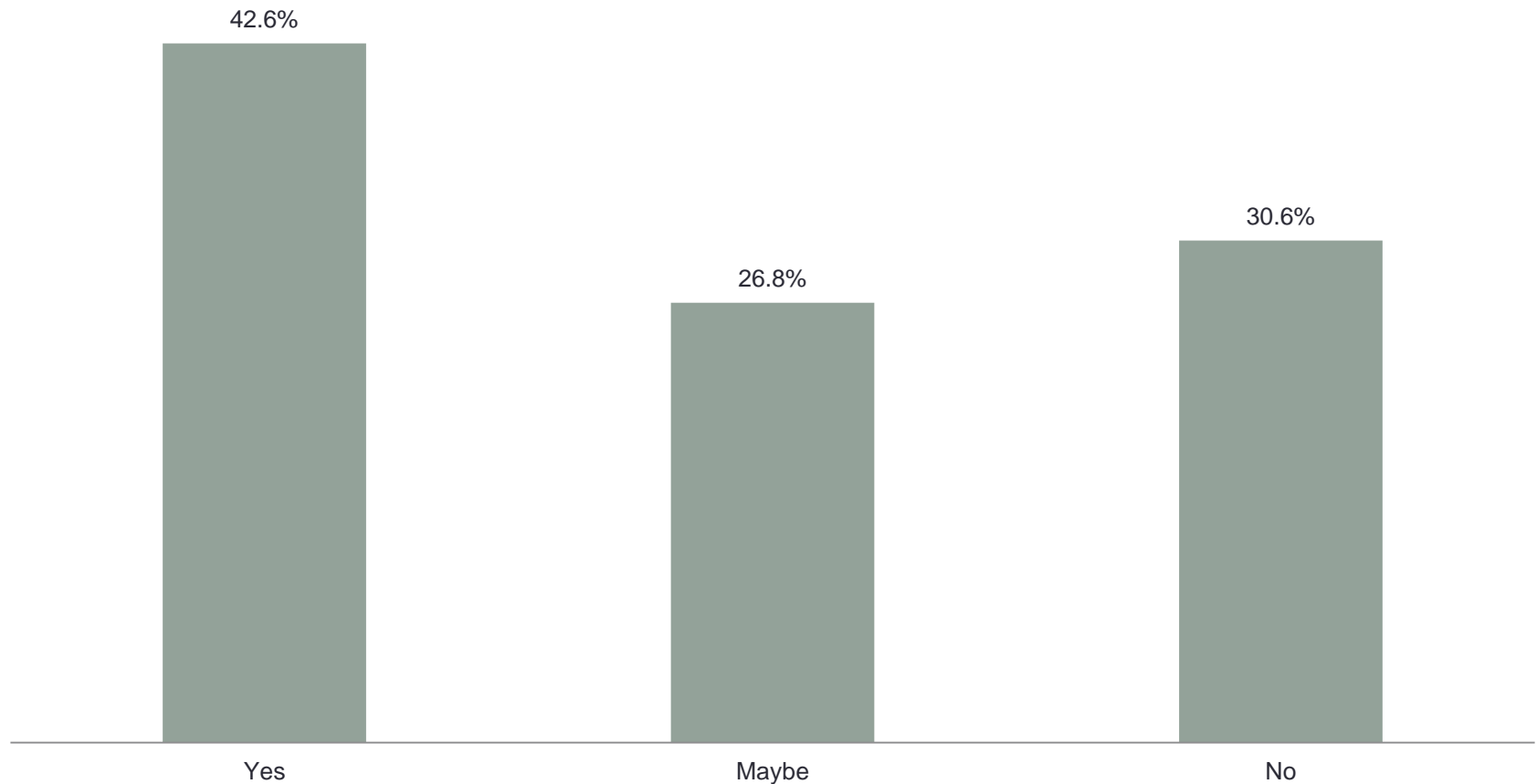
# Homeowner Survey

## IDEAL PROPERTY TYPE:

- Ideally, I'd want Superior lakefront!
- Small, energy efficient quarters consisting of private one or two bedroom living space, with separate, but connected, workshop/studio/retail shop.
- Small, energy efficient, but not tiny.
- Mobile home in the country.
- Lake home also
- Outside of Grand Marais, less than 10 miles
- I've lived in houses up here that are less than 800 sq ft. The problem is that with two adults and kids, they don't work, especially if you have lots of outdoor gear. I think you're leaving out an important category that isn't in the housing market. You should look into small, energy efficient homes that are in the 1,100 to 1,200 sq ft. range. That's much more practical for attracting families to the area.

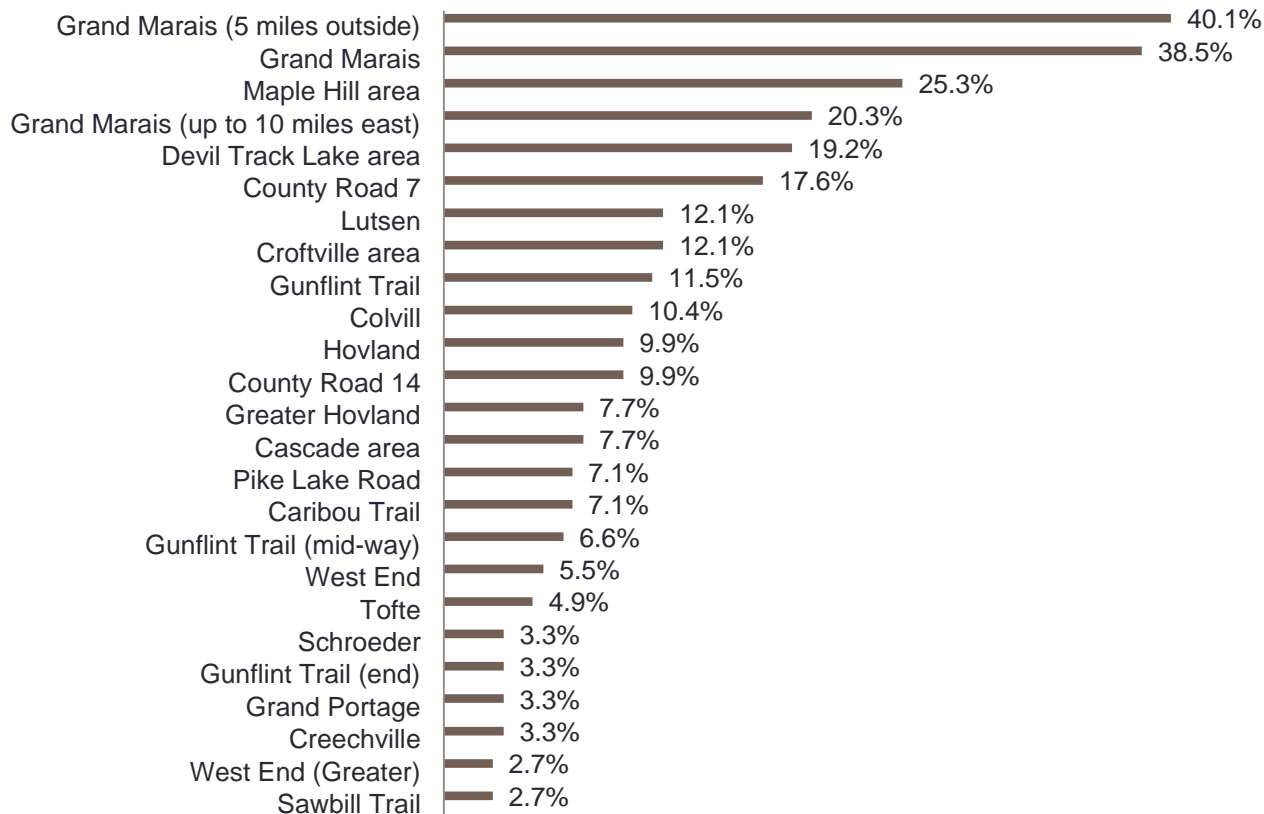
# Homeowner Survey

**Would you be interested in shared infrastructure (septic, well, etc.)  
as a trade-off to hold down your site developments costs?**



# Homeowner Survey

**In what area of Cook County is your desired location(s) to live? (check all that apply)**

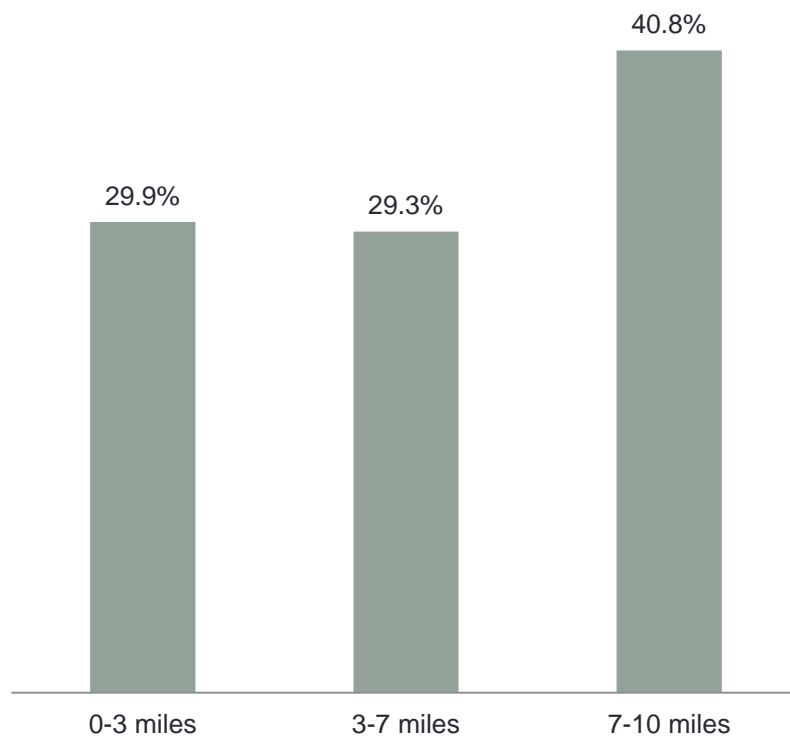


## OTHER:

- Again, the desire is on Lake Superior
- None, want to move out of crook county

# Homeowner Survey

**How far from your desired location are you willing to live?**

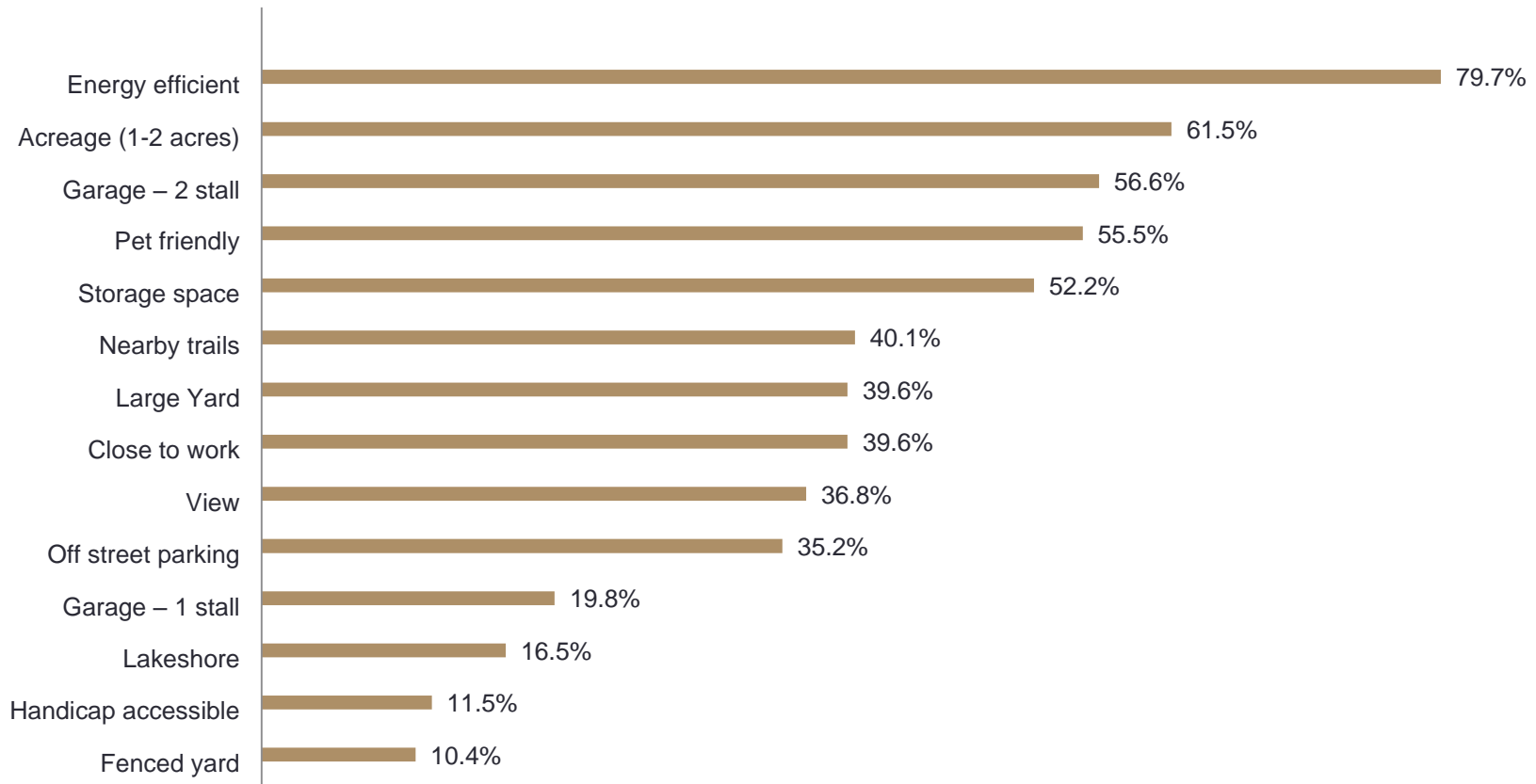


## **OTHER:**

- 20 miles (3 responses)
- I live in Silver Bay as I cannot afford to live in Cook County
- Depends on a lot of factors, no simple answer.
- Does not matter
- Will travel for right space

# Homeowner Survey

**What amenities do you require or wish for in a property?  
(check all that apply)**



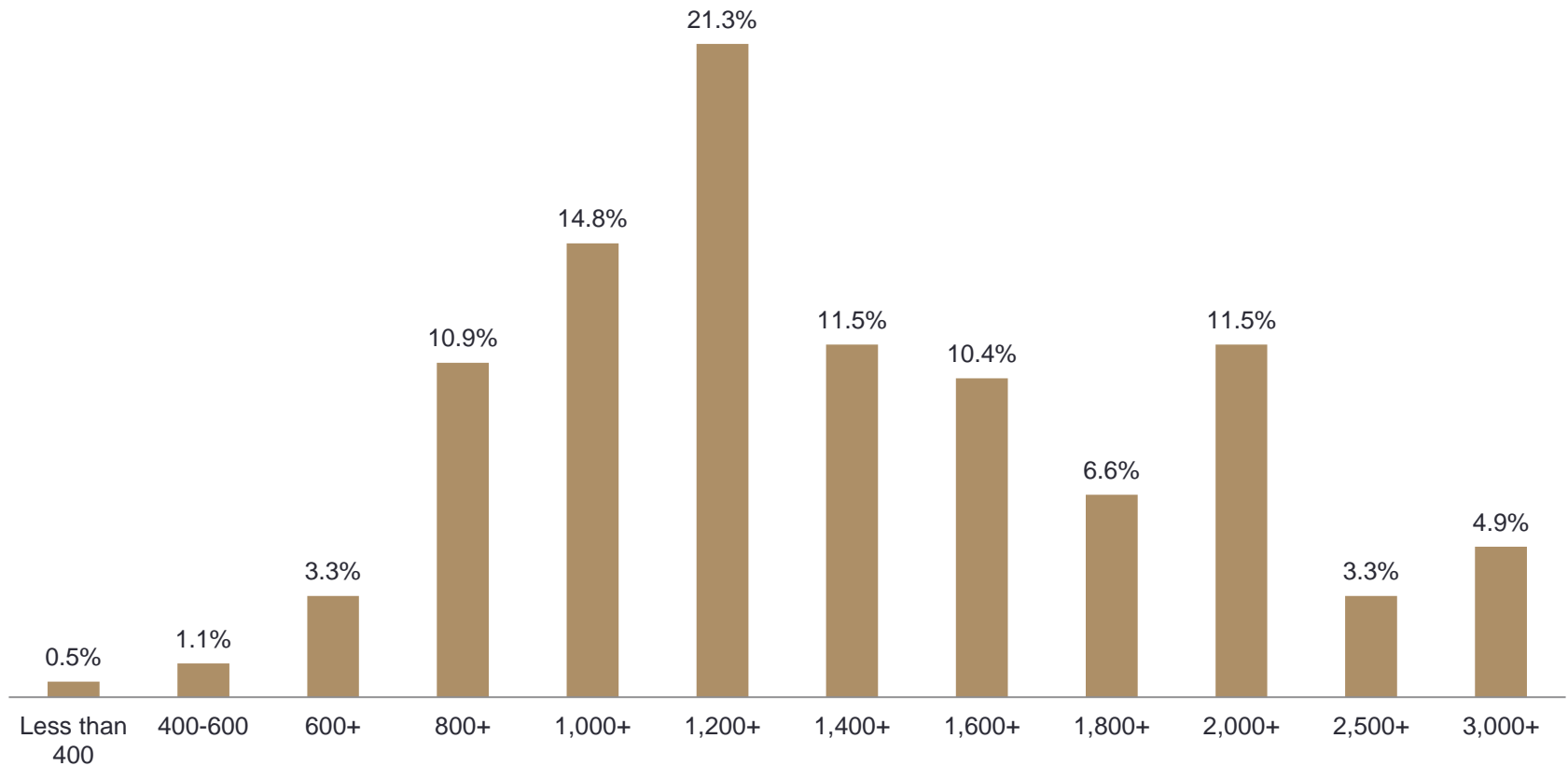
# Homeowner Survey

## **OTHER AMENITIES:**

- Private quiet area, woods or view, wood fireplace, use of pine paneling or logs in rustic style home, on water really nice
- Acreage, 20+
- Entrance directly to the outside
- More than 10 acres
- 10 or more acres
- 10+ acres, absolutely NO property owners ASSociation.
- Birth services. HA!
- Are good neighbors an amenity?
- 5+ acres
- 5+ acres, backing up to state or federal land
- Garden area or community garden
- Large acreage 10-40 acres, good soil, clean water in well (not saltwater)., county road, NO dog kennels nearby
- City utilities
- Gotta see the LAKE!
- Close to school
- No neighbors

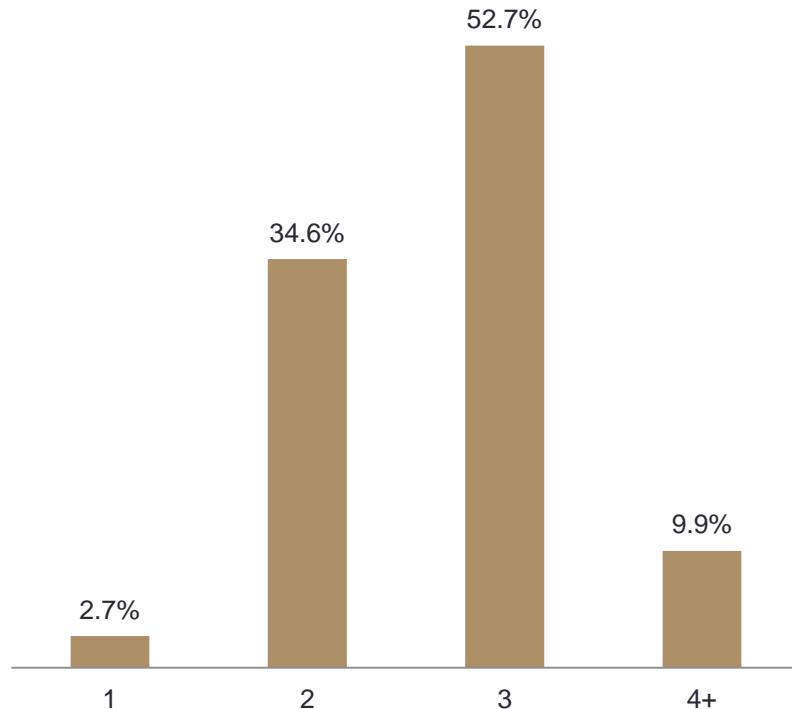
# Homeowner Survey

How many square feet would your ideal property include?

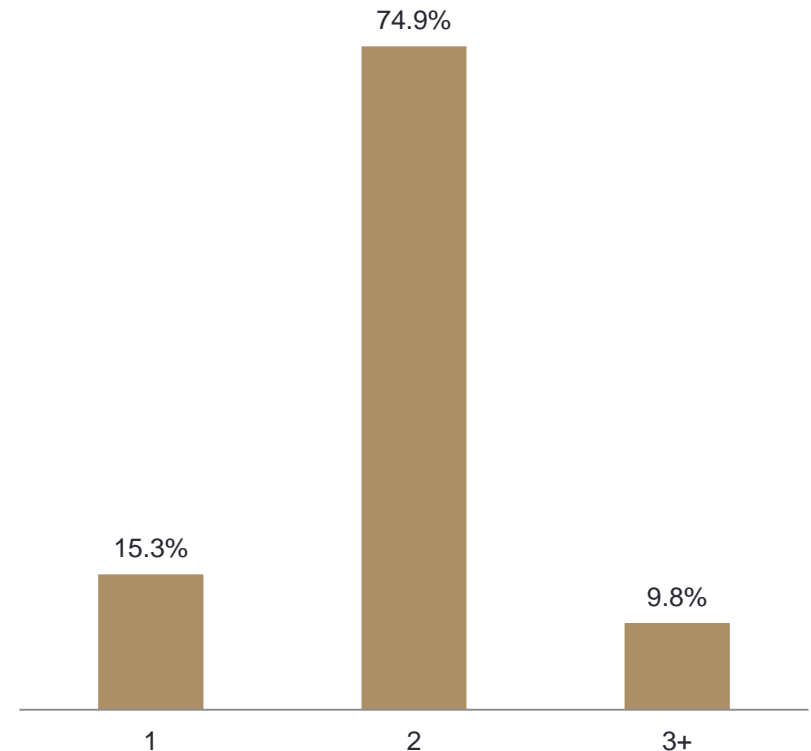


# Homeowner Survey

How many **BEDROOMS**  
would your ideal  
property include?



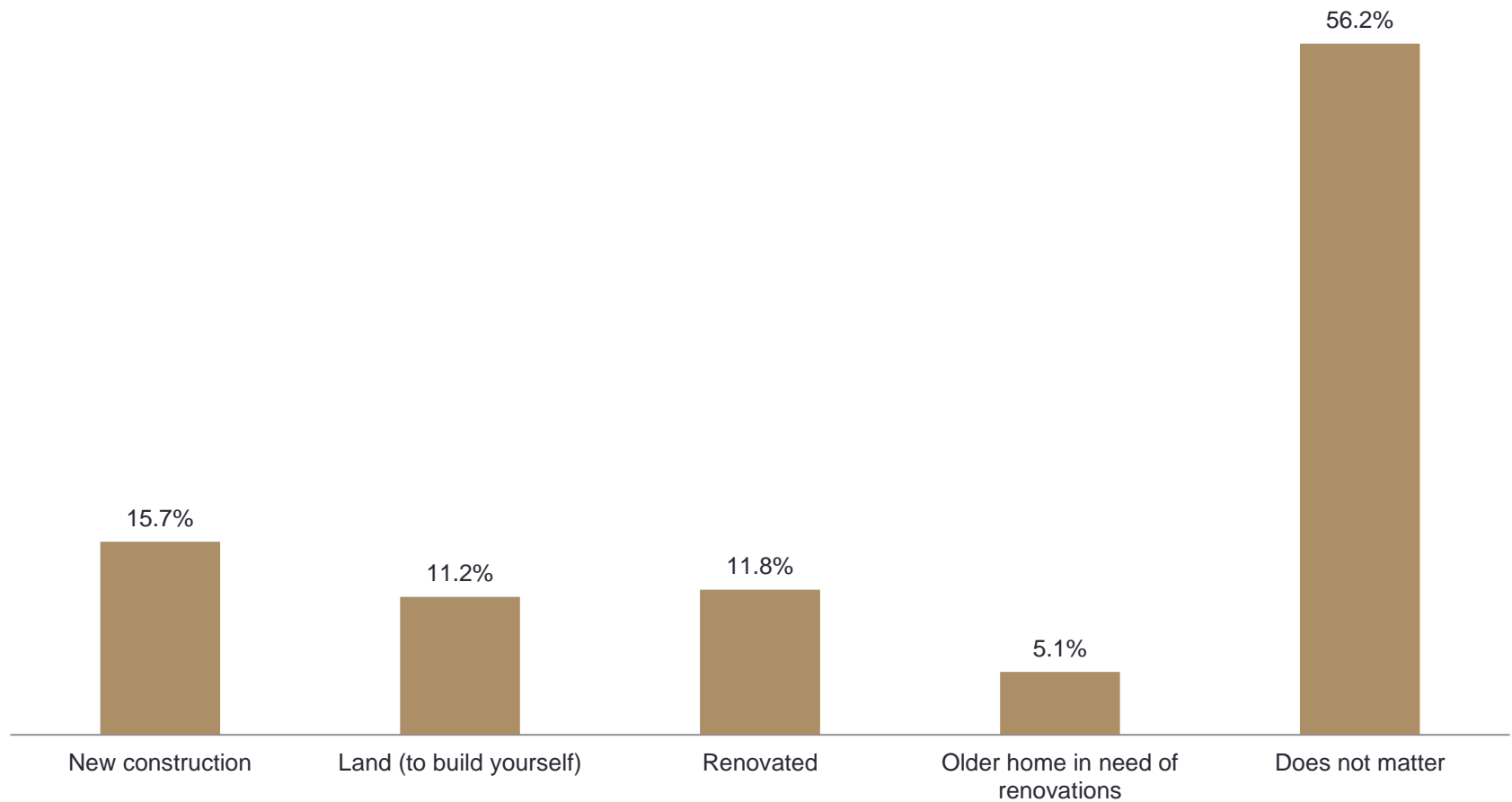
How many **BATHROOMS**  
would your ideal  
property include?





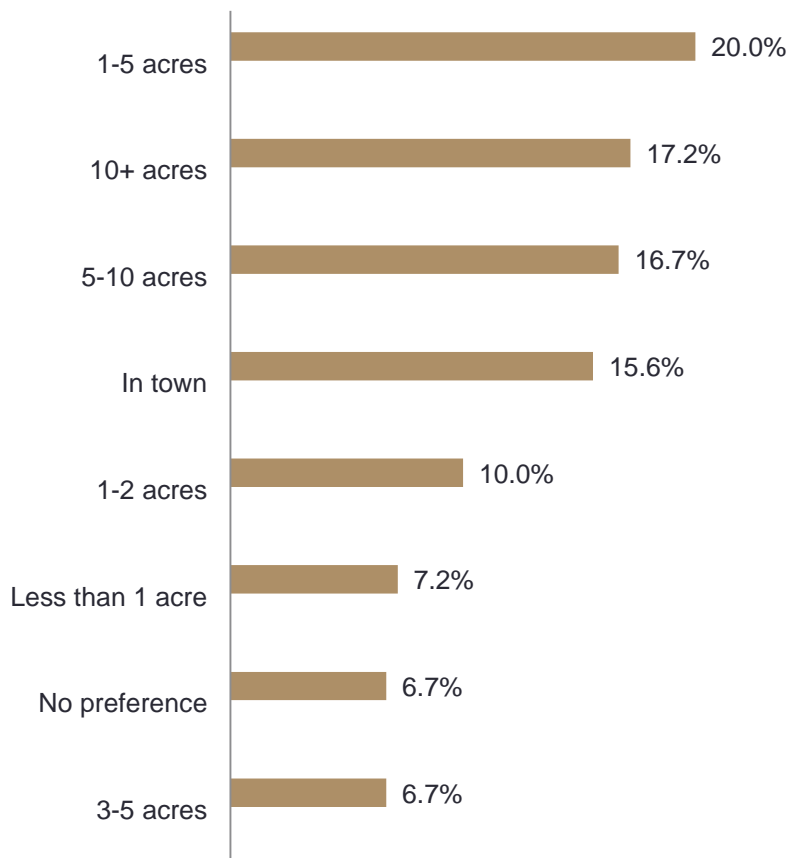
# Homeowner Survey

Are you looking for...?



# Homeowner Survey

## Acreage preference

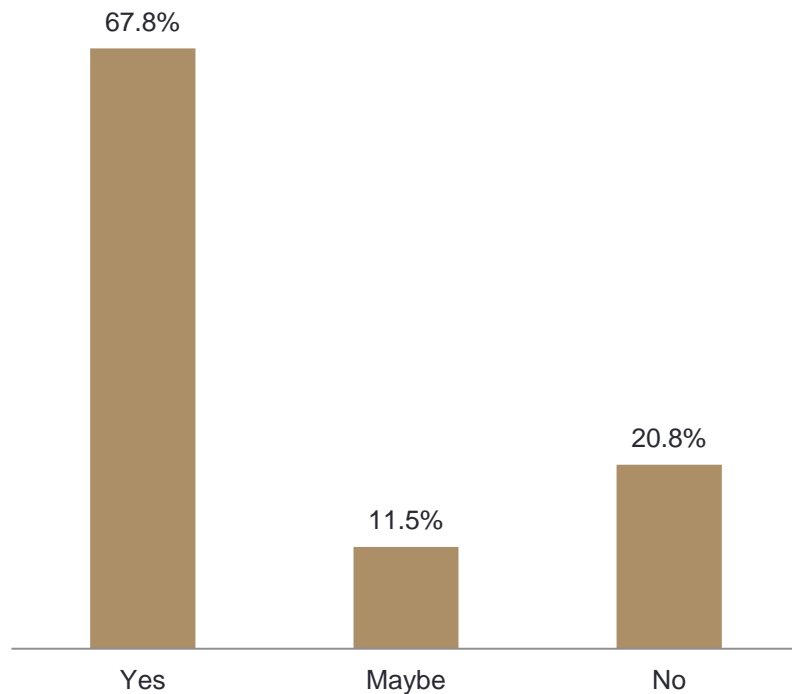


## OTHER:

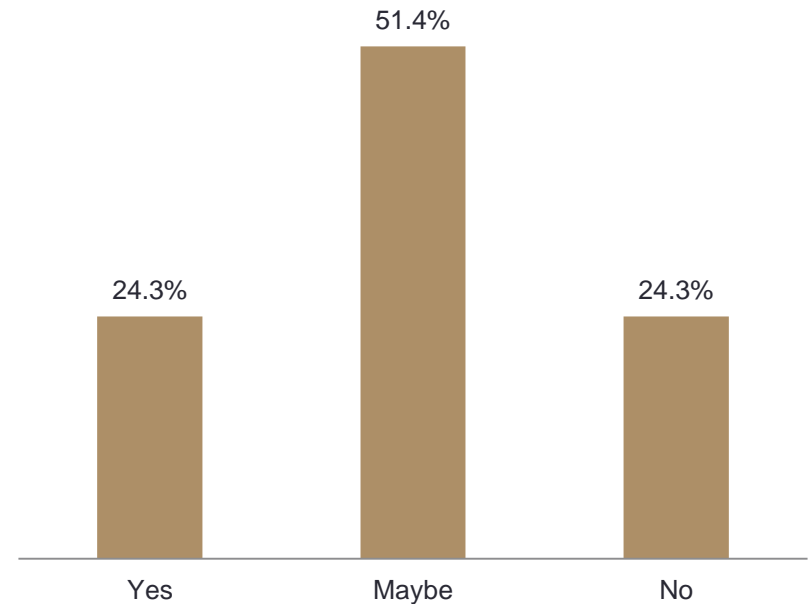
- Private quiet area of woods, view, lake
- So we live in town -own- now. And as I said above, that works in a lot of ways relative to having big kids and lots of in-town work. But that wasn't the original plan. "The woods" was the plan. In our current situation we feel stressed and strapped financially. We are providing for our our children and I like my work but... Either we want to have stressful careers that we feel drawn to and which also allow us to save for retirement and take a decent vacation regularly OR we want to live on a little less but be debt free and have flexibility and time together as a family. We love Cook County for the people, the culture and the landscape but as it stands now, we have none of the above. Every once in a while I look up and see the moon, or the woods, or the lake and think "Oh my gosh, that's why I came here; it's incredible" but I go ages without being able to take it in at all, such is the stress and nose-to-the-grindstoneness of it all.
- More than one acre

# Homeowner Survey

**Would you consider building a home that suits your needs?**

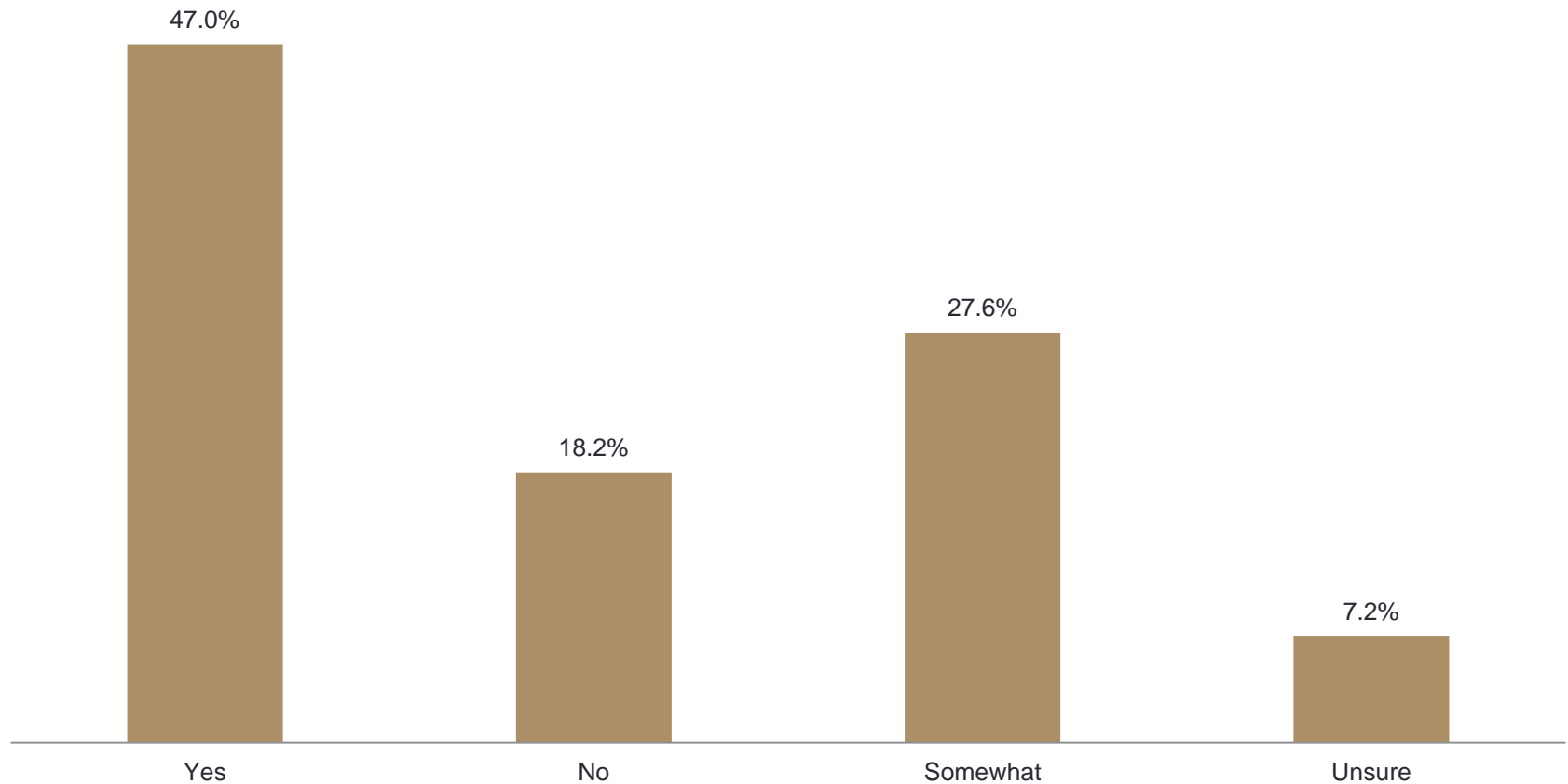


**If you found a property that included all of your "must-haves," would you adjust your budget to pay more for your monthly mortgage?**



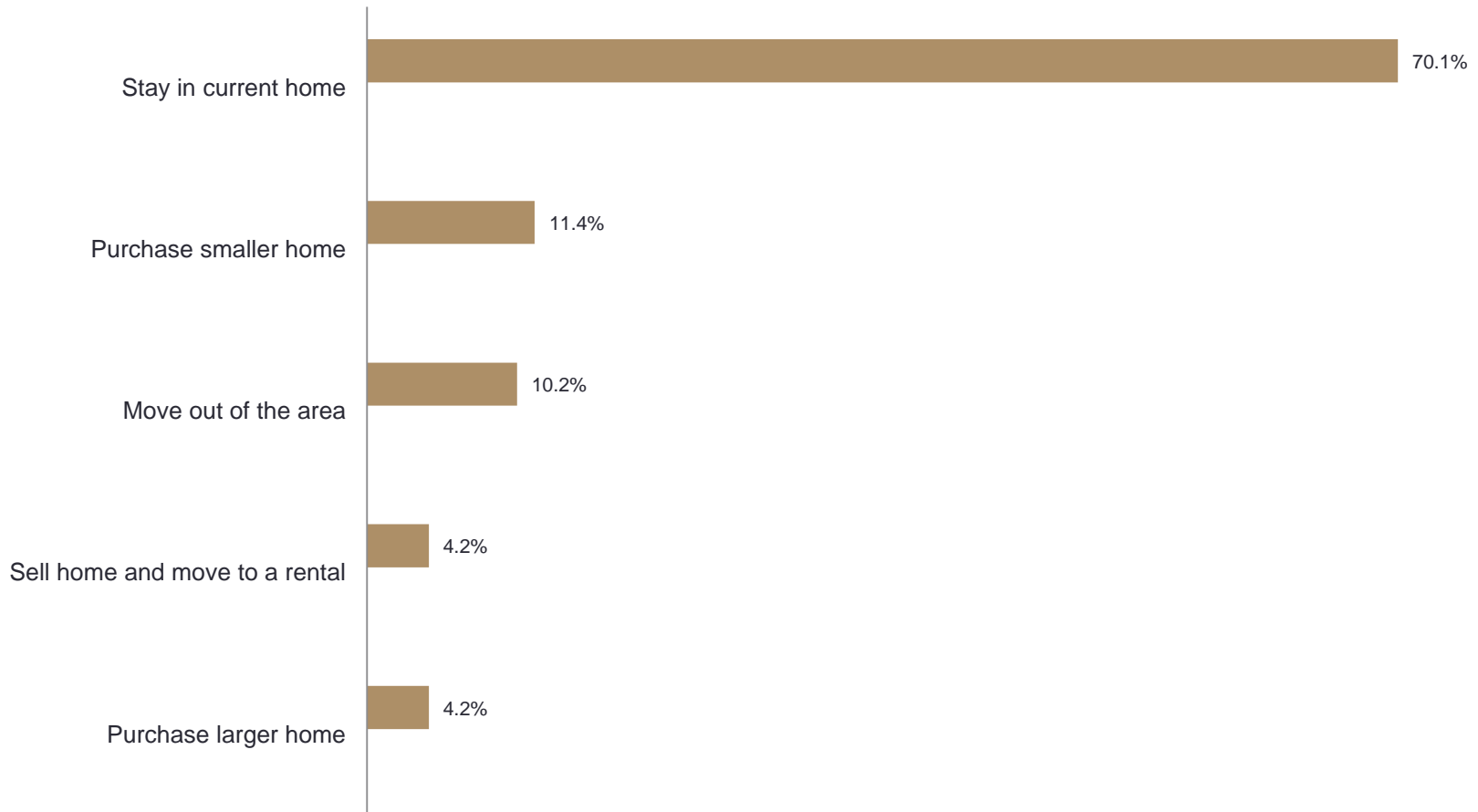
# Homeowner Survey

Have you been able to find what you are looking for in a property?



# Homeowner Survey

## What are your plans for the future?



# Homeowner Survey

## OTHER:

- Not sure as we can't afford our present home, need something more affordable
- Sell current home and build energy efficient home
- Rebuild current home
- Renovate
- Purchase a smaller home or a subsidized apt, duplex or triplex
- Move into home that we've built.
- Would like to purchase home on a lake
- I may find a job closer to where I live now. The drive is getting old.
- Retire and bailout.
- I love having an old house in town. But while the purchase price was relatively affordable, the heat, maintenance and rehab are overwhelming. We don't want to move but at times we think, are we fools to be trying to make this work?
- So appreciate the work that went into this survey and your efforts.
- Rent home and build on acreage
- Renovate
- I'd love to pick up a rental to capitalize on this needy market!

# Homeowner Survey

## OTHER:

- Build larger home
- Plan to stay in this area. Own and live in a home in Grand Marais, but wish to move away from the noise and crowds in town. Also own unimproved acreage east of GM, but can't afford to begin any construction unless I first sell house in town.
- Move out of mobile home into apartment above garage and hopefully, build a house.
- Build larger home on same site
- Looking at options, considering selling
- Build a smaller home.
- I own a cabin but live in Minneapolis currently, prospect of moving back is uncertain.
- Would like to consider another location within Cook County but can't afford to get out of our property and into something comparable or better
- Sell current home and build a new home with plenty of land.
- Build larger home and rent current
- Looking for more convenience for retirement age needs like medical, shopping, safety.
- I currently see the area on a downward trajectory, so I expect to move within five years unless major changes are made to increase the number of families moving into the area and improve the school system and daycare situation.
- There is no place for comments. There needs to be a building inspector for homes, especially lower income homes where property owners are acting as the general! Houses under \$240k are not worth it up here and is a driving force after experiencing the junk at this price level and the high price to build a small home, we will leave the area within the next five years as new jobs can be found.

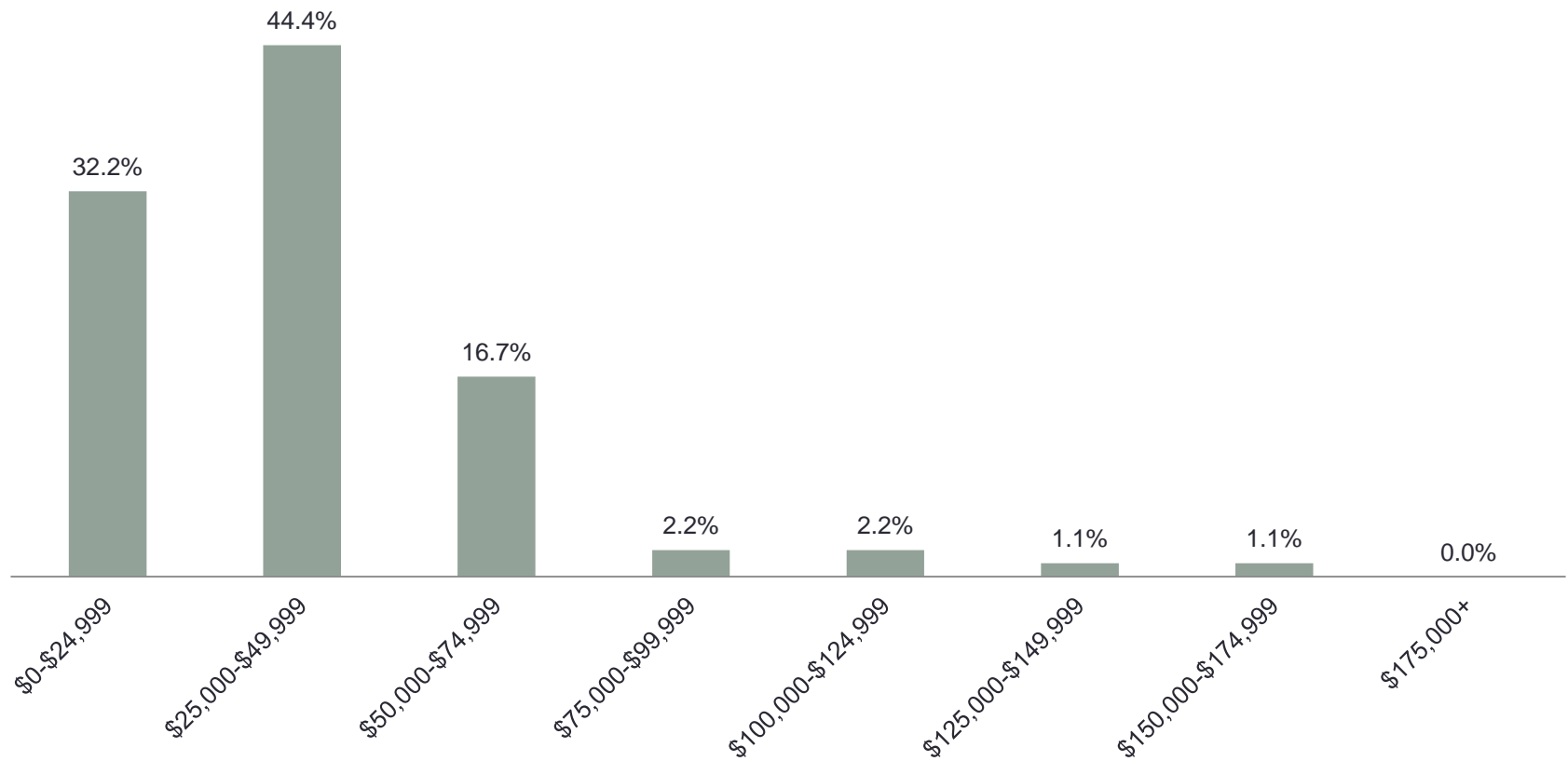
# RENTER SURVEY

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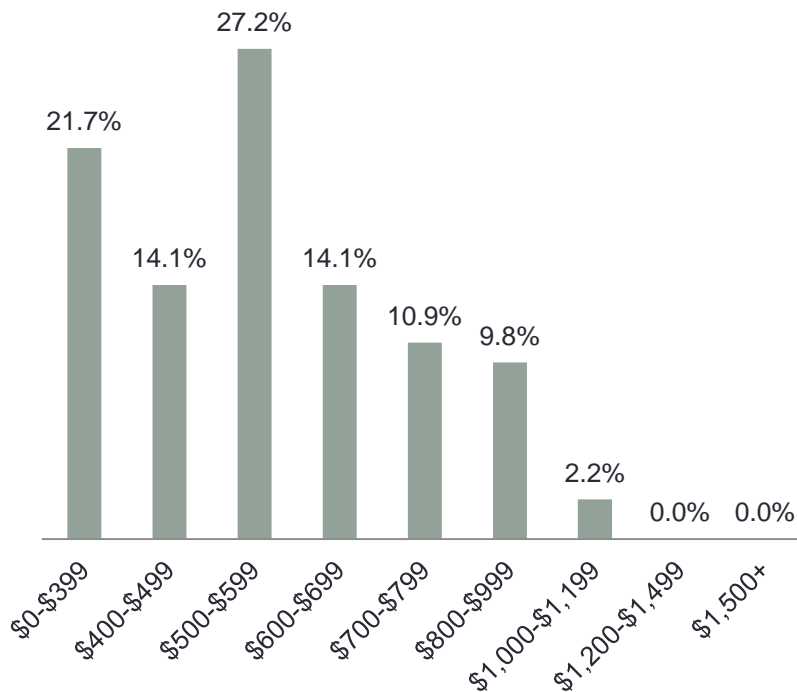
# Renter Survey

What is your approximate individual/household income (annual)?

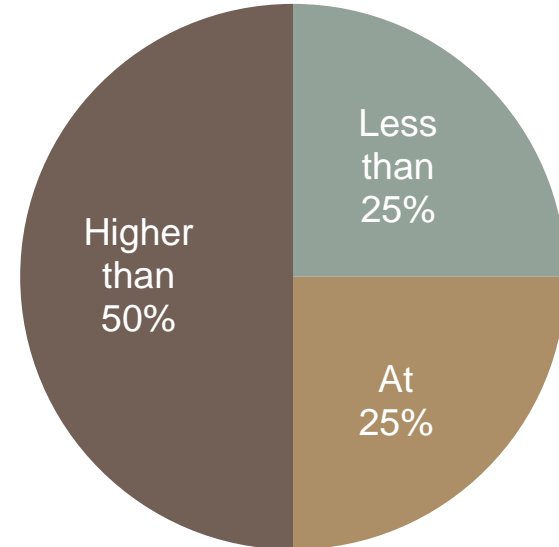


# Renter Survey

**What amount are you most comfortable paying in monthly rent, based on your income?**

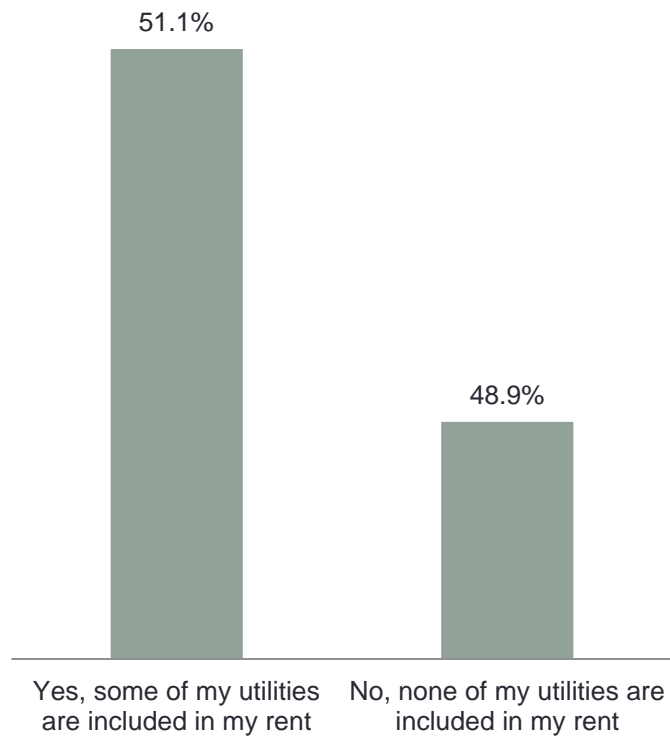


**Based on your CURRENT rent payment, are you paying less than, at, or higher than your ideal price range indicated above?**

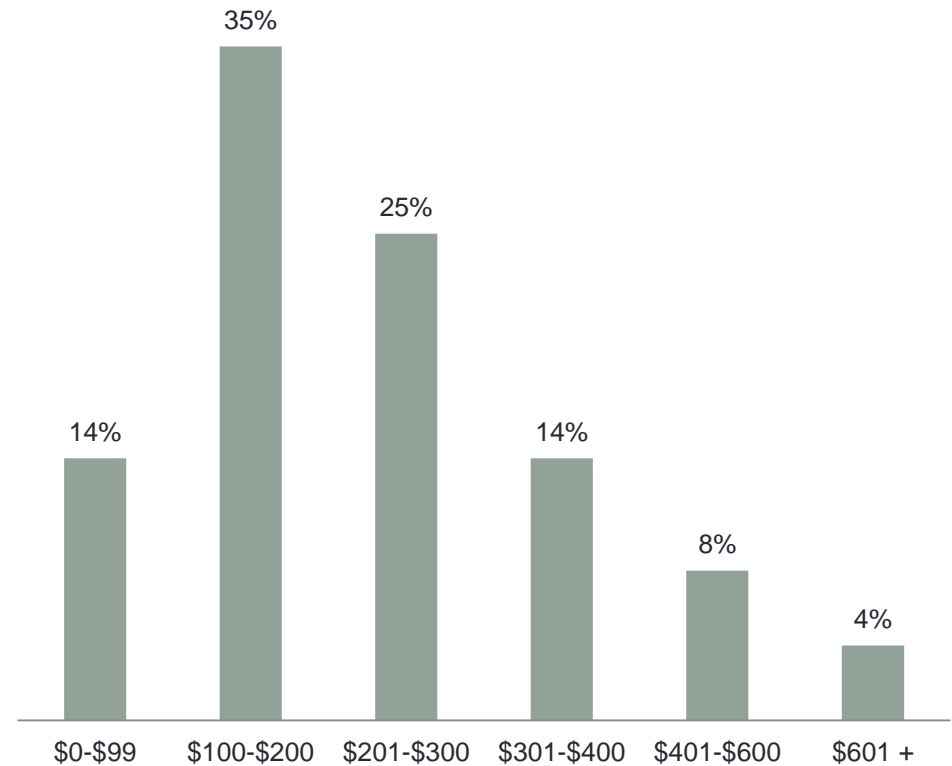


# Renter Survey

**Are your utilities included in your monthly rent?**

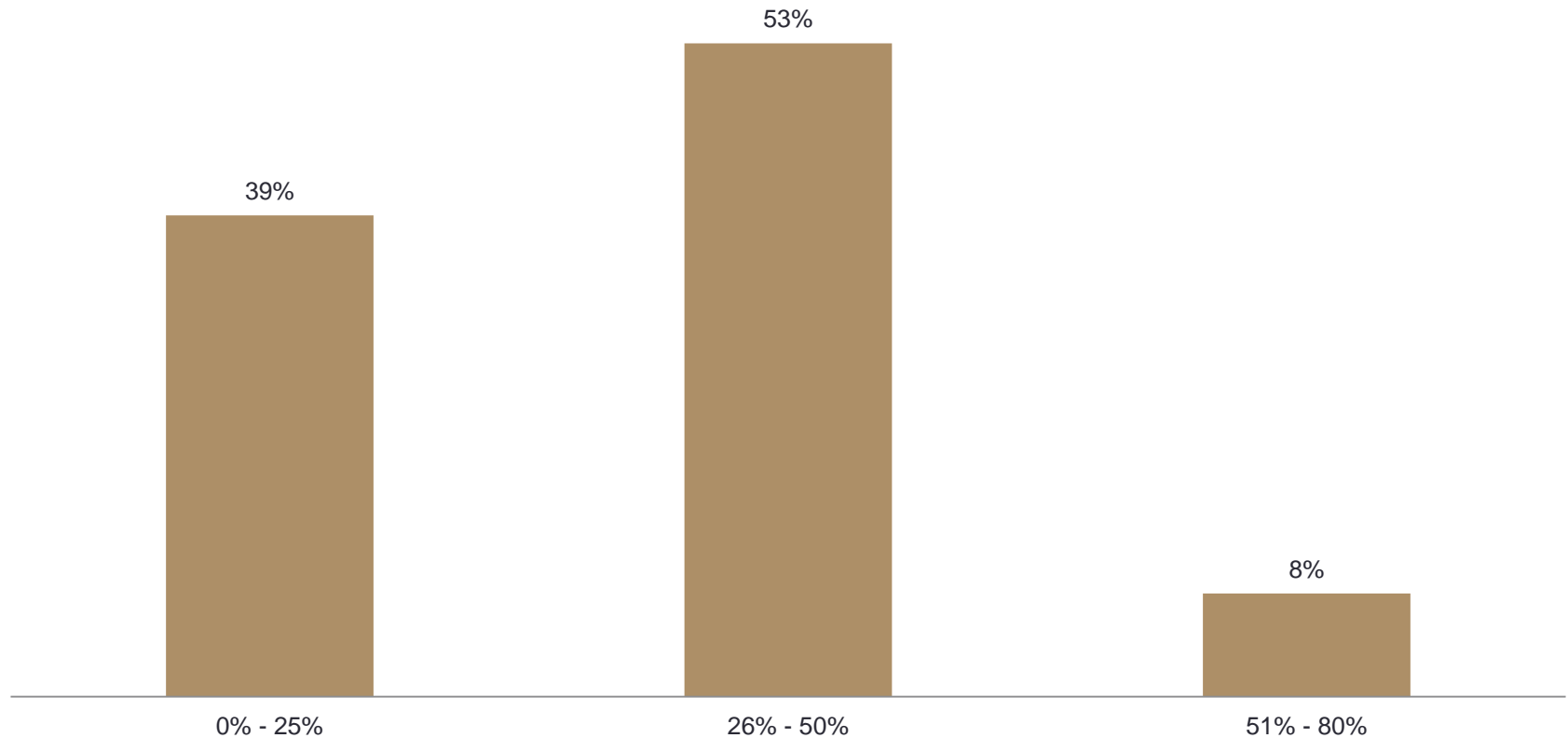


**If not, how much on average are you paying monthly for utilities?**



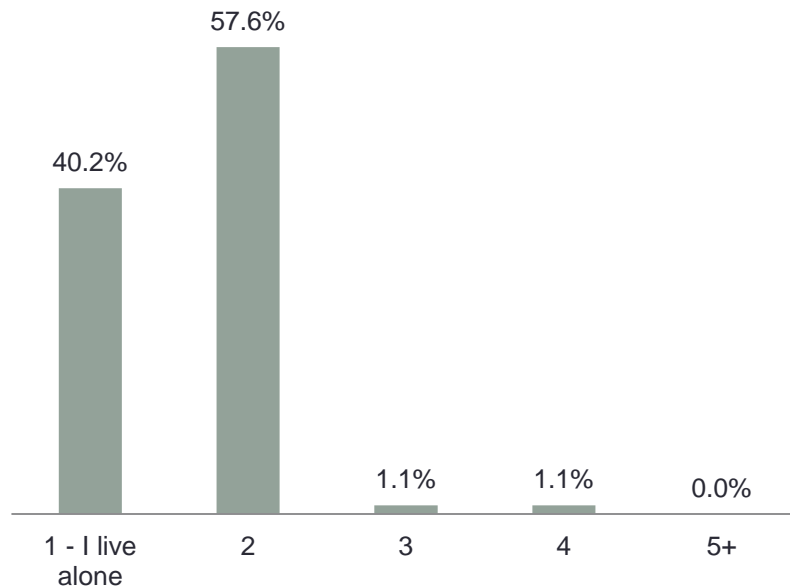
# Renter Survey

**What percentage of your individual/household income are you paying for rent and utilities?**

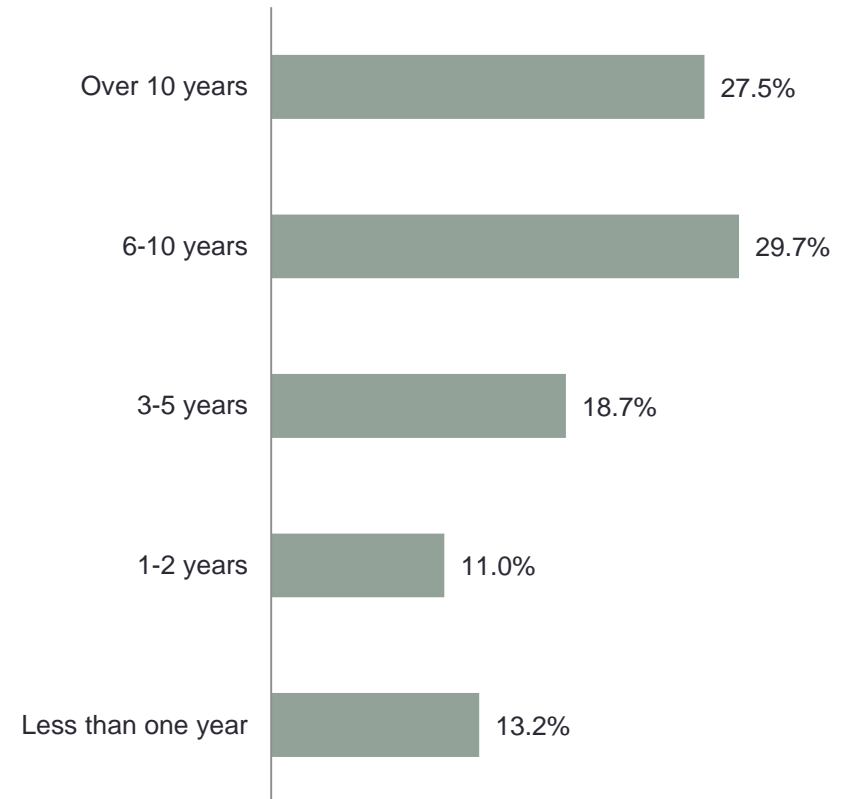


# Renter Survey

**How many adults in the household currently contribute to your rent payment? (spouse, partner, roommates, etc.)**

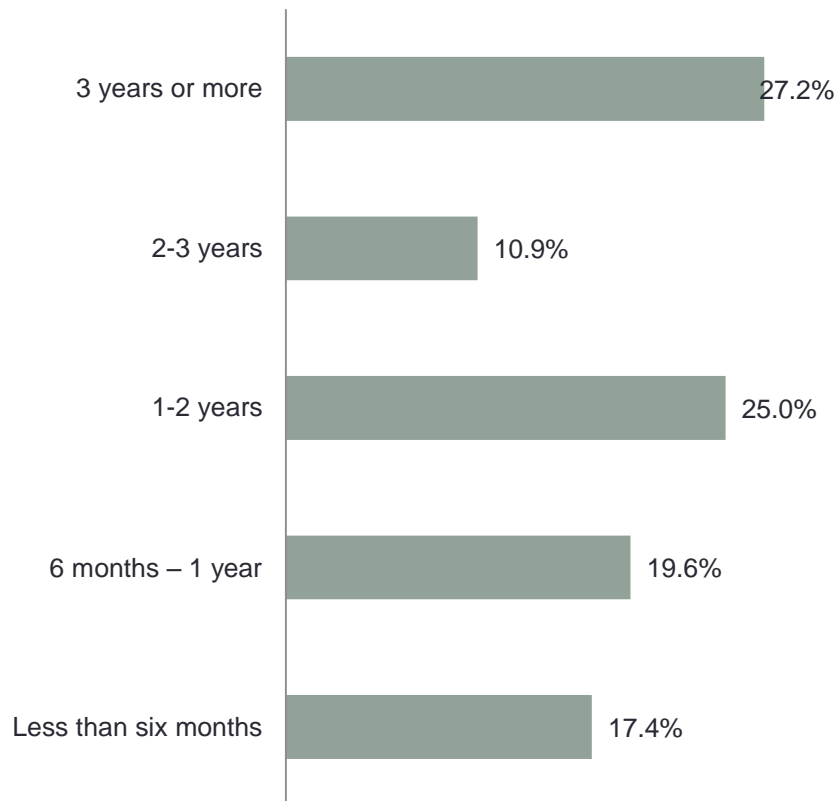


**How long have you lived in rental housing?**

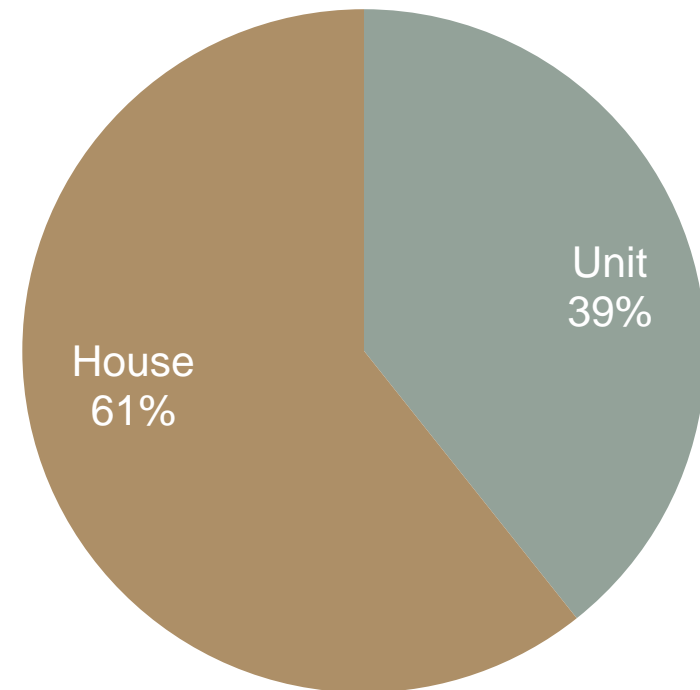


# Renter Survey

## How long have you been in your current rental?

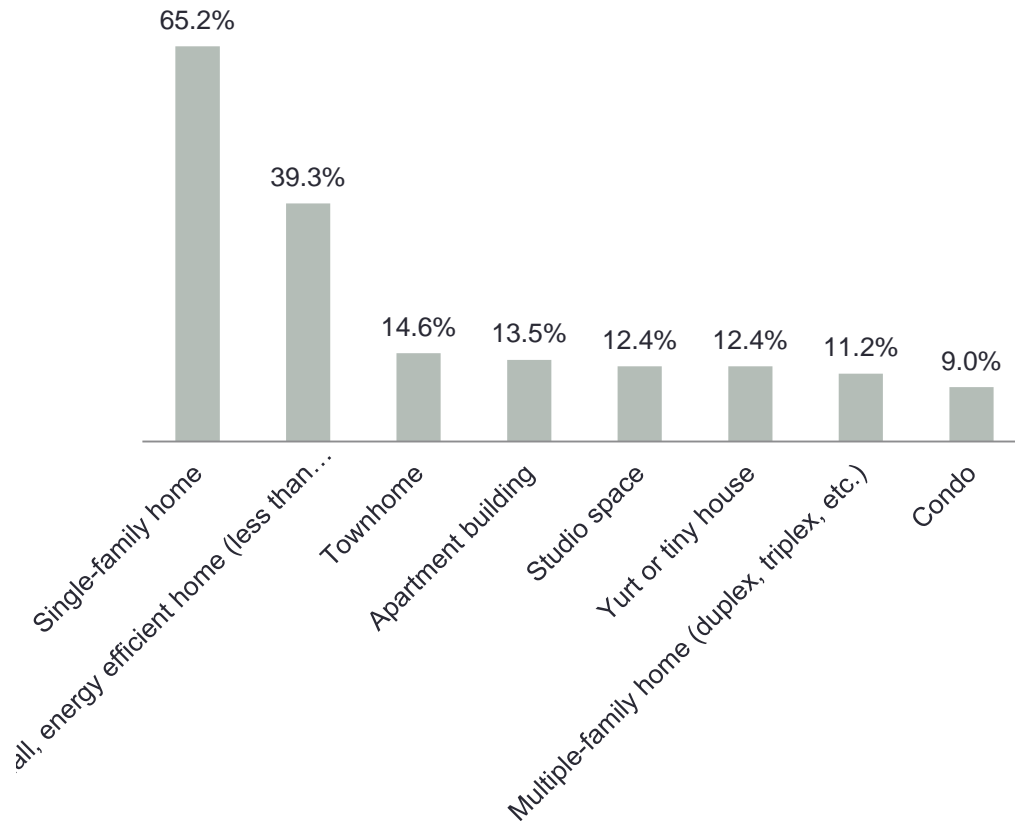


## Are you renting a unit or a house?



# Renter Survey

## What is your ideal property type? (check all that apply)

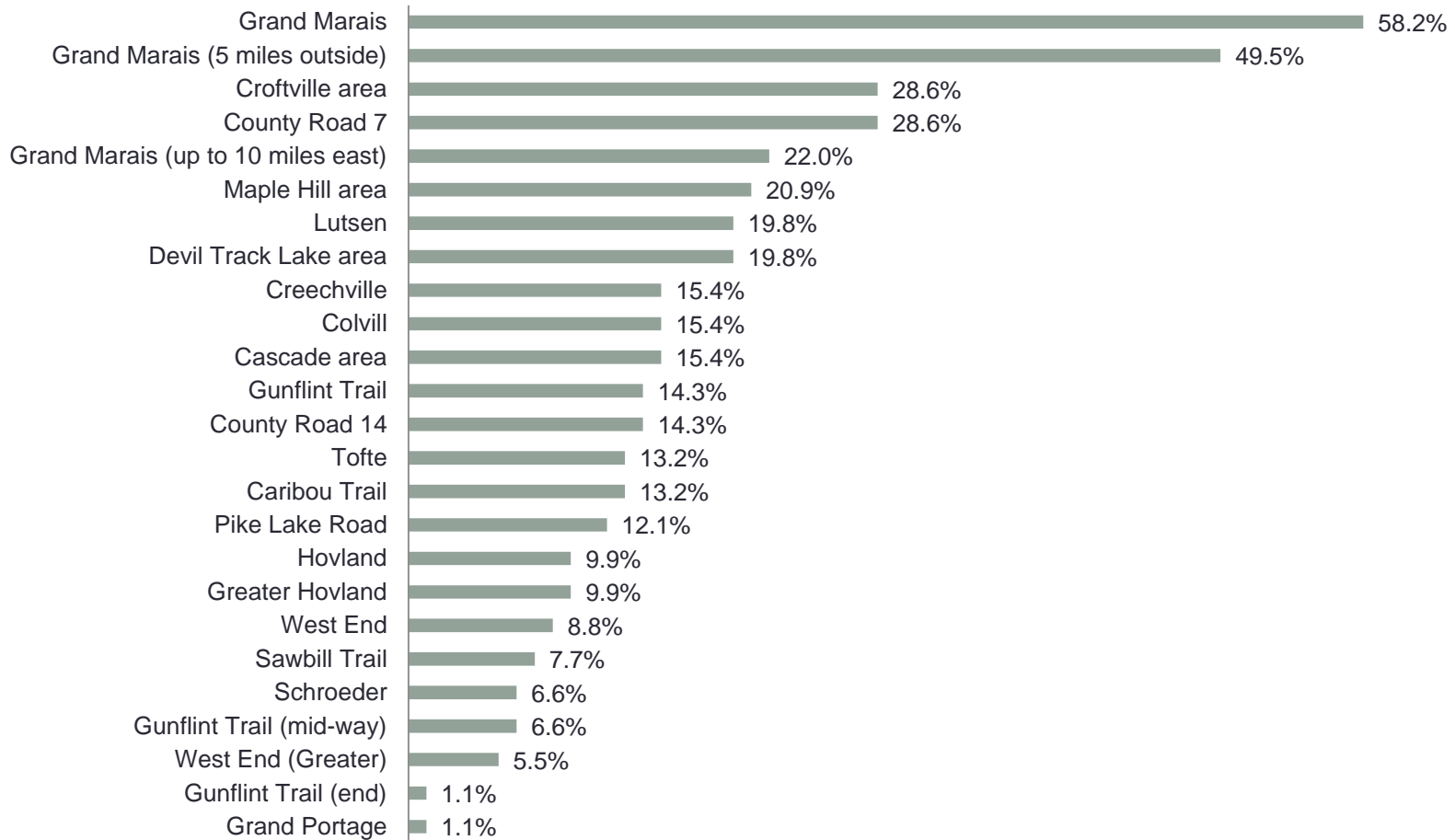


## OTHER:

- Manufactured home
- I like the idea of cluster homes which are smaller homes, multiple levels close together in a park like random setting (not a grid) where garages are on the perimeter of the green common space.
- Cabin
- Staff housing at a resort
- Manufactured or mobile home on my own land.
- Apartment above a garage

# Renter Survey

In what area of Cook County is your desired location(s) to live? (check all that apply)





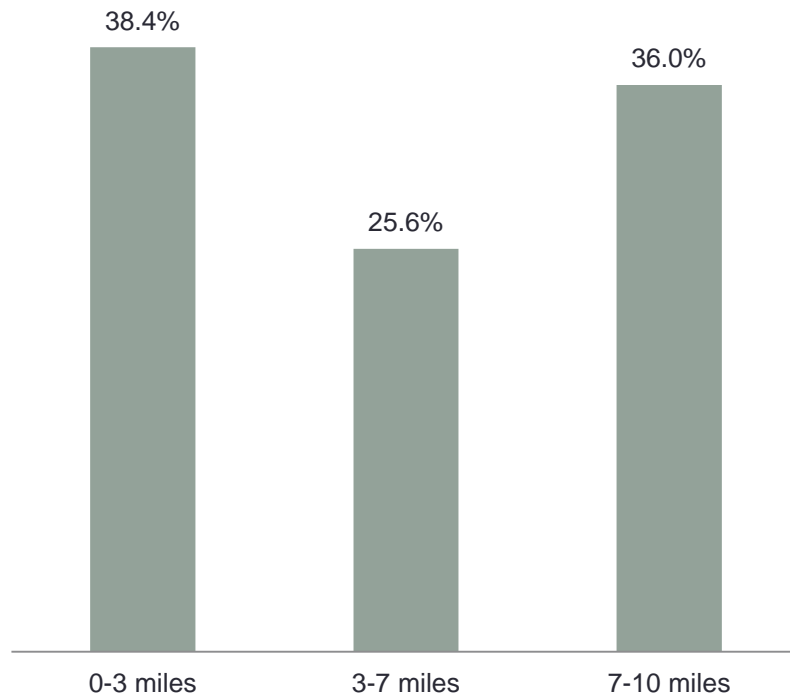
# Renter Survey

## **OTHER DESIRED LOCATION:**

- Co. Rd. 60
- Ski Hill Rd. (Co. Rd. 5 area)
- Quiet, dark starry sky, away from the main noisy roads and town lights, the crowded lake shores, and seasonal vacation neighborhoods.
- Ideally would be in the town of Grand Marais - within walking (or easy driving) distance of work, grocery store, school, etc.)

# Renter Survey

How far from your desired location are you willing to live?

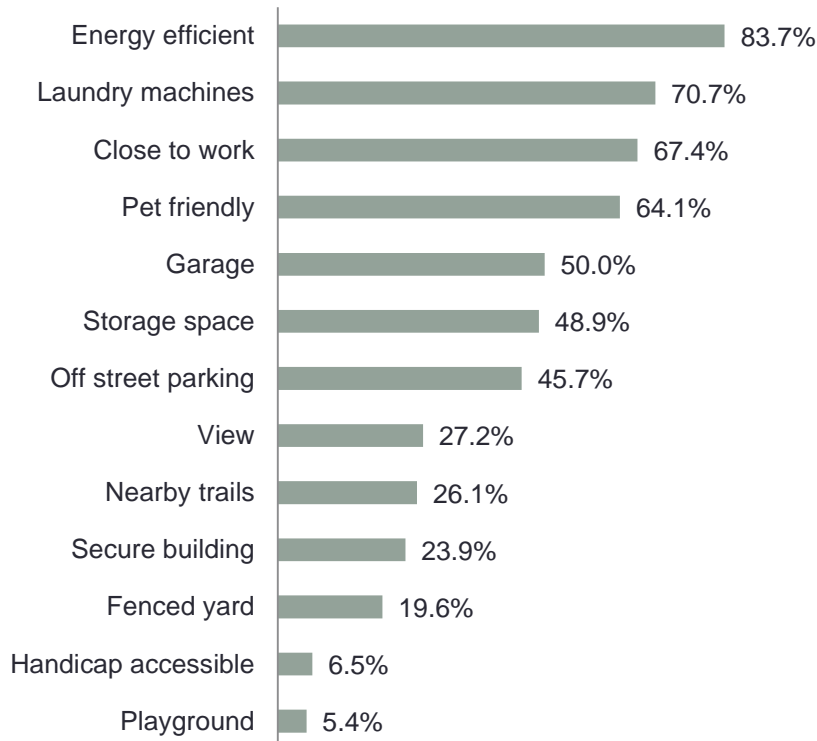


## OTHER:

- 30 minute commute radius from Tofte & schools.
- Due to having to be on call for work. We can't live very far out of GM.
- If affordable, it doesn't matter too much
- It would really depend on the location; tough to answer
- I work in Grand Portage and I am willing to live anywhere near Grand Marais or between Grand Marais and Grand Portage.
- Up to 40
- 15 minute drive time.
- Not far

# Renter Survey

## What amenities do you require or wish for in a property? (check all that apply)

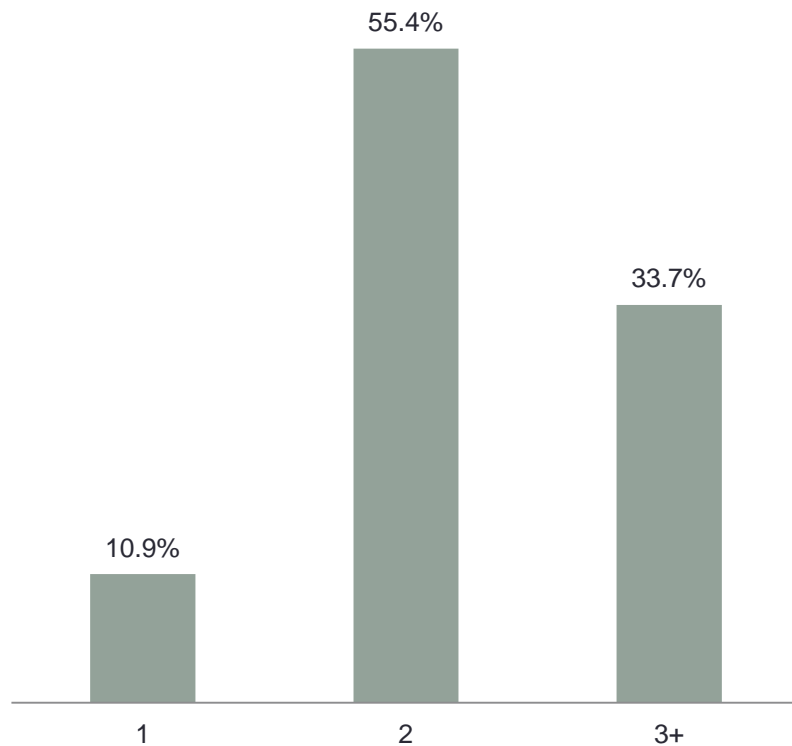


## OTHER:

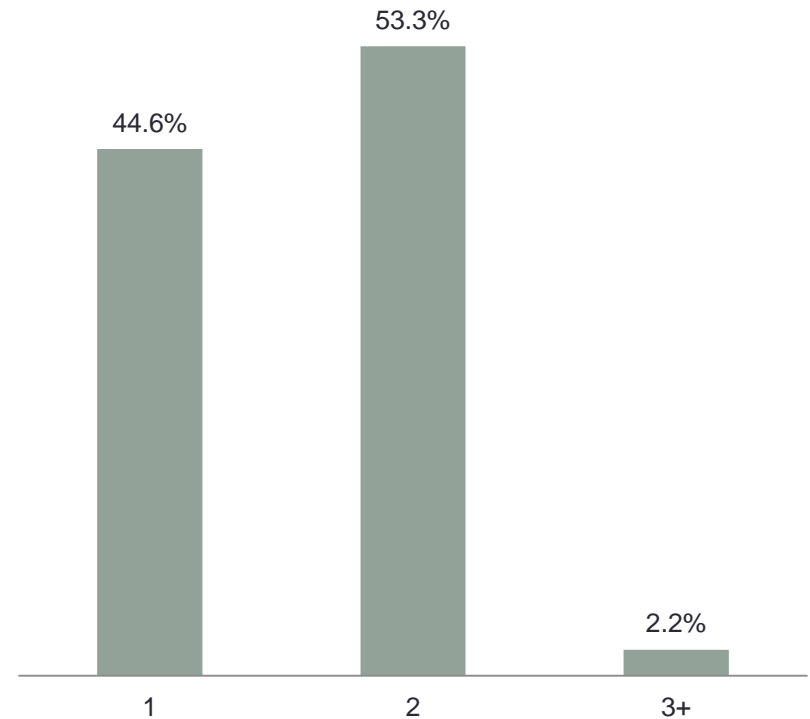
- Place to garden
- Spacious sized lot
- All wishes.
- Heating source other than oil.
- Well insulated, well built
- Parking racks for bicycles in a secured area; also like a common room for residents to gather for coffee, games, conversations etc.
- A yard for my kids to play in
- Washer/dryer hook-up
- Wood stove
- Community farm/garden
- Off grid
- I have different requirements in town than outside town
- Garden, deck or patio, private space, plants/trees
- I don't really 'require' garage, laundry, off-street parking, view...but they'd be nice.

# Renter Survey

How many **BEDROOMS**  
would your ideal property  
include?

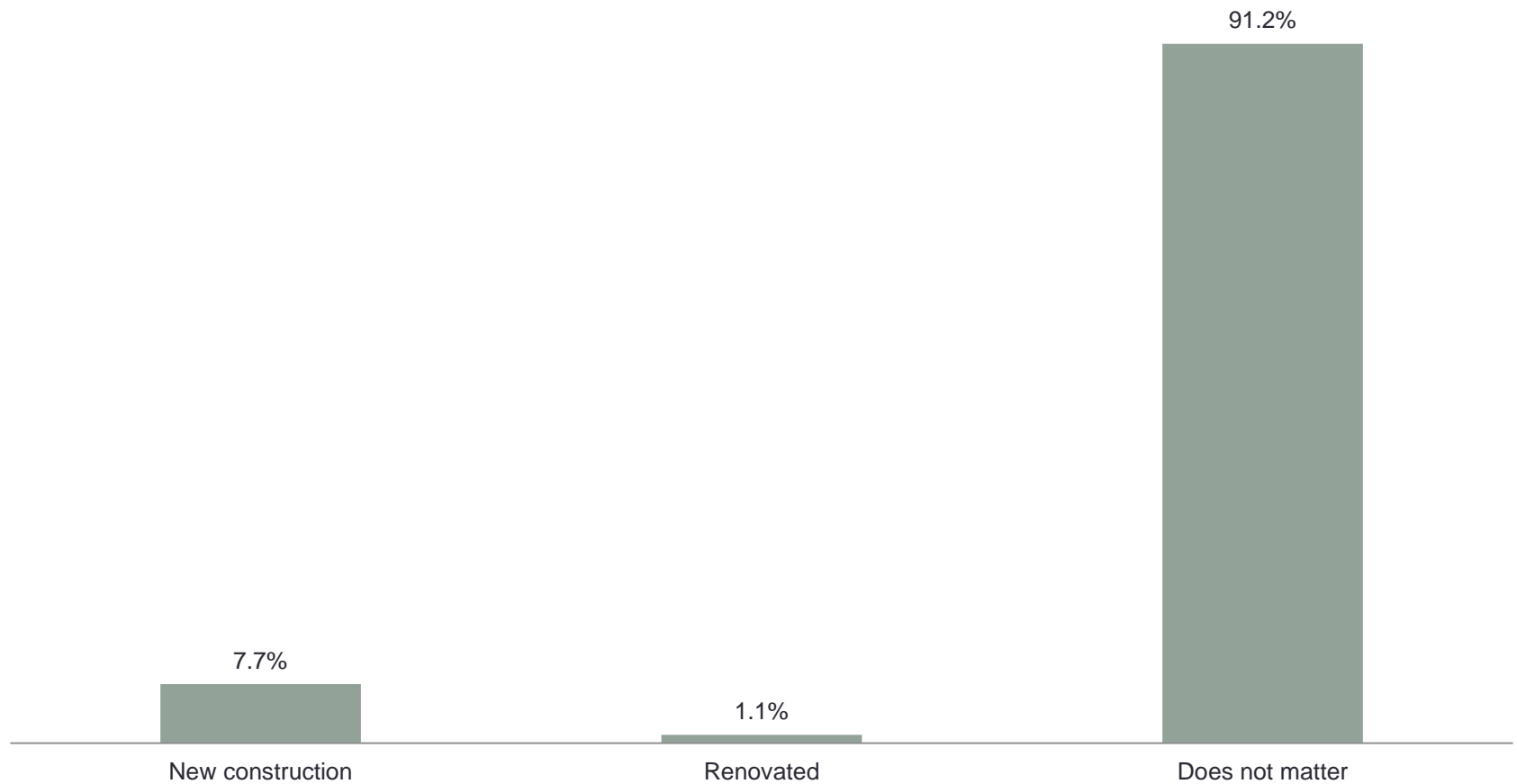


How many **BATHROOMS**  
would your ideal property  
include?



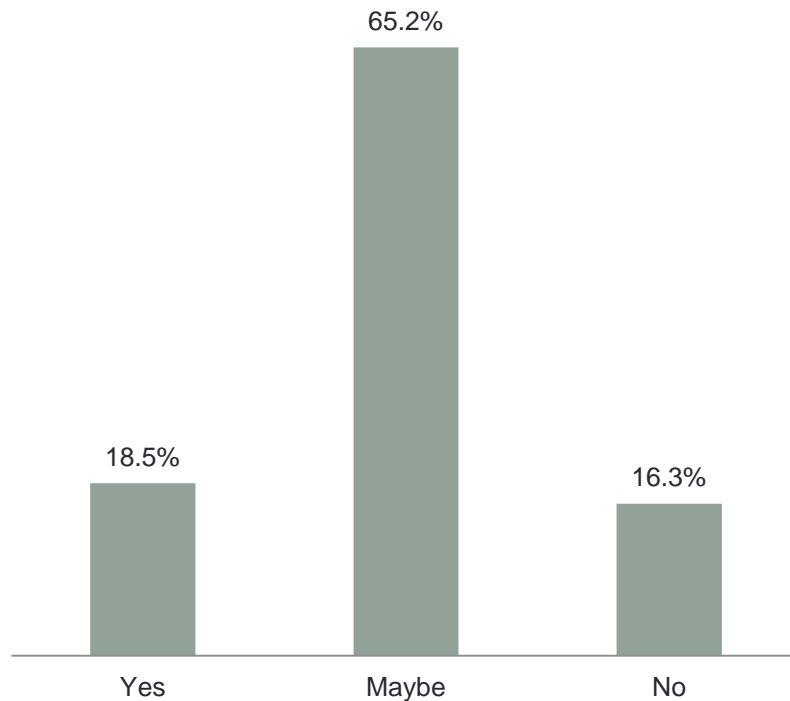
# Renter Survey

Are you looking for...?

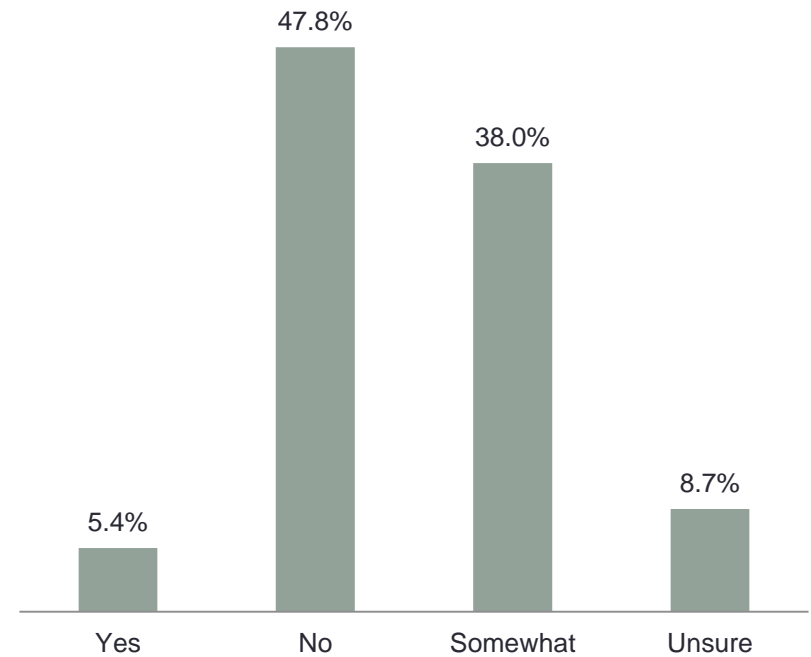


# Renter Survey

**If you found a property that included all of your "must-haves," would you adjust your budget to pay more?**

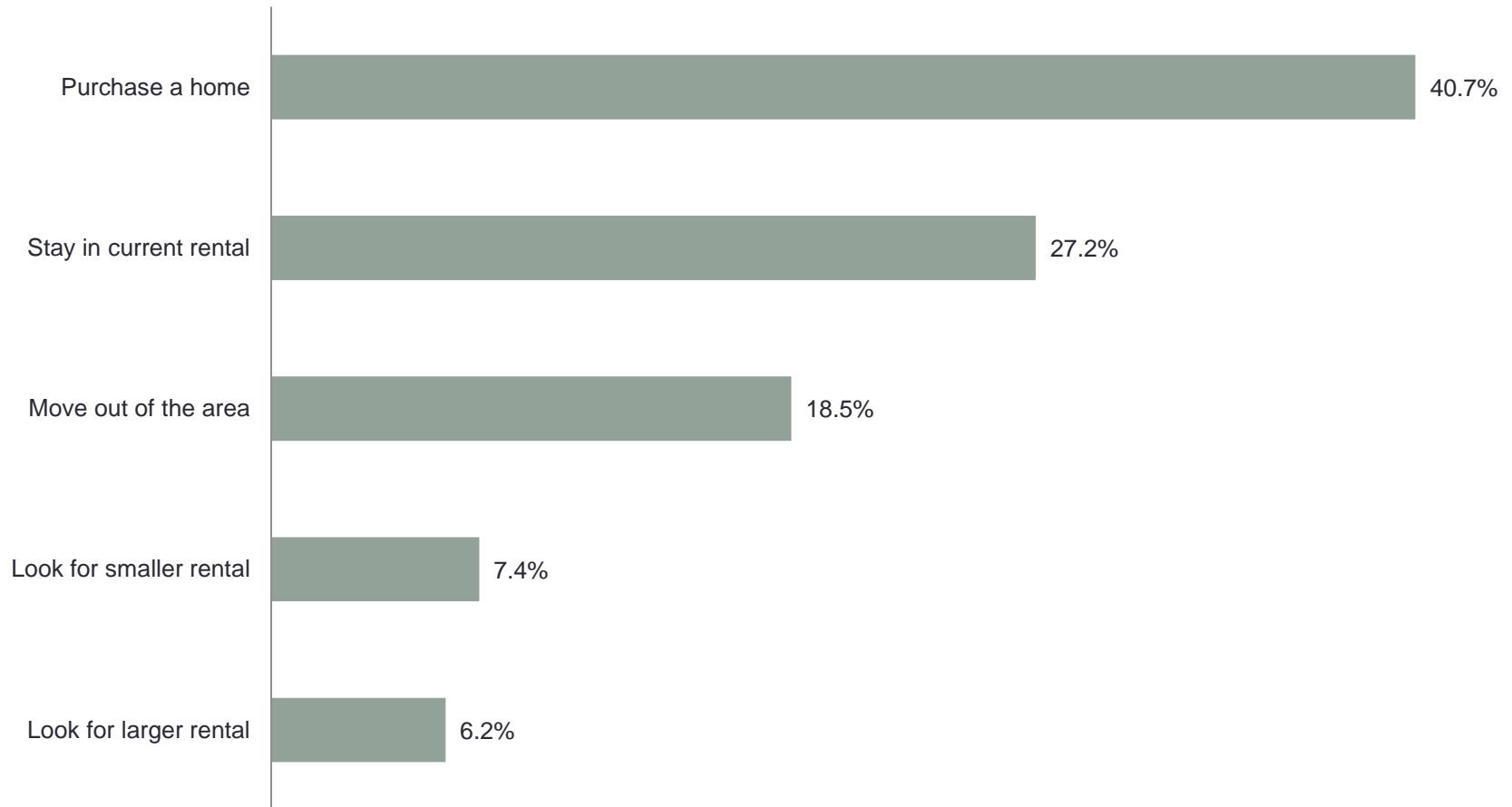


**Have you been able to find what you are looking for in a property?**



# Renter Survey

## What are your plans for the future?



# Renter Survey

## OTHER:

- Possibly move depending on other job availability.
- Build a home after staying in current rental for a few years
- Can't afford to look for more energy efficient, affordable housing.
- Looking for housing again and have only been in the rental for 6 months due to landlords deciding to put house up for sale. Very frustrating for all living situations so far since moving here.
- Hoping to build a small home
- We'd love to buy the house we are in but can't afford it.
- I have been looking to purchase a home since moving here 8 years ago. I have yet to find something within my budget that is a small, well built home.
- We would either buy a home or rent but somewhere bigger than our current rental
- My wife and I find it extremely frustrating to not be able to find a small piece of affordable land. We want to build a small house with a small amount of acreage so we can have a pet. Currently, the noise from customers and service trucks outside of our apartment is forcing us to look elsewhere. We are "plateaued" in our jobs, as far as income goes, and land/home prices keep rising. We wish housing and cost would change so we could stay and be able to afford to raise a family here.
- In the next few years I plan to move on to new career opportunities, hopefully in Cook County. At that time I hope to find affordable housing near Grand Marais or purchase a home, but it's difficult to find affordable housing.
- Build a tiny home and find a place in Cook Country to place it for at least a year
- If we can not find affordable housing within next year we will be forced to move out of the county. We would have to pull our child from school, leave our jobs and uproot our lives to find something we can afford. The price in houses and rentals vs wage does not match up at all.



# Renter Survey

## OTHER:

- We would eventually like to purchase a home, but for the time being (next 3-5 years) we plan to rent our current house.
- Plan to move out of area if can't find another housing unit to rent in our price range, haven't found another similar one at all in the last three years that we've been looking
- Build
- We are building a tiny home to move onto a property either by permission of the current owners or by purchasing the property
- Purchase a home if a reasonable deal is found, otherwise we would easily move to a more realistic housing market.
- Have to find a different rental
- Have to leave current location.
- It's hard to plan for the future because you don't know what will come available in the future.
- Stay in area for now, and if no better living situations arise within the next year or so, move.
- We have been unable to find an affordable property and must move in two months.
- If I could afford one. Not sure I can.
- Purchase the home I'm currently renting
- Move to Canada, there are less fees and regulations
- I would love to purchase a home - but as a single parent I don't know if it is even a realistic idea. I will probably keep renting for now - but may look for a different, less-expensive rental. Where I'm at (single family home, big yard), is great, but is a strain on my budget. May go back to something less expensive, even if there is less room, less yard space, etc. There is always give and take.

# CONTACT INFORMATION

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# Please keep me informed...

- List of names and contact information available upon request

# ACKNOWLEDGEMENTS

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# Cook County Affordable Workforce Housing Project

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