

**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**

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**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><b>Community Development Block Grant (CDBG)</b> Provides communities with resources to address a wide range of unique community development needs</p>	<p><b>Low-Income Home Energy Assistance Program (LIHEAP)</b> Designed to help eligible low-income households pay for energy services</p>	<p><b>Websites</b> Websites providing program and contact information</p>	<p><b>Board, Commission and/or Committee(s)</b></p>
<p><b>HOME</b> 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><b>Senior Citizen Exemption</b> Reduces the assessed value of a property</p>	<p><b>E-News/Newsletter/Press Releases</b> News releases</p>	<p><b>Home and Community Based Services (HCBS Waiver)</b> Program that provides services that allow individuals to remain in their home or live in a community setting</p>
<p><b>Housing Choice Vouchers (Sec. 8)</b> Rental assistance vouchers funded by the U.S. Department of Housing and Urban Development</p>	<p><b>Senior Real Estate Tax Deferral</b> Provides tax relief for qualified senior citizens by allowing them to defer their property tax on their principal residence</p>	<p><b>Staff Person(s)</b> Staff members for human services purposes available</p>	<p><b>Tax Counseling for the Elderly</b> Free income tax information and return preparation</p>
<p><b>Retirement Benefits (Social Security)</b> Paid monthly to retired workers</p>	<p><b>State Supplemental Security Income</b> Cash assistance that supplements Federal Supplemental Security Income</p>	<p><b>IL Dept. of Aging Senior Helpline</b> Information on programs and services and links persons 60 years of age and older with programs and services</p>	<p><b>Case Management</b> Records information about individuals potentially in need of services and determine eligibility</p>
<p><b>Federal Supplemental Security Income</b> Minimum monthly income for the aged, blind, or disabled that may not qualify for social security</p>	<p><b>DuPage Social Service Association</b> Direct funds for housing assistance, utility bills, etc.</p>	<p><b>C.R.I.S</b> Community Resource Information System</p>	<p><b>Community Care Program</b> Affordable help for daily activities for seniors (state subsidized)</p>
<p><b>Aid to the Aged, Blind or Disabled</b> Cash assistance program available through the IL Dept. of Human Services</p>	<p><b>DuPage County Weatherization</b> Weatherization Assistance</p>	<p><b>DuPage County Helper</b> Resource listing increasing awareness and information on services available</p>	<p><b>Senior Serve</b> DuPage County Treasurer's Office assist seniors to manage their proerty tax bill</p>
<p><b>Circuit Breaker</b> Provides grants to senior citizens to reduce the impact of taxes and prescription medications on their lives.</p>	<p><b>Human Services Grant Fund</b> Provides assistance to organizations that serve huamn services needs</p>	<p><b>DuPage County Senior Human Services &amp; Caregivers Fair</b> Information on services, health issues and money savings programs</p>	<p><b>Cell Link Cell Phone Donation Program</b> Free cell phones programmed to dial 911</p>
<p><b>Illinois Home Weatherization Assistance Program</b> Weatherization Assistance</p>	<p><b>Single Family Home Rehabilitation</b> Low-intrest loan for home repairs (CDBG funded)</p>	<p><b>Housing Assistance</b> Links individuals to services that may prevent homelessness</p>	<p><b>KEY</b> Federal Programs State Programs County Programs</p>
		<p><b>Shared Housing Program</b> 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><b>Community Development Block Grant (CDBG)</b> Provides communities with resources to address a wide range of unique community development needs</p>	<p><b>Illinois Ready Access Loans</b> Provides loans for accessibility modifications and adaptive equipment</p>	<p><b>Websites</b> Websites providing program and contact information</p>	<p><b>Board, Commission, Advisory and/or Committee(s)</b></p>
<p><b>FHA Loan Guarantee Programs</b> For the purchase/rehabilitation of a home to make accessibility improvements</p>	<p><b>Low Income Home Energy Assistance Program (LIHEAP)</b> Designed to help eligible low-income households pay for energy services.</p>	<p><b>E-News/Newsletter/Press Releases</b> News releases</p>	<p><b>Case Management (PUNS)</b> Records information about individuals potentially in need of services and determine eligibility</p>
<p><b>Fed. Supplemental Security Income</b> Minimum monthly income for the aged, blind, or disabled that may not qualify for social security</p>	<p><b>Mobility &amp; Accessibility Rehabilitation Services (MARS)</b> Grants for rehabilitation assistance</p>	<p><b>Staff Person(s)</b> Staff members for human services purposes available</p>	<p><b>Home and Community Based Services (HCBS Waiver)</b> Program that provides services that allow individuals to remain in their home or live in a community setting</p>
<p><b>HOME</b> 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><b>TechConnect Low Interest Loan Program</b> Loan to purchase equipment, services and home modifications</p>	<p><b>C.R.I.S System</b> Community Resource Information System</p>	<p><b>Home Services Program</b> Provides services so individuals can remain in their homes</p>
<p><b>Housing Choice Vouchers (Sec. 8)</b> Rental assistance vouchers funded by the U.S. Department of Housing and Urban Development</p>	<p><b>Social Security Disability Benefit</b> Available for child (under age 18) and adult (age 18 &amp; over)</p>	<p><b>DuPage County Helper</b> Resource listing increasing awareness and information on services available</p>	<p><b>Plan for Achieving Self-Support</b> Assist individuals receiving SSI to set aside resources towards an approved plan for achieving self-support</p>
<p><b>Retirement Benefits (Social Security)</b> Paid monthly to retired workers</p>	<p><b>State Supplemental Security Income</b> Cash assistance that supplements Federal Supplemental Security Income</p>	<p><b>DuPage County Senior Human Services &amp; Caregivers Fair</b> Information on services, health issues and money savings programs</p>	
<p><b>Aid to the Aged, Blind or Disabled</b> Cash assistance program available from the IL Dept. of Human Services</p>	<p><b>DuPage Social Service Association</b> Direct funds for housing assistance, utility bills, etc.</p>	<p><b>Housing Assistance</b> Links individuals to services that may prevent homelessness</p>	
<p><b>Circuit Breaker</b> Provides grants to disabled persons to reduce the impact of taxes and prescription medication on their lives</p>	<p><b>DuPage County Weatherization</b> Weatherization Assistance</p>	<p><b>Shared Housing Program</b> Matches individuals seeking affordable housing with residents wanting to share homes</p>	
<p><b>Illinois Home Weatherization Assistance Program</b> Weatherization Assistance</p>	<p><b>Human Services Grant Fund</b> Provides assistance to organizations that serve human services needs</p>		
	<p><b>Single Family Home Rehabilitation</b> Low-interest loan for home repairs (CDBG funded)</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**

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

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**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**

**1<sup>st</sup> Street Redevelopment:** Before the Inclusionary Housing ordinance passed, the City negotiated the inclusion of **16 affordable rental units** in the large 1<sup>st</sup> 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
<b>Evanston</b>	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
<b>Highland Park</b>	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
<b>Lake Forest</b>	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
<b>St. Charles</b>	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](http://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](http://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](http://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*