

Data Sheets

Introduction

The Winnetka Village Council relied extensively on the following two Plan Commission documents in preparing its Affordable Housing plan:

1. “Winnetka Affordable Housing Study: a Survey of Housing Conditions and Needs in the Village of Winnetka,” November 2010 (the “Voorhees Study”) and
2. “Reinvigorating a Tradition of Varied, Moderately Priced and Affordable Housing: A Report to the Village Council,” December 2010.

Both of the above-cited documents make frequent reference to statistics from the 2000 U.S. Federal Census. Since updated numbers from the 2010 census are not yet available, the League of Women Voters of Winnetka-Northfield-Kenilworth (LWV-WNK) compiled from other sources the more-recent information presented in the following pages. Please note that these data were taken from a variety of sources and may not be entirely consistent with one another. We have cited the sources for all numbers.

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Winnetka's "Affordability Gap"

The Illinois Affordable Housing Planning and Appeal Act defines housing to be affordable if it consumes 30 per cent or less of total gross household income. Table 2 and Chart 1 below apply this criterion of affordability to Winnetka households. Households spending more than 30% of their income toward housing are, according to the Act, termed "**housing-cost burdened.**"¹ This criterion evidently reflects the fact that people with low to moderate incomes generally have few financial resources beyond their employment. Therefore, income generally represents a household's ability to pay for housing.

Please note that this definition of "housing-cost burdened" does not take into account any additional resources that may be available to households, such as savings, trusts, bequests or gifts, which could possibly be a factor influencing housing affordability in Winnetka. The Affordable Housing Planning and Appeal Act makes no adjustment to its formula in considering such sources of wealth, for, as was noted above, households with low to moderate incomes generally have few of these additional resources.

¹ *Voorhees study*, p.41

Table 1: Winnetka Income Trends (\$US)

		No. of households 2000 census	Percent of total Winnetka households	No. of households 2011 estimate	Percent of total Winnetka households
Household Income Ranges		4,150		3,984	
0	14999	116	2.8	96	2.4
15000	24999	124	3.0	106	2.7
25000	34999	119	2.9	84	2.1
35000	49999	232	5.6	219	5.5
50000	74999	269	6.5	258	6.5
75000	99999	348	8.4	266	6.7
100000	149999	684	16.5	651	16.3
150000	199999			423	10.6
150000	249999	803	19.4		
200000	499999			1,175	29.5
250000	499999	598	14.4		
	500000	857	20.7	706	17.7
<i>Total households</i>		4,150		3,984	
Average Income		247,513		234,039	
Median Income		172,823		186,851	

Source: 2000 Federal Census and 2011 Nielsen Company, prepared for Village of Winnetka.

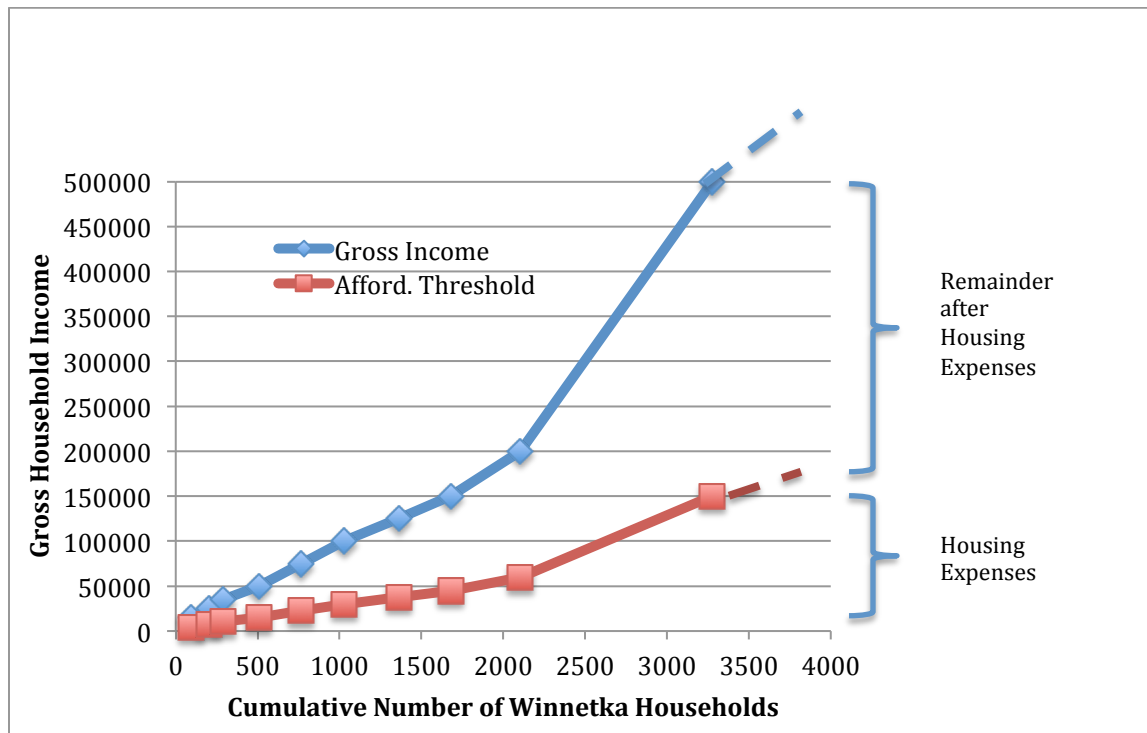
In current dollars; no inflation adjustments made. For information, the Consumer Price Index (CPI) in 2011 is about 31 percent higher than in 2000. Source: http://www.bls.gov/data/inflation_calculator.htm

Table 2: Housing Affordability by Income Range in Winnetka, 2011

		2011 estimate of number of Winnetka households in income range	Percent of total Winnetka households	Housing Affordability Threshold (30% of max annual gross income)	Maximum annual gross income less housing	Housing Affordability Threshold (30% of max monthly gross income)	Maximum monthly gross income less housing
Household Income Ranges							
0	14999	96	2.4	4500	10500	375	875
15000	24999	106	2.7	7500	17499	625	1458
25000	34999	84	2.1	10500	24499	875	2042
35000	49999	219	5.5	15000	34999	1250	2917
50000	74999	258	6.5	22500	52499	1875	4375
75000	99999	266	6.7	30000	69999	2500	5833
100000	124999	331	8.3	37500	87499	3125	7292
125000	149999	320	8.0	45000	104999	3750	8750
150000	199999	423	10.6	60000	139999	5000	11667
200000	499999	1,175	29.5	150000	349999	12500	29167
	500000+	706	17.7	150000+	350000+	12500+	29167+
Median 2011 Income (est.)	247513			74254	173259	6188	14438
Mean 2011 Income (est.)	172823			51847	120976	4321	10081
	Total Households	3,984	100.0				

Source: 2011 Nielsen Company, prepared for Village of Winnetka..

Chart 1: Housing Affordability by Income Range in Winnetka, 2011



Source: Prepared from data in Table 2, above. 2011 Nielsen Company, prepared for Village of Winnetka

The cumulative number on the x-axis displays the number of Winnetka households with gross incomes less than or equal to the corresponding income level shown on the y-axis and the corresponding share of housing expenses for those households. Thus, from the chart one can see that slightly more than 2,000 Winnetka households have gross annual incomes of \$200,000 or less and would have a corresponding *housing-cost burden* of \$60,000 or less; slightly more than 500 Winnetka households have gross annual incomes of \$50,000 or less and would have a corresponding *housing-cost burden* of \$15,000 or less.

The chart also illustrates that Winnetka’s most affluent residents have a relatively large sum of gross income remaining after a 30 per cent deduction for housing expenses. For example, the approximately 700 residents with gross annual incomes of \$500,000 or more have \$350,000 or more remaining after housing expenses. Incomes closer to the chart’s origin have considerably more modest sums remaining after housing expenses.

The dashes at the top of each line indicate that the relevant data are not available. The dashes at the top of the “gross income” line indicate that while some Winnetka households have gross incomes greater than \$500,000, the top of the range is unknown. Since the upper range for gross incomes is unknown, the related housing-cost burden is also unknown.

Table 3: Housing Costs as a Percentage of Income in Winnetka

	Estimated # of Households	Percent
<i>Homeowners</i>		
<20.0%	1,829	50.6%
20.0 - 29.9%	670	18.5%
≥30.0%	1,118	30.9%
Total	3,617	100.0%
<i>Renters</i>		
<20.0%	75	21.1%
20.0 - 29.9%	117	33.0%
≥30.0%	163	45.9%
Total	355	100.0%
Total “cost burdened” households	1,281	32.3%

Source: U.S. Census Bureau, 2005-2009 American Community Survey. For comparison: in 2000 there were 945 “cost burdened” households in Winnetka, or 23%, see *Voorhees Study*, p. 49. See also note after Table 4.

Table 4: Rental Housing Gaps for Households Earning <\$50,000 in Winnetka, 2009

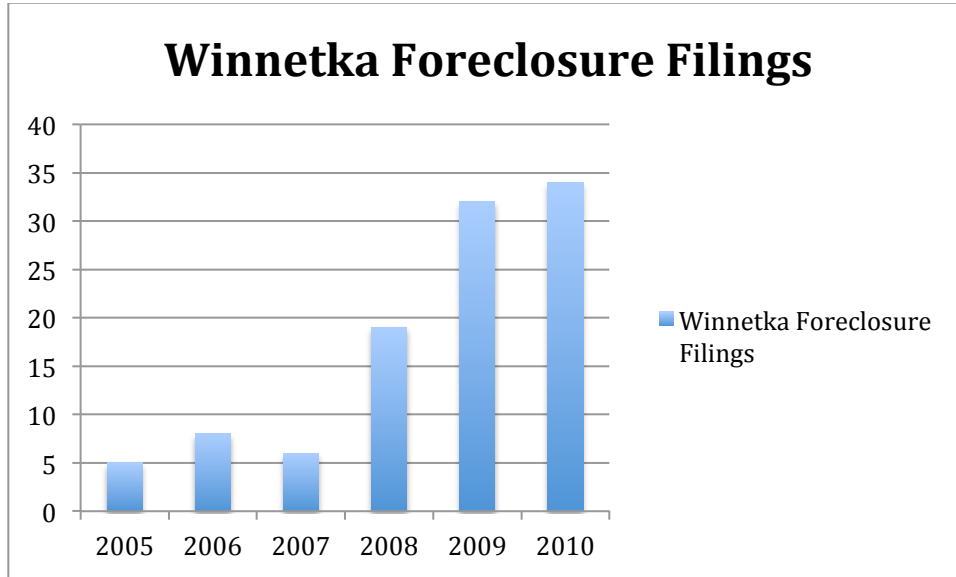
Household Income	Monthly Affordable Rent (Maximum)	Estimated # of Households*	# of Rental Units within Affordable Range†	Estimated Housing Gap for Current Winnetka Households
<\$15,000	<\$375	116	0	116
\$15,000 - \$24,999	\$375 - \$625	124	39	85
\$25,000 - \$34,999	\$625 - \$875	119	97	22
\$35,000 - \$49,999	\$875 - \$1,250	171	130	41
Total		530	266	264

* Source: city-data.com, 2009

† Source: U.S. Census Bureau, 2005-2009 American Community Survey.

As noted above, the calculations shown in Tables 3 and 4 do not take into account any additional resources that may be available to households, such as savings, trusts, bequests or gifts, which could possibly be a factor influencing rental affordability in Winnetka. The Affordable Housing Planning and Appeal Act makes no adjustment to its formula in considering such sources of wealth, for households with low to moderate incomes generally have few of these additional resources.

Chart 2: Number of Winnetka Foreclosure Filings



Source: Adapted by Interfaith Housing Center of the Northern Suburbs using Woodstock Institute’s foreclosure reports. See www.woodstockinst.org for the full report.

Table 5: Number of Coach Houses in Winnetka, 2011

Rental status	No.
Occupied (rented)	22
Unoccupied (approx.)	38

Source: Village of Winnetka.

Table 6: Number of Multi-Family Housing Units in Winnetka*

Type	Year	
	2000	2009
Owner-occupied	260	408
Rental	285	287
Vacant	47	9
Total	592	704

Source: *Voorhees Study*, pp. 28 and 31.

*Housing units intended to accommodate more than one family or household; includes townhomes, 2-4 unit buildings, 5-9 unit buildings, and 10+ unit buildings

Table 7: Number of Housing Choice (Section 8) Vouchers in Winnetka

2005	2006	2007	2008	2009	2010	2011*
2	0	0	0	0	0	1

Source: Housing Authority for the County of Cook.

Information provided by Interfaith Housing Center of the Northern Suburbs, not yet reflected in official statistics.

Table 8: Interfaith Housing Center Case Load for Winnetka

Fiscal Year	Case Type		
	Foreclosure	Landlord/tenant	Homesharing
2002-03	0	0	NA
2003-04	0	0	NA
2004-05	0	1	NA
2005-06	0	0	0
2006-07	0	0	2
2007-08	2	1	2
2008-09	8	0	2
2009-10	9	3	3
2010-11 (to August)	1	6	2

Source: Interfaith Housing Center of the North Suburbs. The Interfaith Housing Center of the Northern Suburbs is a nonprofit organization that provides a wide array of services to individuals including investigating complaints of housing discrimination; predatory lending; landlord/tenant infractions; housing counseling to prevent foreclosures; and facilitating Homesharing [shared housing] matches. See:

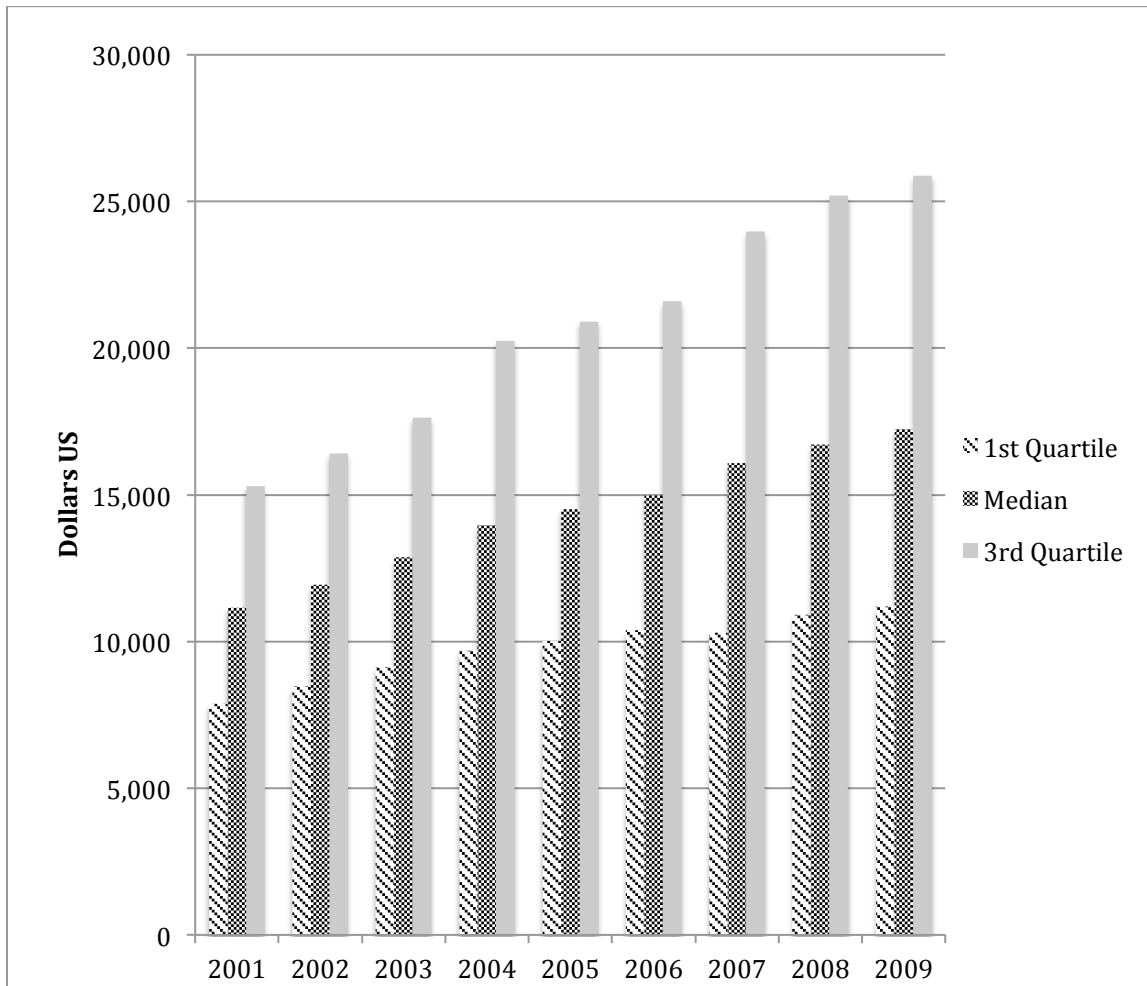
http://en.wikipedia.org/wiki/Interfaith_Housing_Center_of_the_Northern_Suburbs).

Table 9: Winnetka Tax Exemption Counts, 2009

Exemption Type	No.
Homeowner Exemption	3,201
Senior Exemption	827
Senior Freeze	65
Long Time	166
Returning Veteran	0
Disabled Person	6
Disabled Veteran Less 70% Disability	1
Disabled Veteran Greater 70% Disability	0

Source: Cook County Assessor's Office. For descriptions of exemptions, see www.cookcountyassessor.com/exemptions.aspx. Each exemption reduces the property tax by a varying amount.

Chart 3: Winnetka Assessed Value Quartile Analysis (\$US)



Source: Cook County Assessor's Office. From data presented in table 10 below.

Table 10: Winnetka Assessed Value Quartile Analysis (\$US)

Year	Mean	1 st Quartile	Median	3 rd Quartile
2001	75,471	47,957	66,263	89,098
2002	75,516	47,901	66,315	89,341
2003	75,653	47,999	66,322	89,374
2004	98,813	61,838	86,425	120,457
2005	98,385	61,575	86,518	120,636
2006	99,662	61,910	87,304	122,730
2007	135,705	77,263	113,800	164,133
2008	133,463	76,550	112,437	161,860
2009	124,115	71,249	104,068	151,391

Source: Cook County Assessor's Office. For information on how tax bills are calculated, see www.cookcountyassessor.com.

Table 11: Winnetka Assessed Value Quartile Analysis, Adjusted for Inflation (2009 \$US)

Year	Mean	1 st Quartile	Median	3 rd Quartile
2001	91,320	58,028	80,178	107,809
2002	89,864	57,002	78,915	106,316
2003	88,514	56,159	77,597	104,568
2004	112,647	70,495	98,525	137,321
2005	108,224	67,733	95,170	132,700
2006	105,642	65,625	92,542	130,094
2007	139,776	79,581	117,214	169,057
2008	132,998	76,278	112,037	161,284
2009	124,115	71,249	104,068	151,391

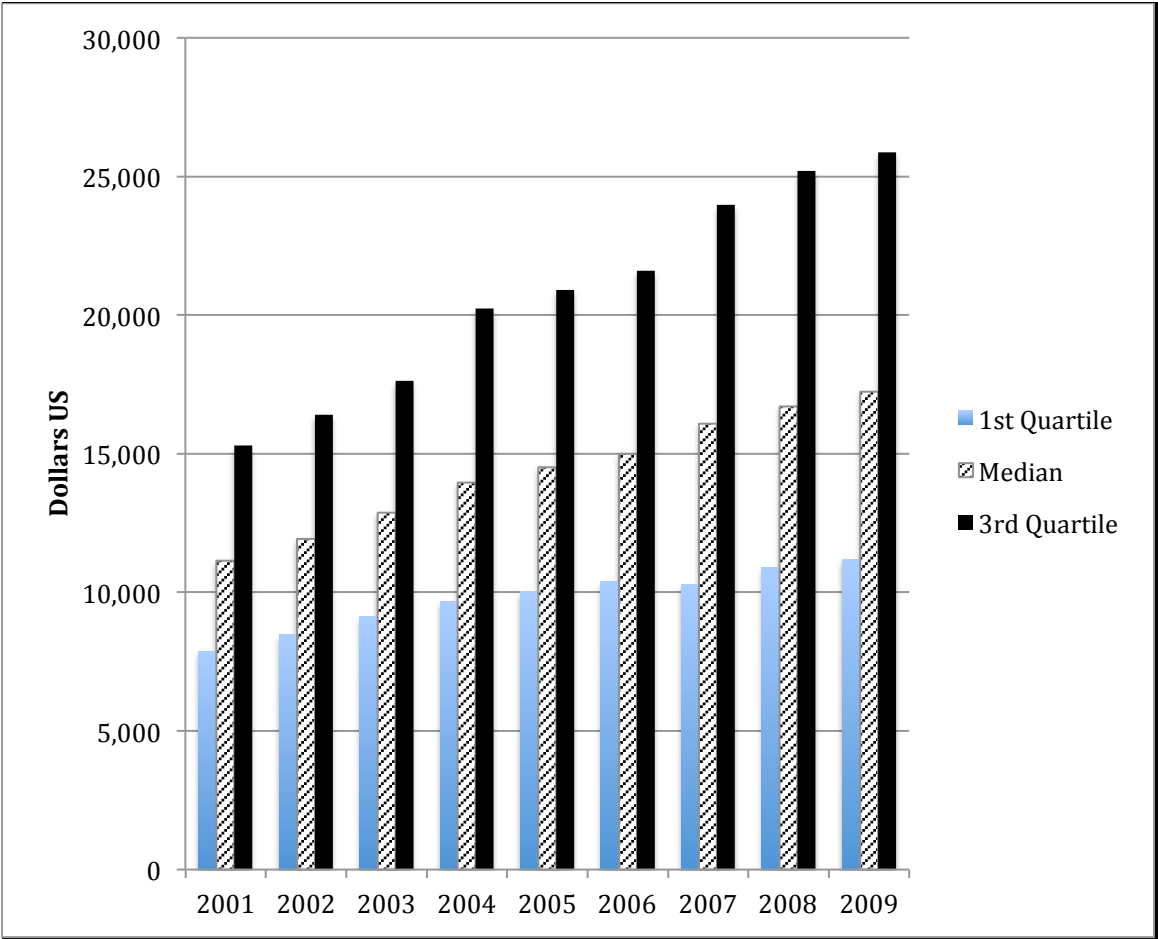
Source: Table 11 adjusts data in table 10 using official U.S. Government Inflation estimates at www.bls.gov/data/inflation_calculator.htm.

Table 12: Winnetka Property Taxes Quartile Analysis (\$US)

Tax Year	Number of Parcels	Total Paid	Mean (average)	1st quartile	Median	3rd quartile
2001	4,425	57,801,180	13,062	7,884	11,142	15,291
2002	4,431	61,930,538	13,977	8,465	11,928	16,407
2003	4,434	66,705,756	15,044	9,117	12,875	17,632
2004	4,438	73,226,813	16,500	9,686	13,962	20,239
2005	4,465	74,977,097	16,792	10,017	14,513	20,910
2006	4,466	78,751,797	17,634	10,393	14,999	21,610
2007	4,469	87,932,622	19,676	10,298	16,071	23,971
2008	4,518	92,015,552	20,366	10,904	16,706	25,200
2009	4,544	94,999,163	20,907	11,190	17,234	25,880

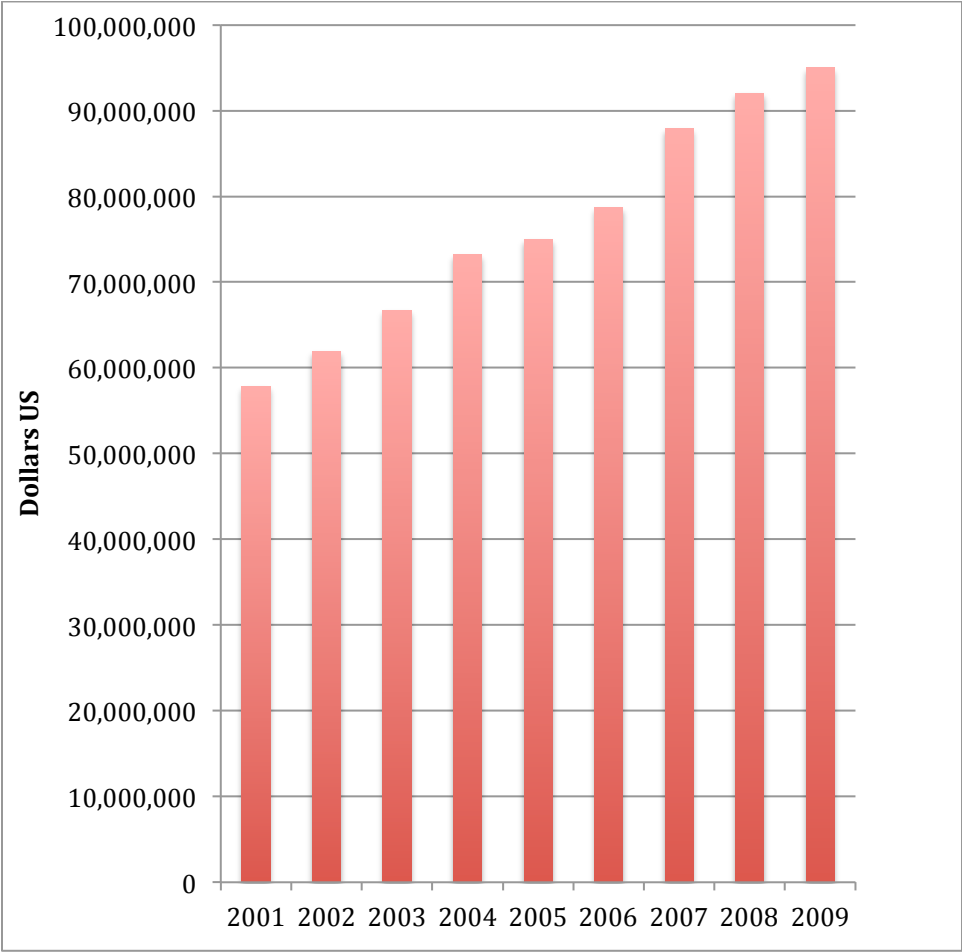
Source: Cook County Treasurer

Chart 4: Winnetka Property Taxes Quartile Analysis (\$US)



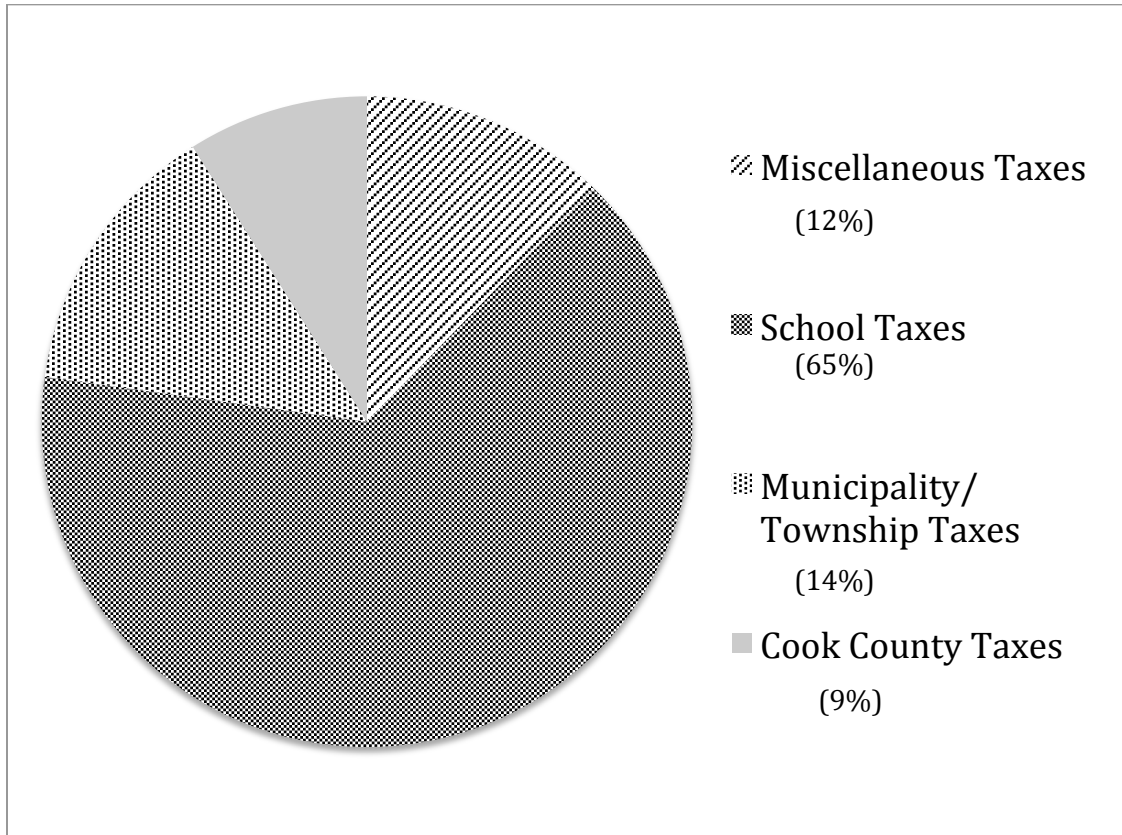
Source: Cook County Treasurer; data from Table 12

Chart 5: Winnetka Property Taxes Paid (\$US)



Source: Cook County Treasurer

Chart 6: Percentage Allocation of Winnetka Property Taxes, 2009



Source: Cook County Treasurer

Miscellaneous Taxes consist of North Shore Mosquito Abatement, Metro Water Reclamation District, Winnetka/Northfield Public Library, and Winnetka Park District.

Data sheets compiled by the League of Women Voters of Winnetka-Northfield-Kenilworth with collaboration of Molly Metzger, Graduate Fellow, Institute for Policy Research, Northwestern University, and Brendan Saunders, Director of Advocacy and Organizing, Interfaith Housing Center of the Northern Suburbs.

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