



The State of Affordable Housing In Kane County, Illinois

A Report By

Kane County Housing Action Coalition

In Association With

Housing Action Illinois

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Executive Summary

This report has been prepared by the Kane County Housing Action Coalition (KCHAC) in association with Housing Action Illinois in order to assess the current state of affordable housing throughout Kane County.

According to the 2006 United States Census, 40% of Kane County renters and 30.9% of homeowners pay over 35% of their monthly incomes on housing costs. It is likely that these cost-burdened residents will continue to be affected by increasing housing costs outpacing incomes in the future. Moreover as the population of Kane County increases over the next several decades—by 71% according to an estimate from the Northeastern Illinois Planning Commission—with notable increases predicted in Hispanic and elderly populations, and Kane County municipalities continue to physically expand, the need for affordable housing units will increase.

Based on housing stock data, this report analyzes the current state of housing affordability for Illinois households located in Aurora, Batavia, Carpentersville, Elburn, Elgin, Geneva, North Aurora, South Elgin, St. Charles and Sugar Grove. We chose to evaluate these ten municipalities as several are already experiencing high population growth and community expansion, many are employment hubs and, according to the 2000 United States Census, collectively house over 92% of Kane County's total population. For the purposes of this assessment, unless stated otherwise, affordable housing supply and demand is calculated based on a definition of low-income households earning less than 80% of the Area Median Income. If housing is to be considered affordable, this population will not spend more than 30% of their income on housing costs. The following report presents our general findings and best practices found throughout the county in regard to several key factors such as income and poverty rates; homelessness; foreclosure and lending trends; subsidized, senior, transitional and supportive housing services; municipal strategies for providing affordable housing; and the role of local organizations.

Income and Poverty Rates

The 2006 Kane County Poverty Rate (8.3%) has decreased over the past year, though is still higher than the 2000 rate (6.7%). Additionally, according to the Heartland Alliance, extreme poverty estimated at \$10,000 per year for a family of four has increased and affected 4.1% of Kane County families in 2006. The child poverty rate has also increased to 11.7%, and the Area Median Income fell by \$1,922 while the median home value rose by \$15,300 between 2005 and 2006. In at

least nine out of the ten focus municipalities, 21% or more of low-income households paid over 50% of their income on housing in 2006.

Homelessness

In 2006, approximately 1,783 homeless persons sought shelter in emergency shelters throughout Kane County. Additionally, in 2000, 6.9% of Kane County households were overcrowded, which is an indicator of households that may be “doubling up” or at risk of homelessness. Elgin, Aurora and Carpentersville had the highest rate of overcrowding, though they also have the highest proportions of affordable housing.

Foreclosure and Lending Trends

1,174 Kane County households experienced mortgage foreclosure in 2005, a significant rise from the 765 foreclosures recorded in 2000. According to RealtyTrac, a national real estate data firm, the rate of foreclosure continues to rise yearly in many Kane County communities.

Senior Housing

Of the ten focus communities, only half declare housing affordability to be a specific goal towards meeting the needs of seniors who may be on restricted incomes. Two of the largest municipalities, Aurora and Elgin, make very little mention of meeting senior housing needs at all in their Comprehensive Community Plans.

Subsidized Housing

Elgin, Carpentersville, Batavia and Aurora all provide hundreds of subsidized or below fair market rate units of housing. Many of these units, however, may have eligibility restrictions or waiting lists. Of the ten municipalities covered in this report, three communities—Sugar Grove, Geneva and South Elgin—have no buildings with subsidized or below fair market rate units available to low-income families, disabled individuals or seniors.

Transitional Housing

Throughout Kane County, there are eight units of transitional housing available to former victims of domestic violence. The Association for Individual Development (AID) provides one twenty-four-hour transitional housing building, while there are additional units of transitional housing able to accommodate up to fifty-two people total.

Accessible Units and Supportive Housing

Overall, little attention seems to be paid specifically to the needs of individuals with disabilities. The ten municipalities in this report are estimated to have a total of less than 300 subsidized fully handicapped accessible units, many available only to the elderly. Though recently acquired funding is expected to generate an estimated ten new units, there are currently forty-three units of permanent supportive housing in Kane County available to chronically homeless

individuals with one or more disabilities. There are currently an estimated 114 persons with a developmental disability in Kane County and 151 persons with a mental illness utilizing supportive housing.

Local Organizations

Local housing developers, housing counseling agencies and homeless shelters have provided invaluable services to hundreds of Kane County families over the years. As the capacity of any community organization, however, is limited, it is important for municipalities and counties to continually support the work of these organizations.

Municipal Strategies to Promote Affordable Housing

St. Charles has established a Housing Commission, and currently seeks to create both a Housing Trust Fund and an Inclusionary Zoning Ordinance. Further, St. Charles and Elgin both have implemented Employer Assisted Housing programs. Additionally, Task Forces and Trust Funds are both important tools that are flexible in responding to the particular needs of a given community.

Overall, while each municipality studied is taking positive steps towards providing each Kane County resident with decent, safe and affordable housing options, in light of future population predictions and community development, it will be important to continue these successful strategies and programs, and likely implement new tactics and policies over the next several decades in order to truly provide quality affordable housing to every household throughout Kane County. This report presents an array of tools and best practices that local governments, non-profit organizations, housing developers and citizens organizations may use in order to preserve and increase the supply of affordable housing throughout Kane County.

Introduction

According to their 2006-2007 *Value Statement and Action Agenda*, the Kane County Housing Action Coalition (KCHAC) believes that all households, regardless of income, should be included in state and local housing policies such that everyone may have access to decent, safe and affordable housing for which a household does not exceed 30% of their income on housing costs. KCHAC also promotes the ability for all households to live near their place of work.

For the purposes of this assessment, affordable housing supply and demand is predominantly calculated based on a definition of low-income households earning less than 80% of Area Median Income, or AMI. Recent economic trends, however, have begun to extend affordable housing concerns to moderate-income households earning 80%-120% AMI. The

local Kane County median-income, in fact, decreased from \$65,393 in 2005 to \$63,741 in 2006 while the median home value increased from \$160,400 in 2000 to \$244,400 in 2006. KCHAC therefore acknowledges the increasing concerns of these moderate-income earners. For the purposes of simplicity, however, our focus will remain on affordable housing targeted at low-income households.

This report analyzes the current state of housing affordability for Illinois households located in Aurora, Batavia, Carpentersville, Elburn, Elgin, Geneva, North Aurora, South Elgin, St. Charles and Sugar Grove. We chose to evaluate these ten municipalities because they are employment hubs that, according to the 2000 United States Census, collectively house over 92% of Kane County's total population. Moreover several of these communities are experiencing high population growth and community expansion.

In fact, the Northeastern Illinois Planning Commission predicts that the population of Kane County will increase over 71% between 2000 and 2030. This translates to significant population increases for each of the ten municipalities, especially in the smaller villages of Elburn and Sugar Grove, who are predicted to expand seven-fold and *sixteen-fold* respectively. Further, The Kane County Regional Planning Commission predicts the addition of 100,716 new Kane County households by the year 2030. Over the next several decades, population shifts throughout the Chicago Metropolitan Area will require corresponding housing development and affordability options. According to the Metropolis 2020 report "Homes for a Changing Region," 33% of projected regional growth will be Latinos and 17% will be seniors. Housing trends for these groups indicate a need for more units of multifamily housing. Metropolis 2020, however, predicts that Kane County will be oversupplied with single-family detached homes and undersupplied with moderately priced multifamily housing options. Metropolis 2020 further predicts that by 2020, 24,750 additional affordable housing units will be needed in Kane County to meet the demand of an added workforce population, of which 67,543 employees commuted to work in Kane County as of 2000. In 2000, Kane County supplied a mere 3% of the region's rental units. With such rapid and large-scale development, it will prove important for each of these ten communities to both preserve their current stock of affordable housing while increasing the supply by upholding and possibly exceeding the goals of their various Comprehensive Community Plans.

This study provides data for housing cost burdens, population demographics, affordable housing supply, housing costs, and local incomes. In addition, the report presents an overview of each municipality's housing goals within their Comprehensive Community Plans, recent and future residential development, and Fair Housing charges. The assessment of Kane County as a whole is more detailed, including information about population projections, foreclosures, supportive housing and homelessness.

Noteworthy Factors: Kane County

Income and Poverty

The Kane County Poverty rate decreased from 8.9% in 2005 to 8.3% in 2006. Although such a decrease demonstrates marked improvement, the 2006 poverty rate of 8.3% is still significantly higher than the 2000 poverty rate of 6.7%. According to the Heartland Alliance, extreme poverty, which is estimated at \$10,000 per year for a family of four, affected 3.6% of Kane County families in 2005 and increased to 4.1% in 2006. The child poverty rate has also risen from 11.5% in 2005 to 11.7% in 2006.

In 2006, the Kane County median income fell by \$1,922 while the median home value rose by \$15,300. Heartland Alliance estimates that 22.7% of Kane County households are low-income (based on 200% of the federal poverty line instead of the commonly used 80%AMI or below). The estimated Fair Market Rent (FMR) for a two-bedroom unit in Kane County is \$935 per month, which is affordable to a person earning \$18 per hour. The average wage of a renter in Kane County, however, is only \$10.20 per hour. Affordable housing for a person earning \$10.20 per hour is housing that costs approximately \$530 per month.

Homelessness

In 2006, approximately 1,783 homeless persons sought shelter in various Emergency Shelters throughout Kane County. Of the people who sought emergency shelter, approximately 400 were women and children fleeing domestic violence, and an estimated 600 were individuals with a mental illness. 102 women were turned away due to lack of space at the shelter, though other overcrowded shelters were able to maximize space by putting people in chairs or creating more floor space.

Foreclosures and Lending

1,174 Kane County households experienced mortgage foreclosure in 2005. The number of foreclosures that year was significantly higher than the 765 recorded in 2000, and this trend is likely to continue given the current state of the housing market throughout the United States. According to the Woodstock Institute 2005 Lending Factbook, 9,111 high cost loans were originated and 435 very high cost loans were made in Kane County that year.

Lack of Transitional Housing Options

Transitional housing is an effective way to assist homeless individuals and families who would like to pull themselves up by their bootstraps. Most transitional housing units have set measures of eligibility. If an applicant is eligible and their timing is fortunate enough to happen upon a vacancy, the person or family may stay in the transitional housing unit for up to two years.

There are eight units of transitional housing available to former victims of domestic violence in Kane County. Of these units, six are for women and children and two are for young women between the ages of eighteen and twenty. The Association for Individual Development (AID) provides transitional housing via thirty beds in one twenty-four-hour facility. There are an additional twenty-six units of transitional housing and eighteen rooms that can accommodate up to fifty-two people total.

Lack of Supportive Housing

Permanent supportive housing offers housing and supportive services to chronically homeless individuals with one or more disabilities. The standard definition of a disabled individual is a person who has one or more cognitive, physical, sensory, or intellectual impairments and/or a mental health issue. This definition indicates that there is a continuum of need among persons with disabilities. While some individuals will not identify any special need, some will require affordable housing that is physically accessible while others will need supportive housing services. Supportive services in connection with safe and affordable housing can connect residents with their surrounding community through programs such as case management, employment assistance or independent living skills training. Currently there are forty-three units that serve as permanent supportive housing to chronically homeless families and individuals with a disability throughout Kane County, though recently acquired funding is expected to generate approximately ten new units. There are currently an estimated 114 persons with a developmental disability in Kane County and 151 persons with a mental illness receiving supportive housing.

What We Learned

The following data and narratives were gathered from several data sources—particularly the United States Census Bureau, information compiled by the Illinois Housing Development Authority in accordance with the Affordable Housing Planning and Appeals Act and the United States Department of Housing and Urban Development—in addition to telephone conversations and e-mail exchanges with Kane County housing organizations, city planners and other local officials.

Municipalities

Overall, the ten municipalities evaluated in this report have nonspecific yet promising affordable housing goals outlined for the near future. The majority of these Kane County communities set a goal of meeting all residents' needs in their Comprehensive Plans, yet most do not outline specifically the means they will employ to achieve this goal.

The City of St. Charles is a most promising example in regards to both goals and actions. For one, the Housing Commission of St. Charles serves as a critical component in education and capacity building within the community. Their efforts to create a Housing Trust Fund and an Inclusionary Zoning Ordinance are critical to compensating for the inability of the market to meet the needs of all low-income households. As another example, Batavia's Comprehensive Plan demonstrates commitment to all local households, and is the only community that expresses a goal of providing adequate housing options to special needs populations. In fact, St. Charles and Batavia appear to have the most thorough of all the community Comprehensive Affordable Housing Plans.

Further, St. Charles and Elgin each have successful employer-assisted housing programs. Honeywell in St. Charles offers housing assistance to several of its employees via down payment assistance loans, while Elgin provides a different type of program for police officers through the Resident Officer Program of Elgin (ROPE). Geared toward neighborhoods in need of increased crime intervention, ROPE allows police officers to live in these neighborhoods at minimal personal costs (the officer is responsible for utilities and taxes while the city pays the mortgage). In this way, ROPE assists officers of the law with finding quality affordable housing while providing clear and direct benefits to the community in the form of more direct and involved community policing and crime prevention.

Affordable Housing

Subsidized Housing

A lack of affordable housing options is demonstrated by the deficit of subsidized and below FMR housing units in the majority of the municipalities evaluated, as well as persistently long waiting lists for the units that do exist. For example, there are a total of 1,713 housing choice vouchers that have been distributed between Aurora and Elgin. When Elgin opened their housing choice voucher waiting list, they received 3,000 applicants within four days; it is impossible to determine the size of the waiting list had it remained open, though there are an estimated 5,000 households waiting for a voucher to become available.

The existence of waiting lists like these for affordable units and voucher programs as well as the fact that many such units are full or over-burdened to begin with illustrate the persistent need for more affordable housing throughout Kane County. It is also important to note that in many cases, preference is given to those on waiting lists who are local residents, seniors, individuals with disabilities or families with children when units become available, making it increasingly difficult for low-income households who do not fit into these categories to find affordable units. Similarly, residents will often move into any below FMR unit available, then will move to a more affordable unit within the complex as precedence is often given to in-house residents. This again may make it more difficult for those most in need of the least expensive housing units to secure this kind of housing.

Elgin, Carpentersville, Batavia and Aurora all provide hundreds of subsidized or below FMR units of housing. Of the ten municipalities covered in this report, however, three communities – Sugar Grove, Geneva and South Elgin – have no buildings with subsidized or below FMR units available to local low-income families, disabled individuals or seniors.

Cost-Burdened Households

In at least nine out of ten of these Kane County municipalities, 21% or more of low-income households pay over 50% of their income on housing. Geneva and Batavia are home to the highest proportions of low-income households paying more than 50% of their income on housing, at 39.6% and 32.3% respectively. Geneva and Sugar Grove have the lowest amount of total affordable housing (11% and 9% respectively), while Sugar Grove and South Elgin provide the least amount of affordable rental stock (4.5% and 5.7% respectively).

Overcrowded Households

In 2000, 6.9% of all Kane County households were overcrowded. Despite the current amount of affordable housing available in each municipality, every community in this report was found to have some percentage of overcrowded households, which suggests a shortage of affordable rental housing and is an indicator of households that may be “doubling up” or at risk of homelessness. Elgin, Aurora and Carpentersville have the highest proportion of affordable housing within their municipalities, though they also demonstrate the highest level of overcrowding. The balance of affordable housing among municipalities must also be considered. For example, 48% of Carpentersville’s housing stock

is comprised of affordable homes, though their affordable rental supply is 13% and their rate of overcrowded households is almost 17%.

Accessible Units and Supportive Housing

Overall, little attention seems to be paid specifically to the needs of individuals with disabilities. This is a striking oversight on the part of these communities as, according to the Illinois Assisted Housing Action Research Project (IHARP), “nearly 30% of persons with disabilities had income levels below poverty in 2005 (<\$19,999), which is considerably higher than non-disabled individuals (11%).” Approximately one-third of the homeless population in Kane County is comprised of individuals with a mental illness. According to 2006 U.S. Census Bureau data, there are 23,528 disabled individuals in Kane County between the ages of sixteen and sixty-four years old. As it is estimated that one in three persons with disabilities require supportive services, approximately 7,840 individuals in Kane County need these services; currently, however, including permanent housing, there are only 318 supportive housing units throughout the county.

In the event that a person requires physically accessible housing, they may find that their housing options have narrowed as accessible housing is often mismatched and given to persons without a physical handicap, often due to a disparity between units immediately available and the types of households on local waiting lists. For example, if an apartment building has a vacancy that is handicapped accessible, they will most likely rent it to the first household available to take the unit, regardless of whether or not a member of that household has a handicap or disability. The chances of this scenario increase as more families and individuals are forced to compete with others for affordable housing. The ten cities studied in this report are estimated to have a total of less than 300 subsidized fully handicapped accessible units, many available only to the elderly. Most other units, however—especially HUD or IHDA units—are partially accessible, and can be modified in order to accommodate disabled residents.

Victims of Domestic Violence

Persons in Kane County seeking safe and affordable housing away from their abuser may be significantly limited by a lack of affordable housing options. At the U.S. Conference of Mayors in 2005, the National Coalition for the Homeless noted that “50% of the 24 cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness.” Almost 25% of Kane County homeless populations are recent victims of domestic violence. For these approximately 400 homeless women and children, there are a total of eight transitional housing units targeted specifically to victims of violence.

Senior Housing

In general, the elderly require a variety of types, sizes and locations of affordable housing as many prefer to maintain their current residence, others seek to downsize within the community, some prefer to live in independent senior developments, and others may require assisted living services or a nursing home. In 2005, 8.1% of the entire population

of Kane County was sixty-five years or older. The ten cities studied here offer an estimated total of 660 subsidized units available to seniors only, and an additional 415 units available to either the elderly or the disabled. As these cities are home to just over 92% of the population of Kane County, it is likely that the elderly make up over seven per cent of their total population. And as these 1,075 units make up merely 0.02% of the entire housing stock of Kane County, it is likely that each municipality will require much more affordable senior housing in the near future. The majority of these municipalities set the goal of developing greater housing opportunities for seniors in their Comprehensive Community Plans, though only half of these communities identify affordability specifically as a goal to meet the needs of seniors who may be on restricted incomes. It is most concerning that Aurora and Elgin, two of the largest municipalities studied, make very little mention of meeting senior housing needs.

Fair Housing

Between 2003 and 2007, Kane County had a total of thirteen Fair Housing violations, defined as any discrimination on the basis of race, color, national origin, religion, sex, handicap or familial status in any aspect of the landlord/tenant relationship, from refusing to rent to members of certain groups to providing different services during tenancy. Only four of these ten municipalities, however, had these violations: Batavia, Carpentersville, Elgin and Aurora, whose Comprehensive Plan acknowledges this kind of housing discrimination and specifically mentions recent population increases and subsequent legal safeguards to encourage fair housing practices. Additionally, the Village of South Elgin is an example of at least one Fair Housing case that was referred to HUD instead of the Illinois Department of Human Rights. While these violations are significant, it is also important to note that this number does not necessarily reflect the amount of complaints or total cases of housing discrimination throughout Kane County during this period.

Best Practices

Overall, each of these ten municipalities is already taking positive steps towards providing all of their residents with decent, safe and affordable housing options. The expansion of these communities and their changing demographics over the next several decades, however, will require careful and regulated community development. Therefore it will prove important to continue these successful strategies and programs, and likely implement new tactics and policies in order to truly provide quality affordable housing to every household throughout Kane County.

Planning and Zoning

Municipalities play a critical role in attracting a variety of housing stock to their community. Planning and zoning laws are fundamental to fostering what kinds of development are allowed and which are not. A municipality or a community that wishes to increase their supply of affordable housing is able to waive fees, make exceptions to zoning codes, and decrease other regulatory barriers for developers making an effort to produce affordable housing or high-density developments.

Local Organizations

To meet the housing needs of various populations, it is essential to utilize the capacity of local organizations. Local organizations willing to engage with the identified needs within a community must be able to demonstrate their ability to effectively complete projects and deliver services.

Through a variety of homeowner assistance programs, Community Contacts aided over 9,000 families in Kane and DeKalb Counties last year. Meanwhile, Elgin Neighborhood Housing Services (NHS) provides housing counseling, low cost lending and non-profit development, and their recent merger with Chicago NHS is likely to expand their capacities in these important realms. In addition to homeownership education and counseling, organizations such as Joseph Corporation also provide Kane County with affordable residential development. Joseph Corporation has served over 400 families in its sixteen-year history. Additionally shelters such as Hesed House in Aurora, Lazarus House in St. Charles, the Community Crisis Center and PADS of Elgin provide for the basic needs of Kane County's homeless population and

those at risk of homelessness on a day-to-day basis. As the capacity of any community organization, however, is limited, it is important for municipalities and counties to continually support the work of these organizations.

Task Forces

Housing Task Forces are an important tool used in creating affordable housing that meets the needs of all households. A Housing Task Force may be appointed by a municipality, or may be formed of interested individuals or community organizations. Such Task Forces can work to identify barriers to development, help address these barriers and help shape appropriate planning and development in order to meet the growing needs of future and current residents. St. Charles, for example, has established a Housing Commission, and is working to pass an Inclusionary Housing Ordinance in order to keep pace with its shifting population demographics and their affordable housing demands

Trust Funds

Housing Trust Funds are yet another effective tool used to provide affordable housing. These funds are generally dedicated revenue sources that are able to provide fiscal assistance to local developments or projects critical to a municipality's needs. Affordable Housing Trust Funds, for example, could be used to assist non-profit developers in obtaining land at a location with high property values.

Community Support

In order for municipalities to be successful in creating tools for affordable housing, it is essential that they have the support of the surrounding community. "Not In My Backyard," or NIMBY-ism, is a recurring obstacle in developing affordable housing. NIMBY concerns often include fears that a variety of housing will decrease surrounding property values, increase crime, and place undue burdens on community services. Although stemming from legitimate concerns about the quality and dynamics of a neighborhood, these fears are often unfounded and based on stereotypes that can in turn create structural forms of racism, classism and discrimination. In truth, according to the National Association of Home Builders, "between 1997 and 1999, single family house price appreciation was in fact slightly higher if multi-family buildings were in the vicinity... Multi-family housing places fewer demands on municipal services than other types of homes, they have fewer school age children, save infrastructure costs with their higher density homes, demand less water service, and appear to generate no crime differences in crime frequency once demographic differences are taken into account." It is therefore vital to address these concerns and disprove them in order to gain crucial community support.

Aurora

Primary Indicators

% Of Total Affordable Housing: **48.9%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **23.0%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **31.6%**

Demographics

2006 Population: **182,702**

Total Households: **58,303**

Single-Parent Households: **18.7%**

Householder Living Alone: **20.9%**

Overcrowded Households: **8.5%**

Poverty Rate: **13.6%**

Families Below the Poverty Threshold: **11.4%**

Elderly Below the Poverty Threshold: **16.4%**

Individuals with a Disability: **9.5%**

Income

Area Median Income (AMI): **\$54,861**

Affordable Home Income: **\$32,916 - \$43,888**

Affordable Rental Income: **\$32,916 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$186,900**

Affordable Sales Price for a Single-Family Home: **\$123,377**

% of Total Homes Considered Affordable: **30.4%**

% of Cost-Burdened Homeowners (35% of Income or Above): **33.3%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **18.5%**

% of Cost-Burdened Renters (35% of Income or Above): **45.6%**

Subsidized Units

Available To All: **641**

Available To Elderly or Disabled: **315**

Available To Elderly Only: **360**

Handicapped Accessible Subsidized Units: **89**

Aurora

Government

- ❖ The Comprehensive Plan for Aurora is split among neighborhoods, most of which are currently in draft phase. In general, these plans include clearly defined action items such as crime and safety, physical character and infrastructure, code enforcement, traffic and pedestrian safety and neighborhood redevelopment. These action plans allow each neighborhood to target their specific needs as different areas of Aurora continue to grow and develop.
- ❖ Due to a rapid increase in both Hispanic and African-American populations, Aurora has recently enacted several legal safeguards and structures in order to prevent housing discrimination and encourage fair housing practices.

Subsidized and Below Fair Market Rate Units

- ❖ Aurora has approximately 641 subsidized units available to all very low-income households, 360 very low-income senior units, and 315 very low-income units that are targeted to individuals, seniors, and the disabled. It is estimated that there are currently eighty-nine subsidized units that are fully handicapped accessible. The waiting list for most subsidized units tends to be six months to one year. However, the wait list for a two-bedroom unit can be up to two years, and for a three-bedroom it can be three to four years. There are also 800 housing choice vouchers in Aurora with approximately 2,000 people on the waiting list for these vouchers.
- ❖ Moreover there are approximately 508 below FMR units available to all low-income households, and 250 units available to the elderly. It is estimated that thirty-five of these units are currently fully handicapped accessible, approximately thirty of which are in buildings for seniors only. Some of these buildings have no waiting list, while others have a waiting list of approximately six months or more.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ The City of Aurora CDBG and HOME programs, funded both by Kane and DuPage Counties, served twenty-four clients last year and provided twelve low-income rental units with a total of \$96,000. Moreover the Home Purchase, Rehab and Resale Program provides two homes to low-income families per year. The CDBG program also financially assisted the Association for Individual Development with the Sherman Pats, which will make sixteen units available to those that are physically disabled. Funding was also used to rehabilitate eighteen homes.

Overcrowding

- ❖ 8.5% of Aurora households are overcrowded, one of the highest rates in Kane County. Overcrowded households often include families and individuals at risk of becoming homeless. This is a serious concern for Aurora. Strict enforcement of building codes may seem like a logical option to solving these problems. This logic however becomes

void if the implications of code enforcement result in homeless families and individuals. Providing more affordable housing to meet the population's needs is a much more humane and cost-effective solution to "doubling up" and overcrowding.

Batavia

Primary Indicators

% Of Total Affordable Housing: **20%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **32.3%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **26.5%**

Demographics

2000 Population: **23,866**

Total Households: **8,494**

Single-Parent Households: **10.7%**

Householder Living Alone: **22.5%**

Overcrowded Households: **1.1%**

Poverty Rate: **3.6%**

Families Below the Poverty Threshold: **2.5%**

Elderly Below the Poverty Threshold: **5.6%**

Individuals with a Disability: **10.0%**

Income

Area Median Income (AMI): **\$68,656**

Affordable Home Income: **\$41,193 - \$54,924**

Affordable Rental Income: **\$41,193 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$202,700**

Affordable Sales Price for a Single-Family Home: **\$123,720**

% of Total Homes Considered Affordable: **7.5%**

% of Cost-Burdened Homeowners (35% of Income or Above): **15.2%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **12.1%**

% of Cost-Burdened Renters (35% of Income or Above): **27.9%**

Subsidized Units

Available To All: **310**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **70**

Handicapped Accessible Subsidized Units: **74**

Batavia

Government

- ❖ Batavia is currently in the process of developing an updated Comprehensive Plan. The former Comprehensive Plan, most recently updated in 2002, included the goal of “residential units to...accommodate all residents” and to provide “convenient and accessible senior housing.” It also set a goal to work with institutions for the purpose of providing special living environments. The proposed Comprehensive Plan includes policies to provide diverse rental opportunities, modify housing developments to accommodate an expanding senior population, provide community workforce housing, seek opportunities for the creation of affordable housing, and even to accommodate housing needs for the special needs population. In addition, the policies include working with local lending institutions to meet the housing needs of the city.

Subsidized and Below Fair Market Rate Units

- ❖ There are three subsidized buildings in Batavia. Heritage Woods provides housing for seniors, with seventy subsidized units and twenty-three units available at market-rate rent. The other two buildings are targeted to all very low-income families and individuals. The majority of handicapped units are located in Heritage Woods, in which all units are accessible. Heritage Woods has a waiting list of approximately six months to one year. Of the other two buildings, one has a waiting list of approximately one year, while the other has a waiting list of an astounding *5 years*.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ Batavia receives funds from Kane County CDBG and HOME programs for housing rehabilitation. Additionally, Batavia added one unit of low-income rental housing in the past year with funding from statewide Housing Trust Funds.

Development

- ❖ Recent and upcoming residential development in Batavia includes 240 market-rate town homes and six duplexes.

Carpentersville

Primary Indicators

% Of Total Affordable Housing: **61%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **22.7%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **32.1%**

Demographics

2000 Population: **30,586**

Total Households: **8,872**

Single-Parent Households: **18.5%**

Householder Living Alone: **13.9%**

Overcrowded Households: **16.9%**

Poverty Rate: **8.5%**

Families Below the Poverty Threshold: **6.7%**

Elderly Below the Poverty Threshold: **4.2%**

Individuals with a Disability: **19.1%**

Income

Area Median Income (AMI): **\$54,536**

Affordable Home Income: **\$32,721 - \$43,628**

Affordable Rental Income: **\$32,721 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$116,000**

Affordable Sales Price for a Single-Family Home: **\$123,720**

% of Total Homes Considered Affordable: **48.2%**

% of Cost-Burdened Homeowners (35% of Income or Above): **19.2%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **13%**

% of Cost-Burdened Renters (35% of Income or Above): **28.3%**

Subsidized Units

Available To All: **373**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **0**

Handicapped Accessible Subsidized Units: **0**

Carpentersville

Government

- ❖ The Carpentersville Comprehensive Plan, recently updated in January of 2007, emphasizes maintenance and enhancement of current single-family development. Although population projections for Kane County identify a need for increased multifamily housing, Carpentersville is seeking to monitor multifamily developments, and discourage large-scale apartment or town-home developments. The plan does, however, set a goal to provide quality housing options for seniors via the development of senior citizen communities. It also seeks to provide assistance programs for low-income homeowners in need of home maintenance and repair.

Subsidized and Below Fair Market Rate Units

- ❖ There are two properties that offer subsidized housing in Carpentersville for a total of 373 units. Although none are fully handicapped accessible, reasonable accommodations can be made. There are no one-bedroom units available in either of these locations, indicating a possible shortage of options for seniors and individuals with disabilities. Even though there is a potential shortage for these populations, there is an obvious need for two- and three-bedroom subsidized units available in Carpentersville. This is evident by the estimated two-year waiting list for two-bedroom units and a one-year waiting list for three-bedroom units.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ Carpentersville receives both CDBG and HOME funding through Kane County.

Development

- ❖ Recent development includes four single-family detached homes. Information regarding other developments is not available at this time.

Overcrowding

- ❖ An alarming 16.9% of Carpentersville households are overcrowded. This is both the highest rate in Kane County and a higher overcrowded rate than the City of Chicago. Overcrowded households often include families and individuals at risk of becoming homeless, which is a serious concern for Carpentersville. Again, while strict enforcement of building codes may seem a logical solution, a larger stock of decent affordable housing which meets the needs of all Carpentersville residents would be a better and more cost-effective resolution.

Elburn

Primary Indicators

% Of Total Affordable Housing: **24.1%**

Demographics

2000 Population: **2,756**

Total Households: **1,038**

Single-Parent Households: **1.1%**

Householder Living Alone: **23%**

Overcrowded Households: **0.8%**

Poverty Rate: **4.1%**

Families Below the Poverty Threshold: **1.2%**

Elderly Below the Poverty Threshold: **5.6%**

Individuals with a Disability: **13.1%**

Income

Area Median Income (AMI): **\$67,788**

Affordable Home Income: **\$40,672 - \$54,230**

Affordable Rental Income: **\$40,672 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$183,200**

Affordable Sales Price for a Single-Family Home: **\$123,720**

Total Homes Considered Affordable: **11.0%**

% of Cost-Burdened Homeowners (35% of Income or Above): **15.7%**

Estimated Monthly Cost of Affordable Rental: **\$775**

Total Rental Units Considered Affordable: **13.0%**

% of Cost-Burdened Renters (35% of Income or Above): **28.7%**

Subsidized Units

Available To All: **0**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **5**

Handicapped Accessible Subsidized Units: **5**

Elburn

Government

- ❖ The Village of Elburn currently does not have their Comprehensive Plan available online, though it is available from the Village for a small fee. After speaking with the Planning Office, however, it appears that affordable housing is not a goal outlined in the Comprehensive Plan.

Subsidized and Below Fair Market Rate Units

- ❖ There is one location in which subsidized or below FMR units are available. Of these units, five are subsidized and the remainder is available below FMR. All of these units are available to income-qualified individuals who are fifty-five years of age or older. There is currently no waiting list for these units.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ Elburn receives both CDBG and HOME funding through Kane County.

Development

- ❖ Recent and future development includes approximately 1,006 town homes or duplexes, and approximately 1,258 single-family homes. Some of this development has been complete for a few years, or is in the final phase of construction. It is estimated that the town homes and duplexes being built are in the \$200,000-\$250,000+ range, and that the single-family homes are or will be sold in the \$350,000-\$400,000+ range. More information regarding current and future development in Elburn is not available.

Elgin

Primary Indicators

% Of Total Affordable Housing: **47%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **23.5%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **28.9%**

Demographics

2006 Population: **99,430**

Total Households: **31,970**

Single-Parent Households: **20.1%**

Householder Living Alone: **25.6%**

Overcrowded Households: **10.7%**

Poverty Rate: **10.0%**

Families Below the Poverty Threshold: **11.2%**

Elderly Below the Poverty Threshold: **4.0%**

Individuals with a Disability: **11.3%**

Income

Area Median Income (AMI): **\$52,605**

Affordable Home Income: **\$31,563 - \$42,084**

Affordable Rental Income: **\$31,563 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$191,700**

Affordable Sales Price for a Single-Family Home: **\$124,056**

% of Total Homes Considered Affordable: **25.2%**

% of Cost-Burdened Homeowners (35% of Income or Above): **33.0%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **21.5%**

% of Cost-Burdened Renters (35% of Income or Above): **42.1%**

Subsidized Units

Available To All: **473**

Available To Elderly or Disabled: **100**

Available To Elderly Only: **59**

Handicapped Accessible Subsidized Units: **121**

Elgin

Government

- ❖ Elgin's Comprehensive Plan includes criteria of "attainability," with a focus of mixed income communities that can accommodate both moderate-income and lower-income households. The plan acknowledges an increasing need for housing for growing segments of the population such as persons on fixed incomes, as well as single parent households and individuals living alone. As Elgin currently has a large supply of affordable housing in comparison to neighboring communities, the focus of the plan is more on the preservation of existing affordable housing than the creation of new affordable units. Much emphasis is put on attracting move-up and high-end executive housing to achieve a balance in housing supply, though the plan therefore also promotes the creation of workforce housing, and encourages the construction of dense housing and mixed-use developments in appropriate locations.
- ❖ Elgin offers employer-assisted housing for police officers through their Resident Officer Program of Elgin (ROPE), founded in 1991. Through ROPE, officers live within the neighborhoods they serve at a minimal personal cost. Officers work directly with neighborhood residents, establishing relationships and linking residents with other government departments and resources. The program so far has been successful in reducing crime rates and facilitating community interaction and involvement. Currently, five Elgin neighborhoods have neighborhood Resident Officers through ROPE.

Subsidized and Below Fair Market Rate Units

- ❖ Elgin has distributed 913 Housing Choice Vouchers, and the waiting list is currently closed. The list was opened briefly in January of 2007, at which point 3,000 households signed up within four days. Consequently, the waiting list was closed and the Housing Authority of Elgin is still processing these applications.
- ❖ There are approximately 473 subsidized housing units available to all income-qualified households in Elgin. The waiting list for these units tends to be at least one year, and in half of the locations it is two or more years. There are 164 units of subsidized housing for very low-income seniors, and there appears to be no waiting list for some of these units. Of these 164 subsidized units for very low-income seniors, disabled individuals occupy a handful of units. Several years ago, for example, the Public Housing Authority changed the guidelines for Central Park Towers, requiring age restrictions on all units. Previously, the units had been targeted to either the elderly or disabled. Instead of displacing the disabled individuals, however, the Housing Authority grandfathered these residents. There is another building with 100 subsidized units, of which approximately twenty are set aside for very low-income disabled individuals, and the other eighty are made available to very low-income seniors. The waiting list for seniors for this building is approximately one year. It is, however, in the order of *one to five years* for disabled individuals.

Currently, there are roughly 121 fully handicapped accessible units in Elgin, approximately half of which are located in buildings for seniors only.

- ❖ Elgin has an estimated 250 below FMR units. These can be made available to low-income households, or they can be rented at market rate to moderate-income earners. There are approximately 205 below FMR units available to low-income seniors. There are an estimated 141 below FMR units that are currently fully handicapped accessible, though almost all of these units are located in age restricted buildings. The waiting list for many units appears to approximately six months to one year.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ The City of Elgin’s Comprehensive Plan includes brief mention of Elgin’s CDBG program and Consolidated Plan, which is targeted to low-income households and special needs populations. Additionally, developers may apply for funding for unit rehabilitation, construction, acquisition and tenant rental assistance strictly for affordable housing through the federal HOME Investment Partnership Program, administered by the Kane/Elgin Consortium.

Overcrowding

- ❖ 10.7% of Elgin households are overcrowded, one of the highest rates in Kane County and higher than the rate of overcrowded households in the City of Chicago. Overcrowded households often include families and individuals at risk of becoming homeless. Additionally, overcrowded households—particularly prevalent in Elgin’s older neighborhoods—may place undue strain on neighborhood parks and schools. This is a serious concern for these neighborhoods, and the entire city of Elgin. Elgin’s Comprehensive Plan names the enforcement of building codes as the remedy to the issue of overcrowding, though this strategy may result in more homeless families and individuals as they are pushed out of their oft inadequate dwellings. Providing more affordable housing to meet the needs of this population, then, would be a much more appropriate and cost-effective strategy for the City of Elgin.

Geneva

Primary Indicators

% Of Total Affordable Housing: **11%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **39.6%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **25.3%**

Demographics

2000 Population: **19,515**

Total Households: **6,718**

Single-Parent Households: **9.2%**

Householder Living Alone: **19.2%**

Overcrowded Households: **0.7%**

Poverty Rate: **2.2%**

Families Below the Poverty Threshold: **1.6%**

Elderly Below the Poverty Threshold: **4.9%**

Individuals with a Disability: **9.0%**

Income

Area Median Income (AMI): **\$77,299**

Affordable Home Income: **\$46,379 - \$61,839**

Affordable Rental Income: **\$46,379 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$217,900**

Affordable Sales Price for a Single-Family Home: **\$123,720**

% of Total Homes Considered Affordable: **5.1%**

% of Cost-Burdened Homeowners (35% of Income or Above): **16.2%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **6.1%**

% of Cost-Burdened Renters (35% of Income or Above): **22.0%**

Subsidized Units

Available To All: **0**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **0**

Handicapped Accessible Subsidized Units: **0**

Geneva

Government

- ❖ The Comprehensive Plan of Geneva includes the goal of “a housing inventory that supports the local population...and attracts new families.” It seeks to maintain the character of single-family homes, and also to “encourage new residential development that provides a range of housing needs to meet the lifestyle needs of different populations.” It seeks to prevent “encroachment” of multifamily development on single-family developments, and to limit most multifamily development to the downtown area. The plan makes it an objective to encourage senior housing developments. However, since the Plan’s conception in 2003, no residential development targeted to seniors has been developed.

Subsidized and Below Fair Market Rate Units

- ❖ There are no buildings with subsidized or below FMR units available to local low-income families, disabled individuals or seniors in the City of Geneva.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ Geneva receives both CDBG and HOME funding through Kane County, and has created one additional unit of low-income housing in the last year through these programs.

Development

- ❖ Recent and upcoming developments in Geneva include approximately ninety town homes and 292 condominiums which are likely to be available in the price range of \$200,000-\$450,000. There will also be approximately fourteen homes that will likely be sold at \$1 million or more.

North Aurora

Primary Indicators

% Of Total Affordable Housing: **30%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **24.0%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **31.5%**

Demographics

2000 Population: **10,585**

Total Households: **4,019**

Single-Parent Households: **11.1%**

Householder Living Alone: **24.5%**

Overcrowded Households: **3.0%**

Poverty Rate: **3.0%**

Families Below the Poverty Threshold: **1.5%**

Elderly Below the Poverty Threshold: **10.1%**

Individuals with a Disability: **14.8%**

Income

Area Median Income (AMI): **\$58,557**

Affordable Home Income: **\$35,134 - \$46,845**

Affordable Rental Income: **\$35,134 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$149,400**

Affordable Sales Price for a Single-Family Home: **\$123,720**

% of Total Homes Considered Affordable: **16.8%**

% of Cost-Burdened Homeowners (35% of Income or Above): **16.3%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **12.7%**

% of Cost-Burdened Renters (35% of Income or Above): **30.6%**

Subsidized Units

Available To All: **0**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **59**

Handicapped Accessible Subsidized Units: **4**

North Aurora

Government

- ❖ North Aurora's most recent Comprehensive Plan, updated in March of 2006, sets a goal of providing a diversity of housing supply to meet all residents' needs. It also aims to maintain the current stock of affordable housing, as to comply with the Affordable Housing Planning and Appeals Act. The plan promotes a variety of housing densities and seeks to meet senior housing needs.

Subsidized and Below Fair Market Rate Units

- ❖ There is one building in North Aurora with fifty-nine subsidized units for very low-income seniors who are sixty-two years of age or older. There is a waiting list of approximately six months to one year for these units. Currently, four of these units are fully handicapped accessible.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ North Aurora receives both CDBG and HOME funding through Kane County, and has created three additional units of low-income housing in the last year while another unit has been purchased through these programs for a total of four low-income affordable units.

Development

- ❖ Recent and undergoing development in North Aurora includes approximately 198 town homes which will probably be priced in the range of \$250,000-\$350,000; 765 single-family homes which are likely to be priced in the \$275,000-\$400,000 range; 215 single-family homes which will probably run between \$350,000-\$700,000; and sixty-two single-family homes which are expected to fall in the price range of \$400,000-\$800,000.

South Elgin

Primary Indicators

% Of Total Affordable Housing: **27%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **29.1%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **29.4%**

Demographics

Population: **16,100**

Total Households: **5,565**

Single-Parent Households: **10.9%**

Householder Living Alone: **17.1%**

Overcrowded Households: **2.1%**

Poverty Rate: **3.0%**

Families Below the Poverty Threshold: **2.1%**

Elderly Below the Poverty Threshold: **2.3%**

Individuals with a Disability: **10.4%**

Income

Area Median Income (AMI): **\$67,323**

Affordable Home Income: **\$40,393- \$53,858**

Affordable Rental Income: **\$40,393 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$154,000**

Affordable Sales Price for a Single-Family Home: **\$123,720**

% of Total Homes Considered Affordable: **20.9%**

% of Cost-Burdened Homeowners (35% of Income or Above): **15.1%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **5.7%**

% of Cost-Burdened Renters (35% of Income or Above): **18.7%**

Subsidized Units

Available To All: **0**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **0**

Handicapped Accessible Subsidized Units: **0**

South Elgin

Government

- ❖ The Village of South Elgin Comprehensive Plan seeks to increase multifamily housing and overall housing density in certain parts of the Village. It also aims to maintain the current balance of multifamily and affordable housing, and to create more housing options for seniors, “empty nesters” and young families.

Subsidized and Below Fair Market Rate Units

- ❖ There are no buildings with subsidized or below FMR units available to local low-income families, disabled individuals or seniors in the Village of South Elgin.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ South Elgin receives both CDBG and HOME funding through Kane County, and has created one additional unit of low-income housing in the last year through these programs.

Development

- ❖ Recent, undergoing and possible future development in South Elgin includes approximately 203 single-family homes, approximately thirty-five of which may run in the price range of \$800,000 or more, and the remainder which are expected to be sold in the \$400,000-\$800,000 range. 132 semi-assisted living units will be made available to seniors ages fifty-five and up. There are or will be approximately 224 town homes, about one third of which may be in the price range of \$300,000 and up. There is not yet enough information available as to the pricings of the remaining town homes.

Fair Housing

- ❖ The Unity Group Home opened in 2000 to provide housing and rehabilitation services to seven adults recovering from alcohol or drug abuse. In 2003, Unity House was required to apply for a special use permit in order to operate with seven persons as opposed to only five, which is the maximum allowed without such a permit. Unity House applied for a permit, and a hearing was held in which, according to the district court official complaint, “neighbors, including a member of the South Elgin Board of Trustees who lived in the area of Unity House, made numerous statements indicating strong opposition to the group home based on the disability of its residents. At the conclusion of the hearing, the Commission voted 4-0 to recommend that the Village Board deny a special use permit for Unity House.” Another hearing was held in which similar opposition occurred. The Village chose to deny the permit based on parking concerns, and refused to entertain alternate proposals to alleviate such problems. In 2005, the Village was found in violation of the Fair Housing Act. The Village of South Elgin was required to pay a total of \$47,500 to be split among the owner of Unity House, the Department of Justice and the two residents who were uprooted from their home due to the violation.

St. Charles

Primary Indicators

% Of Total Affordable Housing: **16%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **27.8%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **25.8%**

Demographics

Population: **27,896**

Total Households: **10,351**

Single-Parent Households: **10.6%**

Householder Living Alone: **23.5%**

Overcrowded Households: **1.8%**

Poverty Rate: **3.4%**

Families Below the Poverty Threshold: **2.1%**

Elderly Below the Poverty Threshold: **3.9%**

Individuals with a Disability: **12.0%**

Income

Area Median Income (AMI): **\$69,424**

Affordable Home Income: **\$41,654 - \$55,539**

Affordable Rental Income: **\$41,654 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$196,200**

Affordable Sales Price for a Single-Family Home: **\$123,720**

% of Total Homes Considered Affordable: **4.4%**

% of Cost-Burdened Homeowners (35% of Income or Above): **15.1%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **11.9%**

% of Cost-Burdened Renters (35% of Income or Above): **22.5%**

Subsidized Units

Available To All: **0**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **107**

Handicapped Accessible Subsidized Units: **5**

St. Charles

Government

- ❖ St. Charles has been a pioneer in its efforts to meet housing needs for all of its residents. As a result of collaboration with the Metropolitan Planning Council, in 2002, the St. Charles Housing Task Force included Housing Endorsement Criteria into its Comprehensive Plan. These criteria include sensible growth that promotes economic development and sustainability, a diversity of housing options, a mix of land uses and promoting the use of current infrastructure and public transport. Overall, these criteria encourage sensible growth goals that continually address community needs as population demographics shift and change.
- ❖ In 2003, the City of St. Charles began an Employer-Assisted Housing Program for municipal employees.
- ❖ In 2005, a Housing Commission was established in order to preserve existing affordable housing, educate the community, work with market forces to meet the above Housing Endorsement Criteria and collaborate with the private sector to create more affordable housing. In 2005 a large tract of land was annexed, and part of the city proceeds were set aside for “any public purpose” with the intention of being used as seed money for a Housing Trust Fund. The City made an agreement when annexing Bricher Commons that 20% of its units would be made affordable. St. Charles is further proposing 250 new single-family affordable homes, forty-eight of which will be handicapped accessible. Furthermore, a draft for an Affordable Housing Trust Fund and an Inclusionary Zoning Ordinance has been submitted to the Council.

Subsidized and Below Fair Market Rate Units

- ❖ St. Charles has one building with subsidized units for very low-income seniors ages sixty-two and older. There are currently five fully handicapped accessible units and the remaining units are partially accessible. There is a waiting list for these units of approximately one year for St. Charles residents, and a *six-year* waiting list for non-residents.
- ❖ There is one building with below FMR units for low-income seniors fifty-five years of age and older. There is also a cooperative building in St. Charles with below FMR units (carrying fees) available to low-income and moderate-income households. These units, however, often demand a high move-in fee of approximately \$5,644 or more, making these units effectively unavailable for most low-income households.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ St. Charles receives both CDBG and HOME funding through Kane County, and has created one additional unit of low-income housing in the last year through these programs.

Development

- ❖ Recent, ongoing, and upcoming development in St. Charles includes approximately 422 single-family homes, 166 town homes and seventy-five assisted living units for seniors, as well as some condominium development. The predicted price ranges for most of these developments are unclear, though the condominiums appear to be running from the upper \$200,000's to \$1 million and up.

Employer Assisted Housing

- ❖ In 2000, System Sensor, a division of Pittway and the world's largest manufacturer of commercial smoke detectors, began an Employer-Assisted Housing Program to minimize the number of employees forced to commute from Chicago due to high local housing costs. During the program's trial period, over one hundred of 850 eligible employees expressed an interest in the program, and over forty became homeowners within the next three years using the program's down payment assistance loans. A follow-up evaluation by the Metropolitan Planning Council revealed that System Sensor, now part of Honeywell, saves \$100,000 per year through this EAH due to reduced employee absenteeism and turnover.

Sugar Grove

Primary Indicators

% Of Total Affordable Housing: **9%**

% Low Income Households that Remain Paying More than 50% of Income on Housing Costs: **21.6%**

% Low Income Households that Remain Paying 30 - 50% of Income on Housing Costs: **31.3%**

Demographics

Population: **3,909**

Total Households: **1,272**

Single-Parent Households: **7.8%**

Householder Living Alone: **12.0%**

Overcrowded Households: **0.6%**

Poverty Rate: **1.8%**

Families Below the Poverty Threshold: **1.1%**

Elderly Below the Poverty Threshold: **3.4%**

Individuals with a Disability: **11.7%**

Income

Area Median Income (AMI): **\$75,856**

Affordable Home Income: **\$45,513 - \$60,684**

Affordable Rental Income: **\$45,513 & Below**

Sample of Incomes

Entry Level Income of a Fire Fighter: **\$28,535**

Median Income of a Full-time Credit Analyst: **\$41,236**

Median Income of an Elementary School Teacher: **\$48,561**

Housing

Median Home Value: **\$184,000**

Affordable Sales Price for a Single-Family Home: **\$123,720**

% of Total Homes Considered Affordable: **4.9%**

% of Cost-Burdened Homeowners (35% of Income or Above): **17.4%**

Estimated Monthly Cost of Affordable Rental: **\$775**

% of Total Rental Units Considered Affordable: **4.5%**

% of Cost-Burdened Renters (35% of Income or Above): **14.3%**

Subsidized Units

Available To All: **0**

Available To Elderly or Disabled: **0**

Available To Elderly Only: **0**

Handicapped Accessible Subsidized Units: **0**

Sugar Grove

Government

- ❖ Sugar Grove's Comprehensive Plan seeks to maintain a single-family character while providing a diversity of housing stock that will sustain local and anticipated population growth.

Subsidized and Below Fair Market Rate Units

- ❖ There are no buildings with subsidized or below FMR units available to local low-income families, disabled individuals or seniors in the Village of Sugar Grove.

Development

- ❖ Recently, the rate of development in Sugar Grove has slowed. The modest development still occurring is mostly comprised of single-family homes that are in the \$1 million range and up.

Community Development Block Program (CDBG) and the Housing Rehabilitation Program (HOME)

- ❖ Sugar Grove receives both CDBG and HOME funding through Kane County.

Compliance with Affordable Housing Planning and Appeals Act (AHPAA)

- ❖ Sugar Grove is one of three municipalities in Kane County and the only in this report not considered in compliance with the requirement outlined in the Illinois Affordable Housing Planning and Appeals Act as of October 1, 2007 to supply 10% affordable housing within the community. This non-exempt status requires the Village to submit a proposal to create or obtain the seven units of affordable housing that would meet the requirements of the law.

The Village, however, respectfully disagrees that it is not in compliance, arguing that the law requires the 10% of affordability to be based on either the regional AMI (PMSA) or Kane County's AMI. Sugar Grove insists that when using the Kane County AMI and Census Bureau Calculations, roughly one-half of units in Sugar Grove are affordable. The methods used to arrive at this calculation, however, are inconsistent with the Planning and Appeals Act guidelines and standard measures of affordability for households at 80% AMI or below for owner-occupied units and 60% AMI or below for rental units. While the Village claims that 52.7% of its housing stock is affordable, the calculations from IHDA show a marked discrepancy, maintaining that Sugar Grove is instead not in compliance with the Act, providing only 9.4% affordable housing.

The Village acknowledges, however, that the creation of an Affordable Housing Plan, in compliance with the Act, "would be a relatively simple step that could protect the municipality [from non-compliance] as it continues to develop."

Definitions

Affordable Homes: Homes are deemed affordable if they are affordable to households earning 60-80% of the AMI or \$31,100 - \$41,333 based on an AMI of \$51,666, the Kane County AMI used by IHDA. According to IHDA calculations, affordable home prices are equal to or less than \$123,720 in Kane County, with slight variation for some municipalities.

Affordable Housing Planning and Appeals Act (AHPAA): The Affordable Housing Planning and Appeals Act was signed into law in 2003 to encourage municipalities and counties in Illinois to incorporate affordable housing into their communities.

Affordable Rentals: Rentals are deemed affordable if rent and utilities costs constitute no more than 30% of the gross annual income of households earning 60% of the AMI or below. The Kane County AMI used by IHDA is \$51,666. Therefore rentals considered affordable to Kane County households earning \$31,100 or below are \$775 per month or less.

Area Median Income (AMI): Based on United States Census data, HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of AMI.

Assisted Housing: Housing in which the monthly costs to the tenant are subsidized by federal or other programs.

Block Grants: Grants made by the federal government on a formula basis, usually to a state or local government.

Consolidated Plan: A municipality's Consolidated Plan combines all of the planning, application, and performance requirements previously required separately for Community Development Block Grants (CDBG), HOME, Emergency Shelter Grants (ESG), Housing Opportunities for People With AIDS (HOPWA), and programs such as HOME that require a Comprehensive Housing Affordability Strategy (CHAS).

Cost Burden: The percentage of local households earning 80% of the AMI or below paying between 30-50% of their income on housing costs.

Severe Cost Burden: The percentage of local households earning 80% of the AMI or below paying more than 50% of their income on housing costs.

Total Cost Burden: The percentage of all local households earning 80% of the AMI or below paying more than 30% of their income on housing costs (i.e. cost burden + severe cost burden).

County: A political subdivision of a state, usually encompassing one or more municipalities (cities, towns or villages).

Disability: A physical or mental impairment that substantially limits one or more of such person's major life activities, as defined by the Fair Housing Act, the Americans with Disabilities Act and the Rehabilitation Act. The federal government estimates that this definition applies to 54 million persons nationwide.

Exempt and Non-Exempt Local Governments: Municipalities are considered exempt from the IHDA Affordable Housing Planning and Appeals Act (AHPAA) if at least 10% of their total year-round housing units are affordable, or if the population of the municipality is below 1,000 persons. Non-exempt municipalities are required by the Act to develop an affordable housing plan that provides a framework for affordable housing development in their communities.

Extremely Low Income: Household income below 30% of the AMI, as defined by HUD.

Fair Housing Act: A federal law that protects all citizens from housing discrimination on the basis of race, color, national origin, religion, sex, handicap or familial status.

Fair Market Rents (FMR): HUD's annually updated estimate of the actual market rent for a modest apartment in the conventional marketplace. FMRs include utility costs (except for telephones), and are currently established at the 40th percentile rent, which is the top of the range that renters pay for 40% of the apartments being surveyed, with the exception of some high-cost jurisdictions, where it is set at the 50th percentile.

Foreclosure: The process by which a homeowner who has not made timely payments of principal and interest on a mortgage loses title to the home. The holder of the mortgage, whether it be a bank, a savings and loan, or an individual, must go to court to seize the property, which may then be sold to satisfy the claims of the mortgage.

Gross Rent: The contract rent plus the estimated average monthly cost of utilities and fuels.

Housing Costs: Essentially, the costs of occupying housing. Calculated on a monthly basis, housing costs for renters include "contract rent, utilities, property insurance, mobile home park fee." For owners, monthly housing costs are "the sum of monthly payments for all mortgages or installment loans or contracts, except reverse annuity mortgages and home equity lines of credit. Costs also include real estate taxes (including taxes on manufactured/mobile homes, and manufactured/mobile home sites if the site is owned), property insurance, homeowner association fees, cooperative or condominium fees, mobile home park fees, land rent, utilities." Utilities include "electricity, gas, fuels (oil, coal, kerosene, or wood), water, sewage disposal, garbage and trash collection." (2001 AHS, Appendix A, www.census.gov)

Housing Unit: A house, apartment, mobile home, group of homes, or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters. Occupants generally do not live with other people in the building, and there is direct access to the unit from the outside or from a public hall.

Housing Value: How much a property would sell for if it were for sale.

HUD: United States Department of Housing and Urban Development

IHDA: Illinois Housing Development Authority

Low Income: As applied to most housing programs, household income below 80% of the AMI, as defined by HUD, is classified as low income. See also **Extremely Low Income** and **Very Low Income**.

Mortgage: Debt instrument by which the borrower (mortgagor) gives the lender (mortgagee) a lien on property as security for the repayment of a loan. The borrower has use of the property, and the lien is removed when the obligation is fully paid. A mortgage normally involves real estate and is commonly used to purchase a house.

Municipality: A political unit (city, town or village) that has corporate status and a governing entity.

Primary Metropolitan Statistical Area (PMSA): A large urbanized county or cluster of counties that demonstrates very strong internal economic and social links, in addition to close ties to other portions of the larger area. Kane County is a part of the Chicago PMSA.

Specified Owner-Occupied Units: Single-family units on less than ten acres without a business or medical office on the property.

Supportive Housing: Housing linked with social services, either on-site or off-site, which are tailored to the needs of the population being housed.

Very Low Income: Household income below 50% of the AMI, as defined by HUD.

Sources

Dataplace.org

Illinois Housing Development Authority (IHDA)

The National Low Income Housing Coalition (NLIHC)

The United States Department of Housing and Urban Development (HUD)

Appendix A

Municipality	Estimated Subsidized Housing Units (Does not include data about Housing Choice Vouchers)				Estimated Below Fair Market Rent Housing Units			
	Units Available To All	Estimate of Units Fully Handicapped Accessible	Units Available to Elderly Only	Units for Elderly and Disabled	Units Available To All	Estimate of Units Fully Handicapped Accessible	Units Available to Elderly Only	Units for Elderly and Disabled
Aurora	641	89	360	315	508	35	250	0
Batavia	310	74	70	0	0	0	0	0
Carpentersville	373	0	0	0	0	0	0	0
Elburn	0	5	5	0	0	47	47	0
Elgin	473	121	59	100	250	141	205	0
Geneva	0	0	0	0	0	0	0	0
North Aurora	0	4	59	0	0	0	0	0
South Elgin	0	0	0	0	0	0	0	0
St. Charles	0	5	107	0	204	5	104	0
Sugar Grove	0	0	0	0	0	0	0	0

Municipality	Comprehensive Plan Goals				Housing Commission or Task Force Created	Fair Housing Charges		
	Housing to Meet All Residents Needs	Creation of Affordable Housing	Focus on Housing for Seniors	Focus on Housing for Disabled		Jan. 2007 through July 2007	2006	2005
Aurora	No	Yes	No	No	No	0	0	0
Batavia	Yes	Yes	Yes	Yes	No	0	1	0
Carpentersville	No	No	Yes	No	No	0	2	0
Elburn	Unknown	No	Unknown	Unknown	No	0	0	0
Elgin	Yes	Yes	No	Yes	No	0	1	0
Geneva	Yes	No	Yes	No	No	0	0	0
North Aurora	Yes	No	Yes	No	No	0	0	0
South Elgin	No	No	Yes	No	No	0	0*	0
St. Charles	Yes	Yes	Unknown	No	Yes	0	0	0
Sugar Grove	Yes	No	No	No	No	0	0	0

*One Fair Housing case referred to HUD instead of the Illinois Department of Human Rights

References

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Acknowledgments

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