

September 18, 2025

Gabrielle Mattingly, AICP  
City of Naperville  
400 S. Eagle Street  
Naperville, IL 60540

**RE: AFFORDABLE HOUSING LETTER  
M/I HOMES – BENTON+MAIN**

Dear Ms. Mattingly,

In response to staff comments provided on September 12, 2025, please accept this letter as a formal response on behalf of the Petitioner, M/I Homes of Chicago, LLC (“M/I”), regarding the proposed development of Benton+Main. City staff requested a letter addressing whether any units in the proposed development will be designated as affordable, and if not, the justification supporting this decision.

The proposed development consisting of eleven (11) owner-occupied townhomes will not offer affordable units. The decision aligns with thoughtful planning principles specific to the Benton+Main townhomes, market needs, recent census data, and nature of the development. Below, I outline the key supporting reasons for this determination:

**1. Affordability Metrics & Target Market.**

The Benton+Main townhomes will target higher-income earners seeking a low maintenance, high end home product within the immediate proximity of Downtown Naperville. The proposed development will occupy a corner location adjacent to downtown and is identified as part of the North Downtown Special Planning Area and Multi-Family Residential under Naperville’s Downtown Plan and the Land Use Plan. The rear-loaded townhomes will feature 3 to 5 bedrooms, 3.5 to 5 bathrooms, a 2-car garage, and will range from 2,612 to 3,963 square feet. The proposed project will use custom one-off product with elevated architectural design that is attractive to discerning buyers. The proposed floor plans will incorporate the best features of M/I’s popular rear-loaded rowhome product that blend upscale livability with an urban feel. Given Benton+Main’s proximity to Downtown Naperville, the size of the townhomes, and use of high-end design materials, architecture, and landscaping, the Benton+Main townhomes will provide a new high end townhome product in/around Downtown Naperville that is incompatible with affordable housing.

**2. Benton+Main HOA Obligations.**

M/I strategically designed Benton+Main to create an attractive, high-end townhome development located only one block from retail and dining attractions in Downtown



Naperville to provide a unique housing option for the target buyer demographic. Benton+Main supports the City's vision for transitional infill development, and advances key goals related to walkability, urban design, housing diversity, and Downtown vibrancy. Development of the property poses certain challenges given the size and configuration of the lot, the presence of adjacent residential uses, and the need to provide adequate vehicular access and building setbacks. However, M/I believes the proposed townhome configuration will promote efficient land use, support walkability, and contribute to the creation of an additional housing option within the downtown urban neighborhood—objectives clearly outlined in Naperville's Land Use Plan. To minimize site disturbance and ensure the integrity and aesthetics of the development, each of the homes will be maintenance free, with a homeowner's association being responsible for all exterior maintenance, landscaping, and snow removal. M/I will also utilize private infrastructure (drive aisles) that will be owned and maintained by the homeowner's association. As such, in addition to regular property taxes, Benton+Main homeowners will be responsible for reserve funding through the homeowner's association for maintenance of the development, which expenses are incompatible with affordable housing.

The proposed development will enhance housing diversity in the Downtown Naperville area and will provide the City of Naperville and target demographic with a new high-end, for-sale housing opportunity.

Sincerely,

A handwritten signature in blue ink, appearing to read 'E. Prechtel', with a stylized flourish at the end.

Eric M. Prechtel, Attorney for M/I Homes of Chicago, LLC  
Rosanova & Whitaker, Ltd.