

March 19, 2026

Erin Venard
City of Naperville
400 S. Eagle Street
Naperville, IL 60540

**RE: AFFORDABLE HOUSING
PULTE HOMES – NAPERVILLE RIDGE**

Dear Ms. Venard,

In response to staff comments provided on December 23, 2025, please accept this letter as a formal response on behalf of the Petitioner, Pulte Home Company, LLC (“Pulte”), regarding the proposed development of Naperville Ridge. City staff requested a response addressing whether any units in the proposed development will be designated as affordable, and if not, the justification supporting this decision. The proposed development will not offer “affordable” units. The decision aligns with thoughtful planning principles specific to the Naperville Ridge duplexes, market needs, and recent census data. Below, I outline the key supporting reasons for this determination:

1. Affordability Metrics

The proposed Naperville Ridge will not meet the criteria of affordability under any applicable metric. Instead, this community has been specifically designed to target households with income generally exceeding \$150,000 per year with sales prices ranging from \$700,000 to \$900,000 per duplex. According to the recent City of Naperville census data, the medium household income for the City’s population is more than \$150,000. Although there has been a focus on more affordable housing opportunities in the City in recent years, the City’s 2022 comprehensive plan also stresses the importance of providing a variety of housing options to address the needs of home buyers in all different ages and stages in life. This development is intended to address the growing demand for upscale, maintenance-free housing for households meeting or exceeding Naperville’s median income. Additionally, all Naperville Ridge units will include first-floor primary bedrooms, further advancing the City’s goals of serving a diverse range of homebuyers, with particular consideration for the aging population.

2. Upscale Maintenance Free Active Adult Housing

Naperville Ridge consists of high-end market-rate master-down duplexes, situated in a unique and private enclave surrounded by natural areas and preserved trees. The duplexes will serve as a complementary maintenance free housing option most often appealing to the City’s aging demographic, which makes up a very high concentration of the City’s population. In addition, Naperville Ridge will require a higher level of ongoing maintenance and expenses associated with the operation of the homeowner’s association,



which will increase the monthly HOA assessment for the homeowners. The estimated HOA expenses are not generally in line with typical affordable housing metrics.

We are confident that the proposed development will enhance the housing diversity in the area and contribute to the overall growth and prosperity of the City. We are happy to provide any additional details or answer any additional questions.

Sincerely,

A handwritten signature in black ink that reads "Caitlin E. Csuk". The signature is written in a cursive, flowing style.

Caitlin E. Csuk, Attorney for Petitioner
Rosanova & Whitaker, Ltd.