

City of Naperville

ACTION PLAN:

Addressing the Housing Needs of Naperville's Low to Moderate Income Senior Citizens and Residents with Disabilities



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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.

1.0 Background

1.1 BACKGROUND

In 2007, a city-wide analysis was conducted to determine impediments to fair housing choice in Naperville. On January 15, 2008, the City Council accepted the Analysis of Impediments of Fair Housing in Naperville which incorporated a series of recommendations related to Naperville's housing state.

Following the Analysis of Impediments of Fair Housing in Naperville, the City Council identified attainable housing as a Strategic Plan Initiative for the FY08 through FY11 Fiscal Years. The goal of the Strategic Plan Initiative was to determine if Naperville's housing stock could be accessed by its residents and employees. The analysis focused on the household income levels of various demographic groups as compared to Naperville's housing costs. The analytical findings were incorporated into the Naperville Housing Needs and Market Analysis Report (HNMA), which was received by the City Council on May 5, 2009. Subsequent to receiving the HNMA, the City Council directed staff to prepare an Action Plan in FY09/10 (Appendix A) addressing the housing needs of low to moderate income senior citizens and residents with disabilities in a cost-neutral manner. In FY11, the City Council identified implementation of the Action Plan as a Strategic Plan Goal.

1.2 PURPOSE

To complete the Action Plan, staff conducted research and collected public input for the purposes of completing a **gap analysis**. With the completion of a gap analysis, staff was able to identify cost-neutral housing policies and programs not offered in Naperville that have the potential to aid in addressing the housing needs of low to moderate income senior citizens and residents with disabilities. Furthermore, the gap analysis allowed staff to evaluate the feasibility and impacts of recommending the implementation of new cost-neutral programs and policies.

1.3 DEVELOPING A VISION

Based on input from the Mayor's Advisory Commission on Disabilities and the Fair Housing Advisory Commission, a vision for this action report was developed after a series of public meetings and research completed within the parameters of this project. The **Attainable Housing Vision Statement** expresses a desire to encourage a variety of housing types through the recommended actions in Section 3.0 of this document.

Gap Analysis

The process of identifying housing policies, programs and support services available to Naperville senior citizens and persons with disabilities versus those available in other communities for the purposes of identifying policy, program and/or support service gaps in Naperville.

Attainable Housing 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.

1.4 PROCESS

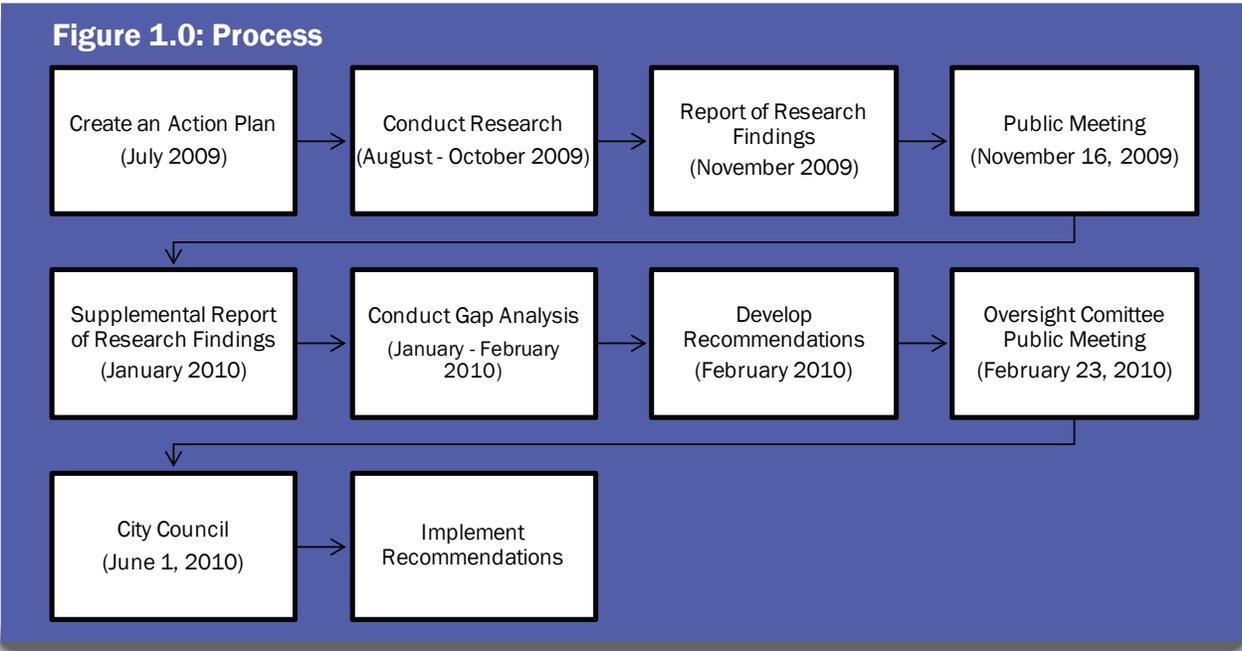
The gap analysis was initiated in the summer of 2009 and took place over the course of approximately nine months. Based on the action plan, staff conducted research, presented the findings, and sought input on the programs available to Naperville senior citizens and residents with disabilities.

Members of the Fair Housing Advisory Commission (FHAC) and the Mayors Advisory Commission on Disabilities (ACD) served as the Oversight Committee for the project providing valuable input and feedback on research and recommendations provided by staff.

Two public meetings were held with the Oversight Committee. On November 16, 2009, staff presented Attainable Housing: Report of Research Findings (Appendix B). As a result of the feedback and input received at the meeting, staff prepared a Supplemental Report of Research Findings (Appendix C) for the purposes of providing the Oversight Committee and public additional information and research on housing programs available to Naperville senior citizens and the disability community.

On February 23, 2010, staff presented recommendations for consideration by the Oversight Committee (Appendix D); the Committee unanimously approved the recommendations presented by staff. Final recommendations were considered by the City Council on June 1, 2010.

Public comments received during the process and meeting summaries have been included in Appendix E: Meeting Summaries and Public Input.



2.0 Research

2.1 OVERVIEW OF RESEARCH

While conducting research, staff's objective was to provide an overview of programs, policies and services available to Naperville residents as well as programs offered in other communities. The goal of the research was to determine if new cost-neutral programs or policies are needed in Naperville to address the housing needs of low to moderate income senior and disability communities. For the purpose of this project, utilization of existing staff resources was deemed cost-neutral. Cost-neutral is defined as:

COST-NEUTRAL:

A new program, policy and/or service which does not necessitate a direct financial contribution by the City of Naperville; or an existing program, policy and/or service which does not necessitate a direct financial contribution beyond contributions currently being provided.

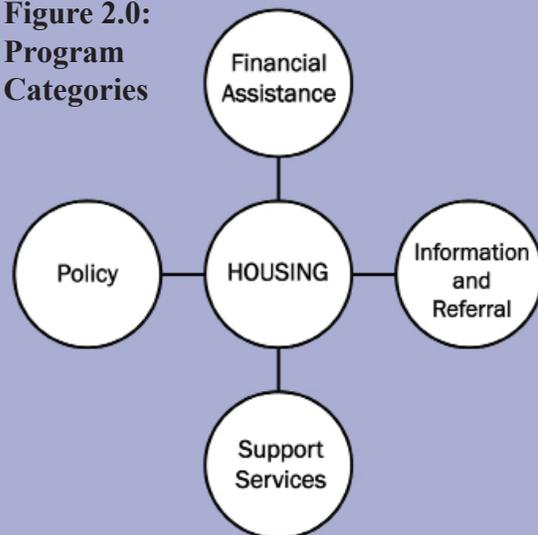
The goal of the city's research was to avoid duplicating housing policies, programs and/or support services available to low to moderate income Naperville senior and residents with disabilities through the city or other service providers. Therefore, research was conducted by evaluating programs through the following agencies:

- County, State and Federal Governments
- City of Naperville
- Other Communities
- Private and Non-profit Programs

Programs included in the research were broken into four categories: Financial, Information and Referral, Policy and Support Services (Figure 2.0: Program Categories).

Based on public input and in an effort to accurately represent the array of programs used by different communities, programs with a cost component were also included in staff's research; however, based on City Council direction, staff's recommendations only encompass cost-neutral programs.

**Figure 2.0:
Program
Categories**



2.2 COUNTY, STATE AND FEDERAL GOVERNMENTS

CURRENT EFFORTS

In many instances the Federal, State and County governments work together to finance and administer a variety of programs that contribute to persons or organizations aiding senior community and/or the disability community. A general overview of the nature of services provided in each category (policy evaluated at the local level only) is provided below.

Financial: Financial assistance is generally provided in the form of direct cash assistance, housing vouchers, tax relief programs and grants to aid in single-family home rehabilitation, weatherization and assistance to non-for-profit and/or private human services organizations. Figure 2.1: Financial Assistance below provides an overview of financial assistance available through the City of Naperville, county, state and federal governments which qualifying Naperville residents may be eligible for.

Information and Referral: Similar to services offered by the city, all levels of government have staff dedicated to human services programs; maintain web sites and additional resource listings; and work with seniors and the disability community to determine if they are eligible for housing assistance. Additional details regarding specific services provided by these agencies is provided in Appendix C.

Support Services: Both state and county government agencies work to link residents with assistance they may be eligible for, including case management services. Additional details regarding specific services provided by these agencies is provided in Appendix C.

Figure 2.1: Financial Assistance

PROGRAM		Naperville	County	State	Federal
FINANCIAL	Aid to the Aged, Blind and Disabled (AABD)				
	CDBG Funds/Programs				
	Home Energy Assistance				
	Home Energy Savings Program				
	Home Accessibility/Modification Assistance				
	Property Tax Relief Measures				
	Housing Choice Vouchers (Section 8)				
	Low-interest Loan for Home Repairs				
	Senior Home Inspection Programs (S.H.I.P.)				
	Senior Citizen Exemption				
	Social Security				
	Social Security Disability Benefit				
	Social Service Grants				
	Federal Supplemental Security Income				
	State Supplemental Security Income				
	Transit Subsidies				
	Weatherization				

Disability Community
 Senior Community
 Both

2.0 Research

2.3 CITY OF NAPERVILLE

LEGISLATION

Legislation related to seniors and the disability community is proposed every year. The bulk of legislation seeks to amend the eligibility thresholds to increase the percentage of the population eligible for tax exempt benefits (e.g. increase household income eligibility for household making less than \$55,000 per year to households making less than \$65,000 per year). The city has historically supported these efforts related to seniors and disabled residents by directly engaging the city's representatives in Springfield and working with the city's lobbyist.

Past Supported Legislative Efforts

- Senior Citizens Assessment Freeze Homestead Exemption
- Senior Citizens Homestead Exemption
- Disabled Persons Homestead Exemption
- Senior Citizens Real Estate Tax Deferral Program
- Public Act 095-0644: Economic Development Area Tax Increment Allocation Act (Approved in 2008)

CURRENT EFFORTS

A general overview of services provided by the City of Naperville to support seniors and/or residents with disabilities is outlined below. More information detailing individual services offered by the city has been provided on in Appendix B and C.

Financial: The city has historically provided contributions through Community Development Block Grant (CDBG) funds, transit subsidies and grants that aid organizations serving senior citizens and the disability community. An overview of services available to eligible Naperville senior citizens and residents with disabilities, including city, county, state and federal programs is provided as Figure 2.1: Financial Assistance on page 5.

Information and Referral: In addition to providing program information on the city's web site, city staff members oversee programs and services offered by the city and other organization's available to Naperville residents, and help maintain communication between the city and other jurisdictions. City staff includes the Accessibility Coordinator and Community Grants Coordinator.

Policy: Policies promoting the preservation of a diverse housing stock can be found in various components of the city's Comprehensive Master Plans as well as the Strategic Plan Initiatives. In addition to the recommendations made within the city's comprehensive plans, the city's Planned Unit Development Ordinance states that inclusion of an attainable housing component shall be considered toward fulfillment of the planned unit development intent and objectives.

Support Services: Services including the Naperville Guardian Program, the Fastrack Program and Ride DuPage are provided to eligible seniors and disabled residents as well-being services (Appendix B and C). The ACD and FHAC also serve as the advisory commissions for issues involving fair housing and accessibility issues throughout the city.

2.4 OTHER COMMUNITIES

To compare and evaluate assistance available to for Naperville senior citizens and the disability community, staff evaluated programs offered in fourteen communities. Communities of comparable size within close proximity and possessing similar characteristics as Naperville (e.g. income level, housing composition, etc) were included in the analysis. Also included were several communities that are considered leaders in housing policy in the Chicago region, communities that have been recognized in the past on Money Magazine’s Best Places to Live List and communities recognized by Accessible America for their commitment to serving the disabled community.

Staff found that in comparison, Naperville provides a similar or higher level of services in the categories of information and referral as well as support services. As anticipated, specific policies differ throughout each of the communities. A comprehensive overview of Naperville’s information and referral and policy and support services as compared to services available in the comparable communities is included on pages 8 and 9.

2.5 NON-PROFIT AND PRIVATE AGENCIES

Similar to the city, county, state and federal governments, a variety of non-profit and private agencies provide housing assistance in the forms of financial, information and referral, support services and policy programming. While staff does not provide an exhaustive list of assistance provided through all agencies, Appendix B provides a listing of services generally offered by various agencies. In conjunction with non-profit and private organizations, case management services provided by county and state government and various online search engines currently strive to connect residents with available services.

Research Communities

- Arlington Heights, IL
- Aurora, IL
- Bolingbrook, IL
- Downers Grove, IL
- Highland Park, IL
- Oak Park, IL
- Orland Park, IL
- St. Charles, IL
- Evanston, IL
- Chicago, IL*
- Fort Collins, CO**
- Phoenix, AZ*
- Plano, TX**
- Overland Park, KS**

**Accessible America applicants demonstrate an exceptional commitment to offering their citizens with disabilities full and equal opportunities to participate in the life of their community, including access to jobs, education, voting, transportation, housing, emergency preparedness planning, and services. The Accessible America Competition promotes nationwide replication of these best practices.*

*** Money Magazines Best Places to Live*

**INFORMATION AND REFERRAL, POLICY AND SUPPORT SERVICE ASSISTANCE
COMMUNITIES IN ILLINOIS**

Program		Available to Qualifying Naperville Residents				Comparable Communities in Illinois									
		Naperville	County	State	Federal	Arlington Heights	Aurora	Bolingbrook	Chicago	Downers Grove	Evanston	Highland Park	Oak Park	Orland Park	St. Charles
INFORMATION & REFERRAL	Resource Fair/Education /Workshops														
	E-news/Newsletter/Press Releases														
	Resource Directory														
	Senior Helpline														
	Staff Person(s)														
	Website														
POLICY	Demolition Tax		County, State and Federal Policy have been excluded as the efforts included are enacted locally.												
	Density Bonuses														
	Expedited Application/Permit Process														
	Encourage Affordable Housing through the PUD process														
	Fair Housing Ordinance														
	Fee-in-Lieu of Affordable Units														
	Fee Waivers														
	Housing Trust Fund/Community Land Trust/Land Bank														
	Impact Fee Delay														
	Inclusionary Zoning (mandated)														
	Inter-jurisdictional Cooperation (local-state-federal)														
	Metropolitan Mayors Caucus Housing Endorsement Criteria														
	Visitability Ordinance														
Zoning (other)															
SUPPORT SERVICES	Board/Commission/Advisory Committee(s)														
	Cell Phone Donation Program														
	Case Management														
	Daily Activities Assistance														
	Senior Center	Park District													
	Photo ID Database/Emergency ID/Tracking Bracelets														
Wellness Check Programs															

Disability Community
 Senior Community
 Both

**INFORMATION AND REFERRAL, POLICY AND SUPPORT SERVICE ASSISTANCE
COMMUNITIES OUTSIDE OF ILLINOIS**

Program		Available to Qualifying Naperville Residents				Comparable Communities Outside Illinois			
		Naperville	County	State	Federal	Fort Collins, CO	Overland Park, KS	Plano, TX	Phoenix, AZ
INFORMATION & REFERRAL	Resource Fair/Education /Workshops	Both	Both			Both	Both		Both
	E-news/Newsletter/Press Releases	Both				Both			Both
	Resource Directory		Both	Both					Both
	Senior Helpline		Senior Community	Senior Community					
	Staff Person(s)	Both	Both	Both		Both	Both	Both	Both
	Website	Both				Both	Both	Both	Both
POLICY	Demolition Tax		County, State and Federal Policy have been excluded as the efforts included are enacted locally.						
	Density Bonuses					Both			
	Expedited Application/Permit Process					Both			
	Encourage Affordable Housing through the PUD process	Both							
	Fair Housing Ordinance	Both				Both	Both	Both	
	Fee-in-Lieu of Affordable Units								
	Fee Waivers					Both			
	Housing Trust Fund/Community Land Trust/Land Bank					Both			
	Impact Fee Delay					Both			
	Inclusionary Zoning (mandated)								
	Inter-jurisdictional Cooperation (local-state-federal)	Both				Both	Both	Both	
	Metropolitan Mayors Caucus Housing Endorsement Criteria								
	Visitability Ordinance	Both							Both
Zoning (other)	Both	Both	Both	Both					
SUPPORT SERVICES	Board/Commission/Advisory Committee(s)	Both	Both	Both		Both	Both	Both	
	Cell Phone Donation Program	Both							
	Case Management		Both	Both				Both	
	Daily Activities Assistance		Both	Both	Both			Both	
	Senior Center	Park District				Senior Community			Senior Community
	Photo ID Database/Emergency ID/Tracking Bracelets	Both							
	Wellness Check Programs	Both							

Disability Community
 Senior Community
 Both

3.0 Summary of Recommendations

3.1 GAP ANALYSIS

OVERVIEW

A gap analysis was conducted to identify policies and programs not currently available to seniors and residents with disabilities. For each program and policy identified, the following analysis has been provided:

- Identification of the Program or Policy
- Staff Recommendation
- Assignment of a Priority Level
- Identification as Cost-Neutral or Cost-Prohibitive
- Rationale for Recommendation

PRIORITY LEVEL RATING

For each program and/or policy gap identified, a description, recommendation, cost-neutral status, and rationale for the recommendation has been provided. Additionally, each recommendation has been ranked with a priority level green, yellow or red as described below.

-  **Green:** Recommended for immediate and/or ongoing implementation.
-  **Yellow:** Recommended and identified as a priority through the Attainable Housing Action Plan, but requires additional research, input, collaboration and Commission/City Council approval processes. Accordingly, implementation will occur in 1 – 5 years as determined by the Planning Services Team Work Plan.
-  **Red:** Not recommended for implementation at this time.

3.0 Summary of Recommendations

3.1 GAP ANALYSIS (continued)

FACTORS CONSIDERED

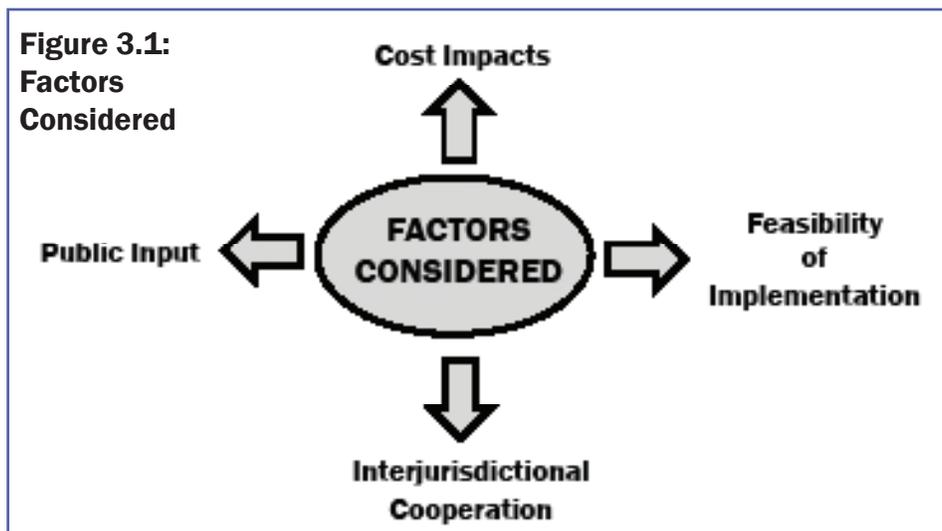
When evaluating new programs or policies identified, staff considered a number of key factors (Figure 3.1 Factors Considered) to develop a staff recommendation including the following:

Cost Impact: While programs that require financial obligation from the city and other agencies were included as part of the research, based on City Council direction, staff has only considered new programs and/or policies that are cost-neutral as defined on page 4 of this report.

Feasibility of Implementation: To determine the priority level of new programs, staff considered the feasibility of implementation, including available staff time, public process, available resources and future administration and enforcement responsibilities.

Public Input: Staff solicited and considered input from the ACD, FHAC, Realtor’s Association, DuPage United and the public on the research conducted and other potential programs and/or policies that should be considered by the city to address the housing needs of Naperville senior citizens and the disability community. Additionally, staff considered the public benefits gained.

Interjurisdictional Cooperation: In many instances the federal, state, county and local governments work together to administer a variety of programs that contribute to persons or organizations aiding seniors and/or residents with disabilities. By encompassing all programs (city, county, state, federal and non-profit) that help senior citizens and disabled persons remain in and obtain homes, staff has had the ability to identify gaps and ensure that efforts are not duplicated.



3.0 Summary of Recommendations

3.2 COST-NEUTRAL RECOMMENDATIONS

Based on the research collected and input received, a series of cost-neutral actions have been prepared. While only new cost-neutral programs and/or policies have been considered for implementation purposes, cost-prohibitive programs identified through the analysis have been included in this report as Appendix d: Cost-Prohibitive Actions for reference only.

GREEN PRIORITIES

The following pages provide a brief overview of the new programs and policies that are recommended for immediate implementation (recommendations 1 through 3), and the ongoing programs and policies that are valuable and complimentary to attainable housing efforts (recommendations 4 through 7). Full details regarding these recommendations are provided on page 17.

IMMEDIATE IMPLEMENTATION: RECOMMENDATIONS 1 THROUGH 3

- **1) Attainable Housing Web Page:** Staff recommends the creation of a web page dedicated to the city's attainable housing efforts and access to available housing programs and resources in one central location for Naperville residents and prospective developers.
- **2) Attainable Housing Toolkit:** Staff recommends creating and making available an Attainable Housing Toolkit for developers and/or residents interested in including an attainable housing element in a proposed residential development. A toolkit may consist of brochures, resources and an explanation of the city's attainable housing efforts and policies; thereby creating awareness of attainable housing efforts in Naperville.
- **3) E-News/Newsletter/Press Releases:** Staff recommends increased media in relation to available programs and resources in furtherance of the city's attainable housing efforts. Specifically increased media awareness is recommended for the Illinois Housing Development Authority's Mortgage Credit Certificate Program and the Assist First Time Homebuyer Down Payment Assistance Program in which the city transfers a portion of the volume cap for funding purposes.

3.0 Summary of Recommendations

3.2 COST-NEUTRAL RECOMMENDATIONS (continued)

ONGOING IMPLEMENTATION: RECOMMENDATIONS 4 THROUGH 7

- **4) Legislative Action Plan:** Staff recommends continued support of legislation which addresses the housing needs of low to moderate income senior citizens and residents with disabilities, including the real estate tax freeze and deferral initiatives for senior citizens and persons with disabilities.
- **5) Interjurisdictional Cooperation:** Staff recommends continued cooperation between the city, township, county, state, federal, private and non-profit organizations aiding senior citizens and persons with disabilities to remain in and obtain homes.
- **6) Grant Opportunities:** Staff recommends continuing the pursuit of new grant opportunities and increased grant funding for existing programs (such as CDBG) as opportunities arise. For example, in 2009 the City of Naperville took advantage of the opportunity to expand the existing Weatherization Program with Energy Efficiency Conservation Block Grant Funds available through the American Recovery and Reinvestment Act.
- **7) Transportation:** Staff recommends continuing existing efforts with local and regional transportation providers (i.e. Metra, PACE, Ride DuPage, etc.) for the purposes of maintaining an accessible transit system for Naperville residents. The city currently monitors and works with other agencies regarding the state and availability of transit to Naperville residents. For example, in 2009 city staff worked with Pace to delay plans to reduce service for Bus Route 685 in Naperville allowing continued operation according to the regular schedule.

3.0 Summary of Recommendations

3.2 COST-NEUTRAL RECOMMENDATIONS (continued)

YELLOW PRIORITIES

In addition to the immediate and ongoing recommendations, the recommended cost-neutral actions (page 17) also contains a series of implementation actions ranked under priority level “yellow”. Although recommendations 8 through 10 are proposed for implementation, each action requires additional research, input, collaboration and Commission/City Council approval processes for implementation. They are as follows:

FUTURE IMPLEMENTATION: RECOMMENDATIONS 8 THROUGH 12

- **8) Mayors Caucus Housing Endorsement Criteria:** Evaluate the Metropolitan Mayors Caucus Housing Endorsement Criteria in conjunction with recommendation 9 (Relaxed Aesthetic and Site Design Criteria) for the purposes of adopting criteria to evaluate proposed disability and senior housing developments with an attainable housing element.

- **9) Relaxed Aesthetic and Site Design Criteria:** Evaluate the potential for modified design standards or the development of new/special criteria to consider variances to standard code requirements for residential developments with a disability and/or senior attainable housing component, in an effort to reduce development costs and achieve affordability.

- **10a/b) Park and School Donation Fees:**
 - 10a. Park Donation Fee:** Work with the Naperville Park District to evaluate the potential to reduce the Park Donation Fee for disability and specific senior living facilities, where a reduced fee would not pose negative impacts on Park District programming and operations as a result of a proposed development.

 - 10b. School Donation Fee:** Work with the affected School Districts to evaluate the potential to waive or reduce the impact fee for age restricted (over 55 years of age) communities in Naperville.

These remaining action items should be evaluated for inclusion as part of the regular Planning Services Team work plan over the next 1 – 5 years.

3.2 RECOMMENDED ACTIONS (continued)

Program/Policy Description	Recommendation	Priority Level ¹	Cost-Neutral Yes/No	Rationale
<p>1. Attainable Housing Web Page: A dedicated page on the city’s web site specific to the city’s Attainable Housing efforts and access to available housing programs and resources.</p>	<p>Staff recommends the creation of a web page dedicated to the city’s Attainable Housing efforts and access to available housing programs and resources in one central location for Naperville residents and prospective developers.</p>	<p>Green</p>	<p>Yes</p>	<p>While the city’s web site does provide information regarding grants and programs available to the disability and senior community, staff finds that a web page has not been dedicated solely to the city’s housing efforts.</p> <p>Staff finds that a dedicated web page would be helpful for residents and prospective developers considering an attainable housing development in the City of Naperville. Furthermore, staff believes there is additional opportunity to link to programs (county, state and federal) that aid residents with disabilities and senior citizens maintain their housing from a single page, thereby resulting in a more user friendly product.</p>
<p>2. Attainable Housing Toolkit: Step-by-step information regarding regulatory and procedural requirements associated with attainable housing projects in the city, as well as resources for developers, to help guide a project.</p>	<p>Create and make available an Attainable Housing Toolkit for developers interested in including an attainable housing element in a proposed residential development.</p>	<p>Green</p>	<p>Yes</p>	<p>The creation of an Attainable Housing Toolkit can be completed by existing staff. A toolkit may consist of brochures, resources and an explanation of the city’s attainable housing efforts and policies; thereby creating awareness of attainable housing development in Naperville. Similar to how the Toolkit for Successful Redevelopment (i.e., single-family demolition/new construction) is used; an Attainable Housing Toolkit can be distributed at concept meetings for potential residential developments and available on the city’s web site for informational purposes. The Attainable Housing Toolkit would not be meant to replace the Toolkit for Successful Redevelopment but act as a supplement of information for prospective attainable housing developers.</p>
<p>3. E-news/Newsletter/Press Releases: Media efforts promoting housing programs and resources available to City of Naperville residents.</p>	<p>Staff recommends increased media in relation to available programs and resources in the city and provided by relation to the city’s Attainable Housing efforts.</p>	<p>Green</p>	<p>Yes</p>	<p>Increased media efforts will provide the city the ability to better communicate with residents, developers and business owners regarding the City of Naperville’s Attainable Housing efforts, available programs and resources. Specifically increased media awareness is recommended for the Illinois Housing Development Authority’s Mortgage Credit Certificate Program and the Assist First Time Homebuyer Down Payment Assistance Program in which the city transfers a portion of the volume cap for funding purposes.</p>
<p>4. Legislative Action Plan: The City of Naperville has historically supported legislation that relieves the real estate tax burden for senior citizens and persons with disabilities.</p>	<p>Continue to support legislation which addresses the housing needs of low to moderate income senior citizens and persons with disabilities, including the previously supported real estate tax legislation that relieves the real estate tax burden for senior citizens and persons with disabilities.</p>	<p>Green</p>	<p>Yes</p>	<p>The city has historically supported these efforts related to senior citizens and persons with disabilities by directly engaging the city’s representatives in Springfield and working with the city’s Springfield lobbyist.</p>
<p>5. Inter-jurisdictional Cooperation: Cooperation between the city, township, county, state, federal, private and non-profit organizations aiding senior citizens and persons with disabilities to remain in and obtain homes.</p>	<p>Continue cooperation between the city, township, county, state, federal, private and non-profit organizations aiding senior citizens and persons with disabilities to remain in and obtain homes.</p>	<p>Green</p>	<p>Yes</p>	<p>The city has historically cooperated with other agencies on disability and senior community issues; therefore, staff finds it appropriate that staff continue this practice.</p>

3.2 RECOMMENDED ACTIONS (continued)

Program/Policy Description	Recommendation	Priority Level ¹	Cost-Neutral Yes/No	Rationale
<p>6. Grant Opportunities: The city currently administers several grant programs including but not limited to the Community Development Block Grant, Social Services Grant and the Home Accessibility Grant.</p>	Continue current level of support and pursue new grant opportunities and increased grant funding for existing programs (such as CDBG) as opportunities arise.	Green	Yes	As grant programs arise that will potentially aid the disability and senior communities, staff shall pursue said opportunities for the purposes of increasing available funding for Naperville senior and residents with disabilities.
<p>7. Transportation: The city currently monitors and works with other agencies regarding the state and availability of transit to Naperville residents.</p>	Continue existing efforts with local and regional transportation providers (i.e. Metra, PACE, Ride DuPage, etc.) for the purposes of maintaining an accessible transit system for Naperville residents.	Green	Yes	The city has historically cooperated with other agencies to ensure adequate transit for Naperville residents. Staff finds that it is important to support transit related efforts to ensure accessibility through other modes of transportation within Naperville.
<p>8. Mayors Caucus Housing Endorsement Criteria: A set of criteria developed by the Metropolitan Mayors Caucus aimed at helping communities achieve affordable housing policy goals. A community may adopt and use the criteria to gauge housing-related policies, ask developers to demonstrate how their proposals meet the criteria, and even give preference to those proposals that do meet one or more of the criteria.</p>	Evaluate the Metropolitan Mayors Caucus Housing Endorsement Criteria in conjunction with recommendation 9 (Relaxed Aesthetic and Site Design Criteria) for the purposes of adopting criteria to evaluate proposed disability and senior housing developments with an attainable housing element.	Yellow	Yes	<p>Incorporating a set of criteria for the purposes of reviewing residential developments with an attainable housing element pertaining to the disability and senior populations will provide developers with criteria for development and guide staff in the review of proposals. Criteria should overall incorporate the city's goals and vision for attainable housing in Naperville.</p> <p>Staff would use and potentially modify the Metropolitan Mayors Caucus Criteria for the purpose of creating criteria that is applicable and usable in Naperville. Also, any criteria should take into consideration and incorporate the city's Comprehensive Plans.</p>
<p>9. Relaxed Aesthetic and Site Design Criteria: Consideration of special/new criteria to review variances or consider relaxed landscape, building design (i.e. materials) and existing zoning requirements (setbacks, height, FAR, etc) for developers wanting to address housing affordability for disability and senior populations.</p>	Evaluate the potential for modified design standards or the development of new/special criteria to consider variances to standard code requirements for residential developments with a disability and/or senior attainable housing component, in an effort to reduce development costs and achieve affordability.	Yellow	Yes	Relaxed site design standards are considered cost-neutral to the City of Naperville and have the potential to reduce the costs of housing allowing a developer to include an attainable housing component in a residential project, ultimately allowing for integration of the disabled and senior populations. In conjunction with this recommendation, staff would evaluate impacts and potentially develop criteria (recommendation 8) associated with relaxed design standards to ensure that any proposed changes would not be detrimental to existing residential neighborhood character and evaluated on a case by case basis.
<p>10. Impact Fee Reduction/Waivers: a. Park Donation Fee b. School Donation Fee The reduction or waiver of fees charged to developers of new residential development (with an attainable housing element) providing donations to the Park and School District.</p>	<p>10a. Park Donation Fee: Work with the Naperville Park District to evaluate the potential to reduce the Park Donation Fee for disability and specific senior living facilities, where a reduced fee would not pose negative impacts on Park District programming and operations as a result of a proposed development.</p> <p>10b. School Donation Fee: Work with the affected School Districts to evaluate the potential to waive or reduce the impact fee for age restricted (over 55 years of age) communities in Naperville.</p>	Yellow	Yes	A reduction or waiver in the Park and/or School Donation Fees has the potential to be cost-neutral when applied in an appropriate manner. For example, the waiver of a School Donation Fee for an age restricted community will have a minimal impact on the School District based on the lack of students being generated from the new residential development. Therefore, staff recommends evaluating the potential for an amendment that would not negatively impact the School and/or Park Districts.

3.0 Summary of Recommendations

3.3 OTHER RECOMMENDATIONS CONSIDERED

RED PRIORITIES

While conducting research, staff's objective was to provide an overview of programs, policies and services available to Naperville residents and programs from other communities that meet the definition of cost-neutral. Based on public input and in an effort to accurately represent the array of programs used by different communities, some programs were included in the research that staff does not consider cost-neutral and additional actions which staff has not recommended for implementation. Programs or policies not recommended for implementation have been classified as red priorities and are listed below. Additional details on red priorities can be found in Appendix D.

- **11) Attainable Accessory Dwelling Units (ADU):** An independent self-contained residential unit built on the same lot as an existing single-family home. An ADU is subordinate in size, location and function to the primary residential unit.
- **12) Impact Fee Delay:** This incentive allows the developer to delay the payment of impact fees (typically paid at the time of permit) until a certificate of occupancy is issued.
- **13) Application Submittal Waiting Period:** Requiring a petitioner to undergo a waiting period prior to submitting a petition for development. During the waiting period, the prospective applicant must meet with staff to discuss the inclusion of attainable housing as part of a new residential development.
- **14) Expedited Application/Permit Process:** Streamlining permitting and review processes to maximize efficiencies and allow new development to proceed in a timely manner.
- **15) Mandated Inclusionary Zoning:** Adoption of zoning ordinances which require all new developments of certain sizes to include a certain percentage of affordable housing units. Inclusionary Zoning Ordinances are typically associated with the following implementation items:
 - a. Density Bonus:** Permission granted by a municipality to build additional or larger units than otherwise allowed by the existing zoning codes.
 - b. Development Fee Waivers:** Waivers of fees charged to developers of new residential units including development review fees, building permit fees and the initial costs of servicing those homes with water, sewer and other public infrastructure.
 - c. Fee-in-Lieu Affordable Units:** A cash payment as an alternative to including affordable units within a residential development, as required under an inclusionary zoning ordinance. In-lieu fees are commonly deposited into a housing trust fund and/or used to fund affordable housing initiatives.

3.3 COST PROHIBITIVE RECOMMENDATIONS (continued)

- **16) Community Land Trust:** Private, non-profit corporations created to acquire and maintain land used for affordable housing. The permanent land holdings guarantee affordable housing costs while the trust sells the physical structure to home purchases for an affordable price, along with a long-term lease on the land. When the home is sold, it must be sold at an affordable price to a qualifying buyer.

Housing Trust Fund: A fund dedicated to the purchase and maintenance of affordable housing properties. The fund can be used to acquire, rehabilitate, and preserve affordable housing; provide first-time or homebuyer assistance; and aid in rental support programs.

Land Bank: Land banks are governmental entities dedicated to assembling properties, usually vacant, abandoned, and/or tax-delinquent, for development of affordable housing at a later date.

These are typically associated with the following implementation items:

a. Demolition Fee/Tax: A fee/tax paid in order to obtain a permit to demolish a residential structure for the purposes of (a) discouraging demolition of older homes, which tend to be more affordable than new construction; and (b) providing a revenue source that can be directed into a housing trust fund (for example) and used for affordable homes.

b. Fee-in-Lieu of Affordable Units: A cash payment as an alternative to including affordable units within a residential development, as required under an inclusionary zoning ordinance. Fee-in-Lieu is commonly associated with funds deposited into a housing trust fund and/or used to fund affordable housing initiatives.

- **17) Real Estate Transfer Tax:** State and/or local taxes assessed on property when ownership is transferred. It is based on the subject property's sales price and can be used to provide a funding source for affordable housing programs.

3.4 CONCLUSION

Over the years, the City of Naperville has shown its dedication and support for equal housing opportunities for its' residents through efforts including but not limited to the creation of the Fair Housing Advisory Commission, the Impediments to Fair Housing Choice Report and the designation of attainable housing as a Strategic Plan Initiative for FY08 through FY11. Through this Action Plan, the city continues to strive to provide additional opportunities through implementation of cost-neutral recommendations over the next five years.

APPENDIX A:

Action Plan

Housing Needs and Market Analysis Action Plan

Initiative: On May 5, 2009, the City Council received the *Naperville Housing Needs and Market Analysis (HNMA)* and directed staff to prepare an Action Plan (FY09) for researching cost-neutral policy options to address the housing needs of low to moderate income senior citizen and disabled households.

Timeframe	Action Plan
	<p>Identify existing programs available to Naperville senior and disabled households</p> <ul style="list-style-type: none"> • City Programs • County Programs • Township Programs • State Programs • Federal Programs • Private and Non-profit Programs (i.e. DuPage United, Metropolitan Planning Council)
<p>1st/2nd Quarter May '09 – November '09</p>	<p>Identify cost neutral programs available in comparable surrounding communities</p> <ul style="list-style-type: none"> • Type of Program • Program Administering Efforts (i.e. outreach, education, etc.) • Program Effectiveness/Participation <p>Identify existing and pending legislation as it relates to attainable housing for Naperville senior and disabled households</p> <ul style="list-style-type: none"> • Identify existing/pending • Identify the City of Naperville's existing/historical efforts in this area
	<p>Public Meeting: Present research findings to the Oversight Committee¹ and stakeholders</p> <ul style="list-style-type: none"> • Evaluate feedback from public meeting • Based on research findings and stakeholder input, identify programming gaps and the desire and/or need for potential cost neutral programs to assist in filling the gaps in attainable housing for Naperville seniors and disabled households
<p>3rd/4th Quarter November '09 – April '10</p>	<p>Public Meeting: Present potential programs to the Oversight Committee and stakeholders</p> <ul style="list-style-type: none"> • Evaluate feedback from public meeting • Based on research findings and stakeholder input, identify a preferred cost neutral program(s) to assist in filling the gaps identified in the first public meeting • Solicit a recommendation from the Oversight Committee to be presented to the City Council
<p>4th Quarter February '09 – May '10</p>	<p>City Council: Present staff and the Oversight Committee's recommendation(s) to the City Council</p>

¹Oversight Committee: Fair Housing Advisory Commission and Mayor's Advisory Commission on Disabilities

APPENDIX B:

Report of Research Findings

**CITY OF NAPERVILLE
MEMORANDUM**

DATE: November 3, 2009

TO: Advisory Commission on Disabilities
Fair Housing Advisory Commission

THROUGH: Allison Laff, AICP, Planning Operations Manager, TED – Business Group
Greg Jones, AICP, Project Manager – TED Business Group
Suzanne Thorsen, AICP, Planning Operations Manager, TED – Business Group

FROM: Katie Forystek, AICP, Community Planner – TED Business Group

SUBJECT: **Attainable Housing: Report of Research Findings**

PURPOSE:

To provide the Advisory Commission on Disabilities (ACD) and the Fair Housing Advisory Commission (FHAC) with an overview and solicit input on research regarding programs available to Naperville seniors and disabled residents.

BACKGROUND:

The City Council identified attainable housing as a Strategic Plan Initiative for the FY08 through FY10 Fiscal Years. On May 5, 2009, the City Council received the *Naperville Housing Needs and Market Analysis (HNMA)* and directed staff to prepare an Action Plan (FY09) to address the housing needs of low to moderate income senior and disabled households in a cost-neutral manner.

Based on the action plan, staff has conducted research and has provided an overview in this report of programs available to Naperville seniors and disabled residents through the following agencies:

- County, State and Federal Governments
- City of Naperville
- Surrounding Communities
- Private and Non-profit Programs

DISCUSSION:

This memo provides a brief summary of the research to be presented at the November 16, 2009 joint meeting of the ACD and FHAC, grouped into the following four categories: financial, information and referral, policy and support services.

While programs that require financial obligation from the city and other agencies have been included as part of the research, moving forward staff has been directed to only consider new programs that are cost-neutral. Cost-neutral is defined as *a new program, policy and/or service which does not necessitate a direct financial contribution by the City of Naperville; or an existing program, policy and/or service which does not necessitate a direct financial contribution beyond contributions currently being provided.*

County, State and Federal Governments

Current Efforts

In many instances the Federal, State and County governments work together to finance and administer a mixture of programs that contribute to persons or organizations aiding seniors and/or disabled residents. A general overview of the nature of services provided in each category is provided below. A listing and brief description of individual services provided by these agencies is provided as an attachment to this memo (Attachment 1: County, State and Federal Programs).

- *Financial:* Financial assistance is generally provided in the form of direct cash assistance, housing vouchers, tax relief programs and grants to aid in single-family home rehabilitation, weatherization and assistance to non-for-profit and/or private human services organizations.
- *Information and Referral:* Similar to services offered by the city, all levels of government maintain staff members for human services purposes; maintain websites and additional resource listings and referrals for seniors and disabled residents to determine if they are eligible for housing assistance.
- *Support Services:* Both state and county government agencies work to link residents with assistance they may be eligible for, including case management services.

City of Naperville

Legislation

Legislation related to seniors and the disabled is proposed every year. The bulk of legislation seeks to amend the eligibility thresholds to increase the percentage of the population eligible for the exemption benefits (e.g. increase household income eligibility for household making less than \$55,000 per year to households making less than \$65,000 per year). The city has historically supported these efforts related to seniors and disabled residents by directly engaging the city's representatives in Springfield and working with the city's Springfield lobbyist (Attachment 2: Housing Legislation).

Current Efforts

A general overview of services provided by the City of Naperville to support seniors and/or disabled residents is outlined below. More information detailing individual services offered by the city has been provided as Attachment 3: City of Naperville Programs.

- *Financial:* The city has historically provided contributions through CDBG funds, transit subsidies and grants that aid organizations serving senior citizens and disabled residents. An overview of services available to eligible Naperville senior citizens and disabled residents, including city, county, state and federal programs is provided as Attachment 4: Financial Assistance.
- *Information and Referral:* In addition to providing program information on the city web site, staff members oversee services offered and help to maintain communication between the city and other jurisdictions including the Elderly Services Team, Accessibility Coordinator and Community Grants Coordinator.
- *Policy:* Policies promoting the preservation of a diverse housing stock can be found in various components of the city's Comprehensive Master Plans as well as the Strategic Plan Initiatives. In addition to the recommendations made within the city's comprehensive plans, the city's Planned Unit Development Ordinance states that

inclusion of an attainable housing component shall be considered toward fulfillment of the planned unit development intent and objectives.

- *Support Services:* Services including the Naperville Guardian Program and the Fastrack Program are provided to eligible seniors and disabled residents as well being services. The ACD and FHAC also serve as the advisory commissions for issues involving fair housing and accessibility issues throughout the city.

Comparable Communities

In order to compare and evaluate assistance that supports housing for Naperville seniors and disabled residents, staff evaluated programs in Arlington Heights, Aurora, Bolingbrook, Downers Grove, Highland Park, Oak Park and Orland Park. Staff found that in comparison, Naperville provides a similar or higher level of services in the categories of information and referral as well as support services, while policies differ throughout each of the communities. A comprehensive overview of the information and referral, policy and support services available to Naperville residents comparatively to those services that are available in the seven comparable communities mentioned above is included as Attachment 5: Other Assistance.

Non- Profit and Private Agencies

Similar to the city, county, state and federal governments, a wide array of non- profit and private agencies provide housing assistance in the forms of financial, information and referral, support services and policy programming. While staff has not provided an exhaustive list of assistance provided through all agencies, Attachment 6: Non-Profit and Private Programs provides a listing of services generally offered through various agencies. In conjunction with non-profit and private organizations, case management services provided by county and state government and various online search engines strive to connect residents with available services.

ACTION REQUESTED:

The purpose of the meeting is to collect input and questions to determine whether the city needs to pursue any new cost-neutral programs to address services not currently provided by other agencies. At the conclusion of the meeting, staff will seek input from the ACD and FHAC on the following:

- 1) Is any additional information needed to better understand the nature of the services/programs presented within the research findings?
- 2) Are there any programs not presented as part of the research findings that the staff should research?

NEXT STEPS:

Following the meeting, staff will utilize findings from the meeting to determine whether or not cost-neutral programming gaps exist and investigate the need for additional cost-neutral programs. Preliminary recommendations will be presented to the Fair Housing Advisory Commission and the Mayor's Advisory Commission on Disabilities at a future date.

Attachments

- 1) Attachment 1: County, State and Federal Programs
- 2) Attachment 2: Housing Legislation
- 3) Attachment 3: City of Naperville Programs

- 4) Attachment 4: Financial Assistance
- 5) Attachment 5: Other Assistance
- 6) Attachment 6: Non-for-Profit and Private Agency Programs
- 7) Attachment 7: Correspondence

**COUNTY, STATE, AND FEDERAL PROGRAMS
SENIOR RESIDENTS**

FINANCIAL	FINANCIAL cont'd	INFORMATION & REFERRAL	SUPPORT SERVICES
<p>Community Development Block Grant (CDBG) Provides communities with resources to address a wide range of unique community development needs</p>	<p>Low-Income Home Energy Assistance Program (LIHEAP) Designed to help eligible low-income households pay for energy services</p>	<p>Websites Websites providing program and contact information</p>	<p>Board, Commission and/or Committee(s)</p>
<p>HOME Grants used often in partnership with local nonprofit groups to fund activities that build, buy, and/or rehabilitate affordable housing or provide direct rental assistance</p>	<p>Senior Citizen Exemption Reduces the assessed value of a property</p>	<p>E-News/Newsletter/Press Releases News releases</p>	<p>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</p>
<p>Housing Choice Vouchers (Sec. 8) Rental assistance vouchers funded by the U.S. Department of Housing and Urban Development</p>	<p>Senior Real Estate Tax Deferral Provides tax relief for qualified senior citizens by allowing them to defer their property tax on their principal residence</p>	<p>Staff Person(s) Staff members for human services purposes available</p>	<p>Tax Counseling for the Elderly Free income tax information and return preparation</p>
<p>Retirement Benefits (Social Security) Paid monthly to retired workers</p>	<p>State Supplemental Security Income Cash assistance that supplements Federal Supplemental Security Income</p>	<p>IL Dept. of Aging Senior Helpline Information on programs and services and links persons 60 years of age and older with programs and services</p>	<p>Case Management Records information about individuals potentially in need of services and determine eligibility</p>
<p>Federal Supplemental Security Income Minimum monthly income for the aged, blind, or disabled that may not qualify for social security</p>	<p>DuPage Social Service Association Direct funds for housing assistance, utility bills, etc.</p>	<p>C.R.I.S Community Resource Information System</p>	<p>Community Care Program Affordable help for daily activities for seniors (state subsidized)</p>
<p>Aid to the Aged, Blind or Disabled Cash assistance program available through the IL Dept. of Human Services</p>	<p>DuPage County Weatherization Weatherization Assistance</p>	<p>DuPage County Helper Resource listing increasing awareness and information on services available</p>	<p>Senior Serve DuPage County Treasurer's Office assist seniors to manage their proerty tax bill</p>
<p>Circuit Breaker Provides grants to senior citizens to reduce the impact of taxes and prescription medications on their lives.</p>	<p>Human Services Grant Fund Provides assistance to organizations that serve huamn services needs</p>	<p>DuPage County Senior Human Services & Caregivers Fair Information on services, health issues and money savings programs</p>	<p>Cell Link Cell Phone Donation Program Free cell phones programmed to dial 911</p>
<p>Illinois Home Weatherization Assistance Program Weatherization Assistance</p>	<p>Single Family Home Rehabilitation Low-intrest loan for home repairs (CDBG funded)</p>	<p>Housing Assistance Links individuals to services that may prevent homelessness</p>	<p>KEY Federal Programs State Programs County Programs</p>
		<p>Shared Housing Program Matches individuals seeking affordable housing with residents wanting to share homes</p>	

COUNTY, STATE, AND FEDERAL PROGRAMS

DISABLED RESIDENTS

FINANCIAL	FINANCIAL cont'd	INFORMATION & REFERRAL	SUPPORT SERVICES
<p>Community Development Block Grant (CDBG) Provides communities with resources to address a wide range of unique community development needs</p>	<p>Illinois Ready Access Loans Provides loans for accessibility modifications and adaptive equipment</p>	<p>Websites Websites providing program and contact information</p>	<p>Board, Commission, Advisory and/or Committee(s)</p>
<p>FHA Loan Guarantee Programs For the purchase/rehabilitation of a home to make accessibility improvements</p>	<p>Low Income Home Energy Assistance Program (LIHEAP) Designed to help eligible low-income households pay for energy services.</p>	<p>E-News/Newsletter/Press Releases News releases</p>	<p>Case Management (PUNS) Records information about individuals potentially in need of services and determine eligibility</p>
<p>Fed. Supplemental Security Income Minimum monthly income for the aged, blind, or disabled that may not qualify for social security</p>	<p>Mobility & Accessibility Rehabilitation Services (MARS) Grants for rehabilitation assistance</p>	<p>Staff Person(s) Staff members for human services purposes available</p>	<p>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</p>
<p>HOME Grants used often in partnership with local nonprofit groups to fund activities that build, buy, and/or rehabilitate affordable housing or provide direct rental assistance</p>	<p>TechConnect Low Interest Loan Program Loan to purchase equipment, services and home modifications</p>	<p>C.R.I.S System Community Resource Information System</p>	<p>Home Services Program Provides services so individuals can remain in their homes</p>
<p>Housing Choice Vouchers (Sec. 8) Rental assistance vouchers funded by the U.S. Department of Housing and Urban Development</p>	<p>Social Security Disability Benefit Available for child (under age 18) and adult (age 18 & over)</p>	<p>DuPage County Helper Resource listing increasing awareness and information on services available</p>	<p>Plan for Achieving Self-Support Assist individuals receiving SSI to set aside resources towards an approved plan for achieving self-support</p>
<p>Retirement Benefits (Social Security) Paid monthly to retired workers</p>	<p>State Supplemental Security Income Cash assistance that supplements Federal Supplemental Security Income</p>	<p>DuPage County Senior Human Services & Caregivers Fair Information on services, health issues and money savings programs</p>	
<p>Aid to the Aged, Blind or Disabled Cash assistance program available from the IL Dept. of Human Services</p>	<p>DuPage Social Service Association Direct funds for housing assistance, utility bills, etc.</p>	<p>Housing Assistance Links individuals to services that may prevent homelessness</p>	
<p>Circuit Breaker Provides grants to disabled persons to reduce the impact of taxes and prescription medication on their lives</p>	<p>DuPage County Weatherization Weatherization Assistance</p>	<p>Shared Housing Program Matches individuals seeking affordable housing with residents wanting to share homes</p>	
<p>Illinois Home Weatherization Assistance Program Weatherization Assistance</p>	<p>Human Services Grant Fund Provides assistance to organizations that serve human services needs</p>		

KEY

	Federal Programs
	State Programs
	County Programs

HOUSING LEGISLATION

Legislative Efforts Supported by Naperville's Legislative Action Plan ('08-'09)

- 1) Senior Citizens Assessment Freeze Homestead Exemption
 - a) Applies to all seniors (65+) w/ household income less than \$55k/yr
 - b) Maintains the EAV of their home (i.e. prevents property tax increases)
 - c) Administered by County Assessor
- 2) Senior Citizens Homestead Exemption
 - a) Applies to all residential property owned and principally occupied by seniors (65+)
 - b) Allows a \$4k reduction in the EAV of the property
 - c) Administered by County Assessor
- 3) Disabled Persons Homestead Exemption
 - a) Applies to residential property owned and principally occupied by disabled persons
 - b) Allows \$2k reduction in EAV of the property
 - c) Administered by County Assessor
- 4) Senior Citizens Real Estate Tax Deferral Program
 - a) Applies to seniors (65+) w/ household income under \$50k/yr
 - b) Defers real estate taxes and special assessments (up to 80% of senior's equity interest of the property) on principal residences to the state, who recovers the money plus 6% interest when property is sold or transferred.

Public Act 095-0644 (Economic Development Area Tax Increment Allocation Act)

*Approved in 2008

Among other things, this act:

1. Creates the long-time occupant homestead exemption for those counties that elect to extend the alternative general homestead exemption that caps the increase in assessed value of qualified homestead property at 10% or 7% per year based on the taxpayer's household income. Defines "qualified homestead property" as homestead property of a taxpayer who has owned the property for at least 10 years (or 5 years with certain government assistance) and who has a household income of \$100,000 or less.
2. Creates a homestead exemption for disabled veterans. Sets forth the amount of the exemption based on the percentage of service-connected disability of the veteran. Provides that the exemption carries over to the benefit of the veteran's surviving spouse.
3. Creates the Returning Veterans' Homestead Exemption, under which an exemption from the property's value is granted for residential property that is owned and occupied as a residence by a veteran for the tax year in which the veteran returns from active duty in an armed conflict involving the armed forces of the United States.

4. Creates the Disabled Persons Homestead Exemption, which provides for a \$2,000 homestead exemption for property that is owned and occupied by certain persons with a disability.
5. Increases the amount of the Senior Homestead Exemption.
6. Increases the amount of the General Homestead Exemption.
7. In the Senior Citizens Assessment Freeze Homestead Exemption: authorizes audits by the chief county assessment officer; provides that, for taxable year 2007 and thereafter, the amount of the exemption is the equalized assessed value of the residence in the taxable year for which application is made minus the base amount (now, the amount of the exemption is based upon the applicant's household income); increases the amount of the maximum income limitation.
8. Authorizes counties and municipalities to abate any percentage of the taxes levied by the county or municipality on each parcel of certain qualified residential property within the corporate limits of the municipality that is owned by the surviving spouse of a fallen police officer or rescue worker.
9. Requires that tax bills must include information that certain taxpayers may be eligible for tax exemptions, abatements, and other assistance programs.
10. Amends the Senior Citizens and Disabled Persons Property Tax Relief and Pharmaceutical Assistance Act to increase the amounts of certain maximum income limitations. Amends other Acts to make conforming changes. Amends the State Mandates Act to require implementation without reimbursement.

BIG PICTURE: Legislation related to seniors & the disabled is proposed every year. The bulk of the legislation seeks to amend the eligibility thresholds to increase the percentage of the population eligible for the exemption benefits (e.g. increase household income eligibility for households making less than \$55k / yr to households making less than \$65k / yr). The city has historically supported these efforts.

**CITY OF NAPERVILLE PROGRAMS
SENIOR RESIDENTS**

FINANCIAL	INFORMATION & REFERRAL	POLICY	SUPPORT SERVICES
<p>Community Development Block Grant (CDBG) Federal program funds developed to ensure decent affordable housing for all, provide services to the most vulnerable in our communities, create jobs, and expand business opportunities.</p>	<p>City of Naperville Web Site Provides contact and program information for senior services</p> <p>Elderly Services Team/ Accessibility Coordinator Staff works to implement strategies that will provide long-term solutions to providing senior services</p> <p>E-News Email news releases</p> <p>Grants Coordinator Staff available to provide additional information on available grants</p> <p>Naperville PD 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.</p>	<p>Fair Housing Ordinance Enacted to ensure individuals have an equal opportunity to purchase, own, lease, and occupy housing within the city.</p> <p>Naperville Legislative Action Plan Efforts related to senior residents supported by the City of Naperville.</p> <p>Other Zoning Regulations Examples: Residential Care Home, Boarding and Rooming Homes</p> <p>Planned Unit Development (P.U.D.) Regulations Encourages development of affordable housing through the P.U.D. process</p> <p>Strategic Goal Attainable Housing Implement strategies identified through the attainable housing gap study.</p> <p>TRIAD Charter Joint effort to provide more comprehensive prevention programming to area senior community.</p> <p>Visitability Ordinance Regulations to make homes more accessible</p>	<p>Carrier Watch If mail is not removed from a registered senior's mailbox, the Police Department is notified.</p> <p>Cell Phones Free cellular phones that can be used in an emergency to call 911</p> <p>Ecumenical Adult Care (Naperville Park District) Daycare Activities</p> <p>Elderly Services Officers Police Officer and civilian Crime Prevention Specialists</p> <p>Fair Housing Advisory Commission Encourages policies and programs that assist housing efforts for all.</p> <p>Fastrack Program Personalized wristband that emits a continual silent tracking signal.</p> <p>M.E.D.I.C. Program Database with emergency information available to the Police Department.</p> <p>Naperville Guardian Program Periodic well-being telephone checks</p> <p>On the Watch Allied Waste Service drivers report anything unusual or suspicious along their routes</p> <p>Senior Photo ID Database Emergency information available to the Police Department.</p>
<p>Home Accessibility Program Grants for single-family home modifications to increase accessibility to mobility impaired individuals</p> <p>Home Energy Savings Program Free home energy evaluation by a certified energy technician</p> <p>Senior Home Inspection Program In-home safety and security information as well as fire and fall prevention tips</p> <p>Social Services Grant Program providing financial assistance to municipal and non-profit social service agencies</p> <p>Transit Subsidies Annual city contribution to transit</p> <p>Weatherization Program Funding for qualifying residents making improvements to their home's energy value</p>			

KEY
 Naperville Programs

**CITY OF NAPERVILLE PROGRAMS
DISABLED RESIDENTS**

FINANCIAL	INFORMATION & REFERRAL	POLICY	SUPPORT SERVICES
<p>Community Development Block Grant (CDBG) Federal program funds developed to ensure decent affordable housing for all, provide services to the most vulnerable in our communities, create jobs, and expand business opportunities.</p>	<p>Accessibility Coordinator Staff works to implement strategies that will provide long-term solutions to providing services for the disabled</p>	<p>Fair Housing Ordinance Enacted to ensure individuals have an equal opportunity to purchase, own, lease, and occupy housing within the city.</p>	<p>Advisory Commission on Disabilities Facilitates inclusive city services and events, making them accessible to all.</p>
<p>Home Accessibility Program Grants for single-family home modifications to increase accessibility to mobility impaired individuals</p>	<p>Accessibility Resource Fair Showcase for products & services</p>	<p>Naperville Legislative Action Plan Efforts related to senior residents supported by the City of Naperville.</p>	<p>Carrier Watch If mail is not removed from a registered senior's mailbox, the Police Department is notified.</p>
<p>Social Services Grant Program providing financial assistance to municipal and non-profit social service agencies</p>	<p>City of Naperville Web Site Provides contact and program information for services</p>	<p>Other Zoning Regulations Examples: Residential Care Home, Boarding and Rooming Homes</p>	<p>Cell Phones Free cellular phones that can be used in an emergency to call 911</p>
<p>Transit Subsidies Annual city contribution to transit</p>	<p>E-News Email news releases</p>	<p>Planned Unit Development (P.U.D.) Regulations Encourages development of affordable housing through the P.U.D. process</p>	<p>Ecumenical Adult Care (Naperville Park District) Daycare Activities</p>
<p>Weatherization Program Funding for qualifying residents making improvements to their home's energy value</p>	<p>Grants Coordinator Staff available to provide additional information on available grants</p>	<p>Strategic Goal Accessibility Vision Identify the needs of residents with disabilities in the Naperville community and develop strategies to address unmet needs.</p>	<p>Fair Housing Advisory Commission Encourages policies and programs that assist housing efforts for all.</p>
	<p>Naperville PD 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.</p>	<p>Strategic Goal Attainable Housing Implement strategies identified through the attainable housing gap study.</p>	<p>Fastrack Program Personalized wristband that emits a continual silent tracking signal.</p>
		<p>Visibility Ordinance Regulations to make homes more accessible</p>	<p>M.E.D.I.C. Program Database with emergency information available to the Police Department.</p>
			<p>Naperville Guardian Program Periodic well-being telephone checks</p>
			<p>On the Watch Allied Waste Service drivers report anything unusual or suspicious along their routes</p>

KEY
 Naperville Programs

FINANCIAL ASSISTANCE
 NAPERVILLE DISABLED AND SENIOR RESIDENTS

Program	Available to Qualifying Naperville Residents			
	Naperville	County	State	Federal
FINANCIAL	Aid to the Aged, Blind and Disabled (AABD)			
	CDBG Funds/Programs			
	Home Energy Assistance			
	Home Energy Savings Program			
	Home Accessibility/Modification Assistance			
	Property Tax Relief Measures			
	Housing Choice Vouchers (Section 8)			
	Low-interest Loan for Home Repairs			
	Senior Home Inspection Programs (S.H.I.P.)			
	Senior Citizen Exemption			
	Social Security			
	Social Security Disability Benefit			
	Social Service Grants			
	Federal Supplemental Security Income			
	State Supplemental Security Income			
	Transit Subsidies			
Weatherization				

KEY

-  Disabled Persons
-  Senior Persons
-  Both

OTHER ASSISTANCE
 NAPERVILLE DISABLED AND SENIOR RESIDENTS

Program	Available to Qualifying Naperville Residents				Comparable Communities						
	Naperville	County	State	Federal	Arlington Heights	Aurora	Bolingbrook	Downers Grove	Highland Park	Oak Park	Orland Park
INFORMATION AND REFERRAL	Resource Fair/Education/Workshops										
	E-news/Newsletter/Press Releases										
	Resource Directory										
	Senior Helpline										
	Staff Person(s)										
	Website										
	Demolition Tax										
	Density Bonuses										
	Fair Housing Ordinance										
	Fee Waivers										
POLICY	Encourage Affordable Housing through the PUD process										
	Inclusionary Zoning (mandated)										
	Inter-jurisdictional Cooperation (local-state-federal)										
	Metropolitan Mayors Caucus Housing Endorsement Criteria										
	Visitability Ordinance										
	Zoning (other)										
	Board/Commission/Advisory Committee(s)										
	Cell Phone Donation Program										
	Case Management										
	Daily Activities Assistance										
SUPPORT SERVICES	Senior Center										
	Photo ID Database/Emergency ID/Tracking Bracelets										
	Wellness Check Programs										

County, State and Federal Policy have been excluded as the efforts included are enacted locally.

KEY

-  Disabled Persons
-  Senior Persons
-  Both

Private and Non-Profit Agencies
****NOT INTENDED TO BE AN EXHAUSTIVE LIST***

DuPage County 2005-2009 Consolidated Plan

The purpose of the Consolidated Plan (ConPlan) is to integrate the planning efforts for four County-managed federal programs that focus on the housing and community development needs of low and moderate income persons. These programs are:

- The Community Development Block Grant (CDBG) program,
- The HOME Investment Partnerships (HOME) program,
- The Emergency Shelter Grant (ESG) program and,
- The American Dream Down payment Initiative (ADDI) program.

The Consolidated Plan does not consolidate these programs into one program. The Consolidation Plan summarizes housing needs, homeless needs, and non-housing community development needs, such as public services and infrastructure. It also prioritizes those needs, and identifies strategies that the DuPage County Community Development Commission will utilize to meet those needs over a 5 year period.

DuPage County is currently in the process of updating their consolidation plan.

Home Grown, Local Housing Strategies in Action

Compiled resources that describes a number of housing “best practices” implemented by local governments around the Chicago Metropolitan Region.

Organizations: Metropolitan Mayors Caucus, Chicago Metropolis 2020 and Metropolitan Planning Council

Housing 1-2-3: A Workbook for Local Officials and Community Leaders.

A step-by-step guidebook designed to make the complex issues of planning, developing, preserving, and managing housing more understandable for municipalities and real estate professionals.

Organizations: Chicago Metropolitan Agency for Planning, Illinois Housing Council, Inc., Metropolitan Mayors Caucus

Catholic Charities

- Transitional housing for homeless families.
- Shelter assistance, emergency food & clothing to the homeless.
- Financial assistance for eastern DuPage residents

Community Housing Association of DuPage (CHAD)

- Provides and advocates for quality, affordable housing for low-income persons in DuPage County.

DuPage Homeownership Center

- Financial assistance to low and moderate-income households for home purchase.

- Seminars and workshops for potential homebuyers.

DuPage PADS

- Committed to end and prevent homelessness in DuPage County. Provides temporary shelter, transitional and permanent housing for men, women and children who are homeless.

DuPage Senior Citizens Council

- Initiates, delivers, monitors and coordinates services which promote the ability of older persons to live their lives in dignity. Also offers a senior nutrition program and home maintenance program.

Family Shelter Service

- Individual and group counseling, court advocacy and services, shelter, hotline, teen services, children's services and Latina services for victims of domestic violence.

HESED House

- Emergency shelter & transitional living community for the homeless.
- Interfaith food pantry and soup kitchen on-site.
- Various social services available on-site.

Illinois Independent Living

- Assisting individuals with disabilities to be able to live independently.
- Peer counseling and independent living training skills.

Little Friends, Inc.

- Provides affordable community housing to persons with developmental disabilities.
- Support services, vocational opportunities, educational programs and health services for those with Autism and other disabilities.

Loaves & Fishes Community Pantry

- Community-based, not-for-profit organization providing food and personal care essentials to those in need.
- Food distributions, breakfast bars and bag lunches for school-aged children; home delivery program for seniors.

Metropolitan Family Services

- Provides and mobilizes services needed to strengthen families and communities through multiple partnerships
- Senior and caregiver support services, school-based services, violence prevention programs, counseling, adoption presentation, child welfare, mental health services, financial literacy, child and youth services including a Big Brother/Big Sisters.

Naperville CARES

- Provides resources to people within the Naperville community who need assistance to avoid homelessness and to attain self-sufficiency.

- Offers an emergency fund program, car donations, referrals to other resources, case management services and rent deposit program

Northeastern Illinois Agency on Aging

- Referrals to senior services in the Chicagoland area.

Ray Graham Association for People with Disabilities

- Supports children and adults with developmental disabilities at more than 30 locations across DuPage and Cook Counties; provides developmental, recreational, residential, respite and vocational services.

Senior Home Sharing

- Provides a shared senior life-style through the creation of group homes where seniors live together as a family with private bedrooms for six or seven seniors.
- Case management and social services, community interaction and socialization.

Forystek, Katie

From: Wernberg, Katie
Sent: Friday, October 30, 2009 10:17 AM
To: Forystek, Katie
Subject: FW: Affordable Housing Info From Business and Professional People in the Public Interest
Attachments: Affordable Housing Program Summaries DD.doc.zip

FYI, the information attached was provided by DuPage United regarding the housing analysis research.
Katie

-----Original Message-----

From: Phil.Meno@anixter.com [mailto:Phil.Meno@anixter.com]
Sent: Thursday, October 29, 2009 6:17 PM
To: Pradel, George; Boyajian, James; Brodhead, Judy; fieslerr@naperville.il.us; Furstenu, Richard; Hinterlong, Paul; Krause, Doug; Miller, Kenn; Wehrli, Grant; Hagen, Dina; Wernberg, Katie
Cc: donderrow@wideopenwest.com
Subject: Affordable Housing Info From Business and Professional People in the Public Interest

Ladies and Gentlemen:

On behalf of the Naperville Affordable Housing Team of Du Page United I wanted to pass along the attached information we had solicited from Susannah Levine of Business and Professional People in the Public Interest. I would ask the leaders at the Plan Commission and FHAC receiving this e-mail to freely pass it along to others in their organization that might have an interest in it.

Susannah has spoken before Council in workshops previously on the issue of affordable housing and her "update" of what is being done on this front in the Chicago area will hopefully be helpful to Staff and the FHAC ahead of the upcoming 11/16 meeting discussing progress on Naperville's affordable housing plan.

We look forward the hearing at such meeting about the data that has been gathered and ideas that have been vetted pursuant to the Council's May, 2009 action on this issue.

Thanks, and if you have any questions or would like any follow-up information do not hesitate to contact me by reply e-mail.

Regards,

Phil Meno

Affordable Housing Program Summary/Updates*

Highland Park

Local Program Components:

Inclusionary Housing Ordinance: Highland Park's Inclusionary Housing ordinance was passed in 2003. The ordinance requires that 20% of any residential development (rental or owner-occupied) with five or more units be priced affordably.

- Units are targeted to those earning between 80% and 120% of the Area Median Income.
- Developers receive a one-for-one density bonus and additional fee waivers to offset costs.
- Fee-in-lieu payments are permitted under certain circumstances.

Affordable Housing Trust Fund/Demolition Tax: In 2003, Highland Park also created a city Affordable Housing Trust Fund and a new \$10,000 Demolition Tax, which provides a dedicated funding stream.

Community Land Trust: Highland Park's private non-profit Community Land Trust was created in 2003 as well. The Land Trust purchases properties, retains ownership of the land, and sells the residences at affordable prices to income-qualified buyers while leasing them the land for a nominal fee. Resale restrictions require that homes be sold back to HPICLT or an income-qualified buyer at a formula price that keeps the homes affordable.

Status as of June 2009:

Inclusionary Housing: Four affordable units have been created in the three new developments that have been constructed since the IH ordinance passed in 2003. Seven more affordable units are in the pipeline for a **total of 11 affordable units created or approved.**

Fee-in-Lieu: The fee-in-lieu option under the Inclusionary Housing Ordinance has generated \$100,000 with another \$100,000 due for a **total of \$200,000.**

Affordable Housing Trust Fund: The Trust Fund has generated a **total of \$4.6 million** locally since its inception in 2003. \$3 million has come from the Demolition Tax, also passed in 2003. The Trust Fund's current balance is \$1.2 million.

Community Land Trust: The Highland Park Community Land Trust now has a **total of 28 units** that are affordable in perpetuity. The Land Trust includes: 16 townhomes, two condos, six single-family homes, and four rental units.



Laurel Court was Highland Park's first Inclusionary development. There are 17 units total: 15 market-rate units and 2 affordable units. The affordable units sold for \$180,000 and \$249,000 (representing 80% AMI and 120% AMI respectively). The market-rate units sold for \$850,000 and up.



Hyacinth Place is the newest Community Land Trust development. There are 14 total units. Ten are townhomes (five serving under 80% AMI and 5 serving under 120% AMI). Four units are rental serving under 60% AMI.

Highland Park Contacts: Inclusionary Housing/Trust Fund: Lee Smith, Senior Planner, Dept. of Community Development, (847) 926-1612. Community Land Trust: Rob Anthony, (847) 681-8746.

Arlington Heights

While Arlington Heights does not have a formal affordable housing requirement, they have been very actively supporting the creation of affordable housing locally.

Local Affordable Housing: Timber Court Condominiums

Timber Court is a 108-unit condo development in Arlington Heights that includes a 20% affordable set-aside that was negotiated through the PUD process. The land was originally zoned for commercial use, and in exchange for rezoning the land as residential, Arlington Heights required a 20% set-aside. The developer was also granted a density bonus of 28 homes to create affordability within the development as well as other zoning variations, including an increase in building height, and a reduction in lot area and setback minimums.

Tiber Court has a **total of 21 affordable one- and two-bedroom condos** priced for households earning 80% of the AMI (\$132,800 and \$143,900 for the one- and two-bedroom units respectively). The affordable units are all deed restricted to remain affordable in perpetuity.



A rendering of Timber Court Condominiums

Status as of June 2009

All of the 21 affordable units in Timber Court have been sold.

In addition to the Timber Court development, Arlington Heights also requires multi-family PUD applicants (or those seeking amendments to PUDS) to include information about whether or how they plan to address affordability.

Contact: Nora Boyer, Housing Planner, Village of Arlington Heights. 847/358-5000.
nboyer@vah.com

St. Charles

In 2008, St. Charles adopted an Inclusionary Housing ordinance and enabling legislation for the creation of an Affordable Housing Trust Fund. The ordinance requires a 5% - 15% set-aside depending on the size of the development.

- Units are targeted to those earning between 50% - 60% of the AMI for rental units and 80% AMI for for-sale units.
- Developers receive a one-for-one density bonus and additional fee waivers and cost offsets.
- Fee-in-lieu payments are permitted as-of-right for developments up to ten units and are permitted under certain circumstances for larger developments.

St. Charles also passed legislation creating an Affordable Housing Trust Fund. While the Trust Fund has no dedicated funding stream at this time, it may receive funds from fee-in-lieu payments and any other legal source.

Status as of June 2009

1st Street Redevelopment: Before the Inclusionary Housing ordinance passed, the City negotiated the inclusion of **16 affordable rental units** in the large 1st Street Redevelopment project downtown.

This year, ShoDeen LLC proposed a large mixed-use redevelopment project in St. Charles that would include 777 residential units. Under the ordinance, 117 of those units would have to be priced affordably.

Contact: Bob Hupp, Director of Planning. 630-377-4443. bhupp@stcharlesil.gov

Evanston

Program Components

Inclusionary Housing Ordinance: Evanston's Inclusionary Housing ordinance first passed in November 2006 and was revised and amended in March 2007. The ordinance requires that 10% of any new residential owner-occupied development with 25 or more units be priced affordably.

Affordable units are targeted at households earning at or below 100% of the Area Median Income. One fourth of the affordable units must be priced so they are affordable to households under 80% of Area Median Income.

Developers may pay a fee of \$40,000 per affordable unit in lieu of providing affordable units on site. Funds will go into the Affordable Housing Trust Fund to develop, maintain or support affordable housing for low and moderate income households.

To date, no affordable units have been built under the Inclusionary Housing program.

Affordable Housing Trust Fund/Demolition Tax: The demolition tax, passed in early 2006, requires the payment of \$10,000 for the demolition of any single family residential structure, and \$3,000 per unit or \$10,000 (whichever is greater) for the demolition of any multi-family, single-family attached, or two-family residential structure.

Community Land Trust: The Citizens' Lighthouse Community Land Trust purchased and began renovations on its first community land trust home in 2007. The home sold in July 2009. CLCLT targets households earning up to 120% of the AMI with a primary focus on households earning at or below 80% of the AMI.

Contacts:

Donna Spicuzza, Housing Planner, 847-866-2928

James Wolinski, Community Development Director, 847-866-8022

Chicago Area Municipalities with Inclusionary Housing Programs

	Threshold Number of Units	Income Target	Set Aside	Fee-In-Lieu Payment/ Off Site Development	Density Bonus	Other Developer Incentives
Evanston	25 units or more in developments subject to PUD requirements Does not cover rental	Owner: 25% of units targeted at 80% AMI with remaining units up to 100% AMI Preferences: a) currently live in Evanston b) head of HH or spouse/DP works in Evanston	10%	\$40,000 as of right or a) land dedication b) offsite construction c) acquisition and enforcement of sales price restrictions on an existing market-rate unit	none	a) expedited application process b) fee deferral (until issuance of temporary certificate of occupancy) c) fee waiver
Highland Park	5 units or more	50% - 120% AMI Owner: at least 50% of units must be sold at 80%. Remaining units at 100% on average. All units must target 65% on average Rental: 33% of units targeted up to 50% AMI; 33% of units between 51% - 80% AMI; 33% of units between 81% - 120% AMI	20%	\$100,000 as of right if development has 19 detached single family or fewer off site/land donation permitted with approval	1 additional market-rate unit for each affordable unit PUDs up to 1.5 market-rate units for each affordable unit	a) fee Waivers (impact, demolition, utility connection fee) b) demolition tax waiver
Lake Forest	5 or more units (excluding any single-family detached dwellings)	Owner: no less than 50% must be targeted at 80% AMI with remaining units up to 120% AMI Rental: 50% targeted at 60% AMI with remaining units up to 80%	15%	1) \$130,000 if can demonstrate equal or greater affordable housing opportunities Off site/land donation permitted with approval \$140,000	If development is located in B-2, B-3, B-4 districts, FAR is increased by 0.25. In all other areas: 1 for 1 density bonus	fee waivers
St. Charles	All residential development	80% AMI for owner-occupied 50% - 60% AMI for rental	1 - 10 units: 5% 11 - 50 units: 10% More than 50: 15%	1-10 units: as of right 11 - 50 units: 50% must be built on site; 50% FIL permitted 50 or more: all units must be built on site unless applicant can demonstrate hardship, then 50% FIL permitted	1 for 1 density bonus but total units cannot exceed 120% of base density	fee waivers



Innovative Community Lending

Expert Technical Assistance

Policy Development

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PRESS RELEASE

05/29/09

Contact: Charity Sack, (703) 647-2337

Village to Village Network Launches Innovative Community Approach for Aging Boomers

Milbank Foundation Grants \$50,000 to Replicate Villages

WASHINGTON (May 29, 2009) — NCB Capital Impact and Beacon Hill Village today announced a \$50,000 grant from the Milbank Foundation for Rehabilitation in support of efforts to expand the Village model nationwide. Villages are community based organizations that have sprouted up in at least 40 communities nationwide to address the rapidly growing demand among elderly to remain socially connected and fulfill their needs related to aging in a setting of their choice.

The projected growth of the elderly population, which currently includes more than 37 million people age 65 and older in the U.S., highlights the need for more community based alternatives to long-term care. Villages are consumer-driven self-governing non-profits that provide members 50 and over with an affordable option to remain active, independent and civically connected to their communities.

"Baby boomers, the elderly and their families are facing a myriad of economic hurdles as they consider their long-term health care options," said Terry Simonette, president and CEO of NCB Capital Impact. "Financial support to expand the Village to Village Network, like the investment made by the Milbank Foundation, provides the critical support to create innovative options for individuals to address their needs related to aging in a setting of their choice."

"Beacon Hill Village, opened in 2002, was the first to create a grassroots support organization enabling seniors to stay in their homes as long as they wished to," said Steve Roop, President of Beacon Hill Village. "Today, over 3000 community groups around the country dream of creating their own Villages. The Milbank Foundation's timely and

generous grants will help speed the launch of a national network dedicated to helping these groups realize those dreams. Beacon Hill Village is proud to partner with NCB Capital Impact in creating this network," added Roop.

NCB Capital Impact and Beacon Hill Village will use the funds to officially launch the Village to Village Network preliminary website, www.vtvnetwork.org, and assist communities with formation of these grassroots organizations and on going support as they become sustainable community institutions. The network will create an online peer to peer learning community to connect Villages around the country. Those seeking assistance to develop the model will have access to a myriad of tools and resources.

About Villages and the Village to Village Network

The **Village to Village Network** (VtV) is being created by Villages for Villages. The VtV Network helps communities establish and manage their own "Villages." The Network is sponsored through a joint partnership between **Beacon Hill Village** and **NCB Capital Impact** and was developed in response to requests from Villages nationwide.

Villages are membership-driven, grass-roots organizations that, through both volunteers and paid staff, coordinate access to affordable services including transportation, health and wellness programs, home repairs, social and educational activities, and other day-to-day needs enabling individuals to remain connected to their community throughout the aging process.

For more information, visit: www.vtvnetwork.org

About NCB Capital Impact

NCB Capital Impact, the non-profit affiliate of NCB, provides financial services and technical assistance to create more affordable homeownership, long-term supports innovations, and facilities for health care centers and charter schools. To learn more about NCB Capital Impact, and its programs and initiatives in advancing education, affordable housing, health care and long-term care for low- to moderate-income individuals, visit www.ncbcapitalimpact.org.

About Beacon Hill Village

Beacon Hill Village is a membership organization in the heart of Boston. Created by a group of long-time Beacon Hill residents as an alternative to moving from their homes to retirement or assisted living communities, it was founded in 2001. Beacon Hill Village enables a growing and diverse group of Boston residents to stay in their neighborhoods as they age, by organizing and delivering programs and

APPENDIX C:

Supplemental Report of Research Findings

**CITY OF NAPERVILLE
MEMORANDUM**

DATE: January 22, 2010

TO: Advisory Commission on Disabilities
Fair Housing Advisory Commission

THROUGH: Allison Laff, AICP, Planning Operations Manager, TED – Business Group
Greg Jones, AICP, Project Manager – TED Business Group

FROM: Katie Forystek, AICP, Community Planner – TED Business Group

SUBJECT: **Attainable Housing: Supplemental Report of Research Findings**

PURPOSE:

To provide the Advisory Commission on Disabilities (ACD) and the Fair Housing Advisory Commission (FHAC) supplemental information to the *Attainable Housing: Report of Research Findings* as presented by staff on November 16, 2009.

BACKGROUND:

The City Council identified attainable housing as a Strategic Plan Initiative for the FY08 through FY10 Fiscal Years. On May 5, 2009, the City Council received the *Naperville Housing Needs and Market Analysis (HNMA)* and directed staff to prepare an Action Plan (FY09) to address the housing needs of low to moderate income senior and disabled households in a cost-neutral manner.

Based on the action plan, staff conducted research and presented an overview of programs available to Naperville seniors and disabled residents at a joint meeting of the ACD and FHAC on November 16, 2009. Following the staff presentation, staff sought input on 2 items: (1) additional information that should be provided to help commissioners better understand the nature of the services/programs presented within the research findings, and (2) additional programs not presented that should be researched. Approximately 20 members of the public attended the joint meeting. Nine members of the public provided input, followed by discussion of the ACD and FHAC on staff's report of research findings (see Attachment 1: November 16, 2009 Meeting Summary).

DISCUSSION:

As a result of the feedback and input received at the joint meeting, staff has prepared *Attainable Housing: Supplemental Report of Research Findings* for the purposes of providing the ACD, FHAC and public additional information and research on housing programs available to senior citizen and disabled households. This memo and attachments provides a summary of research conducted and answers to questions posed at the joint meeting. This information is being sent to the ACD and FHAC in advance of the February 23, 2010 joint meeting, so as to serve as background information when reviewing the recommendations presented at this meeting. Staff does not intend to provide a presentation of the additional information included in this report at the February joint meeting.

Questions Raised at the November 16, 2009 Joint Meeting

1) How did staff choose the cities included in the housing comparison chart? Can staff also include a review of St. Charles, Evanston, Highland Park, Chicago and other housing leaders nationwide?

In order to compare and evaluate potential housing programs for Naperville seniors and disabled residents, staff evaluated programs in Arlington Heights, Aurora, Bolingbrook, Downers Grove, Highland Park, Oak Park and Orland Park. The communities chosen are ones that staff regularly uses when completing research due to their size, proximity or similar community characteristics. Staff found that in comparison, Naperville provides a similar or higher level of services in the categories of information and referral as well as support services, while specific policies differ throughout each of the communities.

Based on input received at the November 16, 2009 joint meeting, staff has expanded the scope of research to include several communities that are considered leaders in housing policy in the Chicago region, have been recognized in the past on Money Magazine's Best Places to Live List and communities recognized by Accessible America for their commitment to serving the disabled community (Table 1: Communities Added to Research).

Community	Accessible America Community*	Money Magazine's Best Places to Live List	Regional Housing Policy Leader**
St. Charles, IL			X
Evanston, IL			X
Chicago, IL	X		X
Fort Collins, CO		X	
Plano, TX		X	
Overland Park, KS		X	
Phoenix, AZ	X		

**Accessible America applicants demonstrate an exceptional commitment to offering their citizens with disabilities full and equal opportunities to participate in the life of their community, including access to jobs, education, voting, transportation, housing, emergency preparedness planning, and services. The Accessible America Competition promotes nationwide replication of these best practices.*

***These communities are regularly recognized by regional affordable housing advocates.*

A comprehensive overview of the information and referral, policy and support services available to Naperville residents compared to those services that are available in the comparable communities mentioned above is included as Attachment 2: Information and Referral, Policy and Support Service Assistance.

2) Of the comparable city programs included, which are cost-neutral?

Cost-neutral is defined as a new program, policy and/or service which does not necessitate a direct financial contribution by the City of Naperville; or an existing program, policy and/or service which does not necessitate a direct financial contribution beyond contributions currently being provided. Examples of a cost-neutral program are any programs funded through grants

such as the Community Development Block Grant which funds the city's Weatherization Program.

While conducting research, staff's objective was to provide an overview of programs, policies and services available to Naperville residents and programs from other communities that meet the definition of cost-neutral. Based on public input and in an effort to accurately represent the array of programs used by different communities, some programs have been included in the research that staff does not consider cost-neutral. While programs that require financial obligation from the city and other agencies have been included as part of the research, moving forward staff will only consider new programs that are cost-neutral. As preliminary recommendations are formulated, staff will further evaluate options to determine whether or not potential programs, policies and/or services are truly cost-neutral to the city.

3) Does the city have any data showing the number of senior citizens, disabled persons and/or Naperville residents using the programs listed? Of the programs listed, which are accepting new customers?

Through public input, concern was voiced that although some programs are in existence today, the funding for these programs may be in danger in upcoming years due to the current economic climate. The financial availability of all current programs is evaluated on a case by case basis by the providing organization. Typically programs listed in the research are accepting applications, but may have a waitlist associated with the program; therefore, assistance may not be readily or immediately available.

Recipients of the city's Social Services Grants served approximately 53,000 individuals and the Community Development Block Grant served approximately 976 individuals last fiscal year. All grant recipients have services available to Naperville residents. In general, the Social Service Grant funds more general service programs (i.e. home delivered meals) whereas the Community Development Block Grant typically funds larger acquisition or bricks and mortar projects (i.e. weatherization improvements).

Furthermore, the DuPage County Consolidated Plan (2005-2009) summarizes housing needs, homeless needs, and nonhousing community development needs, such as public services and infrastructure. It also prioritizes those needs, and identifies strategies that the DuPage County Community Development Commission will utilize to meet those needs over a 5-year period. In conjunction with DuPage County, the city also seeks to address the needs outlined in the Consolidation Plan through available grant funds. DuPage County is currently in the process of updating the Consolidation Plan (2010-2014), the draft plan is currently available on the county's web site for review at http://www.co.dupage.il.us/cdc/generic.cfm?doc_id=742.

4) Can the city be more flexible when reviewing new affordable senior/disabled housing projects (i.e., allowing higher densities, lower parking requirements, school/park donation waivers, etc.)? How is integration being factored into the City's current review of affordable senior/disabled housing needs?

This item will be reviewed and further discussed in conjunction with the recommendations presented at the February 23, 2010 joint ACD/FHAC meeting.

However, it should be noted that following a moratorium beginning in January 2009, the City Council officially eliminated the road impact fee at their December 15, 2009 meeting. Roadway impact fees were established in the late 1980's and were intended to fund capacity (add lanes) projects on city arterials. The monies collected could only be used for adding capacity to city arterials. Previously, residential developments were subject to the roadway impact fees; therefore, the elimination of the roadway impact fees reduces the cost of constructing new residential developments.

5) *Can the city provide clarification as to how the programs listed effectively address the affordable housing gap for seniors/disabled residents identified by the HNMA report?*

The *Naperville Housing Needs and Market Assessment (HNMA)* accepted by the City Council in 2008 identified seniors as at risk of being unable to remain in their homes. The *HNMA* did not evaluate the disabled population in Naperville, but the City Council directed staff to prepare an action plan to address the housing needs of both low to moderate income senior and disabled households in a cost-neutral manner.

It is important to note that staff's research extended beyond programs and policies that solely create new affordable housing units in Naperville to also encompass all programs that aid senior and disabled persons to remain in their homes. This can include a wide variety of programs from home modification assistance, home delivered meals, tax relief and zoning policies that require the development of new affordable units as outlined in staff's research. By encompassing all programs (city, county, state, federal and non-profit) that help senior citizens and disabled persons remain in and obtain homes, all agencies have an increased ability to address gaps moving forward.

6) *Will the city also look at workforce housing needs?*

In May 2008, the Naperville City Council received the Naperville Housing Needs and Market Analysis (HNMA) and directed staff to prepare an action plan to address the housing needs of low to moderate income senior and disabled households in a cost-neutral manner. Accordingly, the current action plan will not directly address workforce housing needs; however, many components of programs targeting seniors and the disabled have potential applicability in a workforce setting.

7) *Can the city provide additional demographic trends for Naperville seniors/disabled residents that accounts for transiency so as to better gauge future housing needs?*

Staff only has access to limited demographic data, mainly data available through the US Decennial Census and the special census for Naperville completed in 2008. Based on available information, staff has provided a summary of census data (Attachment 3: Census Data Summary) demonstrating the population growth in Naperville and numbers of disabled persons and senior citizens residing in Naperville.

Staff also consulted the Chicago Metropolitan Agency for Planning (CMAP) on any forecasting or data they may have available. CMAP is currently in the process of drafting a snapshot on the aging population for the Chicago region, but has indicated that they do not have any data specific to Naperville aging or disabled populations. While no senior or disabled population specific data is available, CMAP does prepare population projections for municipalities in the Chicago region (Attachment 4: CMAP Population Projections).

Staff has included the data in the report for informational purposes (Attachments 3 and 4). As more complete and timely data becomes available in the coming months (e.g. CMAP forecast, 2010 Census), staff will be better suited to identify any emerging demographic trends and react accordingly.

8) Is there available housing to accommodate empty nesters wishing to downsize?

There are a variety of housing types located in Naperville, including duplexes, townhomes, condominiums and single-family homes. The city does not maintain a listing of the number and type of units available in Naperville and their price points. As noted in question #7 above, forecasting data specific to Naperville is limited and it is difficult to predict the number or percentage of empty nesters who wish to downsize due to the subjectivity of where one chooses to live.

DuPage County maintains lists of Fair Market Value Rentals and Subsidized Housing in Naperville (Attachment 5: DuPage County Housing Listing). For the purposes of this report, staff has extracted the pages of DuPage County's directories that list units in Naperville. Full listings are accessible on DuPage County's web site at the following link: http://www.dupageco.org/humanservices/generic.cfm?doc_id=478. In addition to the available listings, the county also provides housing assistance aimed at linking a family or individuals to services that may prevent homelessness. Additionally, staff has compiled a listing of predominately senior housing units/facilities in Naperville to supplement the lists provided by DuPage County (Attachment 6: Naperville Housing Listing).

9) How do taxes impact residents on a fixed income?

As a resident, the property taxes you pay are divided between multiple taxing bodies. As an example, Naperville Township's web site provides the breakdown for a typical home in Naperville within School District 203 boundaries (Attachment 7: Where Do My Property Taxes Go).

Taxing bodies recognize that taxes have financial impacts on residents; therefore, programs are in place and offered (as described below) in order to reduce the impacts of taxes on the senior and disabled populations.

Tax Relief Programs

- Circuit Breaker: Provides grants to senior citizens and disabled persons to reduce the impact of taxes and prescription medications on their lives.
- Disabled Person's Homestead Exemption: This exemption reduces the net taxable assessed value of a property.
- DuPage County Property Tax Prepayment Program: DuPage County property owners may now use an installment plan to pay their yearly tax bills. The option was designed to make it easier for people to manage the task of paying their real estate taxes. It allows taxpayers to prepay by month, quarterly, bimonthly or on any other schedule they chose, between now and November 2010. Previously, the bills were due in two lump sums.



- Senior Citizen Homestead Exemption: This exemption will further reduce the Equalized Assessed Value of a property.
- Senior Citizen Assessment Freeze: This exemption provides for a base year frozen assessment; it will potentially provide increased savings each year a senior is eligible.
- Senior Real Estate Tax Deferral: Provides tax relief for qualified senior citizens by allowing them to defer their property tax on their principal residence.

Legislative Efforts

In cooperation with the city's Springfield lobbyist, the city has historically supported legislative efforts to increase the percentage of the population eligible for the exemption benefits in an effort to decrease tax impacts to those on a fixed income.

10) Are fee reductions considered cost-neutral?

Cost-neutral is defined as a new program, policy and/or service which does not necessitate a direct financial contribution by the City of Naperville; or an existing program, policy and/or service which does not necessitate a direct financial contribution beyond contributions currently being provided.

Because the city's development fees cover the hourly cost of staff's time spent reviewing development plans, fee reductions are not considered cost-neutral.

ACTION REQUESTED:

Review the Supplemental Report of Research Findings.

NEXT STEPS:

Based on research completed, staff will prepare cost-neutral recommendations to address service gaps identified and related to low and moderate income senior and disabled households. Preliminary recommendations will be presented to the Fair Housing Advisory Commission and the Mayor's Advisory Commission on Disabilities on February 23, 2010 at 6:30 pm in Meeting Rooms B and C.

Staff does not intend to provide a presentation of the additional information included in this report at the February joint meeting; however, should questions arise in regards to the information provided, commissioners can contact Katie Forystek, Community Planner, at forystekk@naperville.il.us in advance of the February 23, 2010 meeting.

Attachments

- 1) Attachment 1: November 16, 2009 Meeting Summary
- 2) Attachment 2: Information and Referral, Policy and Support Service Assistance
- 3) Attachment 3: Census Data Summary
- 4) Attachment 4: CMAP Population Projections
- 5) Attachment 5: DuPage County Housing Listings
- 6) Attachment 6: Naperville Housing Listings
- 7) Attachment 7: Where Do My Property Taxes Go?

Meeting of the Advisory Commission on Disabilities and the Fair Housing Advisory Commission
Attainable Housing: Report of Research Findings
November 16, 2009, 7 pm

Attendance

Staff

Katie Forystek, Community Planner
Allison Laff, Planning Operations Manager
Marita Manning, Accessibility Coordinator
Katie Wernberg, Community Grants Coordinator

Advisory Commission on Disabilities

Peter Berg, Chairman ACD
Laurie Jerue, Commissioner
Diane Fleischel, Commissioner
Kathe Foxen, Commissioner

Fair Housing Advisory Commission

Kevin Coyne (chair)
Joy Rosenberg
Sherman Neal
Mark Carter (arrived late)
Councilman Robert Fieseler

Staff Presentation

Staff presented an overview of the research conducted based on the Attainable Housing Action Plan.

Summary of Public Input

Don Derrow, DuPage United

- Add St. Charles and Evanston to the comparable communities chart
- Add fee-in-lieu programs offered by these communities to the comparable communities chart
- Add Affordable Housing Trust Funds and Community Land Trusts as an option
- What can we do to move forward?

Beth Demes, The Alden Foundation

- It is difficult to accommodate affordable housing under normal development regulations, consider the following to facilitate the development of senior affordable housing:
 - Density Bonus
 - Reduced Fees
 - Reduced Parking Requirements

Russ Whitaker, DBCW

- Naperville is almost built out
- Infill development has unique site constraints making development difficult
- Consider the following in zoning requests to help proposals move forward:
 - Density Bonuses to offset land costs

- Waiver of School Impact Fees (other senior developments have had success in working with the school districts)
- What can be done with the Park District fee? It is large and can be burdensome
- City Council direction that there is a need for affordable housing is a priority.

Mike Ryder, DuPage United

- Moving forward, the scope of the research should be narrowed to policies that will help close the attainable housing gap

Kristi Delaurentis, Metropolitan Planning Council

- MPC prepared the Home Grown Local Housing Strategies in Action Report
- Workforce housing and strategies are important
- The city should think strategically moving forward in regards to affordable housing
- Will provide staff with some additional information regarding some pending housing planning legislation.

Joan Umolac, Resident

- Seniors are currently aware of many of the programs presented as part of the research
- Inclusionary Zoning would be valuable for seniors allowing them to be integrated into the community
- Additional research/examples of inclusionary zoning would be helpful
- Do we know percent of homes dedicated to senior citizens and disabled residents in the city?

Councilman Robert Fieseler

- Demographic trends that are specific to Naperville's population are needed
 - The city's population doubled between 1990 and 2005
 - How will Naperville be affected by the aging population?
 - Transients: Are people staying in their homes longer now due to factors such as telecommuting
 - District 203 looked at demographics previously
 - What happens when people become empty nesters, what is their desired housing stock and how can we anticipate these needs and provide for them?

Jeff Merrinette, Realtor's Association

- Seniors are impacted by the taxes
- Provided a brief overview of units recently sold deemed as affordable compared to those sold in 2008.
- Permitting costs and density should be considered

Dale Prochaska, Illinois Independent Living Center

- The Illinois Independent Living Center currently operates 32 units in Naperville.
- There is a need for affordability, it is difficult to set rates that people are able to afford
- Integration of the disabled and senior populations with the community is important. These groups desire to live among other members of the community.

Summary of Commission Discussion

Kevin Coyle, Chairman of the Fair Housing Advisory Commission (some comments received via email)

- Include the City of Chicago in the research, they have some innovative housing programs
- Deferring fees and expediting approvals instead of waiving fees, assuming that the City of Naperville will not wish to waive fees
- Consulting with other similar sized cities such as those named in Money Magazine (Best Cities to Live In), to see if they have dealt with similar issues that we're dealing with
- An additional "seller ride" transfer tax on deeds to fund fair housing issues, and a rental license for landlords in Naperville

Peter Berg, Advisory Commission on Disabilities

- Additional information that would be helpful:
 - Look at some other communities outside of Illinois
 - The 1998 Olmstead Supreme Court Ruling has affected integrated housing in Illinois
 - Community based integrated housing for person with disabilities

Laurie Jerue, Advisory Commission on Disabilities (some comments received via email)

- Agree with Councilmen Fiessler about looking at demographic trends, for disabled residents as well
- Are these programs accepting new clients? Are there existing waiting lists?
- How many Naperville residents are able to access these programs?
- Survey some similar cities outside of IL who also appear on those 'best places to live' lists we like to be on. Like Fort Collins, Colorado, or others?
- Can 'cost neutral' strategies include applying for grants?
- Does the city ask grantees for documentation of how many current Naperville residents their programs help? Or what percentages of their overall programs touch Naperville residents?
- I'd suggest staff look at www.nod.org, the website for National Organization on Disability, Accessible America competition, in which many municipalities of all sizes compete in different categories: <http://www.nod.org/index.cfm?fuseaction=Page.viewPage&pageId=1560>.
- Do city ordinances currently discourage, encourage, or remain neutral on developers or builders building multi-family, multi-generational housing on any given residential street?

Diane Fleischel, Advisory Commission on Disabilities (comments received via email)

- What is the status of current attainable housing in the City of Naperville (units, location, qualifications, etc.)?

**INFORMATION AND REFERRAL, POLICY AND SUPPORT SERVICE ASSISTANCE
COMMUNITIES IN ILLINOIS**

Program	Available to Qualifying Naperville Residents				Comparable Communities in Illinois									
	Naperville	County	State	Federal	Arlington Heights	Aurora	Bolingbrook	Chicago	Downers Grove	Evanston	Highland Park	Oak Park	Orland Park	St. Charles
INFORMATION AND REFERRAL	Resource Fair/Education /Workshops													
	E-news/Newsletter/Press Releases													
	Resource Directory													
	Senior Helpline													
	Staff Person(s)													
	Website													
	Demolition Tax													
	Density Bonuses													
	Expedited Application/Permit Process													
	Encourage Affordable Housing through the PUD process													
POLICY	Fair Housing Ordinance													
	Fee-in-Lieu of Affordable Units													
	Fee Waivers													
	Housing Trust Fund/Community Land Trust/Land Bank													
	Impact Fee Delay													
	Inclusionary Zoning (mandated)													
	Inter-jurisdictional Cooperation (local-state-federal)													
	Metropolitan Mayors Caucus Housing Endorsement Criteria													
	Visitability Ordinance													
	Zoning (other)													
SUPPORT SERVICES	Board/Commission/Advisory Committee(s)													
	Cell Phone Donation Program													
	Case Management													
	Daily Activities Assistance													
	Senior Center													
	Photo ID Database/Emergency ID/Tracking Bracelets													
	Wellness Check Programs													

County, State and Federal Policy have been excluded as the efforts included are enacted locally.

KEY		Communities Added		Senior Persons
		Disabled Persons		Both

**INFORMATION AND REFERRAL, POLICY AND SUPPORT SERVICE ASSISTANCE
COMMUNITIES IN ILLINOIS**

Program	Available to Qualifying Naperville Residents				Comparable Communities Outside Illinois			
	Naperville	County	State	Federal	Fort Collins, CO	Overland Park, KS	Plano, TX	Phoenix, AZ
INFORMATION AND REFERRAL	Resource Fair/Education /Workshops							
	E-news/Newsletter/Press Releases							
	Resource Directory							
	Senior Helpline							
	Staff Person(s)							
	Website							
	Demolition Tax							
	Density Bonuses							
	Expedited Application/Permit Process							
	Encourage Affordable Housing through the PUD process							
POLICY	Fair Housing Ordinance							
	Fee-in-Lieu of Affordable Units							
	Fee Waivers							
	Housing Trust Fund/Community Land Trust/Land Bank							
	Impact Fee Delay							
	Inclusionary Zoning (mandated)							
	Inter-jurisdictional Cooperation (local-state-federal)							
	Metropolitan Mayors Caucus Housing Endorsement Criteria							
	Visiblity Ordinance							
	Zoning (other)							
SUPPORT SERVICES	Board/Commission/Advisory Committee(s)							
	Cell Phone Donation Program							
	Case Management							
	Daily Activities Assistance							
	Senior Center							
	Photo ID Database/Emergency ID/Tracking Bracelets							
	Wellness Check Programs							

County, State and Federal Policy have been excluded as the efforts included are enacted locally.

KEY

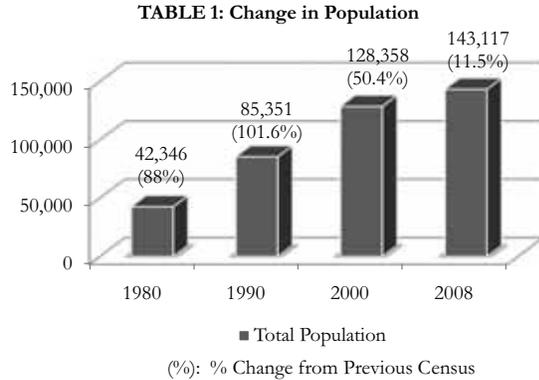
- Communities Added
- Senior Persons
- Disabled Persons
- Both

Summary of US Census Data (1980-2008)
Attainable Housing: Supplemental Report of Research Findings

City of Naperville Population

TABLE 1: Percent Change in Population

	1980	1990	2000	2008
Total Population	42,346	85,351	128,358	143,117
Percent Change	88.0%	101.6%	50.4%	11.5%



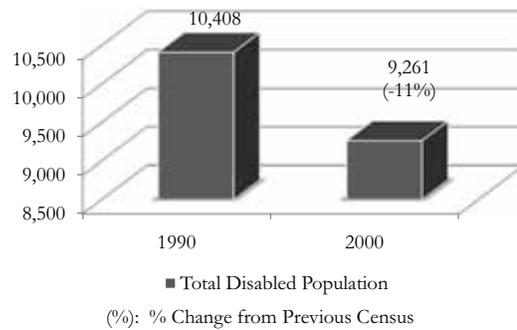
Disabled Persons Population

TABLE 2: Disabled Persons Population

	1980	1990	2000	2008
Disabled Persons 5 to 64 Years of Age ¹	<i>n/a</i>	6,047	6,958	<i>n/a</i>
Disabled Persons 65 Years and Older	<i>n/a</i>	4,361	2,303	<i>n/a</i>
Total Disabled Population	<i>n/a</i>	10,408	9,261	<i>n/a</i>
Total Population	42,346	85,351	128,358	143,117
Percent of Total Population	<i>n/a</i>	12.2%	7.2%	<i>n/a</i>

¹ 1980 Data not available for disabled persons under the age of 16. 1990 Data not available for disabled persons under the age of 5.

TABLE 2: Change in Disabled Persons Population

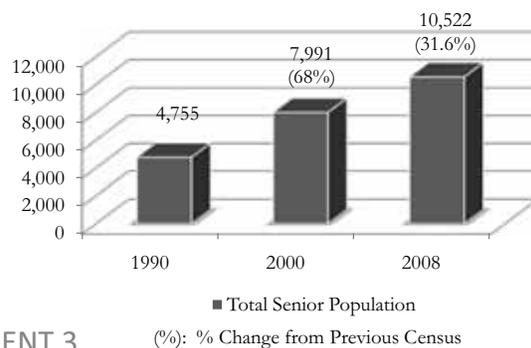


Senior Persons Population (aged 65 and older)

TABLE 3: Senior Persons Population
 (aged 65 and older)

	1980	1990	2000	2008
Total Senior Population	<i>n/a</i>	4,755	7,991	10,522
Total Population	42,346	85,351	128,358	143,117
Percent of Total Population	<i>n/a</i>	5.6%	6.2%	7.4%

TABLE 3: Change in Senior Population



**Northeastern Illinois Planning Commission 2030 Forecasts
of Population, Households and Employment
by County and Municipality
September 27, 2006**

Municipality	Population		Households		Employment	
	2000	2030	2000	2030	2000	2030
Northeastern Illinois	8,092,145	10,050,860	2,907,201	3,636,108	4,297,686	5,535,236
DuPage	904,161	1,003,702	325,601	362,523	649,989	830,394
Naperville	128,358	168,096	43,751	58,316	66,209	149,931

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FAIR MARKET VALUE RENTALS

JANUARY 2009

(The following apartments are NOT subsidized.)

NAME	STREET	CITY	TWSP	PHONE	UNITS	HEAT INCL.	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	ACCESS to TRANSP	ELEV. /WALK-UP
COURTS OF WILLIAMSBURG	2521 Old Tavern Road	Lisle, IL 60532	LISLE	630-355-7401	88	yes	X	860	1025	X	yes	walk-up
COUNTRY VILLA	4715 E. Beau Bien Blvd.	Lisle, IL 60532	LISLE	630-355-6258	160	yes	X	805-830	1025-1050	X	yes	walk-up
FOUR LAKES	5885 Forestview Road Suite 106	Lisle, IL 60532	LISLE	630-964-6800	476	no	809-884	1009-1064	X	X	yes	elevator
GREEN TRAILS APARTMENTS	2800 Windsor Drive	Lisle, IL 60532	LISLE	630-961-2800	440	no	830-955	975-1099	1075-1395	X	yes	walk-up
LAKESIDE APARTMENTS	4800 Lake Trail Drive	Lisle, IL 60532	LISLE	630-357-4700	568	no	X	929	1149	1389	yes	walk-up
LISLE STATION	4751 St. Joseph Creek	Lisle, IL 60532	LISLE	630-971-2408	180	no	655	750-755	X	X	yes	walk-up
VILLAGES ON MAPLE	1769 Robin Lane	Lisle, IL 60532	LISLE	630-969-6540	300	no	X	780-825	915-1095	1325	yes	both
BURNWOOD APARTMENTS	10 Woodland Court	Lombard, IL 60148	YORK	630-620-1181	60	yes	X	875	1000-1025	X	no	walk-up
CLOVER CREEK	830 Foxworth Boulevard	Lombard, IL 60148	YORK	630-953-1335	504	no	X	910-960	1090-1205	1470	yes	elevator
INTERNATIONAL VILLAGE	1300 S. Finley Road	Lombard, IL 60148	YORK	630-629-8880	671	no	X	950	1255-1305	1695	yes	both
THE COVINGTON	2101 S. Finley Road	Lombard, IL 60148	YORK	630-916-0929	256	no	X	795-1125	1225-1425	X	yes	walk-up
WESTMORE APARTMENTS	1049 S. Westmore Avenue	Lombard, IL 60148	YORK	630-629-2728	230	yes	X	899	1030	1380	yes	walk-up
WILLOW LAKE	21 W 547 North Avenue	Lombard, IL 60148	YORK	630-495-3555	404	yes	X	719-819	889-939	X	no	both
YORKTOWN APARTMENTS II	2233 South Highland Avenue	Lombard, IL 60148	YORK	630-620-8181	368	no	949-1029	1119-1279	1374-1454	1689-1845	yes	elevato
AMLI OF NAPERVILLE	803 Corday Drive	Naperville, IL 60540	NAP	630-428-1400	440	no	X	778-1086	1059-1197	X	yes	walk-up

* information may not be current

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FAIR MARKET VALUE RENTALS

JANUARY 2009

(The following apartments are NOT subsidized.)

NAME	STREET	CITY	TWSP	PHONE	UNITS	HEAT INCL.	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	ACCESS to TRANSP	ELEV. /WALK-UP
ARBORS OF BROOKDALE	1373 Ivy Lane	Naperville, IL 60563	NAP	630-416-6525	281	no	X	965-1045	1119-1298	X	yes	walk-up
AUTUMN RUN	1627 Country Lakes Drive	Naperville, IL 60563	NAP	630-983-8411	320	no	X	829-984	999-1169	X	yes	walk-up
BRITTANY SPRINGS	2504 Bordeaux Lane	Naperville, IL 60540	NAP	630-717-0087	336	no	X	965-1184	1205-1415	1515-1740	yes	walk-up
BROOKDALE LAKES*	1812 Gowdy Road	Naperville, IL 60563	NAP	630-369-5253	200	no	X	899-985	1090-1165	1425-1500	yes	walk-up
BROOKDALE ON THE PARK	1652 Brookdale Road	Naperville, IL 60563	NAP	630-355-1150	252	no	X	899-985	1090-1165	1425-1500	yes	walk-up
COUNTRY LAKES	1598 Fairway Drive	Naperville, IL 60563	NAP	630-527-2423	640	no	X	839	899-1049	X	yes	walk-up
COUNTRY WOOD APARTMENTS	787 Inland Circle	Naperville, IL 60563	NAP	630-778-9663	180	no	X	770	900	X	yes	walk-up
COURTYARDS VILLAGE EAST	30W041 Flamenco Court	Naperville, IL 60563	NAP	630-983-5990	224	no	X	790	865	X	yes	walk-up
EAGLECREST "80" APARTMENTS	96 Olesen Drive	Naperville, IL 60540	LISLE	630-355-5524	6	yes	X	780	885	X	no	walk-up
FIFTH AVENUE STATION	200 E. Fifth Avenue	Naperville, IL 60563	LISLE	630-369-5638	118	yes	760-949	825-1335	1035-1505	1900	yes	elevator
GLENMUIR APARTMENTS	2604 Rockport Lane	Naperville, IL 60564	NAP	630-922-3351	321	no	X	1050-1275	1280-1610	1895-1980	yes	walk-up
HUNTINGTON APARTMENTS (Going Condo)	20 S. Naper Boulevard	Naperville, IL 60540	NAP	630-357-1720	309	some	X	830-975	975-1300	X	yes	walk-up
IL INDEPENDENT LIVING CENTER * must be physically disabled to live here	1141 Inquois Avenue	Naperville, IL 60563	LISLE	630-357-0077	32	yes	X	896	1069	1393	yes	elevator
JEFFERSON PARKVIEW	1501-1517 Jefferson	Naperville, IL 60540	NAP	630-271-8680	60	no	X	X	835-925	X	yes	walk-up
LINCOLN AT THE PARKS	1995 Yellowstone Drive	Naperville, IL 60563	NAP	630-955-0300	400	no	X	967-1260	1391-1495	X	yes	walk-up
MAPLE COURT APARTMENTS*	1135 W. Ogden Avenue	Naperville, IL 60563	NAP	630-357-3696	48	yes	X	800-900	900-1000	X	yes	elevator

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FAIR MARKET VALUE RENTALS

JANUARY 2009

(The following apartments are NOT subsidized.)

NAME	STREET	CITY	TWSP	PHONE	UNITS	HEAT INCL.	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	ACCESS to TRANSP	ELEV. /WALK-UP
MCDOWELL PLACE	1647 Westminster Drive	Naperville, IL 60563	NAP	630-983-7243	400	no	X	899-919	1149-1329	X	yes	walk-up
SHERRY APARTMENTS	1821 S. Washington Street	Naperville, IL 60565	NAP	630-983-7818	164	yes	X	875-900	1105-1125	X	yes	elevator
THE FAIRWAYS OF NAPERVILLE	970 Fairway Drive	Naperville, IL 60563	NAP	630-983-6900	210	no	X	839-859	1049-1099	1399-1429	yes	walk-up
THE GRAND RESERVE	504 Chamberlaine Lane	Naperville, IL 60540	NAP	630-548-2670	319	no	X	960-1220	1360-1530	X	yes	walk-up
THE IROQUOIS CLUB	1101 Iroquois Avenue	Naperville, IL 60563	LISLE	630-717-9500	272	no	849	949	1099-1199	X	yes	elevator
WATERFORD GREENS	720 Benedetti Drive	Naperville, IL 60563	NAP	630-416-1118	196	no	X	865	1120	X	yes	walk-up
WINDSCAPE VILLAGE	896 Benedetti Drive	Naperville, IL 60563	NAP	630-983-1866	352	no	X	890-950	1050-1205	X	yes	walk-up
WHISPERING TRAILS Located at Ogden & Jefferson	PO Box 5727	Naperville, IL 60567	NAP	630-922-9768	97	no	X	X	775-800	X	yes	walk-up
VERSAILLES ON THE LAKE*	17W720 Butterfield Road	Oakbrook Terrace, IL 60181	YORK	630-627-8890	688	no	885-900	995-1040	1235-1435	1630-1655	yes	elevator
FOX GROVE APARTMENTS	743A E. Irving Park Road	Roselle, IL 60172	BLOOM	630-894-7711	84	no	X	895	995-1095	X	yes	walk-up
SPRING HILL APARTMENTS	280 Springhill Drive	Roselle, IL 60172	BLOOM	630-529-1515	264	no	745-765	770-890	1000-1200	X	yes	walk-up
ARDMORE GARDEN APARTMENTS no office/plus forward to Villa Garden	12-26 Ardmore Avenue	Villa Park, IL 60181	YORK	630-832-6968	24	yes	X	825-900	X	X	yes	walk-up
MAPLE CROSSING	481 N. Ardmore Avenue Apt. 1A	Villa Park, IL 60181	YORK	630-833-1935	128	some	X	699	850-915	X	yes	walk-up
PARLIAMENT SQUARE APARTMENTS	1637 S. Michigan Avenue	Villa Park, IL 60181	YORK	630-629-7863	355	no	X	700-775	875-925	X	yes	walk-up

* information may not be current

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<http://www.ilhousingsearch.org/index.html>

Safety considerations: You and your family need to have a sense of security.

- ✓ What monitoring is performed at the residence on a regular basis?
- ✓ Who has access to your apartment or room?
- ✓ What security staff is provided and when?
- ✓ Is there staff certified in CPR?
- ✓ What is the evacuation plan in case of a fire? Are there alarm and sprinkler systems? Where are the fire extinguishers
- ✓ To what hospital would you be transported in an emergency?
- ✓ Where are medical records, Living Wills and Power of Attorney's kept? Who has access to them?
- ✓ Is the room, apartment and building clean, free of odors, and clutter free?

Subsidized Housing

Subsidized Senior Apartments – Subsidized housing is provided in two ways, through a project-based subsidy or through a voucher program. These are both federally funded programs that assist low income people afford decent rental housing. The amount you will pay for rent in both cases is calculated as approximately 30% of your gross income with some consideration given for medical expenses as well.

The voucher program is offered to individuals through the DuPage Housing Authority. The application and enrollment procedures are lengthy. Once a voucher is obtained, however, it is transferable from one approved location to another and is renewable annually. There are times when the waiting list for these vouchers is so long that the list is temporarily closed. For more information, please call the DuPage Housing Authority at (630) 690-3555.

Project-based subsidies are available through the management offices of specific complexes. You must apply directly to the apartment building that you are interested in. The waiting list for these can be lengthy as well but we encourage you to apply even if you don't think you can wait that long. The subsidy remains with the building and cannot be transferred. Below is a list of complexes in DuPage County offering subsidized units to seniors. The information contained is subject to change and we suggest you contact the individual management offices for current status.

ADDISON (60101)

College Park Apartments

930 College Boulevard
(630) 495-3224
Sec. 8 & 236 (in-house Sec. 8)
(200 subsidized out of 200)

Families and Seniors

1, 2, 3 bedrooms
Sec. 8 - 6 mos. – 3 yrs. wait list
Sec. 236 - 6 mos. - 1 yr. or less

Indian Trail Apartments

601 Meadows Boulevard
(630) 627-5332
RAP & 236
(66 subsidized out of 200)

Families and Seniors

1, 2, 3, bedrooms
RAP 5 - 7 yr. wait list
Sec. 236 - moderate income only
- low income closed

LISLE (60532)

The Abbey Apartments

At Four Lakes
5550-5760 Abbey Dr. (4 Bldgs.)
(630) 322-9700
Sec. 8
Does own certification process
(78 subsidized out of 196)

Families – Seniors
1 bedroom 5 – 7 yrs. wait list
2 bedrooms 7 – 10 yrs. wait list
3 bedrooms 10 – 12 yrs. wait list

LOMBARD (60148)

Edwin F. Diecke Home

1005 E. Division St.
(630) 629-5212
Sec. 8
(10 subsidized out of 10)

10 bed home that serves physically challenged clients only.
Sec. 8 - HUD wait list.

Finley Place Apartments

1151 – 1155 S. Finley Road
(773) 493-3154
Sec. 8
(40 subsidized out of 40)

Families and Seniors
1, 2, 3 bedrooms
Does own certification process
1 –3 yr. wait list for all three

NAPERVILLE (60540)

Charles Court

300 N. Charles Street
(630) 357-5040
Sec. 8
(129 subsidized out of 129)

Seniors (62 & older) - 2 yr. wait list
Physically challenged - 5 yr. wait list
1 bedroom

Countrywood Apartments

787 Inland Circle
(630) 778-9663
(180 subsidized out of 180 Units) Section 42
Income Guidelines Apply without voucher
Accepts DuPage Housing Voucher

1 and 2 bedroom apartments
Call for wait list information.
No in-house subsidies

Fairway Apartments

970 Fairway Drive
(630) 983-6900
Does own certification process
(42 subsidized out of 210)

Families and Seniors
1 bedroom – 2 yrs. wait list
2 bedrooms - 2 yrs. wait list
3 bedrooms – 5 – 7 yrs. wait list

Shared Housing Alternatives

SENIOR HOME SHARING, INC.

711 E. Roosevelt Road

Wheaton, IL 60187

(630) 407-0440, Ext. 251

Contact: Elizabeth Giacobbe, Executive Director

Lois Cooney, Office Manager

Type of Rooms/Apts: Private bedrooms in four family-style group homes located in Elmhurst, Downers Grove, Naperville and Lombard. One four unit apartment building in Lombard

No. of Rooms/Apts: 31

Waiting List: Varies

Monthly Fees: Average fee is \$1,255, which includes room and board. All rooms are eligible for a project-based Housing Choice Voucher (subsidized) for eligible residents. Apartment rentals average \$800 per month.

Nursing Staff Available: No, social worker handles case management/social services issues.

Accessible to Disabled: Van Buren Place (Elmhurst) has elevator; Park Place (Downers Grove) has chair lift; visual/hearing impaired okay in all locations; walking aids accepted. Inquire for details.

Amenities/Services Provided: **Apartments have kitchen facilities.** Group shared residences have a live-in residence manager who provides 3 meals/day, housekeeping and oversees activities in the home.

Levels of Living: Independent

Age Requirements: 62 or older

METROPOLITAN FAMILY SERVICES / DUPAGE

KNUEPFER GUEST HOUSE

375 S. West Avenue

Elmhurst, IL 60126

(630) 653-2397

Type of Rooms/Apts: Room and Board / Respite Care

No. of Rooms/Apts: 5 rooms (some shared) - Short-term housing only

Waiting List: Varies, intake appointment required.

Monthly Fees: \$100/night, sliding fee scale available; full grants available to resolve housing and other family related crisis.

Nursing Staff Available: No - Can arrange visiting nurse or therapy as ordered by doctor, trained caretaker is on duty 24 hours a day.

Accessible to Disabled: Yes

Amenities/Services Provided: reliable respite (relief) care and short term visits (1-30 days), geriatric assessments, case management and counseling available on site, assisted care includes home-cooked meals, special activities, medication reminders and laundry services.

Levels of Living: (Temporary) Independent, Assisted

Age Requirements: 60 or older

GODAIR PARK

63rd and Madison
Hinsdale, IL 60521
(630) 323-2250

Contact: Admissions Director

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
31	Yes	Yes	60 or older	\$1,630-\$1,960	Independent

Type of Rooms/Apts: Duplexes

Nursing Staff Available: No

Amenities/Services Provided: Can join in King Bruwaert House activities. Call for details.

INDEPENDENCE VILLAGE RETIREMENT COMMUNITY

1030 Aurora Avenue
Naperville, IL 60540
(630) 357-3922

www.independencevillage.org

Contact: Director of Community Relations

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
156	No	Yes	55 or older	\$1,875-\$2,370	Independent with Supportive avail.

Type of Rooms/Apts: Studios and one-bedroom apartments

Nursing Staff Available: Yes, residents may contract with home health agency on site, providing services such as medication reminders, bathing, and laundry.

Amenities/Services Provided: meals, housekeeping, towel and linen service, scheduled transportation, beauty/barber shop and country store on premises, banking service, dining room open 24 hours, complimentary laundry rooms, two courtyards, guest accommodations available, senior cable programming available.

LIBERTY VILLAGE

415 N. York Road
Elmhurst, IL 60126
(630) 758-0420

Contact: Manager

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
104	Yes	Yes	62 or older	\$595 & up	Independent

Type of Rooms/Apts: Studios, one and two bedroom apartments

Nursing Staff Available: No

Amenities/Services Provided: parking, 24-hour security, laundry facilities, activities (Bridge club, exercise classes, arts & crafts), library, landscaped 2 acre site

Other: Optional services include grocery & pharmacy delivery, laundry/valet, maid service, and meals.

SARATOGA GROVE CHRISTIAN RETIREMENT CENTER

3460 Saratoga Avenue
 Downers Grove, IL 60515
(630) 971-1995
Contact: Admissions

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
93	Varies	Limited	Mature adults	\$2,025-\$4,050	Independent & Assisted

Type of Rooms/Apts: Studio, Double - with living room and bedroom, and Alcove – separate sleeping area and living room.

Nursing Staff Available: Nursing facility on site.

Amenities/Services Provided: meals, gift shop, arts and crafts room, chapel, laundry service for linens, laundry facility, scheduled transportation - bus with wheel chair lift, beauty shop, 24 hour security, medication supervision, assisted bathing and housekeeping, nursing facility and, memory care on site, rehabilitation through MarianJoy, Satellite TV.

SPRING MEADOWS of NAPERVILLE

504 N. River Road
 Naperville, IL 60563
(630) 548-4488
Contact: Director of Sales

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
195	No	Yes	62 or older	\$2,095-\$3,558	Independent & Assisted

Types of Rooms/Apts: Independent: one and two apartments; Assisted: studio and one bedroom apartments.

Nursing Staff Available: Yes, LPN and CNA.

Amenities/Services Provided: Independent: breakfast and dinner daily, full kitchen with washer/dryer in each unit, housekeeping, transportation, social and educational activities; Assisted: three meals daily, personal laundry, utilities except phone, housekeeping, assistance with bathing, grooming, medications, wellness center.

THE STOUGH GROUP COMMUNITIES/ROSE GLEN APARTMENTS

227 Frontier Drive
 Roselle, IL 60172
(630) 789-8939

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
44	Yes	Yes	55 or older	*	Independent

* = Some subsidies available

Type of Rooms/Apts: One bedroom apartments

Nursing Staff Available: No

Amenities/Services Provided: patios, stove, refrigerator and dishwasher in each unit, washer/dryer hookup, utility room, grab bars, community center with scheduled activities, on-site property manager, single level, no steps.

SUNRISE ASSISTED LIVING of BLOOMINGDALE

129 E. Lake Street

Bloomington, IL 60108

(630) 295-8600**Contact:** Director of Community Relations

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
82	No	Yes	None	\$3,000 and up	Assisted

Type of Rooms/Apts: One and two room suites**Nursing Staff Available:** Yes**Amenities/Services Provided:** meals, many activities offered daily, housekeeping and linens, 24 hour call system, activity room, theater room, beauty/barber salon, library, personal care assistance with bathing, dressing, grooming, toileting, respite program is available.**Other:** This is a three-story Victorian house with porches, rocking chairs, and house pets that provides a gracious homelike atmosphere, and includes a secured memory impairment unit on third floor.**SUNRISE ASSISTED LIVING of GLEN ELLYN**

95 Carleton Avenue

Glen Ellyn, IL 60137

(630) 469-5555**Contact:** Director of Community Relations

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
85	Varies	Yes	None	\$2,520-\$4,920	Assisted

Type of Rooms/Apts: One and two room suites**Nursing Staff Available:** Yes**Amenities/Services Provided:** meals, many activities offered daily, housekeeping and linens, in-house laundry, 24 hour call system, activity room, theater room, beauty/barber salon, library, personal care assistance with bathing, dressing, grooming, toileting, respite program is available.**Other:** This is a two-story Victorian house with porches, rocking chairs, and house pets that provides a gracious homelike atmosphere, and includes an Alzheimer's unit on first floor.**SUNRISE ASSISTED LIVING of NAPERVILLE**

960 E. Chicago Avenue

Naperville, IL 60540

(630) 579-1400**Contact:** Director of Community Relations

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
76	Varies	Yes	None	\$2,700-\$4,950	Assisted

Type of Rooms/Apts: One and two room suites**Nursing Staff Available:** Yes**Amenities/Services Provided:** meals, many activities offered daily, housekeeping and linens, in-house laundry, 24 hour call system, activity room, theater room, beauty/barber salon, library, personal care assistance with bathing, dressing, grooming, toileting, respite program is available.**Other:** Three-story Victorian house with porches, rocking chairs, and house pets which provides a gracious homelike atmosphere, and includes an Alzheimer's unit on third floor.

SUNRISE ASSISTED LIVING of NAPERVILLE NORTH

535 W. Ogden Avenue

Naperville, IL 60540

(630) 305-9400**Contact:** Director of Community Relations

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
76	Varies	Yes	None	\$2,730-\$4,920	Assisted

Type of Rooms/Apts: One and two room suites**Nursing Staff Available:** Yes**Amenities/Services Provided:** meals, many activities offered daily, housekeeping and linens, in-house laundry, 24 hour call system, activity room, theater room, beauty/barber salon, library, personal care assistance with bathing, dressing, grooming, toileting, respite program is available.**Other:** Three-story Victorian house with porches, rocking chairs, and house pets which provides a gracious homelike atmosphere, and includes an Alzheimer's unit on third floor.**SUNRISE ASSISTED LIVING of WILLOWBROOK**

6300 Clarendon Hills Rd.

Willowbrook, IL 60527

(630) 734-9954**Contact:** Director of Community Relations

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
82	Varies	Yes	None	\$3,630 & up	Assisted

Type of Rooms/Apts: One and two room suites, studio**Nursing Staff Available:** Yes**Amenities/Services Provided:** meals, minimum of five activities per day, weekly housekeeping, weekly linen, in-house laundry facilities, all utilities included (except phone), cable \$11/month, 24 hour call system, activity/theater room, beauty/barber salon, library, personal care assistance with bathing, dressing, grooming, and toileting, is available.**Other:** Three-story Victorian house with porches, rocking chairs, and house pets which provides a gracious homelike atmosphere, and includes an Alzheimer's unit on third floor.**TABOR HILLS RETIREMENT CENTER**

1327 Crystal Avenue

Naperville, IL 60563

(630) 305-5400**Contact:** Manager

# of Units	Waiting List	Disabled Access	Minimum Age	Monthly Fees	Housing Options Available
104	Yes	Yes	55 & up	\$440 & up	Independent

Nursing Staff Available: Yes, on campus Alzheimer's Unit, intermediate, and skilled care available.**Amenities/Services Provided:** scheduled transportation, emergency health response system, A.D.T. Security System, interior and exterior maintenance of home, grounds upkeep, window washing twice yearly, many activities, water, sewer and trash removal.**Other:** Optional services include dinner and supper, housekeeping.

**DuPage County Human Services
421 North County Farm Road
Wheaton, Illinois 60187**

630-407-6500

1-800-942-9412

TDD 630-407-6502 FAX 630-407-6501



INFORMATION ON SUBSIDIZED HOUSING IN DU PAGE COUNTY

If you are looking for low cost housing in DuPage County, here are some facts that may be of interest to you. DuPage County Human Services does not own or manage housing. If you have been looking for affordable housing in DuPage you are probably already aware that the cost of renting is relatively high throughout the County. If you are eligible you may qualify for a rent subsidy that would help to reduce your monthly housing cost. Rent subsidies are federally funded programs that help people with low incomes to afford safe and decent rental housing. Rather than paying market value rent, your monthly rent would generally be based on the amount of your gross income (income before taxes) so that you pay what you can afford.

You may apply for an apartment at any one or more of the complexes that offer subsidized units. This kind of subsidy is also referred to as a project-based or unit-based subsidy. To apply for a project-based subsidized unit you must contact the apartment complex management office. Some of the complexes may temporarily stop taking applications if their waiting list is too long. If you cannot apply for this reason, ask the management to tell you when they expect to begin taking applications again. (Please note that these waiting lists can be up to several years long.) Some complexes will only take applications by appointment, so it is always advisable to call first.

Following is a list that may be helpful to you in your search for affordable housing. Please note that some of the complexes listed only rent to senior citizens. If you have children living with you, then you are not eligible for a unit in a "seniors only" complex. Some of the senior only complexes will rent to an adult of any age who has a disability.

For information on nationwide affordable housing, please go to <http://www.hud.gov/apps/section8/index.cfm>. (DuPage County Human Services does not guarantee the accuracy of this website.)

Please also note that some of the complexes have subsidized and non-subsidized units. On the list that follows, the numbers in parenthesis below the type of subsidy offered indicate, first the total number of units in the complex and then the number of subsidized units. For example, (100/75) indicates that there are a total of 100 units in the complex but only 75 are subsidized.

For information on the subsidized housing voucher program, you may call the DuPage Housing Authority at (630) 690-3555.

ILHousingSearch.org is a new state resource where it's free to list and search for affordable rental properties. This is a new service, and properties are being added daily, so please check back often!

<http://www.ilhousingsearch.org/index.html>

The information contained on pages 2-6 is subject to change without notice.

GLEN ELLYN (60137)

Forest Apartments
520 Forest Avenue
(630) 469-2020
Sec. 8
(80 subsidized out of 80)

Seniors only (62 & older)
1 bedroom 1 ½ - 2 yrs. wait list

LISLE (60532)

The Abbey Apartments
At Four Lakes
5550-5760 Abbey Dr. (4 Bldgs.)
(630) 322-9700
Sec. 8
Does own certification process
(78 subsidized out of 196)

1 bedroom 2 -3 yrs. wait list
2 bedroom 7-10 yrs. wait list
3 bedroom 7-10 yrs wait list (Families only)
(Seniors 55 and older & physically challenged
(For 1 bedroom apts. **only**)

LOMBARD (60148)

Edwin F. Diecke Home
1005 E. Division St.
(630) 629-5212
Sec. 8
(10 subsidized out of 10)

10-bed home **that serves developmentally disabled individuals only.**
Sec. 8 - HUD wait list.
Currently has openings

NAPERVILLE (60540)

Charles Court
300 North Charles Street
(630) 357-5040
Sec. 8
(129 subsidized out of 129)

Seniors (62 & older) – 2 - 5 yrs. wait list
*2 Bedroom (1 unit only) Will take Sec. 8 voucher or market rate

Countrywood Apartments
787 Inland Circle
(630) 778-9663
180/ Units Section 42
Income Guidelines Apply without voucher
Accepts DuPage Housing Voucher

1 and 2 bedroom apartments
Call for wait list information.
NO in-house subsidies

Fairway Apartments
970 Fairway Drive
(630) 983-6900
Does own certification process
(42 subsidized out of 210)

Families and Seniors
1 bedroom 2 yrs. wait list
2 bedrooms 2 yrs. wait list
3 bedrooms 2 yrs. wait list

Martin Avenue Apartments
310 W. Martin Avenue
(630) 357-0909
Sec. 8 & 236
(121 subsidized out of 121)

Seniors only (62 & older)
Efficiencies/studio apts., 1yr. wait list
1 bedroom 2-3 yrs. wait list

NAPERVILLE (60540)

Ogden Manor
395 West Ogden Avenue
(630) 355-4333
Sec. 8
(107 subsidized out of 107)

Families and Seniors
Seniors - 1 bedroom apartments
No wait list
Families - 2, 3 bedroom townhomes
Call for information.

OAKBROOK (60523)

Mayslake Manor
1801 35th St.
(630) 850-8232
Sec. 8 & 236
Does own certification process
(552 subsidized out of 605)

Seniors 62 & older
1 bedroom
wait list varies
www.mayslake.com

ROSELLE (60172)

Rose Glen Apartments
227 Frontier Drive
(630) 789-8939
Sec. 8 voucher only (person not property)
Sec. 42 (partially subsidized)
(44 subsidized out of 44)

Seniors only (55 & older)
1 bedroom
1 -3 yrs. wait list
Must be 55 & older even if disabled.

WEST CHICAGO (60185)

Town & Country Apartments
700 West Forest Avenue
(630) 293-0420
Sec. 8
(179 subsidized out of 189)

Families and Seniors
1, 2, 3 bedrooms
6 mts. -1 year wait list for all three

WESTMONT (60559)

ICARE - IL
Chinese American Residence For The Elderly
501 N. Cass Avenue
(630) 963-9631
Sec. 8
Does own certification process
(59 subsidized out of 59)

Seniors or handicapped only
efficiencies, 1 bedroom
1 mt. - 2 yrs.. wait list

WHEATON (60187)

Assisi Homes of Illinois
2126 W. Roosevelt Road
(630) 665-9100
65 units

1 bedroom - \$690.00
2 bedroom - \$790.00
3 bedroom - \$910.00
Call for availability

WHEATON (60187)

Disabled and Senior Perons Housing Units in Naperville*

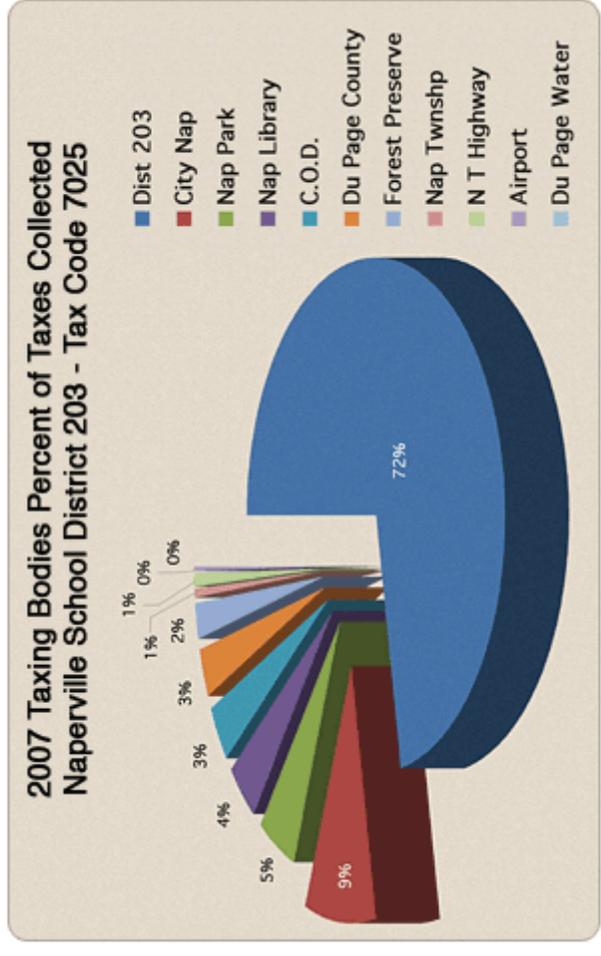
Facility	Location	Type	Units/ Beds	Status
Alden Nursing Home	1525 Oxford Lane	Nursing Home	203 beds	Built
Carillon Club	95th Street & 248th	Independant Living	900 units	Partially Constructed
Charles Court	300 N. Charles Avenue	Nursing Home	129 units	Built
Community Nursing & Rehabilitation Center	1136 N. Mill Street	Nursing Home	148 units	Built
Country Woods	787 Inland Circle	Independant Living	180 units	Built
Crestview's Ashwood Townhomes	SWC of 103rd and 248th	Independant Living	24 units	Construction Pending
Fairway Apartments	970 Fairway Drive	Independant Living	210 units	Built
Hampton Park	NEC of North Aurora Rd. & Rte. 59	Independant Living	62 units	Built
Illinois Independence Living Center	1141 E. Iroquois Avenue	Independant Living	32 units	Built
Independence Village	1030 Aurora Ave.	Independant Living	159 apts.	Built
Martin Avenue Apts.	310 Martin Ave.	Independant Living	121 units	Built
Meadowbrook Manor	720 Raymond Drive	Nursing Home	140 beds	Built
Monarch Landing	NEC of Rte. 59 & Ferry Rd.	Independant Living	1,650 units	Partially Constructed
Ogden Manor	395 W. Ogden Avenue	Independant Living	80 units	Built
Riverwoods Assisted Living	660 N. River Road	Assisted Living	154 units	Construction Pending
Spring Meadows	504 N. River Road	Assisted Living	193 units	Built
St. Patrick's Residence	1400 Brookdale Road	Nursing Home	210 beds	Built
Sunrise Assisted Living	960 E. Chicago Avenue	Assisted Living	76 beds	Built
Sunrise Assisted Living North	535 W. Ogden Avenue	Assisted Living	78 beds	Built
Tabor Hills	1347 Crystal Avenue	Nursing Home	211 beds	Built
Tabor Hills	1327 Crystal Avenue	Independant Living	104 units	Built

*The list of units was compiled by staff based on resources available. The list is a combination of assisted living, nursing homes, independent living for disabled persons and age restricted developments in Naperville. This list may not include all units available in Naperville.



Where Do Property Taxes Go?

Your annual property taxes are made up of levies from the individual taxing bodies that service your area. Each taxing body determines how much money is needed to operate during the coming year, and how much needs to be raised through property taxes. The amount to be raised is the levy. The levy is sent to the County Clerk where the tax rate is calculated by dividing the amount of assessed value in the jurisdiction by the levy. The following charts display the breakdown for a typical home in Aurora within School District 204 and one for a home in Naperville within School District 203 boundaries.



- Administration Building**
139 Water Street
Naperville, IL 60540
- Highway Department**
31W331 North Aurora Road
Naperville, IL 60540
- Supervisor** (630) 355-2786
- Senior Services** (630) 357-8058
- Assessor** (630) 355-2444
- Town Clerk** (630) 355-2786
- Highway Dept.** (630) 978-0380

Email the [Township](#)

APPENDIX D:

Attainable Housing Actions Report

**CITY OF NAPERVILLE
MEMORANDUM**

DATE: February 18, 2010

TO: Advisory Commission on Disabilities
Fair Housing Advisory Commission

THROUGH: Allison Laff, AICP, Planning Operations Manager, TED – Business Group
Greg Jones, AICP, Project Manager – TED Business Group

FROM: Katie Forystek, AICP, Community Planner – TED Business Group

SUBJECT: **Attainable Housing: Recommended Actions**

PURPOSE:

To provide the Advisory Commission on Disabilities (ACD) and the Fair Housing Advisory Commission (FHAC) with an overview of staff's recommended cost-neutral actions to address the housing needs of senior and disabled households in Naperville.

BACKGROUND:

The City Council identified attainable housing as a Strategic Plan Initiative for the FY08 through FY10 Fiscal Years. On May 5, 2009, the City Council received the *Naperville Housing Needs and Market Analysis (HNMA)* and directed staff to prepare an Action Plan (FY09) to address the housing needs of low to moderate income senior and disabled households in a cost-neutral manner.

Based on the action plan, staff conducted research, presented the findings, and sought input on the programs available to Naperville seniors and disabled residents at a joint meeting of the ACD and FHAC on November 16, 2009. As a result of the feedback and input received at the joint meeting, staff prepared a *Supplemental Report of Research Findings* for the purposes of providing the ACD, FHAC and public additional information and research on housing programs available to senior citizen and disabled households.

Using the research conducted and input received, staff has conducted a gap analysis for the purposes of identifying policies and programs available in other communities currently not offered by the City of Naperville. Based on the gap analysis, recommendations have been prepared for consideration by the ACD and FHAC at their February 23, 2010 joint meeting.

ACTION REQUESTED:

Recommend that the City Council direct staff to begin work on recommendations 1 through 7 as identified on the Attainable Housing Gap Analysis Recommended Cost-Neutral Actions (Attachment 1) and evaluate including recommendations 8 through 10 in the Planning Services Team work plan within the next 1 – 5 years.

DISCUSSION:

This memo provides a brief summary of staff's recommendations, to be presented at the February 23, 2010 joint meeting of the ACD and FHAC, to address the housing needs of low to moderate income senior citizens and disabled residents in a cost neutral manner.

Factors Considered

When evaluating potential recommendations, staff considered a number of key factors including the following:

- **Cost Impact:** While programs that require financial obligation from the city and other agencies were included as part of the research, based on City Council direction, staff has only considered new programs and/or policies that are cost-neutral. Cost-neutral is defined as *a new program, policy and/or service which does not necessitate a direct financial contribution by the City of Naperville; or an existing program, policy and/or service which does not necessitate a direct financial contribution beyond contributions currently being provided.*
- **Feasibility of Implementation:** When considering new programs and the priority level of programs, staff considered feasibility of implementing programs including available staff time, the public process, available resources and future administration and enforcement of policies and programs which could potentially incur costs and/or additional staff time outside of regular responsibilities and work plans.
- **Public Input:** Staff solicited and considered input from the ACD, FHAC and the public on the research conducted and other potential programs and/or policies that should be considered by the city to address the housing needs of Naperville senior citizens and disabled residents.
- **Interjurisdictional Cooperation:** In many instances the Federal, State, County and local governments work together to administer a mixture of programs that contribute to persons or organizations aiding seniors and/or disabled residents. By encompassing all programs (city, county, state, federal and non-profit) that help senior citizens and disabled persons remain in and obtain homes, staff has had the ability to identify gaps moving forward and ensure that efforts are not duplicated.

Recommendations 1 through 7

Based on the research collected and input received, staff has prepared Attachment 1: Cost-Neutral Actions and Attachment 2: Cost Prohibitive Actions. For each program and/or policy gap identified, a description, cost-neutral status, and program rationale has been provided. Additionally, each recommendation has been ranked with a priority level green, yellow or red as described below.

- **Green:** Recommended for immediate and/or ongoing implementation.
- **Yellow:** Recommended and identified as a priority through the Attainable Housing Action Plan, but requires additional research, input, collaboration and Commission/City Council approval processes. Accordingly, implementation will occur in 1 – 5 years as determined by the Planning Services Team Work Plan.
- **Red:** Not recommended for implementation at this time.

While staff has only considered new programs and/or policies that are cost-neutral for implementation purposes, all programs identified have been included in the attached analysis. Below is a brief overview of the new programs/policies that staff is recommending for immediate implementation:

- Attainable Housing Web Page (Recommendation #1): Staff recommends the creation of a web page dedicated to the city's attainable housing efforts and access to available housing programs and resources in one central location for Naperville residents and prospective developers.

Rationale: Staff finds that a dedicated web page would be helpful for residents and prospective developers considering an attainable housing development in the city. Furthermore, staff believes there is additional opportunity to link to programs (county, state and federal) that aid disabled and senior persons obtain and maintain their housing from a single page, thereby resulting in a more user friendly product and increasing the visibility and effectiveness of existing programs

- Attainable Housing Toolkit (Recommendation #2): Staff recommends creating and making available an Attainable Housing Toolkit for developers and/or residents interested in including an attainable housing element in a proposed residential development. A toolkit may consist of brochures, resources and an explanation of the city's attainable housing efforts and policies; thereby creating awareness of attainable housing efforts in Naperville.

Rationale: Similar to how the *Toolkit for Successful Redevelopment* (i.e., single-family demolition/new construction) is used, an Attainable Housing Toolkit can be distributed at concept meetings for potential residential developments and be made available on the city's web site for informational purposes. The Attainable Housing Toolkit would not be meant to replace the Toolkit for Successful Redevelopment but act as a supplement of information for prospective attainable housing developers.

- E-News/Newsletter/Press Releases (Recommendation #3): Staff recommends increased media in relation to available programs and resources in furtherance of the city's Attainable Housing efforts.

Rationale: Increased media efforts will provide the city the ability to better communicate with residents, developers and business owners regarding the City of Naperville's Attainable Housing efforts, available programs and resources. Specifically, increased media awareness is recommended for the Illinois Housing Development Authority's Mortgage Credit Certificate Program and the Assist First Time Homebuyer Down Payment Assistance Program in which the city transfers a portion of the volume cap for funding purposes.

Below is a brief overview of the ongoing programs/policies that staff finds valuable and complimentary to attainable housing efforts:

- Legislative Action Plan (Recommendation #4): Staff recommends continued support of legislation which addresses the housing needs of low to moderate income senior citizens and disabled residents, including the real estate tax freeze and deferral initiatives for senior citizens and persons with disabilities.

Rationale: The city has historically supported these efforts related to seniors and disabled residents by directly engaging the city's representatives in Springfield and working with the city's Springfield lobbyist.

- Interjurisdictional Cooperation (Recommendation #5): Staff recommends continued cooperation between the city, township, county, state, federal, private and non-profit organizations aiding senior citizens and disabled persons to remain in and obtain homes.

Rationale: The city has historically cooperated with other agencies on disabled and senior community issues; therefore, staff finds it appropriate that staff continue this practice. By working in conjunction with other organizations, Naperville residents have access to a greater number of housing programs and assistance.

- Grant Opportunities (Recommendation #6): Staff recommends continuing the pursuit of new grant opportunities and increased grant funding for existing programs (such as CDBG) as opportunities arise. For example, in 2009 the City of Naperville took advantage of the opportunity to expand the existing Weatherization Program with Energy Efficiency Conservation Block Grant Funds available through the American Recovery and Reinvestment Act.

Rationale: As grant programs arise that will potentially aid the disabled and senior communities, staff shall pursue said opportunities for the purposes of increasing available funding and program options for Naperville senior and disabled residents.

- Transportation (#7): The city currently monitors and works with other agencies regarding the state and availability of transit to Naperville residents. For example, in 2009 city staff worked with Pace to delay plans to reduce service for Bus Route 685 in Naperville allowing the bus to continue to operate according to the regular schedule.

Rationale: The city has historically cooperated with other agencies to ensure adequate transit for Naperville residents. Staff finds that it is important to support transit related efforts to ensure accessibility through other modes of transportation within Naperville.

Recommendations 8 through 10

In addition to the immediate and ongoing recommendations as noted above, Attachment 1 also contains a series of implementation actions ranked under priority level "yellow". Through the Attainable Housing Action Plan, staff has identified recommendations 8 through 10 as future implementation items. Although recommendations 8 through 10 are recommended for implementation, each action requires additional research, input, collaboration and Commission/City Council approval processes for implementation. They are as follows (additional details can be found in Attachment 1):

- Mayors Caucus Housing Endorsement Criteria (Recommendation #8)
- Relaxed Aesthetic and Site Design Criteria (Recommendation #9).
- Impact Fee Reduction/Waivers, Park and School Donation Fees (Recommendation #10)

Staff recommends that these remaining action items be evaluated for inclusion as part of the regular Planning Services Team work plan over the next 1 – 5 years.

ACTION REQUESTED:

Recommend that the City Council direct staff to begin work on recommendations 1 through 7 as identified on the Attainable Housing Gap Analysis Cost-Neutral Actions (Attachment 1) and evaluate including recommendations 8 through 10 in the Planning Services Team work plan within the next 1 – 5 years.

NEXT STEPS:

Following the meeting, staff will forward the ACD and FHAC's recommendation to the City Council seeking direction to implement cost-neutral programs to address the housing needs of senior and disabled households in Naperville.

Attachments

- 1) Attachment 1: Cost-Neutral Actions
- 2) Attachment 2: Cost Prohibitive Actions
- 3) Attachment 3: Public Correspondence

ATTAINABLE HOUSING GAP ANALYSIS
COST-NEUTRAL ACTIONS

Program/Policy Description	Recommendation	Priority Level	Cost-Neutral Yes/No	Rationale
<p>1. Attainable Housing Web Page: A dedicated page on the city's web site specific to the city's Attainable Housing efforts and access to available housing programs and resources.</p>	Staff recommends the creation of a web page dedicated to the city's Attainable Housing efforts and access to available housing programs and resources in one central location for Naperville residents and prospective developers.	Green	Yes	While the city's web site does provide information regarding grants and programs available to the disabled and senior community, staff finds that a web page has not been dedicated solely to the city's housing efforts. Staff finds that a dedicated web page would be helpful for residents and prospective developers considering an attainable housing development in the City of Naperville. Furthermore, staff believes there is additional opportunity to link to programs (county, state and federal) that aid disabled and senior persons maintain their housing from a single page, thereby resulting in a more user friendly product. The creation of an Attainable Housing Toolkit can be completed by existing staff. A toolkit may consist of brochures, resources and an explanation of the city's attainable housing efforts and policies; thereby creating awareness of attainable housing development in Naperville. Similar to how the Toolkit for Successful Redevelopment (i.e., single-family demolition/new construction) is used; an Attainable Housing Toolkit can be distributed at concept meetings for potential residential developments and available on the city's web site for informational purposes. The Attainable Housing Toolkit would not be meant to replace the Toolkit for Successful Redevelopment but act as a supplement of information for prospective attainable housing developers.
<p>2. Attainable Housing Toolkit: Step-by-step information regarding regulatory and procedural requirements associated with attainable housing projects in the city, as well as resources for developers, to help guide a project.</p>	Create and make available an Attainable Housing Toolkit for developers interested in including an attainable housing element in a proposed residential development.	Green	Yes	The creation of an Attainable Housing Toolkit can be completed by existing staff. A toolkit may consist of brochures, resources and an explanation of the city's attainable housing efforts and policies; thereby creating awareness of attainable housing development in Naperville. Similar to how the Toolkit for Successful Redevelopment (i.e., single-family demolition/new construction) is used; an Attainable Housing Toolkit can be distributed at concept meetings for potential residential developments and available on the city's web site for informational purposes. The Attainable Housing Toolkit would not be meant to replace the Toolkit for Successful Redevelopment but act as a supplement of information for prospective attainable housing developers.
<p>3. E-news/Newsletter/Press Releases: Media efforts promoting housing programs and resources available to City of Naperville residents.</p>	Staff recommends increased media in relation to available programs and resources in the city and provided by relation to the city's Attainable Housing efforts.	Green	Yes	Increased media efforts will provide the city the ability to better communicate with residents, developers and business owners regarding the City of Naperville's Attainable Housing efforts, available programs and resources. Specifically increased media awareness is recommended for the Illinois Housing Development Authority's Mortgage Credit Certificate Program and the Assist First Time Homebuyer Down Payment Assistance Program in which the city transfers a portion of the volume cap for funding purposes.
<p>4. Legislative Action Plan: The City of Naperville has historically supported legislation that relieves the real estate tax burden for senior citizens and persons with disabilities.</p>	Continue to support legislation which addresses the housing needs of low to moderate income senior citizens and disabled residents, including the previously supported real estate tax legislation that relieves the real estate tax burden for senior citizens and persons with disabilities.	Green	Yes	The city has historically supported these efforts related to seniors and disabled residents by directly engaging the city's representatives in Springfield and working with the city's Springfield lobbyist.
<p>5. Inter-jurisdictional Cooperation: Cooperation between the city, township, county, state, federal, private and non-profit organizations aiding senior citizens and disabled persons to remain in and obtain homes.</p>	Continue cooperation between the city, township, county, state, federal, private and non-profit organizations aiding senior citizens and disabled persons to remain in and obtain homes.	Green	Yes	The city has historically cooperated with other agencies on disabled and senior community issues; therefore, staff finds it appropriate that staff continue this practice.
<p>6. Grant Opportunities: The city currently administers several grant programs including but not limited to the Community Development Block Grant, Social Services Grant and the Home Accessibility Grant.</p>	Continue current level of support and pursue new grant opportunities and increased grant funding for existing programs (such as CDBG) as opportunities arise.	Green	Yes	As grant programs arise that will potentially aid the disabled and senior communities, staff shall pursue said opportunities for the purposes of increasing available funding for Naperville senior and disabled residents.
<p>7. Transportation: The city currently monitors and works with other agencies regarding the state and availability of transit to Naperville residents.</p>	Continue existing efforts with local and regional transportation providers (i.e. Metra, PACE, Ride DuPage, etc.) for the purposes of maintaining an accessible transit system for Naperville residents.	Green	Yes	The city has historically cooperated with other agencies to ensure adequate transit for Naperville residents. Staff finds that it is important to support transit related efforts to ensure accessibility through other modes of transportation within Naperville.
<p>8. Mayors Caucus Housing Endorsement Criteria: A set of criteria developed by the Metropolitan Mayors Caucus aimed at helping communities achieve affordable housing policy goals. A community may adopt and use the criteria to gauge housing-related policies, ask developers to demonstrate how their proposals meet the criteria, and even give preference to those proposals that do meet one or more of the criteria.</p>	Evaluate the Metropolitan Mayors Caucus Housing Endorsement Criteria in conjunction with recommendation 9 (Relaxed Aesthetic and Site Design Criteria) for the purposes of adopting criteria to evaluate proposed disabled and senior housing developments with an attainable housing element.	Yellow	Yes	Incorporating a set of criteria for the purposes of reviewing residential developments with an attainable housing element pertaining to disabled and senior populations will provide developers with criteria for development and guide staff in the review of proposals. Criteria should overall incorporate the city's goals and vision for attainable housing in Naperville.
<p>9. Relaxed Aesthetic and Site Design Criteria:</p>	Evaluate the potential for modified design standards or the	Yellow	Yes	Staff would use and potentially modify the Metropolitan Mayors Caucus Criteria for the purpose of creating criteria that is applicable and usable in Naperville. Also, any criteria should take into consideration and incorporate the city's Comprehensive Plans. Relaxed site design standards are considered cost-neutral to the City of Naperville and have the potential to reduce the costs of

<p>Consideration of special/new criteria to review variances or consider relaxed landscape, building design (i.e. materials) and existing zoning requirements (setbacks, height, FAR, etc) for developers wanting to address housing affordability for disabled and senior populations.</p>	<p>development of new/special criteria to consider variances to standard code requirements for residential developments with a disabled and/or senior attainable housing component, in an effort to reduce development costs and achieve affordability.</p>		
<p>10. Impact Fee Reduction/Waivers: a. Park Donation Fee b. School Donation Fee</p> <p>The reduction or waiver of fees charged to developers of new residential development (with an attainable housing element) providing donations to the Park and School District.</p>	<p>10a. Park Donation Fee: Work with the Naperville Park District to evaluate the potential to reduce the Park Donation Fee for disabled and specific senior living facilities, where a reduced fee would not pose negative impacts on Park District programming and operations as a result of a proposed development.</p> <p>10b. School Donation Fee: Work with the affected School Districts to evaluate the potential to waive or reduce the impact fee for age-restricted (over 55 years of age) communities in Naperville.</p>	<p>Yellow</p>	<p>housing allowing a developer to include an attainable housing component in a residential project, ultimately allowing for integration of the disabled and senior populations. In conjunction with this recommendation, staff would evaluate impacts and potentially develop criteria (recommendation 8) associated with relaxed design standards to ensure that any proposed changes would not be detrimental to existing residential neighborhood character and evaluated on a case-by-case basis.</p>
<p>11. Attainable Accessory Dwelling Units (ADU): An independent self-contained residential unit built on the same lot as an existing single-family home. An ADU is subordinate in size, location and function to the primary residential unit.</p>	<p>Staff does not recommend this policy.</p>	<p>Red</p>	<p>A reduction or waiver in the Park and/or School Donation Fees has the potential to be cost-neutral when applied in an appropriate manner. For example, the waiver of a School Donation Fee for an age-restricted community will have a minimal impact on the School District based on the lack of students being generated from the new residential development. Therefore, staff recommends evaluating the potential for an amendment that would not negatively impact the School and/or Park Districts. Accessory dwelling units are currently prohibited in all residential districts. Based on staff's research, the permitting of ADU's was identified as a gap between policies offered in Naperville and the comparable communities. An amendment to the zoning ordinance to permit ADU's in residential districts could potentially increase the supply of affordable housing units in the city for disabled and senior residents, but staff finds that the enforcement on a unit-by-unit basis would be difficult. While staff does not recommend this policy for implementation, it shall be noted that an individual has the potential to seek a variance for the purposes of constructing an ADU on a property.</p>
<p>12. Impact Fee Delay: This incentive allows the developer to delay the payment of impact fees (typically paid at the time of permit) until a certificate of occupancy is issued.</p>	<p>Staff does not recommend this policy.</p>	<p>Red</p>	<p>While a delay of impact fees is considered a cost-neutral policy, the city currently has a payment plan program for Infrastructure Availability Charges (IAC) related to utility installation to reduce the burden of impact fees on developers. Staff feels that existing policies in place serve the same or similar purpose and benefits as the impact fee delay. Furthermore, the city has recently eliminated the Roadway Impact Fee, which was previously \$900 - \$1,700 per residential unit.</p>
<p>13. Application Submittal Waiting Period: Requiring a petitioner to undergo a waiting period prior to submitting a petition for development. During the waiting period, the prospective applicant must meet with staff to discuss the inclusion of attainable housing as part of a new residential development.</p>	<p>Staff does not recommend this policy.</p>	<p>Red</p>	<p>While this policy is cost-neutral, staff does not see the benefits of the application waiting period which could potentially elongate the development review and approval process and be costly to a prospective developer. Furthermore, staff finds that the same result can be achieved by distributing an Attainable Housing Toolkit (recommendation 2) at the concept meeting stage (earliest point of development contact) for potential residential developments.</p>
<p>14. Expedited Application/Permit Process: Streamlining permitting and review processes to maximize efficiencies and allow new development to proceed in a timely manner.</p>	<p>Staff does not recommend this policy.</p>	<p>Red</p>	<p>Staff finds that the city's existing review processes are streamlined and efficient for the purposes of expediting review processes for all developments in the city through strict adherence to a series of aggressive deadlines. The city's Development Review Team abides by a series of regimented and responsible deadlines for review and approval of development proposals (3 weeks 1st submittal, 2 weeks subsequent submittals). Furthermore, the city strives to streamline the development process by offering concept meetings free of charge for potential development proposals and assignment of a Project Manager to provide streamlined communication between an applicant and all review components. Furthermore, during the concept meeting stage, a prospective applicant can work with the Project Manager to establish a schedule if Plan Commission/City Council reviews and approval are required.</p>

¹Priority Level

Green: Recommended for immediate and/or ongoing implementation.

Yellow: Recommended and identified as a priority through the Attainable Housing Action Plan, but requires additional research, input, collaboration and Commission/City Council approval processes for implementation. 1 - 5 years as determined by the Planning Services Team Work Plan

Red: Not recommended for implementation at this time.

ATTAINABLE HOUSING GAP ANALYSIS

COST PROHIBITIVE ACTIONS

Program/Policy Description	Recommendation	Priority Level	Cost-Neutral Yes/No	Rationale
<p>15. Mandated Inclusionary Zoning: Adoption of zoning ordinances which require all new developments of certain sizes to include a certain percentage of affordable housing units. Inclusionary Zoning Ordinances are typically associated with the following implementation items:</p>	Staff does not recommend this policy.	Red	No	<p>While mandated inclusionary zoning appears to be cost-neutral on the surface, staff finds that policies typically associated with mandated inclusionary zoning such as fee waivers, expedited application/permitting processes, fee-in-lieu of affordable units (used to fund for example a Community Land Trust) are not cost-neutral due to start up costs, reduced city revenues and administrative/staffing costs.</p> <p>However, the city's existing Zoning Ordinance provides several mechanisms for flexibility and integration when considering new developments or different housing types including the following: Planned Unit Development Regulations, Boarding Rooms and Boarding House Regulations.</p> <p>The city's existing Planned Unit Development (PUD) Regulations state that inclusion of an attainable housing component may be used to fulfill the unique element required for a PUD. Furthermore, through the PUD process, deviations may be considered for those developments with an attainable or barrier free housing component. Staff feels that existing zoning provisions which allow for voluntary inclusion of attainable units is appropriate, but staff does find that additional information or review criteria can be made accessible to developers via the city's web site and through an attainable housing toolkit as noted in recommendations 1 and 2.</p>
<p>a. Density Bonus Permission granted by a municipality to build additional or larger units than otherwise allowed by the existing zoning codes. Density bonuses are often used as an incentive to encourage owners to voluntarily include affordable units within new development or to compensate developers for revenue that may be lost due to an inclusionary zoning ordinance that requires a share of newly developed units to be affordable.</p>	Staff does not recommend this policy.	Red	Yes	<p>Between 2001 and 2008, the city's PUD Ordinance stated "Increases in density may be granted where... Inclusion of affordable housing based on 115% of the median family income as set by US Department of Housing and Urban Development (HUD) guidelines". It should be noted that between 2001 and 2008, the density bonus was never requested by a development within the City of Naperville. Accordingly, this provision was modified in 2008 to state that inclusion of an attainable housing or barrier free design may be used to fulfill the unique element required for a PUD. Furthermore, through the PUD process, deviations may be considered for those developments with an attainable or barrier free housing component. While staff does not recommend introducing a density bonus formula into the zoning ordinance, staff does recommend developing criteria for approving such developments with modified zoning criteria as noted in recommendation 8 and 9.</p>
<p>b. Development Fee Waivers Waivers of fees charged to developers of new residential units including development review fees, building permit fees and the initial costs of servicing those homes with water, sewer and other public infrastructure.</p>	Staff does not recommend this policy.	Red	No	<p>Criteria should overall incorporate the city's goals and vision for attainable housing in Naperville.</p>
<p>c. Fee-in-Lieu Affordable Units A cash payment as an alternative to including affordable units within a residential development, as required under an inclusionary zoning ordinance. In-lieu fees are commonly deposited into a housing trust fund and/or used to fund affordable housing initiatives.</p>	Staff does not recommend this policy.	Red	No	<p>The reduction of development fees is not considered a cost-neutral policy as development fees are collected to recoup staff review and administration time associated with a development application. If any further reductions in development fees occur, the city would not recoup administrative costs; these fees would then be incurred by the general tax base through the operational budget.</p> <p>Fee-in-lieu of affordable units is typically a policy associated with a Mandated Inclusionary Zoning Ordinance (recommendation 15) and used to further an organizations attainable housing goals such as a dedicated funding stream for a Community Land Trust, a Housing Trust Fund and/or a Land Bank (recommendation 16).</p>
<p>16. Community Land Trust Private, non-profit corporations created to acquire and maintain land used for affordable housing. The permanent land holdings guarantee affordable housing costs while the trust sells the physical structure to home purchases for an affordable price, along with a long-term lease on the land. When the home is sold, it must be sold at an affordable price to a qualifying buyer.</p>	Staff does not recommend this policy.	Red	No	<p>Staff does not recommend the creation of a Mandated Inclusionary Zoning Ordinance; therefore, does not recommend approval of a fee-in-lieu ordinance typically associated with such an ordinance. Furthermore, the administration of such a fee if for example used for a Community Land Trust would require significant amounts of staff administration time; therefore is not considered cost-neutral under the parameters of this project.</p>
<p>Housing Trust Fund A fund dedicated to the purchase and maintenance of affordable housing properties. The fund can be used to acquire, rehabilitate, and preserve affordable housing; provide first-time or senior homebuyer assistance; and aid in rental support programs.</p>	Staff does not recommend this policy.	Red	No	<p>Staff does not recommend the creation by the city of a Community Land Trust due to it not being cost-neutral in nature. The city currently has no dedicated direct financial funding stream for the creation or maintenance of a Community Land Trust, nor would the creation of a new revenue source for these purposes be considered cost-neutral. In addition to funding, a Community Land Trust would require significant amounts of staff time that cannot be easily absorbed within existing staffing levels.</p>

<p>Land Bank Land banks are governmental entities dedicated to assembling properties, usually vacant, abandoned, and/or tax-delinquent, for development of affordable housing at a later date.</p>				<p>A demolition tax is typically used to discourage the elimination of affordable housing units and/or as a dedicated funding source for a Community Land Trust, for example. Staff finds that a demolition fee/tax is not only not cost-neutral to the City of Naperville due the common association with a Community Land Trust, Housing Trust Fund and/or Land Bank as a funding source, but staff feels that such a fee places additional cost burden on existing and future homeowners of Naperville.</p>
<p>a. Demolition Fee/Tax A fee/tax paid in order to obtain a permit to demolish a residential structure for the purposes of (a) discouraging demolition of older homes, which tend to be more affordable than new construction; and (b) providing a revenue source that can be directed into a housing trust fund (for example) and used for affordable homes.</p>	No	Red	Staff does not recommend this policy.	<p>In 2002, the City of Naperville in conjunction with Community First (a grass roots organization) created A Toolkit for Successful Redevelopment. The Toolkit is intended to be an educational tool that provides ideas and resources for new homes and remodels in established neighborhoods. It offers considerations for blending projects with the defined characteristics of the neighborhood, the block, the adjacent homes and the site while also allowing homeowners to meet their own needs. Staff finds that the Toolkit for Successful Development has served as a similar tool for creating new single-family homes that fit within the character of existing neighborhoods.</p>
<p>b. Fee-in-Lieu of Affordable Units A cash payment as an alternative to including affordable units within a residential development, as required under an inclusionary zoning ordinance. Fee-in-Lieu is commonly associated with funds deposited into a housing trust fund and/or used to fund affordable housing initiatives.</p>	No	Red	Staff does not recommend this policy.	<p>Fee-in-lieu of affordable units is typically a policy associated with a Mandated Inclusionary Zoning Ordinance (recommendation 15) and used to further an organizations attainable housing goals such as a dedicated funding stream for a Community Land Trust, a Housing Trust Fund and/or a Land Bank (recommendation 16).</p>
<p>17. Real Estate Transfer Tax: State and/or local taxes assessed on property when ownership is transferred. It is based on the subject property's sales price and can be used to provide a funding source for affordable housing programs.</p>	No	Red	Staff does not recommend this policy.	<p>Staff does not recommend the creation of a Mandated Inclusionary Zoning Ordinance; therefore, does not recommend approval of a fee-in-lieu ordinance typically associated with such an ordinance. Furthermore, the administration of such a fee, if for example used for a Community Land Trust would require significant amounts of staff administration time; therefore is not considered cost-neutral under the parameters of this project.</p>

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Green: Recommended for immediate and/or ongoing implementation.

Yellow: Recommended and identified as a priority through the Attainable Housing Action Plan, but requires additional research, input, collaboration and Commission/City Council approval processes for implementation. 1 – 5 years as determined by the Planning Services Team Work Plan

Red: Not recommended for implementation at this time.

Forystek, Katie

From: donderrow@wideopenwest.com
Sent: Sunday, February 07, 2010 10:08 PM
To: Fieseler, Robert; Forystek, Katie
Cc: Michael Ryder
Subject: Trib Article on Lake Forest Looking for New Affordability
Attachments: Lake Forest Housing Trib Feb 7, 2010.pdf

Follow Up Flag: Follow up
Flag Status: Completed

Bob and Katie,

Just in case you haven't seen it, I have attached an article on Affordable Housing in Lake Forest.

It reviewing it, it seems to me they are very proactive in this area and that Naperville may want to speak with them.

Please pass along to FHAC and others as appropriate.

I'd be interested in your thoughts.

Best regards,

Don Derrow
DuPage United

Lake Forest looking for new affordability

Push for lower-cost housing aims at needs of seniors, employees

By Sharon Stangenes
SPECIAL TO THE TRIBUNE

Carla Gardner, 72, raised three children and has lived all of her adult life on Chicago's North Shore. A homemaker, Gardner was widowed in her late 30s. Ten years later, when the family's five-store business closed, Gardner sold the family home and went to work.

For the last 12 years, she has lived in a subsidized one-bedroom apartment, part of the Neighborhood Homes Without Walls program, a collaboration of the city of Lake Forest, the Lake Forest-Lake Bluff Seniors Center and Lake Forest Place, a Presbyterian Homes senior-living development.

"There is nothing" in her price range, says Gardner of market-rate suburban housing. "They all want \$1,200 to \$1,500 a month."

Lake Forest is about to help more residents like Gardner. While other communities worry about too much affordable housing thanks to a rising tide of foreclosures, Lake Forest is trying to put some back into its housing mix.

A proposal to build 16 two- and three-bedroom homes, 15 of which will be rented for less than \$1,000 a month, began a public review and approval process last month as a first step toward consideration by the Lake Forest City Council.

"It helps our seniors who are often desperate. It opens options for schoolteachers and for people who work at the hospital so they don't have to drive 50 miles and spend all their income on commuting," says Thomas Morsch Jr., a Lake Forest alderman and proponent of the proposed Settler's Green project.

Founded more than a century ago by some of Chicago's wealthiest families, this city of 21,000 remains one of the region's most affluent and desirable communities. Perched on prime lakefront property, the town's mix of gracious homes, wide lawns, architecturally historic downtown and array of private schools combine to give Lake Forest a movie-set aura.

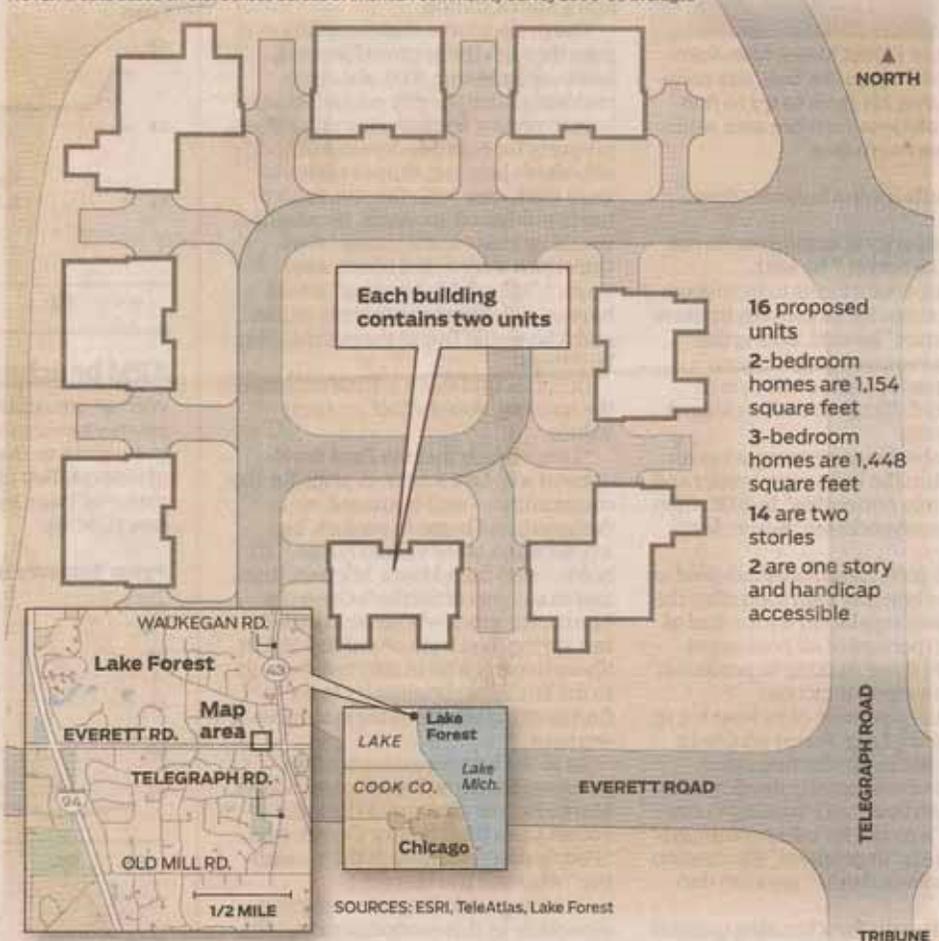
Yet several years ago local officials realized Lake Forest — and the nearby suburbs of Highland Park, Northbrook, Deerfield and Highwood — were losing housing for a wide range of people.

Cost conscious

Lake Forest is trying to add more affordable housing. This plan is for 16 two- and three-bedroom units.

	U.S.	CHICAGO METRO	LAKE FOREST
Pop. at or below poverty level	13.5%	11.6%	2.6%
Median household income	\$52,175	\$61,300	\$139,765
Percent of households receiving public assistance	2.30%	2.00%	0.20%
Median number of rooms per house	5.4	5.5	8.3
Median value	\$192,400	\$262,000	\$900,000

NOTE: All data based on U.S. Census Bureau's American Community Survey 2006-08 averages



Though known for its mansions, Lake Forest historically has had a mix of worker cottages as well as housing for shopkeepers, schoolteachers and other mid-income professionals and service workers, says Peter Cou-

tant, the city's senior planner.

Concern for those living on fixed incomes led to construction of the Senior Cottage

Please turn to Page 2

Lake Forest seeks affordability

Continued from Page 1

Development, composed of five rental homes, in 2003. But even as the first residents moved in, the housing boom had pushed the city's home prices nearly 66 percent above 1994 levels.

The recession slowed increases in property values, but with an estimated median household income that is more than double the national number and a median home value estimated at \$900,000, Lake Forest is too expensive for most who work there to live there.

"There is a huge gap between workers and the housing," says Morsch. "Sixty-nine percent of the (five suburb) community-area work force earns less than \$50,000 a year, but only 13 percent of local housing stock is affordable for that income."

Morsch, who grew up in Lake Forest, says income and housing diversity has contributed to the suburb's quality of life and he wants to see that continue. But as the region has become a corporate center with such firms as Abbott Laboratories, Walgreen Co. and Tenneco Inc., local housing and traffic patterns are becoming more complex.

"We've lost some key staff because they didn't want to live so far from where they work," says Leslie Chapman, vice president for business affairs for Lake Forest College, a four-year liberal arts college of 1,400 students.

She cites the case of a college official who moved to Indianapolis "to work for Butler University because the housing was closer and more affordable."

Over the years, the college has tried to bridge the gap between Lake Forest's high living standard and faculty salaries. The school has 30 subsidized rental units, most on or near the college campus, for nontenured teachers and to recruit faculty newcomers. It offers a second mortgage program to help faculty members, and an employer-assisted home purchase program for support staff and newcomers meeting key guidelines.

Lake Forest Hospital also subsidizes a handful of rental units on the hospital grounds. They are for staffers new to the area or moderate-income employees who want to live close to work or have transportation issues, says Mathew Koschmann, vice president of



Former Lake Forest Mayor Mike Rummel reached out to the business community during his term to try to find housing solutions for more area workers. TRIBUNE PHOTO 2008

external affairs and business development.

"The majority of employees do not live in Lake Forest," he said.

"It is important for us to have good response times for employees in times of emergency," he said, noting the hospital's required 30-minute response time for some staffers is increasingly difficult in traffic-clogged Lake County.

Affordable housing emerged as an issue within the last several years and was "acutely noticeable" in 2008 when gas prices skyrocketed, Koschmann says.

In early 2005, Lake Forest adopted an affordable housing plan soon after the state passed legislation with a goal of making 10 percent of all housing affordable to those making 60 percent or less of area median income.

With only 5 percent of its housing in that category, Lake Forest adopted a plan that Robin Snyderman, vice president of community development for the Metropolitan Planning Council, calls "a model for other communities." It is an "impressive" illustration of "good stewardship," says Snyderman.

The plan calls for a housing committee, a demolition tax with a portion of the revenues going to a trust fund to be used for affordable housing, a goal of 15

percent of affordable units in new developments or redevelopments, expedited or reduced permit fees for affordable projects, and promotion of employer-assisted housing. It aims to increase the city's affordable options and ensure those homes blend with existing housing and are close to public transportation, shopping and parks.

In September, Lake Forest won \$756,000 in federal low-income tax credits from the Illinois Housing Development Authority for Settler's Green. The tax credits are expected to generate more than \$5.1 million in private equity to help build the rentals on city-donated property at Everett and Telegraph roads, close to retail and a Metra station.

The project faces close scrutiny as it goes through the approval process, however. In March 2009, about 100 residents filled the city council chambers to protest transferring city-owned property for possible development of affordable housing. Some residents were not happy with the site, according to published accounts, because it would increase traffic congestion. Questions were asked about what impact "affordable housing" would have on neighboring property values and who would live in the eight duplex buildings.

Officials said there is little evidence the housing would affect property values.

"I am certain that the final development will be a source of pride for the community — well-managed, well-designed, and home to seniors, key workers and other valued households," said then-Mayor Michael Rummel in support of Settler's Green in March. Rummel, whose term ended last spring, had been one of five North Shore mayors who in 2007 reached out to the business community to try to find housing solutions for more area workers.

As to the future residents of the proposed Settler's Green rental homes, Marge Burda, director of the Lake Forest-Lake Bluff Senior Center, says, "People don't realize it is their neighbor" who will live there.

"It's the people they see every day, especially in this economic time," she says, citing a 2007 survey that found 250 households of seniors 55 and older qualified for the housing.

Forystek, Katie

From: donderrow@wideopenwest.com
Sent: Wednesday, February 17, 2010 3:54 AM
To: Forystek, Katie
Subject: Re: City of Naperville, Attainable Housing: Supplemental Report of Research Findings
Attachments: Comments on Review of Nov 16, 2009 Meeting R1.doc

Follow Up Flag: Follow up
Flag Status: Flagged

Katie,

DuPage United has reviewed the Supplemental Report and our comments are attached.

Call me at 847-592-3775 if you wish to discuss.

See you next week.

Best regards,

Don

----- Original Message -----

From: "Don Derrrow" <Don.Derrrow@corusgroup.com>
To: donderrow@wideopenwest.com
Sent: Sunday, January 24, 2010 2:53:37 PM GMT -06:00 US/Canada Central
Subject: Fw: City of Naperville, Attainable Housing: Supplemental Report of Research Findings

----- Forwarded by Don Derrrow/US/Corus on 01/24/2010 02:52 PM -----

"Forystek, Katie" <ForystekK@naperville.il.us>
01/22/2010 09:26 AM

To "Forystek, Katie" <ForystekK@naperville.il.us>
cc

Subject City of Naperville, Attainable Housing: Supplemental Report of Research Findings

Good Morning,

As a result of the feedback and input received at the November joint meeting of the Fair Housing Advisory Commission (FHAC) and the Advisory Commission on Disabilities (ACD), staff has prepared and attached, *Attainable Housing: Supplemental Report of Research Findings*, for the purposes of providing the ACD, FHAC and public additional information and research on housing programs available to senior citizen and disabled households.

Based on research completed, staff will prepare cost-neutral recommendations to address identified service gaps related to low to moderate income senior and disabled households. Preliminary recommendations will be presented to the Fair Housing Advisory Commission and the Mayor's Advisory Commission on Disabilities on February 23, 2009 at 6:30 pm in Meeting Rooms B and C.

Should you have any questions in regards to the information provided, you may contact Katie Forystek, Community Planner, at forystek@naperville.il.us or (630) 420-6702.

Thank You,

Katie Forystek, AICP
Community Planner

City of Naperville
400 S. Eagle Street
Naperville, IL 60540
P: (630) 420-6702
F: (630) 420-6657

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Comments on DuPage United's Review of January 22, 2010 Information

1. Overall very good information
2. Will the recommendations be presented before the meeting?
3. Please include Lake Forest on attachment 2 page 1 of 2. It was an oversight on my part not to mention them at the prior meeting.
4. What are the next steps?
5. What is the overall timing of this process?
6. Summary of Public Comments Attachment 1 page 1-3. Were all public comments incorporated? If not, please indicate those that were not.
7. Some of us generally find it helpful to have an index when the material is voluminous – it's 28 pages. It gives an overview of the information and helps the reader.
 - a. For example, number all the pages, then:
 - i. Attainable Housing : Supplemental e Report of Research Findings Dated Jan 22, 2010 page 1
 - ii. Questions raised at the November 16, 2009 meeting. Page 2-6
 - iii. Notes on meeting of Nov 16, 2009 Pages 7
 - iv. Summary of Public Input – Page 7 -9
 - v. Graph on Comps in Illinois – Page 10
 - vi. Graph on Comps outside Illinois Page 11
 - vii. Summary of US Census Data Page 12
 - viii. NE Illinois 2030 Forecasts Page 13
 - ix. DuPage County Human Services – Naperville Fair Market Value Rentals – Page 14-16
 - x. Subsidized Housing Page 17-18
 - xi. Shared Housing Alternatives Page 19-23
 - xii. Information on Subsidized Housing in Du Page County Page 24-26
 - xiii. Disabled and Senior Person Housing Units In Naperville Page 27
 - xiv. Naperville Township - Where do Property Taxes Go
8. What is staff's view of the directive from Council that any recommended actions must be "cost-neutral" to mean? Is it "budget-neutral" in that it would require no allocation of the City's general budget to programs that are recommended, which makes eminent sense in the current economic environment? Or is it draconically narrower than that, such that NO expenditure of funds can be contemplated at all, even if new revenue is contemplated as part of the recommendation(s)? The first view would allow for ideas that "pay for themselves" under a PAYGO, or pay-as-you-go, approach, and would not have us cast aside good ideas that **may** be perfect solutions for problems being encountered simply because they require an outlay, because they could be "paired" in a recommendation with a logically-related revenue source to "fund" the initiative (e.g. demolition taxes, etc.). What is staff's view of the directive from Council that any recommended actions must be "cost-neutral" to mean? Is it "budget-neutral" in that it would require no allocation of the City's general budget to programs that are recommended,

which makes eminent sense in the current economic environment? Or is it draconically narrower than that, such that NO expenditure of funds can be contemplated at all, even if new revenue is contemplated as part of the recommendation(s)?

The first view would allow for ideas that "pay for themselves" under a PAYGO, or pay-as-you-go, approach, and would not have us cast aside good ideas that *may* be perfect solutions for problems being encountered simply because they require an outlay, because they could be "paired" in a recommendation with a logically-related revenue source to "fund" the initiative (e.g. demolition taxes, etc.).

APPENDIX E:

Meeting Summaries and Public Input

Forystek, Katie

From: Wernberg, Katie
Sent: Friday, October 30, 2009 10:17 AM
To: Forystek, Katie
Subject: FW: Affordable Housing Info From Business and Professional People in the Public Interest
Attachments: Affordable Housing Program Summaries DD.doc.zip

FYI, the information attached was provided by DuPage United regarding the housing analysis research.
Katie

-----Original Message-----

From: Phil.Meno@anixter.com [mailto:Phil.Meno@anixter.com]
Sent: Thursday, October 29, 2009 6:17 PM
To: Pradel, George; Boyajian, James; Brodhead, Judy; fieslerr@naperville.il.us; Furstenu, Richard; Hinterlong, Paul; Krause, Doug; Miller, Kenn; Wehrli, Grant; Hagen, Dina; Wernberg, Katie
Cc: donderrow@wideopenwest.com
Subject: Affordable Housing Info From Business and Professional People in the Public Interest

Ladies and Gentlemen:

On behalf of the Naperville Affordable Housing Team of Du Page United I wanted to pass along the attached information we had solicited from Susannah Levine of Business and Professional People in the Public Interest. I would ask the leaders at the Plan Commission and FHAC receiving this e-mail to freely pass it along to others in their organization that might have an interest in it.

Susannah has spoken before Council in workshops previously on the issue of affordable housing and her "update" of what is being done on this front in the Chicago area will hopefully be helpful to Staff and the FHAC ahead of the upcoming 11/16 meeting discussing progress on Naperville's affordable housing plan.

We look forward the hearing at such meeting about the data that has been gathered and ideas that have been vetted pursuant to the Council's May, 2009 action on this issue.

Thanks, and if you have any questions or would like any follow-up information do not hesitate to contact me by reply e-mail.

Regards,

Phil Meno

Affordable Housing Program Summary/Updates*

Highland Park

Local Program Components:

Inclusionary Housing Ordinance: Highland Park's Inclusionary Housing ordinance was passed in 2003. The ordinance requires that 20% of any residential development (rental or owner-occupied) with five or more units be priced affordably.

- Units are targeted to those earning between 80% and 120% of the Area Median Income.
- Developers receive a one-for-one density bonus and additional fee waivers to offset costs.
- Fee-in-lieu payments are permitted under certain circumstances.

Affordable Housing Trust Fund/Demolition Tax: In 2003, Highland Park also created a city Affordable Housing Trust Fund and a new \$10,000 Demolition Tax, which provides a dedicated funding stream.

Community Land Trust: Highland Park's private non-profit Community Land Trust was created in 2003 as well. The Land Trust purchases properties, retains ownership of the land, and sells the residences at affordable prices to income-qualified buyers while leasing them the land for a nominal fee. Resale restrictions require that homes be sold back to HPICLT or an income-qualified buyer at a formula price that keeps the homes affordable.

Status as of June 2009:

Inclusionary Housing: Four affordable units have been created in the three new developments that have been constructed since the IH ordinance passed in 2003. Seven more affordable units are in the pipeline for a **total of 11 affordable units created or approved.**

Fee-in-Lieu: The fee-in-lieu option under the Inclusionary Housing Ordinance has generated \$100,000 with another \$100,000 due for a **total of \$200,000.**

Affordable Housing Trust Fund: The Trust Fund has generated a **total of \$4.6 million** locally since its inception in 2003. \$3 million has come from the Demolition Tax, also passed in 2003. The Trust Fund's current balance is \$1.2 million.

Community Land Trust: The Highland Park Community Land Trust now has a **total of 28 units** that are affordable in perpetuity. The Land Trust includes: 16 townhomes, two condos, six single-family homes, and four rental units.



Laurel Court was Highland Park's first Inclusionary development. There are 17 units total: 15 market-rate units and 2 affordable units. The affordable units sold for \$180,000 and \$249,000 (representing 80% AMI and 120% AMI respectively). The market-rate units sold for \$850,000 and up.



Hyacinth Place is the newest Community Land Trust development. There are 14 total units. Ten are townhomes (five serving under 80% AMI and 5 serving under 120% AMI). Four units are rental serving under 60% AMI.

Highland Park Contacts: Inclusionary Housing/Trust Fund: Lee Smith, Senior Planner, Dept. of Community Development, (847) 926-1612. Community Land Trust: Rob Anthony, (847) 681-8746.

Arlington Heights

While Arlington Heights does not have a formal affordable housing requirement, they have been very actively supporting the creation of affordable housing locally.

Local Affordable Housing: Timber Court Condominiums

Timber Court is a 108-unit condo development in Arlington Heights that includes a 20% affordable set-aside that was negotiated through the PUD process. The land was originally zoned for commercial use, and in exchange for rezoning the land as residential, Arlington Heights required a 20% set-aside. The developer was also granted a density bonus of 28 homes to create affordability within the development as well as other zoning variations, including an increase in building height, and a reduction in lot area and setback minimums.

Tiber Court has a **total of 21 affordable one- and two-bedroom condos** priced for households earning 80% of the AMI (\$132,800 and \$143,900 for the one- and two-bedroom units respectively). The affordable units are all deed restricted to remain affordable in perpetuity.



A rendering of Timber Court Condominiums

Status as of June 2009

All of the 21 affordable units in Timber Court have been sold.

In addition to the Timber Court development, Arlington Heights also requires multi-family PUD applicants (or those seeking amendments to PUDS) to include information about whether or how they plan to address affordability.

Contact: Nora Boyer, Housing Planner, Village of Arlington Heights. 847/358-5000.
nboyer@vah.com

St. Charles

In 2008, St. Charles adopted an Inclusionary Housing ordinance and enabling legislation for the creation of an Affordable Housing Trust Fund. The ordinance requires a 5% - 15% set-aside depending on the size of the development.

- Units are targeted to those earning between 50% - 60% of the AMI for rental units and 80% AMI for for-sale units.
- Developers receive a one-for-one density bonus and additional fee waivers and cost offsets.
- Fee-in-lieu payments are permitted as-of-right for developments up to ten units and are permitted under certain circumstances for larger developments.

St. Charles also passed legislation creating an Affordable Housing Trust Fund. While the Trust Fund has no dedicated funding stream at this time, it may receive funds from fee-in-lieu payments and any other legal source.

Status as of June 2009

1st Street Redevelopment: Before the Inclusionary Housing ordinance passed, the City negotiated the inclusion of **16 affordable rental units** in the large 1st Street Redevelopment project downtown.

This year, ShoDeen LLC proposed a large mixed-use redevelopment project in St. Charles that would include 777 residential units. Under the ordinance, 117 of those units would have to be priced affordably.

Contact: Bob Hupp, Director of Planning. 630-377-4443. bhupp@stcharlesil.gov

Evanston

Program Components

Inclusionary Housing Ordinance: Evanston's Inclusionary Housing ordinance first passed in November 2006 and was revised and amended in March 2007. The ordinance requires that 10% of any new residential owner-occupied development with 25 or more units be priced affordably.

Affordable units are targeted at households earning at or below 100% of the Area Median Income. One fourth of the affordable units must be priced so they are affordable to households under 80% of Area Median Income.

Developers may pay a fee of \$40,000 per affordable unit in lieu of providing affordable units on site. Funds will go into the Affordable Housing Trust Fund to develop, maintain or support affordable housing for low and moderate income households.

To date, no affordable units have been built under the Inclusionary Housing program.

Affordable Housing Trust Fund/Demolition Tax: The demolition tax, passed in early 2006, requires the payment of \$10,000 for the demolition of any single family residential structure, and \$3,000 per unit or \$10,000 (whichever is greater) for the demolition of any multi-family, single-family attached, or two-family residential structure.

Community Land Trust: The Citizens' Lighthouse Community Land Trust purchased and began renovations on its first community land trust home in 2007. The home sold in July 2009. CLCLT targets households earning up to 120% of the AMI with a primary focus on households earning at or below 80% of the AMI.

Contacts:

Donna Spicuzza, Housing Planner, 847-866-2928

James Wolinski, Community Development Director, 847-866-8022

Chicago Area Municipalities with Inclusionary Housing Programs

	Threshold Number of Units	Income Target	Set Aside	Fee-In-Lieu Payment/ Off Site Development	Density Bonus	Other Developer Incentives
Evanston	25 units or more in developments subject to PUD requirements Does not cover rental	Owner: 25% of units targeted at 80% AMI with remaining units up to 100% AMI Preferences: a) currently live in Evanston b) head of HH or spouse/DP works in Evanston	10%	\$40,000 as of right or a) land dedication b) offsite construction c) acquisition and enforcement of sales price restrictions on an existing market-rate unit	none	a) expedited application process b) fee deferral (until issuance of temporary certificate of occupancy) c) fee waiver
Highland Park	5 units or more	Owner: 50% - 120% AMI at least 50% of units must be sold at 80%. Remaining units at 100% on average. All units must target 65% on average Rental: 33% of units targeted up to 50% AMI; 33% of units between 51% - 80% AMI; 33% of units between 81% - 120% AMI	20%	\$100,000 as of right if development has 19 detached single family or fewer off site/land donation permitted with approval	1 additional market-rate unit for each affordable unit PUDs up to 1.5 market-rate units for each affordable unit	a) fee Waivers (impact, demolition, utility connection fee) b) demolition tax waiver
Lake Forest	5 or more units (excluding any single-family detached dwellings)	Owner: no less than 50% must be targeted at 80% AMI with remaining units up to 120% AMI Rental: 50% targeted at 60% AMI with remaining units up to 80%	15%	1) \$130,000 if can demonstrate equal or greater affordable housing opportunities Off site/land donation permitted with approval \$140,000	If development is located in B-2, B-3, B-4 districts, FAR is increased by 0.25. In all other areas: 1 for 1 density bonus	fee waivers
St. Charles	All residential development	80% AMI for owner-occupied 50% - 60% AMI for rental	1 - 10 units: 5% 11 - 50 units: 10% More than 50: 15%	1-10 units: as of right 11 - 50 units: 50% must be built on site; 50% FIL permitted 50 or more: all units must be built on site unless applicant can demonstrate hardship, then 50% FIL permitted	1 for 1 density bonus but total units cannot exceed 120% of base density	fee waivers



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PRESS RELEASE

05/29/09

Contact: Charity Sack, (703) 647-2337

Village to Village Network Launches Innovative Community Approach for Aging Boomers

Milbank Foundation Grants \$50,000 to Replicate Villages

WASHINGTON (May 29, 2009) — NCB Capital Impact and Beacon Hill Village today announced a \$50,000 grant from the Milbank Foundation for Rehabilitation in support of efforts to expand the Village model nationwide. Villages are community based organizations that have sprouted up in at least 40 communities nationwide to address the rapidly growing demand among elderly to remain socially connected and fulfill their needs related to aging in a setting of their choice.

The projected growth of the elderly population, which currently includes more than 37 million people age 65 and older in the U.S., highlights the need for more community based alternatives to long-term care. Villages are consumer-driven self-governing non-profits that provide members 50 and over with an affordable option to remain active, independent and civically connected to their communities.

"Baby boomers, the elderly and their families are facing a myriad of economic hurdles as they consider their long-term health care options," said Terry Simonette, president and CEO of NCB Capital Impact. "Financial support to expand the Village to Village Network, like the investment made by the Milbank Foundation, provides the critical support to create innovative options for individuals to address their needs related to aging in a setting of their choice."

"Beacon Hill Village, opened in 2002, was the first to create a grassroots support organization enabling seniors to stay in their homes as long as they wished to," said Steve Roop, President of Beacon Hill Village. "Today, over 3000 community groups around the country dream of creating their own Villages. The Milbank Foundation's timely and

generous grants will help speed the launch of a national network dedicated to helping these groups realize those dreams. Beacon Hill Village is proud to partner with NCB Capital Impact in creating this network," added Roop.

NCB Capital Impact and Beacon Hill Village will use the funds to officially launch the Village to Village Network preliminary website, www.vtvnetwork.org, and assist communities with formation of these grassroots organizations and on going support as they become sustainable community institutions. The network will create an online peer to peer learning community to connect Villages around the country. Those seeking assistance to develop the model will have access to a myriad of tools and resources.

About Villages and the Village to Village Network

The **Village to Village Network** (VtV) is being created by Villages for Villages. The VtV Network helps communities establish and manage their own "Villages." The Network is sponsored through a joint partnership between **Beacon Hill Village** and **NCB Capital Impact** and was developed in response to requests from Villages nationwide.

Villages are membership-driven, grass-roots organizations that, through both volunteers and paid staff, coordinate access to affordable services including transportation, health and wellness programs, home repairs, social and educational activities, and other day-to-day needs enabling individuals to remain connected to their community throughout the aging process.

For more information, visit: www.vtvnetwork.org

About NCB Capital Impact

NCB Capital Impact, the non-profit affiliate of NCB, provides financial services and technical assistance to create more affordable homeownership, long-term supports innovations, and facilities for health care centers and charter schools. To learn more about NCB Capital Impact, and its programs and initiatives in advancing education, affordable housing, health care and long-term care for low- to moderate-income individuals, visit www.ncbcapitalimpact.org.

About Beacon Hill Village

Beacon Hill Village is a membership organization in the heart of Boston. Created by a group of long-time Beacon Hill residents as an alternative to moving from their homes to retirement or assisted living communities, it was founded in 2001. Beacon Hill Village enables a growing and diverse group of Boston residents to stay in their neighborhoods as they age, by organizing and delivering programs and

Meeting of the Advisory Commission on Disabilities and the Fair Housing Advisory Commission
Attainable Housing: Report of Research Findings
November 16, 2009, 7 pm

Attendance

Staff

Katie Forystek, Community Planner
Allison Laff, Planning Operations Manager
Marita Manning, Accessibility Coordinator
Katie Wernberg, Community Grants Coordinator

Advisory Commission on Disabilities

Peter Berg, Chairman ACD
Laurie Jerue, Commissioner
Diane Fleischel, Commissioner
Kathe Foxen, Commissioner

Fair Housing Advisory Commission

Kevin Coyne (chair)
Joy Rosenberg
Sherman Neal
Mark Carter (arrived late)
Councilman Robert Fieseler

Staff Presentation

Staff presented an overview of the research conducted based on the Attainable Housing Action Plan.

Summary of Public Input

Don Derrow, DuPage United

- Add St. Charles and Evanston to the comparable communities chart
- Add fee-in-lieu programs offered by these communities to the comparable communities chart
- Add Affordable Housing Trust Funds and Community Land Trusts as an option
- What can we do to move forward?

Beth Demes, The Alden Foundation

- It is difficult to accommodate affordable housing under normal development regulations, consider the following to facilitate the development of senior affordable housing:
 - Density Bonus
 - Reduced Fees
 - Reduced Parking Requirements

Russ Whitaker, DBCW

- Naperville is almost built out
- Infill development has unique site constraints making development difficult
- Consider the following in zoning requests to help proposals move forward:
 - Density Bonuses to offset land costs

- Waiver of School Impact Fees (other senior developments have had success in working with the school districts)
- What can be done with the Park District fee? It is large and can be burdensome
- City Council direction that there is a need for affordable housing is a priority.

Mike Ryder, DuPage United

- Moving forward, the scope of the research should be narrowed to policies that will help close the attainable housing gap

Kristi Delaurentis, Metropolitan Planning Council

- MPC prepared the Home Grown Local Housing Strategies in Action Report
- Workforce housing and strategies are important
- The city should think strategically moving forward in regards to affordable housing
- Will provide staff with some additional information regarding some pending housing planning legislation.

Joan Umolac, Resident

- Seniors are currently aware of many of the programs presented as part of the research
- Inclusionary Zoning would be valuable for seniors allowing them to be integrated into the community
- Additional research/examples of inclusionary zoning would be helpful
- Do we know percent of homes dedicated to senior citizens and disabled residents in the city?

Councilman Robert Fieseler

- Demographic trends that are specific to Naperville's population are needed
 - The city's population doubled between 1990 and 2005
 - How will Naperville be affected by the aging population?
 - Transients: Are people staying in their homes longer now due to factors such as telecommuting
 - District 203 looked at demographics previously
 - What happens when people become empty nesters, what is their desired housing stock and how can we anticipate these needs and provide for them?

Jeff Merrinette, Realtor's Association

- Seniors are impacted by the taxes
- Provided a brief overview of units recently sold deemed as affordable compared to those sold in 2008.
- Permitting costs and density should be considered

Dale Prochaska, Illinois Independent Living Center

- The Illinois Independent Living Center currently operates 32 units in Naperville.
- There is a need for affordability, it is difficult to set rates that people are able to afford
- Integration of the disabled and senior populations with the community is important. These groups desire to live among other members of the community.

Summary of Commission Discussion

Kevin Coyle, Chairman of the Fair Housing Advisory Commission (some comments received via email)

- Include the City of Chicago in the research, they have some innovative housing programs
- Deferring fees and expediting approvals instead of waiving fees, assuming that the City of Naperville will not wish to waive fees
- Consulting with other similar sized cities such as those named in Money Magazine (Best Cities to Live In), to see if they have dealt with similar issues that we're dealing with
- An additional "seller ride" transfer tax on deeds to fund fair housing issues, and a rental license for landlords in Naperville

Peter Berg, Advisory Commission on Disabilities

- Additional information that would be helpful:
 - Look at some other communities outside of Illinois
 - The 1998 Olmstead Supreme Court Ruling has affected integrated housing in Illinois
 - Community based integrated housing for person with disabilities

Laurie Jerue, Advisory Commission on Disabilities (some comments received via email)

- Agree with Councilmen Fiessler about looking at demographic trends, for disabled residents as well
- Are these programs accepting new clients? Are there existing waiting lists?
- How many Naperville residents are able to access these programs?
- Survey some similar cities outside of IL who also appear on those 'best places to live' lists we like to be on. Like Fort Collins, Colorado, or others?
- Can 'cost neutral' strategies include applying for grants?
- Does the city ask grantees for documentation of how many current Naperville residents their programs help? Or what percentages of their overall programs touch Naperville residents?
- I'd suggest staff look at www.nod.org, the website for National Organization on Disability, Accessible America competition, in which many municipalities of all sizes compete in different categories: <http://www.nod.org/index.cfm?fuseaction=Page.viewPage&pageId=1560>.
- Do city ordinances currently discourage, encourage, or remain neutral on developers or builders building multi-family, multi-generational housing on any given residential street?

Diane Fleischel, Advisory Commission on Disabilities (comments received via email)

- What is the status of current attainable housing in the City of Naperville (units, location, qualifications, etc.)?

Meeting of the Advisory Commission on Disabilities and the Fair Housing Advisory Commission
Attainable Housing: Recommended Actions
February 23, 2010, 6:30 pm

Attendance

Staff

Katie Forystek, Community Planner
Allison Laff, Planning Operations Manager
Marita Manning, Accessibility Coordinator
Katie Wernberg, Community Grants Coordinator

Advisory Commission on Disabilities

Diane Fleischel
Sally Johnson
Mary Wright
Victoria Perrault
Laurie Jerue

Fair Housing Advisory Commission

Kevin Coyne, Chairman
Asif Siddiqui
Zelda Webb

Staff Presentation

Staff presented an overview of staff's recommended actions as a result of the Attainable Housing Action Plan.

Summary of Public Input

Don Derrow, DuPage United

- Overview of NIPC employment figures
- Cost Prohibitive changes are all policy changes and none of the other recommendations impact housing policy. Other cutting edge communities include these policy changes that are more proactive
- The chart of other communities included in the previous reports demonstrates that other communities are being more proactive
- Staff's recommendations will not increase the available affordable housing stock
- New recommendations fail on policies; expected more initiatives
- How are recommendations addressing the findings of the report and/or City Council direction?
- Being limited to senior and disabled populations is too narrow of a scope
- How is mandated inclusionary zoning not cost-neutral?

Summary of Commission Discussion

Mary Wright, ACD Commissioner

- Are there past instances where the school and/or park donations have been waived?
- Has staff received input from the Park and School Districts to date on this recommendation?
- Can we target grants that help developers get to construct affordable units?
- Recent bankruptcies should be considered when thinking about a delay of fee process

Laurie Jerue, ACD Commissioner

- Any new web page should be in an accessible format

- The web page should include the city's vision for Attainable Housing
- Are the new recommended programs putting units on the street?
- Will the toolkit make the developer aware of available incentives and grants?
- We should establish goals/parameters for funding
- Encourages the city to set forth some funding priorities (i.e. CDBG allocations)
- Moving forward, what is the city's vision for attainable housing?
- As new census information is released, staff should evaluate the data available

Kevin Coyne, FHAC Chairman

- If the delay of impact fees is a cost-neutral, can staff clarify why we are not recommending this policy
 - Not a large enough benefit over the existing policies that are in place (i.e. payment plans)
- Likes staff's recommendations, but the city should continue to be more aggressive

Victoria Perrault, ACD Commissioner

- The city should continue to be more aggressive with housing policies
- The proposed Attainable Housing Toolkit should be put on the web site
- Unsure whether the proposed actions will result in additional units

Zelda Webb

- When will the recommended actions be evaluated? Annually?

Meeting Summary

Some of the Oversight Committee felt that the city could be more aggressive in housing policies but collectively the committee felt that staff's recommendations would help the city move forward with housing policy and would increase the accessibility of information to the public. At the conclusion of the meeting, the Oversight Committee concurred with staff's recommendation:

- Recommend that the City Council direct staff to begin work on recommendations 1 through 7 as identified on the Attainable Housing Gap Analysis Cost-Neutral Actions and evaluate including recommendations 8 through 10 in the Planning Services Team work plan within the next 1 – 5 years.

In addition to staff's recommendation, the Oversight Committee felt that the following actions should be added to the implementation chart:

- The Oversight Committee consisting of members of the Advisory Commission on Disabilities and the Fair Housing Advisory Commission should convene as a group in two years to evaluate the progress of the recommended actions.

Forystek, Katie

From: donderrow@wideopenwest.com
Sent: Sunday, February 07, 2010 10:08 PM
To: Fieseler, Robert; Forystek, Katie
Cc: Michael Ryder
Subject: Trib Article on Lake Forest Looking for New Affordability
Attachments: Lake Forest Housing Trib Feb 7, 2010.pdf

Follow Up Flag: Follow up
Flag Status: Completed

Bob and Katie,

Just in case you haven't seen it, I have attached an article on Affordable Housing in Lake Forest.

It reviewing it, it seems to me they are very proactive in this area and that Naperville may want to speak with them.

Please pass along to FHAC and others as appropriate.

I'd be interested in your thoughts.

Best regards,

Don Derrow
DuPage United

Lake Forest looking for new affordability

Push for lower-cost housing aims at needs of seniors, employees

By Sharon Stangenes
SPECIAL TO THE TRIBUNE

Carla Gardner, 72, raised three children and has lived all of her adult life on Chicago's North Shore. A homemaker, Gardner was widowed in her late 30s. Ten years later, when the family's five-store business closed, Gardner sold the family home and went to work.

For the last 12 years, she has lived in a subsidized one-bedroom apartment, part of the Neighborhood Homes Without Walls program, a collaboration of the city of Lake Forest, the Lake Forest-Lake Bluff Seniors Center and Lake Forest Place, a Presbyterian Homes senior-living development.

"There is nothing" in her price range, says Gardner of market-rate suburban housing. "They all want \$1,200 to \$1,500 a month."

Lake Forest is about to help more residents like Gardner. While other communities worry about too much affordable housing thanks to a rising tide of foreclosures, Lake Forest is trying to put some back into its housing mix.

A proposal to build 16 two- and three-bedroom homes, 15 of which will be rented for less than \$1,000 a month, began a public review and approval process last month as a first step toward consideration by the Lake Forest City Council.

"It helps our seniors who are often desperate. It opens options for schoolteachers and for people who work at the hospital so they don't have to drive 50 miles and spend all their income on commuting," says Thomas Morsch Jr., a Lake Forest alderman and proponent of the proposed Settler's Green project.

Founded more than a century ago by some of Chicago's wealthiest families, this city of 21,000 remains one of the region's most affluent and desirable communities. Perched on prime lakefront property, the town's mix of gracious homes, wide lawns, architecturally historic downtown and array of private schools combine to give Lake Forest a movie-set aura.

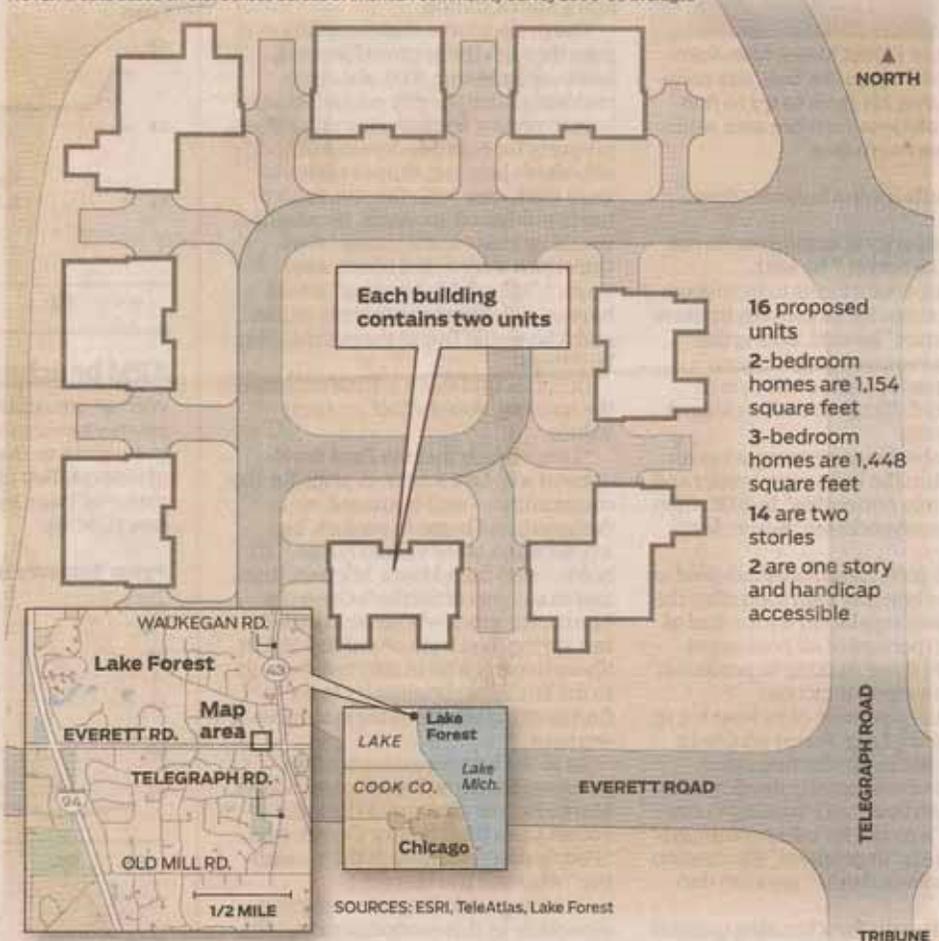
Yet several years ago local officials realized Lake Forest — and the nearby suburbs of Highland Park, Northbrook, Deerfield and Highwood — were losing housing for a wide range of people.

Cost conscious

Lake Forest is trying to add more affordable housing. This plan is for 16 two- and three-bedroom units.

	U.S.	CHICAGO METRO	LAKE FOREST
Pop. at or below poverty level	13.5%	11.6%	2.6%
Median household income	\$52,175	\$61,300	\$139,765
Percent of households receiving public assistance	2.30%	2.00%	0.20%
Median number of rooms per house	5.4	5.5	8.3
Median value	\$192,400	\$262,000	\$900,000

NOTE: All data based on U.S. Census Bureau's American Community Survey 2006-08 averages



Though known for its mansions, Lake Forest historically has had a mix of worker cottages as well as housing for shopkeepers, schoolteachers and other mid-income professionals and service workers, says Peter Cou-

tant, the city's senior planner.

Concern for those living on fixed incomes led to construction of the Senior Cottage

Please turn to Page 2

Lake Forest seeks affordability

Continued from Page 1

Development, composed of five rental homes, in 2003. But even as the first residents moved in, the housing boom had pushed the city's home prices nearly 66 percent above 1994 levels.

The recession slowed increases in property values, but with an estimated median household income that is more than double the national number and a median home value estimated at \$900,000, Lake Forest is too expensive for most who work there to live there.

"There is a huge gap between workers and the housing," says Morsch. "Sixty-nine percent of the (five suburb) community-area work force earns less than \$50,000 a year, but only 13 percent of local housing stock is affordable for that income."

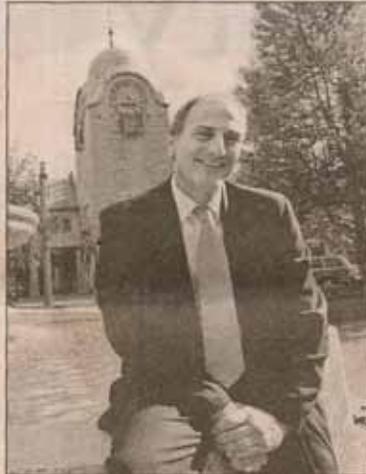
Morsch, who grew up in Lake Forest, says income and housing diversity has contributed to the suburb's quality of life and he wants to see that continue. But as the region has become a corporate center with such firms as Abbott Laboratories, Walgreen Co. and Tenneco Inc., local housing and traffic patterns are becoming more complex.

"We've lost some key staff because they didn't want to live so far from where they work," says Leslie Chapman, vice president for business affairs for Lake Forest College, a four-year liberal arts college of 1,400 students.

She cites the case of a college official who moved to Indianapolis "to work for Butler University because the housing was closer and more affordable."

Over the years, the college has tried to bridge the gap between Lake Forest's high living standard and faculty salaries. The school has 30 subsidized rental units, most on or near the college campus, for nontenured teachers and to recruit faculty newcomers. It offers a second mortgage program to help faculty members, and an employer-assisted home purchase program for support staff and newcomers meeting key guidelines.

Lake Forest Hospital also subsidizes a handful of rental units on the hospital grounds. They are for staffers new to the area or moderate-income employees who want to live close to work or have transportation issues, says Mathew Koschmann, vice president of



Former Lake Forest Mayor Mike Rummel reached out to the business community during his term to try to find housing solutions for more area workers. TRIBUNE PHOTO 2008

external affairs and business development.

"The majority of employees do not live in Lake Forest," he said.

"It is important for us to have good response times for employees in times of emergency," he said, noting the hospital's required 30-minute response time for some staffers is increasingly difficult in traffic-clogged Lake County.

Affordable housing emerged as an issue within the last several years and was "acutely noticeable" in 2008 when gas prices skyrocketed, Koschmann says.

In early 2005, Lake Forest adopted an affordable housing plan soon after the state passed legislation with a goal of making 10 percent of all housing affordable to those making 60 percent or less of area median income.

With only 5 percent of its housing in that category, Lake Forest adopted a plan that Robin Snyderman, vice president of community development for the Metropolitan Planning Council, calls "a model for other communities." It is an "impressive" illustration of "good stewardship," says Snyderman.

The plan calls for a housing committee, a demolition tax with a portion of the revenues going to a trust fund to be used for affordable housing, a goal of 15

percent of affordable units in new developments or redevelopments, expedited or reduced permit fees for affordable projects, and promotion of employer-assisted housing. It aims to increase the city's affordable options and ensure those homes blend with existing housing and are close to public transportation, shopping and parks.

In September, Lake Forest won \$756,000 in federal low-income tax credits from the Illinois Housing Development Authority for Settler's Green. The tax credits are expected to generate more than \$5.1 million in private equity to help build the rentals on city-donated property at Everett and Telegraph roads, close to retail and a Metra station.

The project faces close scrutiny as it goes through the approval process, however. In March 2009, about 100 residents filled the city council chambers to protest transferring city-owned property for possible development of affordable housing. Some residents were not happy with the site, according to published accounts, because it would increase traffic congestion. Questions were asked about what impact "affordable housing" would have on neighboring property values and who would live in the eight duplex buildings.

Officials said there is little evidence the housing would affect property values.

"I am certain that the final development will be a source of pride for the community — well-managed, well-designed, and home to seniors, key workers and other valued households," said then-Mayor Michael Rummel in support of Settler's Green in March. Rummel, whose term ended last spring, had been one of five North Shore mayors who in 2007 reached out to the business community to try to find housing solutions for more area workers.

As to the future residents of the proposed Settler's Green rental homes, Marge Burda, director of the Lake Forest-Lake Bluff Senior Center, says, "People don't realize it is their neighbor" who will live there.

"It's the people they see every day, especially in this economic time," she says, citing a 2007 survey that found 250 households of seniors 55 and older qualified for the housing.

Forystek, Katie

From: donderrow@wideopenwest.com
Sent: Wednesday, February 17, 2010 3:54 AM
To: Forystek, Katie
Subject: Re: City of Naperville, Attainable Housing: Supplemental Report of Research Findings
Attachments: Comments on Review of Nov 16, 2009 Meeting R1.doc

Follow Up Flag: Follow up
Flag Status: Flagged

Katie,

DuPage United has reviewed the Supplemental Report and our comments are attached.

Call me at 847-592-3775 if you wish to discuss.

See you next week.

Best regards,

Don

----- Original Message -----

From: "Don Derrrow" <Don.Derrrow@corusgroup.com>
To: donderrow@wideopenwest.com
Sent: Sunday, January 24, 2010 2:53:37 PM GMT -06:00 US/Canada Central
Subject: Fw: City of Naperville, Attainable Housing: Supplemental Report of Research Findings

----- Forwarded by Don Derrrow/US/Corus on 01/24/2010 02:52 PM -----

"Forystek, Katie" <ForystekK@naperville.il.us>
01/22/2010 09:26 AM

To "Forystek, Katie" <ForystekK@naperville.il.us>
cc

Subject City of Naperville, Attainable Housing: Supplemental Report of Research Findings

Good Morning,

As a result of the feedback and input received at the November joint meeting of the Fair Housing Advisory Commission (FHAC) and the Advisory Commission on Disabilities (ACD), staff has prepared and attached, *Attainable Housing: Supplemental Report of Research Findings*, for the purposes of providing the ACD, FHAC and public additional information and research on housing programs available to senior citizen and disabled households.

Based on research completed, staff will prepare cost-neutral recommendations to address identified service gaps related to low to moderate income senior and disabled households. Preliminary recommendations will be presented to the Fair Housing Advisory Commission and the Mayor's Advisory Commission on Disabilities on February 23, 2009 at 6:30 pm in Meeting Rooms B and C.

Should you have any questions in regards to the information provided, you may contact Katie Forystek, Community Planner, at forystek@naperville.il.us or (630) 420-6702.

Thank You,

Katie Forystek, AICP
Community Planner

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P: (630) 420-6702
F: (630) 420-6657

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Comments on DuPage United's Review of January 22, 2010 Information

1. Overall very good information
2. Will the recommendations be presented before the meeting?
3. Please include Lake Forest on attachment 2 page 1 of 2. It was an oversight on my part not to mention them at the prior meeting.
4. What are the next steps?
5. What is the overall timing of this process?
6. Summary of Public Comments Attachment 1 page 1-3. Were all public comments incorporated? If not, please indicate those that were not.
7. Some of us generally find it helpful to have an index when the material is voluminous – it's 28 pages. It gives an overview of the information and helps the reader.
 - a. For example, number all the pages, then:
 - i. Attainable Housing : Supplemental e Report of Research Findings Dated Jan 22, 2010 page 1
 - ii. Questions raised at the November 16, 2009 meeting. Page 2-6
 - iii. Notes on meeting of Nov 16, 2009 Pages 7
 - iv. Summary of Public Input – Page 7 -9
 - v. Graph on Comps in Illinois – Page 10
 - vi. Graph on Comps outside Illinois Page 11
 - vii. Summary of US Census Data Page 12
 - viii. NE Illinois 2030 Forecasts Page 13
 - ix. DuPage County Human Services – Naperville Fair Market Value Rentals – Page 14-16
 - x. Subsidized Housing Page 17-18
 - xi. Shared Housing Alternatives Page 19-23
 - xii. Information on Subsidized Housing in Du Page County Page 24-26
 - xiii. Disabled and Senior Person Housing Units In Naperville Page 27
 - xiv. Naperville Township - Where do Property Taxes Go
8. What is staff's view of the directive from Council that any recommended actions must be "cost-neutral" to mean? Is it "budget-neutral" in that it would require no allocation of the City's general budget to programs that are recommended, which makes eminent sense in the current economic environment? Or is it draconically narrower than that, such that NO expenditure of funds can be contemplated at all, even if new revenue is contemplated as part of the recommendation(s)? The first view would allow for ideas that "pay for themselves" under a PAYGO, or pay-as-you-go, approach, and would not have us cast aside good ideas that **may** be perfect solutions for problems being encountered simply because they require an outlay, because they could be "paired" in a recommendation with a logically-related revenue source to "fund" the initiative (e.g. demolition taxes, etc.).What is staff's view of the directive from Council that any recommended actions must be "cost-neutral" to mean? Is it "budget-neutral" in that it would require no allocation of the City's general budget to programs that are recommended,

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The first view would allow for ideas that "pay for themselves" under a PAYGO, or pay-as-you-go, approach, and would not have us cast aside good ideas that *may* be perfect solutions for problems being encountered simply because they require an outlay, because they could be "paired" in a recommendation with a logically-related revenue source to "fund" the initiative (e.g. demolition taxes, etc.).