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Naperville has missed chances to create affordable housing. With major developments on the table, will city leaders act now?

By ERIN HEGARTY and SARAH FREISHTAT
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Affordable housing advocates in May participated in a panel in Naperville. While Naperville has been cited for not having enough affordable units, the issue is beginning to take the forefront as city council members make decisions on large residential development projects. (Erin Hegarty / Naperville Sun)

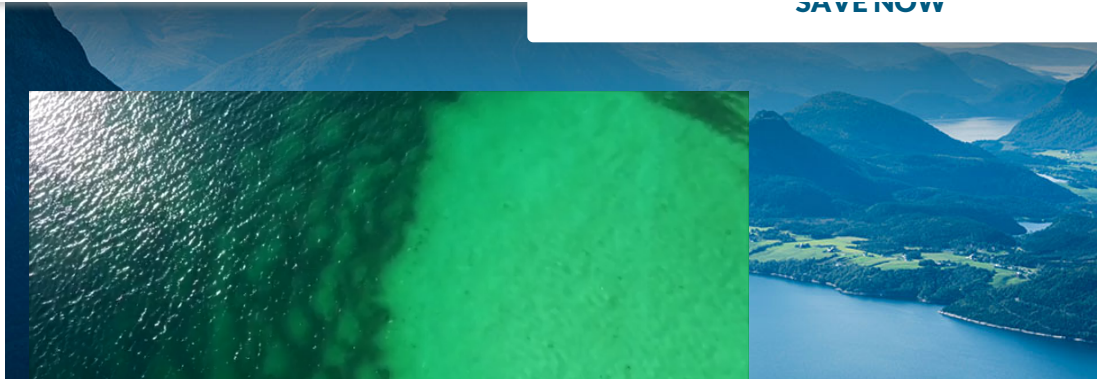
Naperville's municipal leaders say they want to fix the city's affordable housing problem. They have the best of intentions, they say, but the issue is complicated. They'll point to a study the city has commissioned to look at the issue and a training session to help city staff define affordable housing.

But in more than a dozen interviews, city officials failed to cite one actual person living in a Naperville home made affordable by any recent city action. While city leaders acknowledge the problem, they and their constituents haven't made correcting it a priority, affordable housing advocates say.

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“People come from a place of fear and don’t understand the benefits of creating a diverse community. Politicians are not familiar with, or are uneducated about, the process of building affordable housing and just tend to go along with whatever will keep their constituents happy,” said Dave Neary, executive director of DuPage Habitat for Humanity.

For years, Naperville has allowed a slew of residential developments to be built without prioritizing affordability.

City council members soon will have to set policy for major developments including the Fifth Avenue project that could include housing, retail and office

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With little room for Illinois' fourth largest city to build affordable homes on the outskirts of town, Naperville leaders will have to get creative if they choose to keep housing costs within reach of the city's nurses, teachers, firefighters and police officers who want to live there.

Affordable housing advocates have suggested an ordinance that dictates a certain percentage of units in new residential developments be built as affordable. But local elected leaders have varying opinions on the proposal.

Mary Beth Nagai with the DuPage Housing Alliance is one advocate who said Naperville city leaders aren't doing enough to move the needle on affordable housing.

"Residents who oppose affordable housing usually do so because of fear, fear of new residents' economic and racial status, fear of crimes, or fear of property value loss. Studies show that those fears are generally unfounded," Nagai said.

Identifying the problem

Twice in a row, the Illinois Housing Development Authority cited Naperville for not having enough housing that would be considered affordable for families making below the regional median income. In a 2013 report, the agency found just 6.3% of housing in Naperville was affordable, and in a 2018 report, 7.5% of the units were affordable.

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Naperville is the largest Illinois city, and one of only 46 municipalities that failed to meet the 10 percent threshold. DuPage County towns Oak Brook, Burr Ridge, Hinsdale, Wayne and Elmhurst also did not have enough affordable housing, according to IHDA's report.

The state agency considers an affordable home purchase price in the Chicago region, which includes Naperville, to be \$169,306 for a family of three. Affordable rent for a one-bedroom home is considered to be \$952 per month.

Towns where less than 10% of housing stock is affordable are required to submit plans to address the lack of options, and after the 2013 report 33 of the 68 required towns submitted the plans. Naperville was not among them.

Naperville also has not implemented large-scale changes recommended by studies conducted specifically for the city.

A 2017 analysis conducted for the city shows the shortage of affordable housing in Naperville is one of the biggest impediments to fair housing. The analysis also found the city's comprehensive plan fails to address affordable housing and

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A previous study from 2008 recommended Naperville integrate affordable housing into its comprehensive plan and evaluate the impact each new residential development would have on affordable and fair housing.

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The 2017 report found Naperville had not enacted those recommendations.

Both reports recommend specific steps to expand affordable housing choice throughout the city. Naperville has only completed shorter term tasks including holding a training session for city staff and municipal officials on what fair housing is and how it is enforced.

Michele Clemen, former chairwoman of Naperville's Housing Advisory Commission, acknowledged movement on the recommendations hasn't been quick, but action on the most recent study is different from the last, she said.

Since 2017, the commission has consulted with local housing organizations and sought to educate the community on fair and affordable housing issues, Clemen

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Clemen is not concerned with the slow pace the city is taking on improving its housing choice.

“This is more progress than was made when the last impediment study was done,” and government moves slow, she said.

Still, Naperville has not taken such sweeping action as adopting an ordinance requiring developers to build a minimum percentage of their units as affordable — something housing advocates say is an effective way to help solve the problem.

Clemen served on the housing commission for six years, and reached a term limit May 31. She said the scope of the housing commission changed after her first three years as a member.

“In the last three years, (affordable housing) has certainly become more of an issue,” she said.

Short term and long term policy changes

Ruth Broder, community grants coordinator for Naperville, said the city is slowly implementing recommendations from the 2017 housing impediments study like looking at affordable housing needs and preparing an affordable housing plan.

Bids for conducting a housing needs assessment and affordable housing plan for the city were due in June . The contracted consultant will use data to identify critical issues and set housing priorities for the city even though multiple reports have already cited the need for affordable housing in Naperville.

The city has also looked at its procedures for fair housing complaints.

“We’re trying to gradually implement those recommendations,” Broder said.

“There were some things that were short term and some medium term.”

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the recommendation is not a requirement at these stages.

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David Lyon, vice president of real estate development for the Chicago-area office of the affordable housing group Mercy Housing , placed strong responsibility for creating more affordable housing on local government. City officials play a crucial role, especially through zoning decisions, he said.

Housing advocates in DuPage County say adopting a zoning ordinance that mandates a percentage of units in new residential developments be affordable is an effective way for Naperville to add more affordable housing.

“If you pass such an ordinance, every developer seeking to develop in Naperville would understand that’s required and it would eliminate the need to fight for affordable housing with each development,” Nagai said.

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But housing advocates said that takes political will and public support.

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Affordable housing is an unfamiliar concept for many in Naperville and that can create fear, Nagai said, but those fears of affordable housing are unfounded.

The city recently reached out to the Chicago Metropolitan Agency for Planning for help in addressing its housing needs at a pivotal time when several large residential developments may be starting to come under city council consideration.



Affordable housing advocates point to the 13 acres that are to be developed around Naperville's Fifth Avenue as an ideal space for affordable housing units. The land is owned by the city and is close to public transportation. (Erin Hegarty / Naperville Sun)

'A golden opportunity' for affordable housing

Naperville has already missed opportunities to create affordable housing, and existing affordable housing in Naperville is often far from public transportation or shopping centers.

Where there were once huge tracts of land, properties are already developed or work on residential projects is underway without an affordability requirement in place, said Becky Anderson, former city councilwoman and liaison to the city's

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Farms development off Route 59, or the houses at Central Park Place and Chicago Commons — include affordable units.

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Nagai said the Fifth Avenue development “truly is a golden opportunity” affordable housing advocates don’t want to let slip away.

The 13 acres of land is owned by the city, so leaders and city council members have control over setting policy for how the land is used. Its proximity to the Naperville Metra station makes it ideal for people who seek affordable housing, as using public transportation often presents less of a cost burden than owning a vehicle, advocates say.

Officials with organizations like Habitat for Humanity and Mercy Housing say building their units at Fifth Avenue would be beneficial. The organizations have systems in place to help keep the price down and ensure residents have the resources needed to remain in their homes.

Mayor Steve Chirico said affordable options are needed, but so are other types of homes including what he qualified as “workforce” housing, somewhere higher than an affordable price, but under \$500,000. The Fifth Avenue development could include a “mixed inventory” of housing, Chirico said.

“In terms of affordable (housing) at Fifth Avenue in general and with other opportunities, I think we do have an opportunity to address that at Fifth Avenue, but I also think that we should focus a little more broadly on housing stock when we look at that opportunity,” Chirico said.

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ensuring people who cannot afford to live have the opportunity in years to come.

“It really hits all the marks for affordable housing in Naperville,” Nagai said.

This is the third in a three-part Naperville Sun series on affordable housing in the city.

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ehegarty@tribpub.com

sfreishtat@tribpub.com

Erin Hegarty



Erin Hegarty covers city government in Naperville for the Naperville Sun. She covered Palatine School District 15 and the village of Wheeling for the Daily Herald in 2015 and 2016. Hegarty won a first place Illinois Associated Press Media Editors award for “Best use of social media by an individual 2018.”

Sarah Freishtat



Sarah Freishtat is an enterprise reporter for The Beacon-News in Aurora. She previously covered education in Aurora and local government in suburban Arlington Heights. She has also worked for a daily newspaper in Anderson, S.C., where she reported on education, crime, Christmas parades and biscuits.

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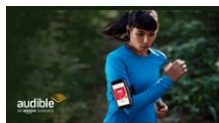
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