



ATTAINABLE HOUSING TOOLKIT

February • 2012

The City of Naperville periodically updates this document for the purposes of maintaining up-to-date and accurate information. For the most current information, the City recommends contacting the individual administering agency.

ATTAINABLE HOUSING ACTION PLAN VISION STATEMENT

The City of Naperville strives to enhance its high quality living environment through the promotion of varied housing types which meet the needs of a diverse population. Recognizing the social and economic benefits associated with a versatile housing stock, Naperville is committed to supporting housing policies and programs that bolster the local housing market and the local economy. Naperville is committed to diligently executing the recommendations of the Action Plan: Addressing the Housing Needs of Naperville's Low to Moderate Income Senior Citizens and Residents with Disabilities to assist meeting the housing needs of these populations.

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1.0 Overview

1.1 BACKGROUND

In 2010, the City of Naperville conducted a gap analysis to identify policies and programs offered in other communities that are not currently available to Naperville's senior citizens and residents with disabilities. Upon completion of the gap analysis, recommendations were accepted by the Naperville City Council in a report titled **Action Plan: Addressing the Housing Needs of Naperville's Low to Moderate Income Senior Citizens and Residents with Disabilities.**

The Attainable Housing Action Plan included green and yellow priorities for implementation. Recommendation #2, under the green priorities, prioritizes creating and making available an Attainable Housing Toolkit for developers and/or residents. This document implements Recommendation #2 from the Attainable Housing Action Plan.

1.2 PURPOSE

The purpose of the Attainable Housing Toolkit is to make available **information and resources** as they relate to housing for senior citizens and disabled persons. Additionally, the toolkit seeks to create awareness of attainable housing resources available to Naperville senior citizens and the disability community. In the event that a developer wishes to pursue constructing of attainable housing in the City, staff recommends contacting the Planning Services Team.

This toolkit provides information and resources available not only through the City of Naperville, but through DuPage and Will Counties, townships located in Naperville, the State of Illinois and the Federal Government. The available resources have been broken into three categories: financial, information and referral and support services.

ACTION PLAN

For additional information and downloadable copies of the Attainable Housing Action Plan, visit the City's website at:
www.naperville.il.us/attainablehousing.aspx.

INFORMATION & RESOURCES

The City of Naperville periodically updates this document for the purposes of maintaining up-to-date and accurate information. For the most current information, the City recommends contacting the individual administering agency.

2.0 Financial Resources

2.1 HOME RENTAL, PURCHASE AND REHABILITATION ASSISTANCE

CITY OF NAPERVILLE

Home Accessibility Program

Single-family home modification grants to improve accessibility to mobility impaired individuals. For more information contact the City of Naperville's Community Grants Coordinator at (630) 305-5315 or visit www.naperville.il.us/homemod.aspx.

Social Services Grant

Provides financial assistance to municipal and not-for-profit social service agencies. To learn more about this grant opportunity contact the City of Naperville Community Grants Coordinator at (630) 305-5315.

Weatherization Assistance Program

The City of Naperville has partnered with the U.S. Department of Housing and Urban Development to provide the Weatherization Assistance Program funds available to income qualifying residents to improve their home's energy value. For more information contact the City of Naperville Community Grants Coordinator at (630) 305-5315 or visit www.naperville.il.us/weatherization.aspx.

DUPAGE AND WILL COUNTIES

DuPage County Human Services Grant Fund

Provides funding assistance to organizations that serve the human services needs of DuPage County residents. For more information contact DuPage County Human Services at 630-407-6500 or 1-800-942-9412 or email hsprograms@dupageco.org or visit www.co.dupage.il.us/humanservices/.

DuPage County Weatherization

Offers eligible households the ability to save fuel and money by improving the energy conservation of the individual's home or furnace. For more information contact DuPage County Human Services at (630) 407-6500 or 1-800-942-9412, email weatherization@dupageco.org or visit www.dupageco.org/humanservices.

Housing and Emergency Rental Assistance

Income eligible households may receive limited financial assistance with their mortgage or rent. For more information contact DuPage County Human Services 630-407-6500 or 1-800-942-9412 or email hsprograms@dupageco.org or visit www.co.dupage.il.us/humanservices/.

Single-Family Home Rehabilitation

Low-interest loan for home repairs intended to help mitigate deterioration of your home. For more information contact DuPage County Human Services at (630) 407-6500 or 1-800-942-9412 or visit www.dupageco.org/humanservices.

2.0 Financial Resources

CITY OF NAPERVILLE

Assist Program

This program, coordinated by Stern Brothers & Co. on behalf of a large number of participating communities, offers individuals and families a 4.75 percent cash grant on the amount borrowed on a mortgage to qualified homebuyers for homes in Naperville. For more information on the program or a list of approved lenders, contact Stern Brothers at (312) 664-5656 or visit www.naperville.il.us/homebuyerprograms.aspx.

Mortgage Credit Certificate (MCC) Program

First-time homebuyers may qualify for what amounts to a dollar-for-dollar reduction in their annual federal income taxes equal to 20% of the mortgage interest paid each year. For more information contact the City of Naperville Finance Department at (630) 420-4115 or visit www.naperville.il.us/homebuyerprograms.aspx.

STATE OF ILLINOIS

Illinois Home Weatherization Assistance Program (IHWAP)

Designed to help reduce energy costs for low income households by making homes more energy efficient. For assistance, contact the Energy Assistance Hotline at (877) 411-9276 or visit www.ildceo.net/dceo/Bureaus/Energy+Assistance/Illinois+Weatherization/.

Illinois Ready Access Loans

Provides funding to the borrower at a lower interest rate for accessibility modifications and adaptive equipment. For more information contact the Illinois Department of Human Services at (800) 843-6154 or visit www.dhs.state.il.us.

Mobility and Accessibility Rehabilitation Services (MARS)

Provides direct assistance through grants for home rehabilitation for individuals in order to eliminate barriers for persons with mobility impairments. For more information contact the Illinois Department of Human Services at (800) 843-6154 or visit www.dhs.state.il.us.

TechConnect Low Interest Loan Program

Loans used to purchase equipment, services, and home modifications to work in a “telework” situation. For more information contact the TechConnect Loan Program at (217) 522-7985 (Voice), (217) 522-9966 (TTY) or visit www.techconnect.itech.org/home.aspx.

FEDERAL GOVERNMENT

HOME Investment Partnerships Program

Grants often used in partnership with local nonprofit groups to fund activities that build, buy and/or rehabilitate affordable housing or provide direct rental assistance. For more information contact the U.S. Department of Housing and Urban Development at (202) 708-1112 (voice), (202) 708-1455 (TTY) or visit www.hud.gov/offices/cpd/affordablehousing/programs/home/.

Housing Choice Vouchers (Section 8)

Rental assistance vouchers funded by the U.S. Department of Housing and Urban Development. For more information contact the DuPage Housing Authority at (630) 690-3555 or visit the website at www.dupagehousing.org. In Will County, contact the Housing Authority of Joliet at (815) 727-0611 or visit www.hajoliet.org/.

2.2 INCOME ASSISTANCE

DUPAGE AND WILL COUNTIES

DuPage Social Service Association (DSSA)

DSSA provides direct financial assistance, and can help pay for a prescription, medical equipment, lab fees/medical bills, housing assistance, utility bills, and more. For more information contact DuPage County Human Services at 630-407-6500 or 1-800-942-9412 or email hsprograms@dupageco.org, or visit www.co.dupage.il.us/humanservices/.

STATE OF ILLINOIS

Aid to the Aged, Blind and Disabled

Cash assistance program available for persons who are aged, blind, or disabled. For more information, contact the Illinois Department of Health Services at (800) 843-6154 or (800) 447-6404 (TTY) or visit www.dhs.state.il.us/page.aspx?item=30370.

Low-Income Home Energy Assistance Program (LIHEAP)

Assistance to help low-income households pay for energy services. For additional information, contact the Energy Assistance Hotline at (877) 411-9276 or visit www.commerce.state.il.us/dceo/Bureaus/Energy+Assistance/Illinois+LIHEAP/.

State Supplemental Security Income

Cash assistance that supplements Federal Supplemental Security Income. For more information contact the Social Security Administration at 1-800-772-1213 or visit www.ssa.gov/chicago/illinois.htm.

FEDERAL GOVERNMENT

Community Development Block Grant (CDBG)

Federal program funds developed to ensure decent affordable housing for all provide services to the most vulnerable communities, create jobs, and expand business opportunities. For more information, contact the City of Naperville's Community Grants Coordinator at (630) 305-5315.

Federal Supplemental Security Income

Minimum monthly income for the aged, blind, or disabled that may not qualify for social security. For more information contact the Social Security Administration at 1-800-772-1213 or visit www.ssa.gov/oact/cola/SSI.html.

2.0 Financial Resources

2.3 TAX RELIEF PROGRAMS

DUPAGE AND WILL COUNTIES

DuPage County Property Tax Prepayment Program

Allows taxpayers to prepay by month, quarterly, bimonthly or on any other schedule they chose. For more information, contact the DuPage County Supervisor of Assessments at (630) 407-5858.

Senior Citizen Assessment Freeze

Provides seniors with limited income protection against real estate tax increases. For more information, contact the DuPage County Supervisor of Assessments at (630) 407-5858 or the Will County Supervisory of Assessments at (815) 740-4718.

STATE OF ILLINOIS

Circuit Breaker

Provides grants to senior citizens and persons with disabilities to reduce the impact of taxes and prescription medications. For more information contact Illinois Department on Aging at 1-800-624-2459 or visit www.cbrx.il.gov/.

Disabled Person's Homestead Exemption

Reduces the net taxable assessed value of a property. For more information contact the State of Illinois Department of Revenue at (800) 732-8866 or visit www.revenue.state.il.us/localgovernment/propertytax/taxrelief.htm.

Senior Citizen Homestead Exemption

Reduces the Equalized Assessed Value of a property. For more information contact the Illinois Revenue Department at (800) 732-8866 or visit www.revenue.state.il.us/localgovernment/propertytax/taxrelief.htm.

Senior Real Estate Tax Deferral

Provides tax relief for qualified senior citizens by allowing deferral of property tax on their principal residence. Contact the Supervisor of Assessments at DuPage County (630) 407-5858 or the Will County Treasurer at (815) 740-4675.

Low Income Housing Tax Credit (LIHTC)

The LIHTC Program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households. For more information contact the Illinois Housing Development Authority at (312) 836-5200 or visit www.ihda.org/.

2.4 TRANSPORTATION PROGRAMS

REDUCED RTA FARE PROGRAMS

Call RTA's Customer Service Center at (312) 913-3110 for more information. You may also download a reduced fare application at www.rtachicago.com or apply at one of 200 registration sites in the region. To find a site near you, call 836-7000 from any local area code.

Persons with Disabilities

All persons with disabilities who are not enrolled in the Illinois Department on Aging's Circuit Breaker program must complete an application and submit proof of disability. A doctor can fill out both the disability form and must attach a letter of diagnosis, or if you are receiving disability payments from Social Security, a printout from Social Security dated this year with the word "disabled" is required. If you are a disabled veteran, a letter from the Veteran's Administration regarding your service connected disability must be submitted.

Circuit Free Ride Program

Seniors and persons with disabilities who are enrolled in the Illinois Department on Aging's Circuit Breaker program are eligible to ride free on the Chicago Transit Authority (CTA), Metra and pace fixed-route services

Seniors

If you are aged 65 or older and are not enrolled in the Illinois Department on Aging's Circuit Breaker program, you are eligible for reduced fare.

DUPAGE COUNTY

Ride DuPage

In an effort to improve transportation services for seniors and persons with disabilities, the Naperville/Lisle Area Transportation Partners and Pace implemented this transportation program providing registered users reduced fares when using Ride DuPage to travel to and from work. For more information contact (630) 420-4192 or visit the City's website at www.naperville.il.us/dynamic_content.aspx?id=874.

3.0 Information and Referral Resources

CITY OF NAPERVILLE

E-News Updates

The City of Naperville offers a free, voluntary e-mail service to anyone interested in learning more about City services, activities and events. You decide what type of information you want to receive. Sign up for one or more of these e-news publications today! To sign up for E-News visit the City's website www.naperville.il.us/enews.aspx.

Naperville Police Department Social Services Unit

Provides information and referrals, short-term counseling, victim/witness assistance, court advocacy for orders of protection, mental health assessments and youth life skill programming. For more information, contact Mike Hoffman at (630) 420-6174 or Donna Swanson at (630) 420-4165.

DUPAGE AND WILL COUNTIES

DuPage County Helper

Resource listing increasing awareness and information on services available. To view the resource guide, visit www.co.dupage.il.us/emplibrary/2010_Resource_Listing.pdf.

DuPage County Senior Human Services and Caregiver Fair

Information on services, health issues and money savings programs. For more information, contact the call DuPage County Senior Citizen Services at (630) 407-6500.

Housing Assistance

Links individuals to services that may prevent homelessness. For more information, contact the DuPage County Department of Human Services at (630) 407-6500 or (800) 942-9412 or housing@dupageco.org.

Shared Housing Program

Matches individuals seeking affordable housing with residents wanting to share homes. For more information, contact the DuPage County Department of Human Services at (630) 407-6500 or (800) 942-9412 or housing@dupageco.org.

DuPage Senior Citizens Resource Directory

Informational directory on resources available to seniors. For more information visit www.dupageco.org/seniorsvcs/.

STATE OF ILLINOIS

Directory of Agencies and Organizations Serving Seniors

Directory of agencies, organizations and support groups serving Illinois seniors and their caregivers. For more information, visit www.state.il.us/aging/1directory/directory-main.htm.

4.0 Support Services Resources

CITY OF NAPERVILLE

Advisory Commission on Disabilities (ACD)

The ACD is an advisory commission to assist, inform and advise the administrative and elected officials of the City on all matters pertaining to discrimination against individuals with disabilities. For more information visit the City's website at www.naperville.il.us/acd.aspx.

Ecumenical Adult Care

Adult daycare activities provided by the Naperville Park District. For more information, contact the Naperville Park District at (630) 357-8166.

Fair Housing Advisory Commission (FHAC)

The FHAC plays an important role in discouraging illegal and unethical housing practices by promoting and encouraging fair housing to all. For more information, visit the City's website at www.naperville.il.us/fhac.aspx.

Fastrack Program

Clients wear a personalized wristband that emits a continual silent tracking signal which can be tracked on the ground or in the air over several miles. For more information, contact the City's Accessibility Coordinator at (630) 420-6725 or visit the City's website at www.naperville.il.us/fastrack.aspx.

Medical Emergency and Disability Information on Computer (M.E.D.I.C)

The program attempts to identify and register individuals with special needs stemming from life threatening medical conditions, or significant physical or cognitive impairments requiring uninterrupted utility service. For more information, contact the Naperville Fire Department at (630) 420-6142 or visit the City's website at www.naperville.il.us/medic.aspx.

Senior Home Inspection Program (S.H.I.P.)

Naperville Fire and Police Departments conduct an inspection which includes a written home security survey, smoke detector, carbon monoxide detector, a kitchen fire extinguisher, pot holders, nightlight and flashlight at no charge to Naperville senior citizens. To schedule a S.H.I.P. visit, contact the City of Naperville Public Education Specialist at (630) 305-7055 or visit www.naperville.il.us/Senior_Home_Inspection.aspx.

4.0 Support Services Resources

DUPAGE AND WILL COUNTIES

DuPage County Case Management

Records information about individuals potentially in need of services and determines those individuals eligibility. Contact the DuPage County Department of Human Services at (630) 407-6500 or email case.management@dupageco.org.

Community Care Program

The Community Care Program offers affordable help for the activities of daily living that a senior can no longer manage on their own. To receive an application for this program, or for additional information, contact DuPage County Senior Citizen Services at (630) 407-6500, 1-800-942-9412, or at seniorsvcs@dupageco.org.

Senior Serve

DuPage County Treasurer's Office assists seniors to manage their property tax bill. For more information, contact the DuPage County Treasurer at (630) 407-5900 or visit www.dupageco.org/treasurer/.

Cell Link Cell Phone Donation Program

Free cell phones programmed to dial 911 for individuals 62 or older or younger than 62 when you have a physical or mental disability and already do not own a cell phone. For more information, contact the DuPage County Sheriff at (630) 407-2317.

STATE OF ILLINOIS

Home Services Program

Provide services to individuals with severe disabilities so they can remain in their homes and be as independent as possible. Call (800) 843-6154 or (800) 447-6404 (TTY) or visit the Illinois Department of Human Services website at www.dhs.state.il.us.

FEDERAL GOVERNMENT

Home and Community Based Services (HCBS Waiver)

Program that provides services that allow individuals to remain in their home or live in a community setting. Visit the Illinois Department of Healthcare and Family Services website at www.hfs.illinois.gov/hcbswaivers/ or contact (217) 782-1200
TTY: 1-800-526-5812.

Tax Counseling for the Elderly

TCE offers FREE tax help to individuals who are aged 60 or older. For more information, contact the internal revenue service at tce.grant.office@irs.gov or call (630) 493-5291.

5.0 Key Contacts

CITY OF NAPERVILLE

City of Naperville

P: (630) 420-6111

W: www.naperville.il.us

Accessibility Coordinator

P: (630) 420-6725

Community Grants Coordinator

P: (630) 305-5315

Weatherization Program

W: www.naperville.il.us/weatherization.aspx

Home Modification Assistance

W: www.naperville.il.us/homemod.aspx

First Time Homebuyer Programs

W: www.naperville.il.us/homebuyerprograms.aspx

Attainable Housing Information

W: www.naperville.il.us/attainablehousing.aspx

Disability and Senior Citizen Resources

W: www.naperville.il.us/seniorservice.aspx
W: www.naperville.il.us/dsclinks.aspx

TOWNSHIP

Naperville Township

(630) 355-2786

www.napervilletownship.com

Lisle Township

(630) 968-2087, ext. 11

www.lisletownship.com

Wheatland Township

(630) 851-3952

www.wheatlandtownship.com

DuPage Township

(630) 759-3411

www.dupagetownship.com

OTHER

Northeastern Illinois Area Agency on Aging

P: (800) 528-2000

E: info@ageguide.org

W: www.ageguide.org/

COUNTY

DuPage County Human Services

P: (630) 407-6500 or 1-800-942-9412

E: hsprograms@dupageco.org

W: www.co.dupage.il.us/humanservices/

DuPage County Senior Citizen Services

P: 630-407-6500 or 1-800-942-9412

E: seniorsvcs@dupageco.org

W: www.co.dupage.il.us/seniorsvcs/

DuPage County Housing Authority

P: (630) 690-3555

W: www.dupagehousing.org/

Will County Housing Authority

P: (815) 727-0611

W: www.hajoliet.org/

Community Resource Information (C.R.I.S.)

P: (630) 407-6500, 1-800-942-9412 or TDD (630) 407-6502

E: dupagecris@dupageco.org

W: www.dupagecris.org

Will County

P: (815) 722-5515

W: www.willcountyillinois.com

STATE OF ILLINOIS

Illinois Housing Development Authority

P: (312) 836-5200

W: www.ihda.org

Illinois Department of Human Services

P: (800) 843-6154 or (800) 447-6404

W: www.dhs.state.il.us

IL Department of Aging Senior Helpline

P: 1-800-252-8966, 1-888-206-1327 (TTY) or 217-524-6911

E: aging.ilsenior@illinois.gov

W: www.state.il.us/aging/