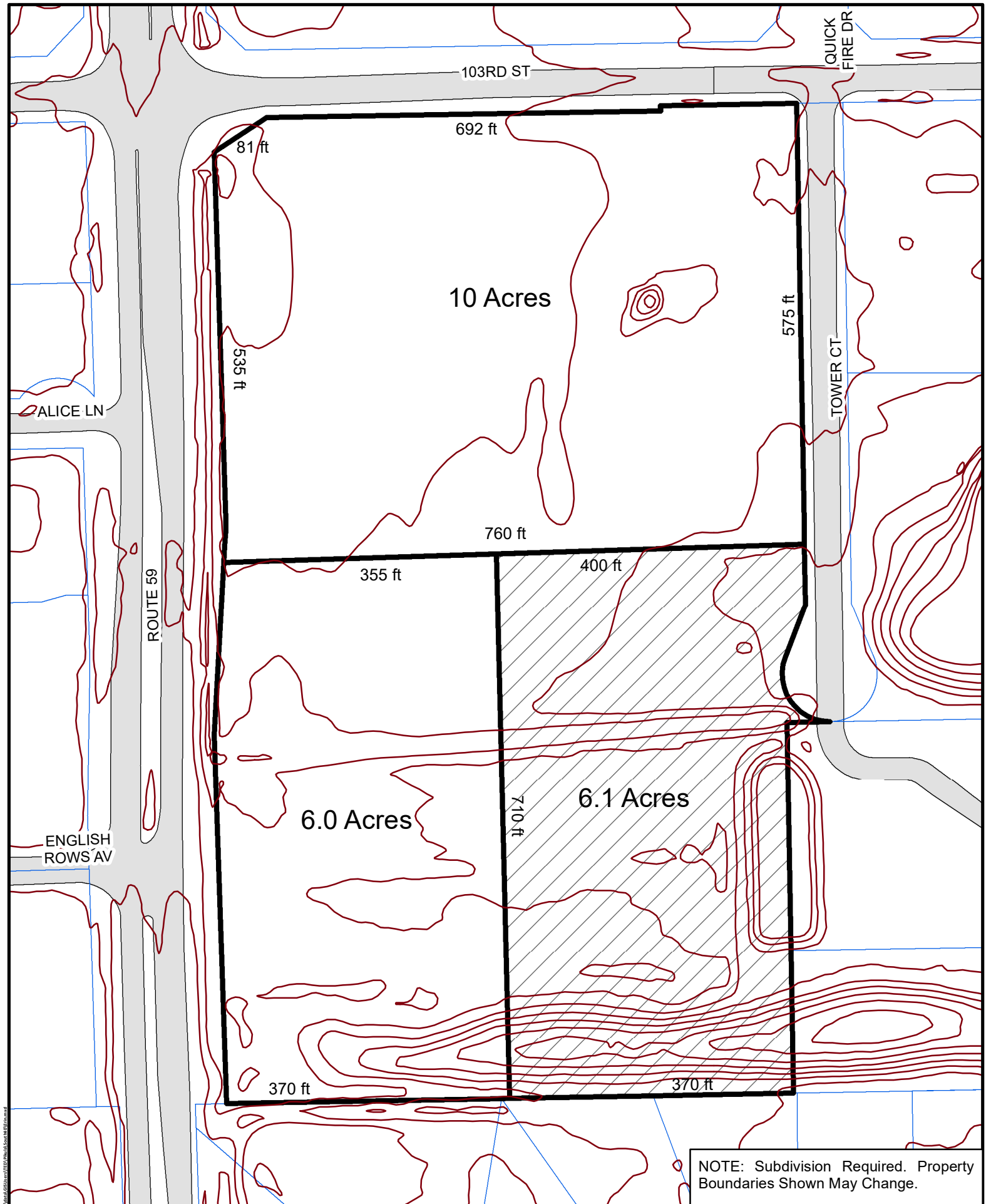


APPENDIX B to RFP 21-315

- Property Maps
 - Aerial Photo
 - Topographic Map
 - General Area Zoning Map
 - City Property Zoning Map including Subdivision Boundary
 - Utility Maps – Water, Sanitary and Storm
- Parcel Report from City's GIS
- Documents
 - Staff Analysis of Site Constraints and Opportunities (Concept Meeting Summary)
 - Housing Needs/Housing Assessment Report – 2020
- Reference Links
 - City Council Vision: [August 17, 2021 City Council Agenda Item](#)
 - Municipal Code ([Naperville Municipal Code](#))
 - Current zoning is [B2 \(Community Shopping Center District\)](#)
 - Recommended re-zoning is [OCI \(Office, Commercial and Institutional District\)](#)
 - Permitted Uses can be found in [Section 6-7F-2 \(OCI: Permitted Uses\)](#)
 - Conditional Uses can be found in [6-7F-3 \(OCI: Conditional Uses\)](#)
 - OCI bulk requirements can be found in:
 - [Section 6-7F-5 \(OCI: Area Requirements\)](#)
 - [Section 6-7F-6 \(OCI: Lot Width Requirements\)](#)
 - [Section 6-7F-7 \(OCI: Yard Requirements\)](#)
 - [Section 6-7F-8 \(OCI: Height Limitations/Bulk Regulations\)](#)
 - Parking Requirements can be found in [Section 6-9-3 \(Schedule of Off-Street Parking Requirements\)](#)
 - Landscape Requirements can be found in [Section 5-10-3 \(Landscaping and Screening\)](#)
 - Exterior Material Requirements for Townhomes and Multi-Family: [Section 5-2C-3 \(Exterior Wall Construction\)](#)



NOTE: Subdivision Required. Property Boundaries Shown May Change.



103RD ST

QUICK
FIRE DR

TOWER CT

ALICE LN

ROUTE 59

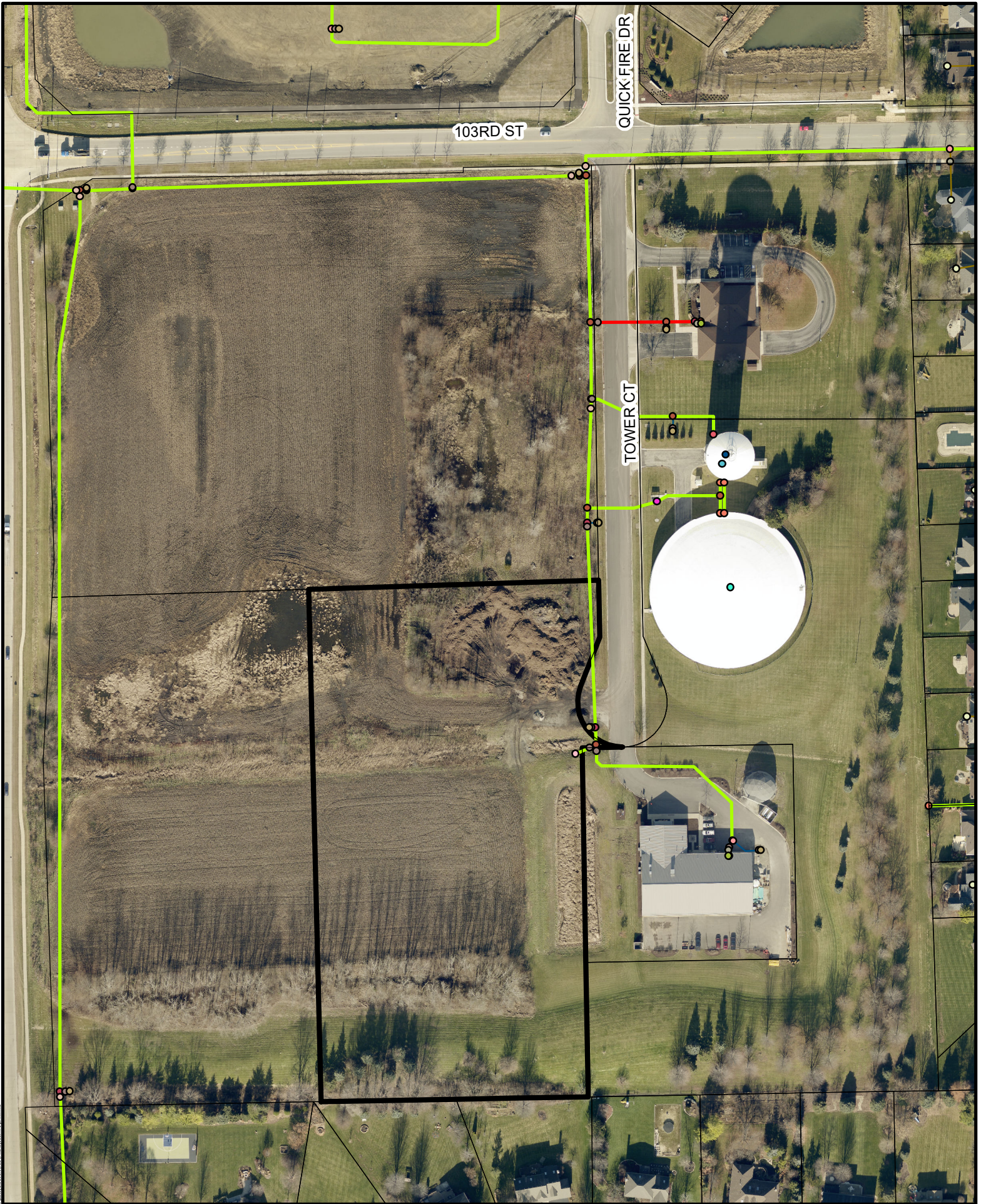
ENGLISH ROWS AV

Legend

 SUBJECT PROPERTY



Aerial Imagery: © 2021 GeoEye, GeoEye Inc. All Rights Reserved. Imagery provided by GeoEye.



Aerial: Esri/ArcGIS/Aerial Imagery/QuickBird/GeoEye/NAIP/USDA/NRCS

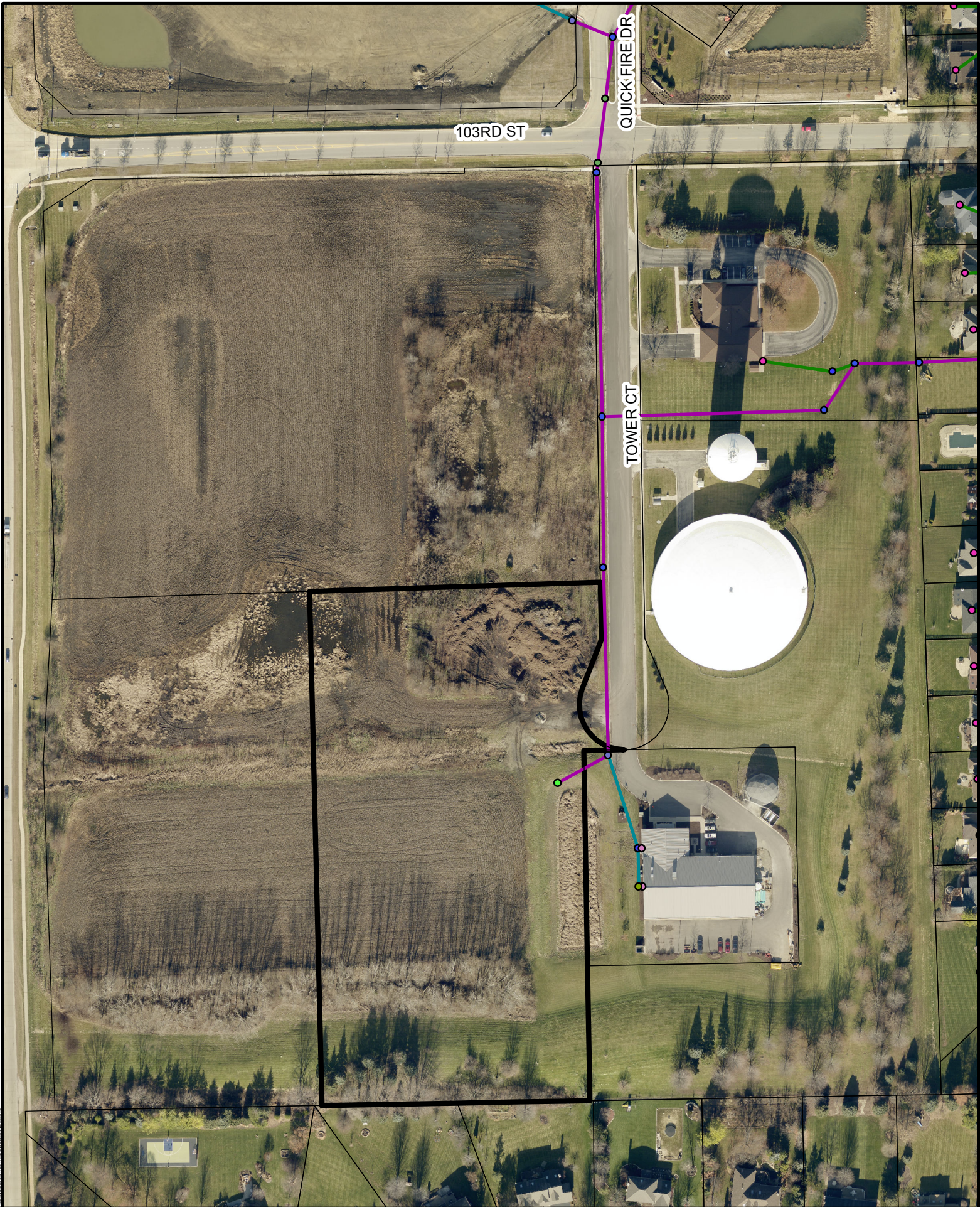


Transportation, Engineering and
 Development Business Group
www.naperville.il.us
 Date: 9/13/2021

City of Naperville Water Service

This map should be used for reference only.
 The data are subject to change without notice.
 City of Naperville assumes no liability in the use
 or application of the data. Reproduction or
 redistribution is forbidden without expressed
 written consent from the City of Naperville.

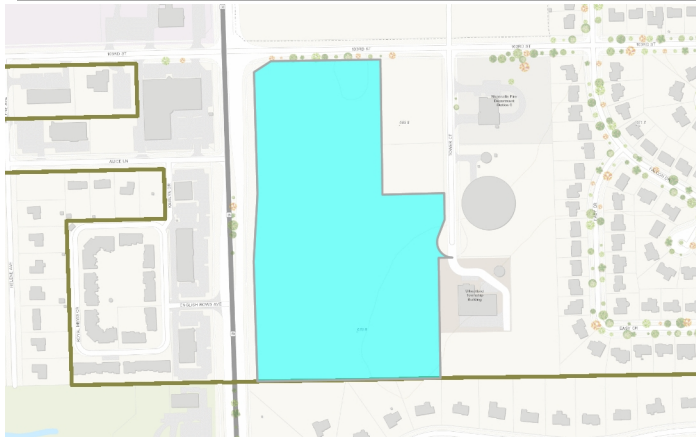




Aerial Imagery: © 2021 GeoEye, GeoEye Inc.

Parcel Report - City of Naperville

Generated on: 9/1/2021 9:57 PM



School District	204
High School	Neuqua Valley High School
Middle School	Crone Middle School
Elementary School	Oliver Julian Kendall Elementary School

Ordinances

Special Census N

General Information

Township WHEATLAND
County WILL
Police Beat Beat 11
Trash Pickup Friday

Park District NAPERVILLE
Polling Place [Will Polling Website](#)
PIN

Property Address
Incorporated Yes
Square Footage 829470
Sq Ft Accuracy ACT

Planning and Zoning Information

Planning Sector G

Comprehensive Planning Area SECTOR G
Land Use VACANT/PENDING DEVELOPMENT
Zoning Code B2
Zoning Description COMMUNITY SHOPPING DISTRICT
Conditional Use Yes
Historic District No

Federal & State Legislature Information

US Representative District 14th
State Representative District 41st
State Senate District 21st

School Information



CITY OF NAPERVILLE

TRANSPORTATION, ENGINEERING, AND DEVELOPMENT (TED)
BUSINESS GROUP
400 S. Eagle Street
Naperville, IL 60540
www.naperville.il.us

CONCEPT MEETING SUMMARY

Concept meetings are the first step in the development review process and provide an opportunity for City staff to discuss potential development proposals prior to submittal for formal review. City staff, including representatives from the planning and engineering teams and representatives from the Utility and Fire Departments, will explain applicable regulations or requirements, provide initial feedback regarding City staff's support of the proposal, and detail the City's approval process and fees.

A concept meeting on the subject property was held on Thursday, July 29 at 10am. The following is a report of the comments from the concept meeting. This document is intended to provide a baseline of understanding of City fees, processes, requirements, and standards that will likely apply to develop residential units on the Property. Specific requirements will be based on individual Development Team Concept Proposals.

1. Development Application

Based on the concept meeting information provided, the following requests are applicable to your project:

PZC&CC Process (Annexation)	<input type="checkbox"/> Annexation
PZC&CC Process (No Annexation)	<input checked="" type="checkbox"/> Rezoning <input checked="" type="checkbox"/> Conditional Use <input type="checkbox"/> Major Change to Conditional Use <input type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Major Change to PUD <input type="checkbox"/> Preliminary PUD Plat <input type="checkbox"/> Preliminary/Final PUD Plat <input type="checkbox"/> PUD Deviation <input checked="" type="checkbox"/> Zoning Variance <input type="checkbox"/> Sign Variance <input type="checkbox"/> Subdivision Variance to Section 7-4-4
CC Only Process	<input type="checkbox"/> Minor Change to Conditional Use <input type="checkbox"/> Minor Change to PUD <input type="checkbox"/> Deviation to Platted Setback <input type="checkbox"/> Amendment to an Existing Annexation Agreement <input type="checkbox"/> Preliminary Subdivision Plat (creating new buildable lots) <input type="checkbox"/> Final Subdivision Plat (creating new buildable lots) <input checked="" type="checkbox"/> Preliminary/Final Subdivision Plat (creating new buildable lots) <input type="checkbox"/> Final PUD Plat <input type="checkbox"/> Subdivision Deviation <input type="checkbox"/> Plat of Right-of-Way Vacation
Administrative Review	<input type="checkbox"/> Administrative Subdivision Plat (no new buildable lots are created) <input type="checkbox"/> Administrative Adjustment to Conditional Use <input type="checkbox"/> Administrative Adjustment to PUD <input type="checkbox"/> Plat of Easement Dedication/Vacation

2. Park District Annexation

- Required (Contact the Park District at (630) 848-5016 to start the process)
 Not Required

3. Required Submittals

The following forms, plans and/or studies are required to be submitted for this project. Upon receipt of a complete development application and required plans and studies, City staff will provide review comments in 21 calendar days for the first submittal or in 14 calendar days for the subsequent submittals (if any).

<p>APPLICATION MATERIALS</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Petition for Development Approval*<input type="checkbox"/> Application for Engineering Approval*<input type="checkbox"/> Petition for Zoning Variance*<input checked="" type="checkbox"/> Disclosure of Beneficiaries<input checked="" type="checkbox"/> Legal Description (in <u>both</u> PDF and .doc or .docx format)<input checked="" type="checkbox"/> Response to Standards (Refer to Petition for Development Approval* or Petition for Zoning Variance* for more details)
<p>PLANS SUBMITTALS</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Preliminary Engineering Plans<input checked="" type="checkbox"/> Final Engineering Plans (signed and sealed by an IL licensed Professional Engineer)<input type="checkbox"/> Autoturn Exhibit<input checked="" type="checkbox"/> Preliminary Landscaping Plan<input checked="" type="checkbox"/> Final Landscaping Plan<input type="checkbox"/> Tree Preservation Plan<input checked="" type="checkbox"/> Preliminary Subdivision Plat<input checked="" type="checkbox"/> Final Subdivision Plat<input checked="" type="checkbox"/> Preliminary/Final Subdivision Plat<input type="checkbox"/> Preliminary PUD Plat<input type="checkbox"/> Final PUD Plat<input type="checkbox"/> Preliminary/Final PUD Plat<input type="checkbox"/> Open Space Exhibit<input type="checkbox"/> Annexation Plat<input type="checkbox"/> Easement Plat Dedication/Vacation<input type="checkbox"/> ROW (Right-of-Way) Vacation Plat<input type="checkbox"/> Photometric Plan<input checked="" type="checkbox"/> Site Plan<input checked="" type="checkbox"/> Building Elevations (including brick calculation information if required)<input type="checkbox"/> Sign Packet
<p>REPORTS AND OTHER DOCUMENTS</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Brick Calculation Sheet<input checked="" type="checkbox"/> Cost Estimate (Prepared by an IL licensed Professional Engineer)<input type="checkbox"/> Stormwater Report (signed and sealed by an IL licensed Professional Engineer)<input checked="" type="checkbox"/> Traffic Study – Trip Generation<input checked="" type="checkbox"/> Parking Study (<i>if a parking variance is included in proposal</i>)<input type="checkbox"/> Phase I Environmental Study (Public Right-of-Way)

*Download the forms at <https://www.naperville.il.us/developmentpetition.aspx>.

4. Submittal Instructions

The required submittals identified in Section 3 above must be prepared in accordance with the formatting requirements and file naming specifications detailed in the following documents:

- [Electronic Submittal Requirements](#) - contains detailed information on how to properly format all PDF documents in order to submit them for e-review so they are compatible with the City's e-review software including important information about file sizes, sheet size and formatting, etc.
- [Submittal List](#) - contains a list of all application and plan types, how to correctly name all file types and acceptable document sheet sizes.

When the complete development application is ready to be submitted, please contact the Project Manager listed on the cover sheet (Page 1) to obtain access to the City's e-review submittal portal, ownCloud. Refer to the [Electronic Submittal Instructions](#) for detailed instructions on how to use ownCloud to submit all project documents.

5. Required Meetings

The following meetings are required for your project:

<input checked="" type="checkbox"/>	Plan Commission Meeting (1st & 3rd Wednesday of every month at 7:00 p.m.)
<input checked="" type="checkbox"/>	City Council Meeting (1st & 3rd Tuesday of every month at 7:00 p.m.)
<input type="checkbox"/>	Follow-up Concept Meeting
<input type="checkbox"/>	Application/Plan Submittal Meeting
<input checked="" type="checkbox"/>	Annexation Agreement/OAA Meeting
<input type="checkbox"/>	Walk Through by Fire and Building Departments
<input type="checkbox"/>	Pre-Architectural Submittal Meeting
<input type="checkbox"/>	Other:

6. Notification Requirement

Required notices shall be issued at least 15 days, but not more than 30 days, prior to the scheduled Planning and Zoning Commission or City Council meeting date. Note that the required notification will be confirmed by the City following submittal of the application, site engineering, and/or building permit plans (as applicable).

<input checked="" type="checkbox"/>	Written Notice to Property Owners within 300 feet of subject property
<input checked="" type="checkbox"/>	Sign posted on the subject property*
<input checked="" type="checkbox"/>	Publication in the Newspaper (to be completed by staff)

* Per Section 6-3-9:6 (Variances, Amendments, Conditional Uses) of the Naperville Municipal Code, any sign upon which the notice is posted shall be removed within seven (7) days following the conclusion of the public hearing; failure to remove the sign may result in a fine of \$50.00 per day.

7. Required Permits

The following permits are required to be obtained for your projects. Please note that these permits may require submission of separate applications in addition to any applicable development application noted above:

City of Naperville Permits	<input type="checkbox"/> Erosion Control Permit <input checked="" type="checkbox"/> Site Development Permit <input type="checkbox"/> Right-of-Way Permit <input type="checkbox"/> Demolition Permit <input checked="" type="checkbox"/> Building Permit <input checked="" type="checkbox"/> Fire Alarm Permit <input checked="" type="checkbox"/> Fire Sprinkler Permit <input checked="" type="checkbox"/> Sign Permit <input type="checkbox"/> Fence Permit <input checked="" type="checkbox"/> Trailer Permit <input type="checkbox"/> Liquor License Permit (please contact the City Clerk's Office at 420-6048)
County Permits	<input type="checkbox"/> DuPage Right-of-Way Permit <input type="checkbox"/> Will Right-of-Way Permit <input type="checkbox"/> DuPage Stormwater Certificate <input type="checkbox"/> DuPage Health Department Permit <input type="checkbox"/> Will Health Department Permit
Township Permit	<input type="checkbox"/> Township Right-of-Way Permit
State Permits	<input checked="" type="checkbox"/> IEPA Water Permit <input checked="" type="checkbox"/> IEPA Sanitary Sewer Permit <input type="checkbox"/> IEPA NPDES Permit (> 1 acre) <input type="checkbox"/> IDOT Right-of-Way Permit <input type="checkbox"/> IL Department of Natural Resources – OWR Permit
Federal Permits	<input type="checkbox"/> Army Corps of Engineer Permit
Other Permits	<input type="checkbox"/>

8. Required Fees

The following fees are subject to change and some represent estimates.

Fee	Amount	Due
<input checked="" type="checkbox"/> Base Process Fee* A) PZC-CC (annexation) B) PZC-CC (non-annexation) C) CC only D) Administrative *Resubmittal fee of 25% of the Base Fee Applies to the 4 th resubmittal and each subsequent submittal thereafter.	\$4,000.00 \$3,000.00 \$2,000.00 \$500.00	Prior to release of review comments
<input checked="" type="checkbox"/> Engineering Review Fee A) Preliminary Engineering B) Final Engineering	\$25.00 per page \$150.00 per page	
<input checked="" type="checkbox"/> Agreements (e.g., annexation, owner's acknowledgement, encroachment, easements, declarations, surety, at-risk) A) Basic B) Standard C) Complex	\$250.00 per agreement \$500.00 per agreement \$1,000.00 per agreement	
<input checked="" type="checkbox"/> Technical Study and Report Review Fee	\$400 (includes all resubmittals)	
<input checked="" type="checkbox"/> Field Change	\$300 (includes all resubmittals)	
<input checked="" type="checkbox"/> Record Drawings	\$300 (includes all resubmittals)	
<input checked="" type="checkbox"/> Publication of Legal Notice	Direct Bill for Actual Cost	Upon Receipt of Invoice
<input checked="" type="checkbox"/> School Donation Fee	per Municipal Code Section 7-3-5	Prior to Plat Recording
<input checked="" type="checkbox"/> Park Donation Fee	per Municipal Code Section 7-3-5	
<input checked="" type="checkbox"/> Water Recapture Fee	Site Specific	
<input checked="" type="checkbox"/> Sewer Recapture Fee	Site Specific	
<input type="checkbox"/> Roadway Recapture Fee	Site Specific	
<input type="checkbox"/> Fire District Disconnection Fee	Site Specific	
<input type="checkbox"/> Future Roadway Improvement Fee	Site Specific	Prior to Pre-Construction Meeting
<input checked="" type="checkbox"/> Financial Surety (Letter of Credit or Cash Deposit)	110% of Approved Engineer's Cost Estimate, which will contain public improvements and required landscaping	
<input checked="" type="checkbox"/> Site Permit Fee A) Non-Residential B) Residential	1.65% Engineers Cost Estimate 1.50% Engineers Cost Estimate	

Fee	Amount	Due
<input type="checkbox"/> Soil Erosion Control Permit	\$358.00	Prior to Pre-Construction Meeting
<input checked="" type="checkbox"/> FIC (Electric)	Project Dependent	Prior to Scheduling Work
<input checked="" type="checkbox"/> Architectural Plan Review	\$49.00 per page + \$18.00 administrative fee	Prior to Building Permit Submittal
<input checked="" type="checkbox"/> IAC (Water) Residential: A) 1" Diameter \$945.00 B) 1.25" Diameter \$1,365.00 C) 1.5" Diameter \$1,890.00 D) 2" Diameter \$3,024.00 Non Residential: A) 1" Diameter \$945.00 B) 1.5" Diameter \$1,890.00 C) 2" Diameter \$3,024.00 D) 3" Diameter \$6,048.00 E) 4" Diameter \$9,450.00 F) 6" Diameter \$18,900.00 G) 8" Diameter \$30,240.00 H) 10" Diameter TBD/Site Specific I) 12" Diameter TBD/Site Specific	Based on the size of the domestic water service	Prior to Building Permit Issuance
<input checked="" type="checkbox"/> IAC (Water Meter) Disc Meters: A) 5/8"x3/4" with Copperhorn \$235.00 B) 3/4" with Copperhorn \$367.90 C) 1" with Copperhorn \$427.49 D) 1.5" \$618.60 E) 2" \$888.60	Based on the size of the domestic water service	
Compound Meters: A) 2" \$925.60 B) 3" \$1,774.60 C) 4" \$2,979.60 D) 6" \$3,983.60		
<input checked="" type="checkbox"/> IAC (Sewer)	Based on the size of the domestic water service	

Fee	Amount	Due
Residential: A) 1" Diameter B) 1.25" Diameter C) 1.5" Diameter D) 2" Diameter Non Residential: A) 1" Diameter B) 1.5" Diameter C) 2" Diameter D) 3" Diameter E) 4" Diameter F) 6" Diameter G) 8" Diameter H) 10" Diameter I) 12" Diameter	\$1,133.00 \$1,640.00 \$2,266.00 \$3,626.00 \$1,133.00 \$2,266.00 \$3,626.00 \$7,251.00 \$11,330.00 \$22,660.00 \$36,256.00 TBD/Site Specific TBD/Site Specific	Prior to Building Permit Issuance
<input checked="" type="checkbox"/> City of Naperville Inspections	\$68.00 per City inspection (commercial building) (see Municipal Code Section 1-9H-2)	Billed Monthly (after inspection completed)
<input type="checkbox"/> DuPage County Road Impact Fee (contact DuPage County for information about fees)	Provide Receipt to City	Prior to Occupancy Permit Issuance
<input type="checkbox"/> Other:		

9. PLANNING SERVICES TEAM

Zoning is the basic means of land use control employed by the City of Naperville. This section is intended to highlight key points of the Zoning Ordinance, which are applicable to the proposed project (the full Zoning Ordinance is available at www.naperville.il.us).

Additional staff comments, where applicable, have been included below for your information.

- ***Currently zoned B2 – the approved comprehensive plan identifies the future land use of the site as mixed-use/office. The draft LUP currently going through the review process identifies the property as the Neighborhood Center place type, which includes single-family attached and multi-family dwellings as supporting uses.***
- ***Recommended rezoning – OCI with a conditional use for residential (in the form of single-family attached or multi-family housing).***
 - ***OCI is compatible with the current commercial zoning designation and is consistent with Compass Church on the opposite side of 103rd.***
 - ***Variances to required minimum areas (townhomes are 4,000 sq. ft. per unit, multi-family is 2,600 sq. ft. per unit, a combination of both is 3,000 sq. ft.) will need to be substantiated with data from similar residential developments and/or inclusion of communal open spaces and amenities.***

Standard Requirements:

Commercial Design Guidelines: All non-residential and mixed-use buildings (including additions) that require a building permit are subject to design review based on the Citywide Building Design Guidelines, available online at www.naperville.il.us/complans.aspx.

Residential Building Material: Per Section 5-2C-3 (Exterior Wall Construction) of the Municipal Code, a minimum of 50% of the exterior wall construction for all multi-family dwellings and townhomes shall be constructed of solid masonry, face brick, manufactured concrete stone veneer (1 ½ inch average thickness) set individually into mortar bed, or other masonry products as approved by the City Council.

Equipment Screening: Per Section 5-10-3:12 of the Municipal Code, all roof structures and equipment (e.g., vent stacks, pipes and other rooftop units related to heating, ventilation, air conditioning, etc.) located on the roof of any building or structure (including sloped roofs) shall be continuously screened or enclosed on all four sides to the full height of the unit plus any supporting curb work. The screening shall be of the same character and design as the building.

Refuse Disposal Area Screening: All dumpsters and grease storage containers shall be screened on all four (4) sides with a solid commercial grade wood fence, wall, or equivalent material to a height of six (6) feet. The screening shall be of the same character and design as the building.

Off-Street Parking: Section 6-9 (Off-Street Parking) of the Municipal Code establishes

minimum off-street parking requirements for all residential and non-residential uses in the City, and minimum loading requirements for non-residential uses. The Municipal Code also establishes minimum setback requirements for the placement of off-street parking facilities.

- ***Required parking – 2 parking spaces per dwelling unit + .25 guest parking spaces per dwelling unit. Variances to this requirement will need to be substantiated with data from similar residential developments.***

Bicycle Parking: Per Section 6-9-7 (Supplemental Standards for Bicycle Parking) of the Municipal Code, bicycle parking shall be required for all developments submitted to the City for review after March 16, 2004. A schedule of bicycle parking requirements is listed in the Municipal Code. The final engineering plans shall include 1) the location of the bicycle parking; and 2) the manufacturer's detail indicating the number of parking spaces per bicycle rack.

Landscaping: Landscaping shall be provided in accordance with Section 5-10-3 (Landscaping and Screening) of the Municipal Code. Refer to the Municipal Code for detailed information regarding the City's requirements for landscaping materials/species, size, number and spacing.

Signage: A separate sign permit application shall be required for all proposed signage. Refer to Section 5-4 (Street Graphics Control) of the Municipal Code for information regarding sign location, size and illumination. Upon submittal of the proposed sign package, City staff will determine if variance(s) are required; sign variance(s) require a public hearing before the Planning and Zoning Commission and City Council approval. ***Staff is happy to review signage for compliance early in the approval process; however, this is not required in preliminary phases.***

Other Comments:

Anticipated entitlements:

1. ***Subdivision Plat to create new buildable lots***
2. ***Rezoning to OCI***
3. ***Conditional use for single-family attached and/or multi-family dwelling units***
4. ***Potential zoning variances***
5. ***School and Park Donation fees, as per Section 7-3-5 (Dedication of Park Lands and School Sites or for Payments or Fees in Lieu of) of the Naperville Municipal Code, will apply to the project.***

10. ENGINEERING AND TRANSPORTATION SERVICES TEAMS

STORMWATER MANAGEMENT

The City of Naperville is a dual-county community, located in both DuPage County and Will County. Multiple county and local ordinances govern stormwater management within Naperville. The following ordinances will apply to this project:

- DuPage County Countywide Stormwater and Flood Plain Ordinance**
- Will County Stormwater Management Ordinance**
- City of Naperville Design Manual (Ordinance 02-137)**

Site Runoff Storage

- Site runoff storage is required**
- Site runoff storage is NOT required**

Sites following the DuPage County Countywide Stormwater and Floodplain Ordinance:

Site runoff storage facilities, consisting of site runoff storage and a control structure with an emergency overflow shall be required for all developments. The following special conditions represent exceptions where site runoff storage does not need to be provided per the DuPage County Countywide Stormwater and Flood Plain Ordinance:

- The impervious area will not increase by more than 25,000 SF when compared to the site condition as of February 15, 1992 (exclusive of areas where detention has already been provided)
- The highest percentage of impervious area in the 3 years prior to stormwater certification application date to the with-development impervious area will decrease by a minimum of 5%
- The with-development area is less than or equal to 10% (rare)
- The project qualifies as a "Special Case of Development" as defined in Section 15-72.C (i.e. bike trails, streambank stabilization, utility projects, etc.)

Design Criteria

- Design storm: Illinois State Water Service Bulletin 70, 24-hour duration, 100-year event (8.57")
- Release rate: 0.10 cfs/acre for the cumulative disturbed area or the natural release rate, whichever is less
- The area for which site runoff storage is to be calculated will be the limits of grading or land cover disturbance, whichever is greater, and will also include any impervious area for which site stormwater runoff storage was deferred.
- Calculation methodology:
 - Sites less than 5-acres in area: NIPC nomograph
 - Sites greater than 5-acres in area: Hydrologic modeling
- Required storage volume may be reduced by Volume Control Best Management Practices

Sites following the Will County Stormwater Management Ordinance:

Site runoff storage facilities, consisting of site runoff storage and a control structure with an emergency overflow shall be required for the following types of developments:

- Commercial sites greater than one acre (includes multi-family)
- Residential sites greater than five acres (includes single-family and duplex)

Non-industrial direct discharge sites 160 acres or less and having a minimum river frontage as specified in Section 200.3 are not required to provide site runoff storage.

Design Criteria

- Design storm: Illinois State Water Service Bulletin 70, 24-hour duration, 100-year event (8.57")
- Release rate: 100-year event – 0.15 cfs/acre of development or the natural release rate, whichever is less; 2-year event – 0.04 cfs/acre of development

Sites following the City of Naperville Design Manual (Ordinance 02-137):

Site runoff storage facilities, consisting of site runoff storage and a control structure with an emergency overflow shall be required for the following types of developments:

- Commercial sites less than one acre in Will County
- Residential sites greater than or equal to 2.5 acres but less than five acres in Will County

Design Criteria

- Design storm: Illinois State Water Service Bulletin 70, 24-hour duration, 100-year event (8.57")
- Release rate: 0.15 cfs/acre of development or the natural release rate, whichever is less
- For redevelopment sites less than one acre, the area for which site runoff storage is to be calculated will be as follows:

Case 1: 100% Impervious Site

- If the cumulative building footprint expansion is less than 50% of the original building footprint, the incremental stormwater detention shall be provided.
- If the cumulative building footprint expansion is 50% or greater of the original building footprint, detention for the full site shall be provided.

Case 2: Partially Impervious Site

- If the cumulative impervious footprint expansion is less than 500 square feet, stormwater detention is not required.
- If the cumulative impervious footprint expansion is greater than 500 square feet but less than 20% of the original impervious footprint, the incremental stormwater detention shall be provided.
- If the cumulative impervious footprint expansion is 20% or greater of the original impervious footprint or the site undergoes a full redevelopment, detention for the full site shall be provided.

Storage of stormwater in parking lots is allowed up to a maximum depth of 1 foot. The frequency of inundation of these locations will need to be calculated if storage is contemplated in these areas.

Post Construction Best Management Practices (PCBMP'S)

- PCBMPs are required
- PCBMPs are NOT required

Sites following the DuPage County Countywide Stormwater and Floodplain Ordinance:

The DuPage County Countywide Stormwater and Flood Plain Ordinance Article VIII

Section 15-64 requires installation of post construction best management practices (PCBMPs) for Developments with 2,500 square feet or more net new impervious area when compared to the site condition as of April 23, 2013 (exclusive of areas where PCBMPs have already been provided and maintained). Utility conduit installations, bicycle/pedestrian paths, stormwater/wetland improvement projects, and minor road widening projects (less than 2,500 SF of new impervious area per ¼ mile) are not required to provide PCBMPs.

PCBMPs must provide volume and pollutant control using one of the following practices:

- Infiltration of 1.25 inches of rainfall for all new impervious surfaces (not the net increase in impervious area)
- Native vegetated wetland bottom site runoff storage basin

As an alternative to the practices listed above, Volume Control Best Management Practices (VCBMPs) and Water Quality (pollutant control) Best Management Practices (WQBMPs) may be provided separately for all new impervious surfaces in accordance with the following criteria:

Volume Control Best Management Practices (VCBMPs)

- The required VCBMP volume shall be calculated as the product of all new impervious area (not the net increase in impervious area) and a rainfall depth of 1.25”
 - When a trench or other excavation is used, the expected void space (typically no greater than 36%) within the uniformly graded stone, sand or aggregate portion of the fill material may be included in the volume calculation.
- VCBMP volume must draw down between 48 and 96 hours
- VCBMP volume can be subtracted from site runoff storage volume (if required)
- A fee in lieu of on-site VCBMPs applies to developments that involve fuel or vehicle maintenance areas, areas within 400 feet of a community well water system, areas within 100 feet of a private well, areas determined to be contaminated by the IEPA or USEPA, development in Hydrologic Soils Group A as classified by the NRCS, or development over soils with the groundwater table within 2 feet of the surface

Water Quality Best Management Practices (WQBMPs)

- The developer must provide a written narrative that described the pollutants generated from the proposed development (Total Suspended Solids, Metals, Oils, and/or Nutrients), the proposed treatment train, planting plan (if applicable), monitoring plan (if applicable) and long term maintenance plan.
- WQBMP's must treat the identified pollutants of concern in site runoff from all newly constructed impervious surfaces.
- Developers should reference the BMP Technical Guidance Manual available on the DuPage County Stormwater Management Webpage.

An easement or note recorded against the title is required to cover PCBMPs. PCBMPs must be shown on the as-built drawings as proof of construction.

Special Management Areas

If the development may impact floodplain, floodway, riparian environments, wetlands and/or buffer areas a permit or certification may be required from other agencies as the

City of Naperville does not regulate these areas. It is the responsibility of the developer to determine whether or not special management areas are present on the site or will be impacted by the development.

Wetlands, Riparian and Buffers

- There are mapped wetlands on site
 - DuPage County Stormwater Certification required*
 - U.S. Army Corps of Engineers Permit required
- There are NOT mapped wetlands on site
 - An assessment is required

Floodplain

- There are FEMA mapped floodplains on site
 - DuPage County Stormwater Certification required*
 - IL Department of Natural Resources – OWR Permit required
- There are NOT FEMA mapped floodplains on site

*Please contact the DuPage County Department of Development & Stormwater at (630) 407-6700 to schedule a pre-application meeting.

Compensatory Flood Plain Storage

Required flood plain compensatory storage volume is 150% in DuPage County and 100% in Will County.

- Compensatory storage required
- Compensatory storage NOT required

If the developer plans to alter the floodplain, the City may require that a Conditional Letter of Map Revision be secured prior to any earth moving in the floodplain area, while a Letter of Map Revision will need to be secured prior to the issuance of any building permits on lots which previously contained floodplain.

Illinois Environmental Protection Agency – NPDES Permit for Construction

Activities

Any development with a land disturbance area of 1 acre or more is required to file a Notice of Intent (NOI) and Stormwater Pollution Prevention Plan with the IEPA prior to the start of construction activity. A Notice of Termination must be submitted at the conclusion of construction activity. Additional information is available on the IEPA website, visit www.epa.state.il.us/water/permits/storm-water/construction.html.

Storm Sewer Sizing

Storm sewers shall be designed for the 10-year storm event. The storm sewer design calculations must be included in the Final Engineering submittal.

Overflow Routes

For up to the 100-year event, adequate overland stormwater routes shall be provided to convey the anticipated flows including all off-site flow through the site and assuming that all storm sewers are blocked.

The City requires a minimum freeboard between the overflow elevation and the finished

floor of any buildings. This freeboard shall be 1.5 feet for residential properties and 1.0 feet for commercial properties.

Impervious Area Summary

An impervious area summary table must be included on the cover of all Final Engineering plan submittals to demonstrate whether stormwater storage or Post Construction Best Management Practices are required. The table must demonstrate existing and proposed impervious areas.

SITE DESIGN

Site design must be in accordance with the City of Naperville Design Manual for Public Improvements (Ordinance 02-137), City of Naperville Standard Specifications and Details, and other standard industry publications. The City documents are available on the City's website at:

www.naperville.il.us/designmanual.aspx

www.naperville.il.us/standspecdetails.aspx

The comments provided here pertain solely to the site plan provided for the concept meeting.

Access Points

- Proposed access point(s) acceptable
- Proposed access point(s) NOT acceptable

Traffic Study

The City of Naperville requires the use of the 8th Edition of ITE Trip Generation for trip generation estimates unless the consultant obtains city approval for the use of alternate trip generation data.

- Traffic study required
- Traffic study NOT required*

*Trip generation report to be supplied.

Pedestrian and Bicycle Facilities

All sidewalks and pathways should be designed in accordance with the Illinois Accessibility Code and Public Rights-of-Way Accessibility Guidelines.

- Proposed sidewalk system is acceptable
- Proposed sidewalk system is NOT acceptable
- Bicycle facilities should be included
- Bicycle facilities are not contemplated for this area at this time

Roadway Design Guidelines

The City utilizes the Institute of Transportation Engineers Guidelines for Residential Subdivision Street Design.

Parking Facilities

The City utilizes the Institute of Transportation Engineers Guidelines for Parking Facility Location and Design. Parking stall dimensions in the City are **9 feet by 17.5 feet, with 26 feet wide 2-way drive aisles.**

- Proposed parking lot design/circulation is acceptable
- Proposed parking lot design/circulation is NOT acceptable

Street Lighting

Streetlights are required to be installed in accordance with requirements of [Section 600: Street Lighting & Traffic Signals](#) of the City of Naperville Construction Manual & Standard Details, which document is available online at <https://www.naperville.il.us/projects-in-naperville/standard-specifications-for-construction/>.

Plats

The City of Naperville has a plat review checklist that details the requirements for the preparation of plats. The plat review checklist and all standard certificates and statements are available online at <https://www.naperville.il.us/projects-in-naperville/plat-review-checklist/>.

Minimum road right-of way (R.O.W.) is established by Ordinance 01-209.

- Additional road R.O.W. is required**
- Additional road R.O.W. is NOT required**
- 30-foot dedicated cut corner at arterial street intersections required**
- 50-foot dedicated cut corner at arterial street intersections required**

Upon completion of the stormwater facilities, a record drawing signed and sealed by either a Professional Engineer or a Professional Land Surveyor depicting the as-constructed size, rim and inverts elevations of pipes, stormwater structures and culverts, and contours and flood storage volumes of all required basins of the major and minor stormwater systems. An informational note acknowledging the presence of on-site wetlands, buffers flood plains and PCBMPs with drainage areas 1 acre or greater shall be recorded against the title to alert all future owners and shall reference the Stormwater Management Certification number.

The Developer shall also grant DuPage County and the City of Naperville an easement to access, inspect, and maintain (emergency only) all stormwater facilities on the property.

Private Streets

For single family residential development, private streets are not allowed per Ordinance 96-82.

Public Improvements

If a collector roadway is adjacent to the property, the developer will be required to improve that roadway to City collector standards as part of the development's public improvements. If an arterial roadway is adjacent to it, improvements may be required depending on the circumstances of the project.

- Public improvements are required to upgrade adjacent facilities**
- Public improvements are required related to annexation**
- Public improvements are NOT anticipated at this time**

Benchmarks

The City requires that all new projects establish at least two on-site project vertical control benchmarks on fire hydrant bonnet bolts with a reference mark on a nearby top of curb and that the data for the benchmarks shall be based on the City's NAVD88 datum. The City has established a geodetic horizontal and vertical control monument network that

can be used with both GPS and traditional surveying instruments. Monument station diagrams that contain both horizontal and vertical data are available from the City of Naperville Website. Please visit www.naperville.il.us/surveymonuments.aspx to search, view and print the station diagrams for the City monuments that you need for your project.

Engineer's Cost Estimate

An Engineer's Cost Estimate must be submitted for all items that are considered public improvements and items that are considered private improvements but are necessary for public safety, health and welfare. These items include, but are not limited to, earthwork, erosion control, pavement, watermain, sanitary sewer, storm sewer, traffic signals, street lighting, sidewalk, bicycle facilities, landscaping, stormwater detention and Best Management Practices.

Other Comments:

- Currently there is no sidewalk along the west side of Tower Court. Development will be required to construct sidewalk for pedestrian access up to 103rd.

- No site plan provided, not able to analyze access points or parking facilities.
 - Unsure if a single access point off Tower Court will be proposed. If so, engineering has no concerns, but unsure if the Fire Department will find this acceptable.
 - Access point off Route 59 could be either right-in/right-out or full access, but will require coordination with IDOT and be constructed through two out-lots to the west.
 - Cross access easements with other parcels to the west and north for additional access points when they potentially redevelop.

- Stormwater detention pond for adjacent Wheatland Township Department & Maintenance Facility located on 7.3-acre parcel to be acquired. This detention area will need to be maintained or accounted for with new development as to not negatively affect the detention volume currently present serving the Wheatland Township facility.
 - One option is to have the existing detention area expanded to account for site-runoff detention required for the new development. Maintenance agreement of detention facility will need to be worked out with Wheatland Township Facility if this option is pursued. How will ownership/maintenance of this facility be accounted for in the future?
 - Additionally, a designed swale extends from north of the detention pond for Wheatland Township Facility and runs east to west carrying stormwater to the storm sewer culverts which run underneath Route 59. This direction of overland flow will need to be maintained in the future to protect the Wheatland Township Facility.
 - Coordination with IDOT to tie-into storm sewer along Route 59 is one option that may want to be explored.
 - Where will storage of stormwater water take place if Phase 2 comes to fruition and more development happens to the west? Developers may want to look into a few different scenarios for stormwater detention locations to find the most efficient location which accounts for possible future developments. Scenarios are as follows:

- 1.) 7.3 acre lot only
 - 2.) 7.3 acre lot and both 1.9 acre lots to the west
 - 3.) 7.3 acre lot, both 1.9 acre lots to the west, and 11 acre lot to the north
- Trip generation for this development to be supplied.

11. DEPARTMENT OF PUBLIC UTILITIES-WATER (DPU-W)

Water Availability

- Capacity – *There is a 12” watermain on the west side Tower Ct and a 16” watermain on the east side of Route 59, both available and may have to be looped/connected to provide service to any proposed development in this area.*
- Recapture – *Recapture language between the City and Wheatland Township Road District in recorded document 07-24.*
- Existing Service
- Re-use
- Abandon at Main

Wastewater Availability

- Capacity – *Existing 8”pvc sanitary main available on the west side of Tower Ct.*
- Recapture - *\$566.13/per acre for use of the 111th St sanitary pump station. Also, sanitary recapture language between the City and Wheatland Township Road District in recorded document 07-24.*
- Existing Service
- Re-use
- Abandon at Main

Site Design Information

- Fire flow test needed
- Fire Suppression System required
- Domestic service tapped off fire line inside the building
- Double Detector Check Assembly (DDC – Minimum) required on fire line
- Coordinate site fire line testing with inside suppression contractor
- Irrigation system required to be shown on the final engineering plans.

Building Design Information

- Show meter and/or backflow preventer details on architectural plans (plumbing)
- Floor drain – adequate size for meter testing and/or RPZ venting
- Meter Size
- Architect Sizes Water Service per Illinois Plumbing Code
- O.R. – ¾” Conduit Required (Commercial)
- Lawn Irrigation Meter – 2nd meter, (Non-Residential)
 - RPZ device and separate permit required

Other Comments:

12. DEPARTMENT OF PUBLIC UTILITIES-ELECTRIC (DPU-E)

Proximity to Services

- Are high voltage electric utility facilities close by and sized to accommodate the project? – For the 7.3 acre site, 3 phase service is in Tower Ct. Single, phase service is located along Rt. 59.

Facility Relocation

- Do any electric facilities need to be relocated due to the project?
Recommend that an Alta Survey be performed, and utility facilities be located to assure facilities are in the existing easements. NDPUE facilities located in the area of RT. 59 are significant (15 way duct-bank) and provide electric service to the far S.W. portion of Naperville

Easements

- Existing easements are platted.** Easements will be required as is standard customary for the type of development proposed.

Meters/Switchgear

- All meters will be located outside. All structures or installations other than single family detached or duplex residences require a building main electrical disconnect.

Available Service Voltage

- Single-Family: 120/240v Single Phase
 Apartments: 120/208v 3 Phase
 Commercial: 120/208v or 277/480v (depending upon customer requirements and other NDPUE standards).
 If other than listed, please schedule a meeting with NDPUE.

Plan Requirements

- Architectural plans need to show all electrical needs, metering, and switchgear lineups
 Civil engineering and site plans need to show proposed or existing transformer locations

Fees

- Facility Installation Charge (Municipal Code 8-1C-3:2.): The cost to install new electric utility facilities to service new development is the responsibility of the Developer.

Actual costs will be developed as the project matures and are completely dependent upon actual site conditions, customer service requirements and Electric Utility system considerations.

For proper installation of electric utility facilities, the Developer will be required to provide electric utility location staking in accordance with the [City of Naperville Electric Utility Service Rules and Policies](#). During site civil engineering design, existing electric utility facilities located on or adjacent to the project must be clearly shown on the civil plan.

When the civil engineering plan requires that grading, paving, or developer installed utilities are planned in close proximity to existing electric facilities, the consulting Engineer must indicate on the plans the existing below grade elevation of electric facilities.

Other Comments:

13. NAPERVILLE FIRE DEPARTMENT

Required Fire Department Emergency Access

One (1)

City of Naperville Ord. 02-137, Section 2.1.2: Public or private access shall be provided to each building, so that the first responding Fire Department pumper unit will be so located that all points of the interior of the building may be reached by one hundred fifty (150) feet of initial attack hose. Exception: Where the size of the building and height of the building does not allow this criteria to be met and an interior standpipe system connected to a public water system and equipped with a Fire Department connection are provided, the above criteria may be considered met when approved by the City Engineer and Fire Chief or their designees.

City of Naperville Ord. 02-137, Section 2.1.4: Access routes shall be so arranged that Fire Department apparatus may respond from all points of the building to adjacent fire hydrants along routes not to exceed three hundred (300) feet from the most remote point of the building to the closest fire hydrant.

IFC: D102.1 Access and loading. Facilities, buildings or portions of buildings hereafter constructed shall be accessible to fire department apparatus by way of an approved fire apparatus access road with an asphalt, concrete or other approved driving surface capable of supporting the imposed load of fire apparatus weighing up to 75,000 pounds (34 050 kg).

IFC: D103.1 Access road width with a hydrant. Where a fire hydrant is located on a fire apparatus access road, the minimum road width shall be 26 feet (7925 mm), exclusive of shoulders (see Figure D103.1).

Two (2)

IFC: D104.1 Buildings exceeding three stories or 30 feet in height. Buildings or facilities exceeding 30 feet (9144 mm) or three stories in height shall have not fewer than two means of fire apparatus access for each structure.

IFC: D104.2 Buildings exceeding 62,000 square feet in area. Buildings or facilities having a gross building area of more than 62,000 square feet (5760 m²) shall be provided with two separate and approved fire apparatus access roads.

IFC: D104.3 Remoteness. Where two fire apparatus access roads are required, they shall be placed a distance apart equal to not less than one half of the length of the maximum overall diagonal dimension of the lot or area to be served, measured in a straight line between accesses.

Multiple-Family Residential Developments

Two (2)

IFC D106.1 Projects having more than 100 dwelling units. Multiple-family residential projects having more than 100 dwelling units shall be equipped throughout with two separate and approved fire apparatus access roads.

- *Exception: Projects having up to 200 dwelling units shall have not fewer than one approved fire apparatus access road where all buildings, including nonresidential occupancies, are equipped throughout with approved automatic sprinkler systems installed in accordance with Section 903.3.1.1 or 903.3.1.2.*

IFC D106.2 Projects having more than 200 dwelling units. Multiple-family residential projects having more than 200 dwelling units shall be provided with two separate and approved fire apparatus access roads regardless of whether they are equipped with an approved automatic sprinkler system

IFC D106.3 Remoteness. Where two fire apparatus access roads are required, they shall be placed a distance apart equal to not less than one-half of the length of the maximum overall diagonal dimension of the property or area to be served, measured in a straight line between accesses.

Required Aerial Fire Apparatus Access Roads

City of Naperville Ord. 02-137, Section 2.1.3: Public or private access for motor fire apparatus shall be provided around the building, so that it may be properly laddered and operation of mechanical elevated mechanisms may be properly utilized.

IFC: D105.1 Where required. Where the vertical distance between the grade plane and the highest roof surface exceeds 30 feet (9144 mm), approved aerial fire apparatus access roads shall be provided. For purposes of this section, the highest roof surface shall be determined by measurement to the eave of a pitched roof, the intersection of the roof to the exterior wall, or the top of parapet walls, whichever is greater.

IFC: D105.2 Width. Aerial fire apparatus access roads shall have a minimum unobstructed width of 26 feet (7925 mm), exclusive of shoulders, in the immediate vicinity of the building or portion thereof.

IFC: D105.3 Proximity to building. One or more of the required access routes meeting this condition shall be located not less than 15 feet (4572 mm) and not greater than 30 feet (9144mm) from the building, and shall be positioned parallel to one entire side of the building. The side of the building on which the aerial fire apparatus access road is positioned shall be approved by the fire code official.

IFC: D105.4 Obstructions. Overhead utility and power lines shall not be located over the aerial fire apparatus access road or between the aerial fire apparatus road and the building. Other obstructions shall be permitted to be placed with the approval of the fire code official.

Cross Access

Cross access is determined by the fire code official and the City of Naperville Transportation, Engineering and Development

Hard Surface Road (Fire Lane) to building before construction

IFC: 3310.1 Required Access. Approved vehicle access for firefighting shall be provided to all construction or demolition sites. Vehicle access shall be provided to within 100 feet (30 480 mm) of temporary or permanent fire department connections. Vehicle access shall be provided by either temporary or permanent roads, capable of supporting vehicle loading under all weather conditions. Vehicle access shall be maintained until permanent fire apparatus access roads are available.

Required Fire Lane

IFC: 503.1.1 Buildings and facilities. Approved fire apparatus access roads shall be provided for every facility, building or portion of a building hereafter constructed or moved into or within the jurisdiction. The fire apparatus access road shall comply with the requirements of this section and shall extend to within 150 feet (45 720 mm) of all portions of the facility and all portions of the exterior walls of the first story of the building as measured by an approved route around the exterior of the building or facility.

City of Naperville Ord. 02-137, Section 2.1.1: Fire lanes where required should be dedicated. If sufficient justification is shown, the Plan Commission may recommend a private fire lane. If private, there should be an agreement to allow the City to enforce regulations to keep fire lanes free from obstruction.

City of Naperville Ord. 02-137, Section 2.1.5: Fire lanes on private property shall be approved by the Fire Department and the City Engineer. The design of these lanes shall assume that parking of vehicles or otherwise obstructing the fire lanes or access routes would be prohibited.

City of Naperville Ord. 92-205 Section 2.1: Fire lanes shall be established for every retail store with a floor area of fifty thousand (50,000) or more square feet which is not in a shopping center and in all shopping centers over thirty thousand (30,000) square feet located within the City prior to the issuance of an occupancy permit by the City.

City of Naperville Ord. 02-137, Section 2.1.6: The fire lanes and access roadways shall not be less than twenty (20) feet wide. The horizontal radius of curvature of any of these lanes or roadways shall not be less than a 15-foot radius and shall be designed to be able to accommodate a gross vehicle weight of fifty

thousand (50,000) pounds. The minimum pavement design shall be ten (10) inches of aggregate base with a combined two (2) inches of bituminous concrete surface course.

IFC: 503.2.2 Authority. *The fire code official shall have the authority to require or permit modifications to the required access widths where they are inadequate for fire or rescue operations or where necessary to meet the public safety objectives of the jurisdiction.*

Must be posted "No Parking Fire Lane"

IFC: D103.6.1 Roads 20 to 26 feet in width. *Fire lane signs as specified in Section D103.6 shall be posted on both sides of fire apparatus access roads that are 20 to 26 feet wide (6096 to 7925 mm).*

IFC: D103.6.2 Roads more than 26 feet in width. *Fire lane signs as specified in Section D103.6 shall be posted on one side of fire apparatus access roads more than 26 feet wide (7925 mm) and less than 32 feet wide (9754 mm).*

Vehicle Turning Radius

IFC: D103.3 Turning Radius. The minimum turning radius shall be determined by the fire code official.

Inside Diameter: 31

Outside Diameter: 51

Streets

City of Naperville Ord. 89-64: *All street numbers shall be assigned by Director of Public Works Department or his designate. To guard against the misdirection of emergency personnel or the delay in emergency response, no one shall utilize any other designation for their property on any sign, street graphic or communication other than the official street number and street name assigned by the Department of Public Works.*

IFC Section 505.1 City of Naperville Amendment: *Buildings shall be provided with approved address identification. The address identification shall be legible and placed in a position on the building that is visible from the street or road fronting the property. Address identification characters shall contrast with their background. Address numbers shall be Arabic numbers or alphabetical letters. Numbers shall not be spelled out. Each character shall be a minimum of 5½" high with a minimum stroke width of 0.5 inch (12.7mm). Where required by the fire code official, address identification shall be provided in additional approved locations to facilitate emergency response. All multi-tenant commercial buildings and multi-family residential dwelling units shall have additional address numbering placed on the rear door, if appropriate, with the same requirements noted above. Exception: detached residential garages. Address identification shall be maintained.*

Names Submitted

City of Naperville Ord. Section 9-2-4, Ord. 92-137: The Director of the Department of Public works shall compile and maintain standards for naming and addressing public streets, which standards shall be open to inspection by anyone interested.

Street Names Approved

City of Naperville Ord. 92-137: *At a minimum, the street address standard shall include:*

1.1 Street address number base map extended to the approved City planning boundary.

1.2 Guidelines for naming streets and numbering lots, building and structures.

1.3 Procedures for proposing changes to street names or address in the event duplicate names or numbers are discovered.

Street Configuration for Naming Purposes

Street configurations shall be approved by the Fire Marshal's Office and the City of Naperville Transportation, Engineering, and Development.

Fire Hydrants

Sprinkler Permit Packet: *A fire hydrant shall not be more than 50 feet travel distance from the Fire Dept. connection that it serves, unless otherwise approved by the Fire Dept.*

City of Naperville Ord. 02-137, Water Supply and Distribution: *An adequate water supply and distribution system shall be designed in accordance with Title 8, Chapter 2 of this Code and the "Naperville Design Manual for Public Improvements", as amended from time to time. Fire hydrants shall be spaced: 1) to ensure all points of all buildings (ground level) are within three hundred (300) feet of hose laying length from a hydrant; 2) at intervals not exceeding three hundred (300) feet in commercial, industrial and multi-family (quads and larger) areas.*

City Ordinance 1-8B-7: *It shall be unlawful for any person in any manner to obstruct the use of any public fire hydrant, or place any material or vehicle in front thereof, or within fifteen (15) feet thereof at any curb; said distance to be measured from that point on the curb perpendicular to the exact location of the fire hydrant. Any and all material, or any vehicle found to be such an obstruction or within said fifteen (15) feet, may be immediately removed by any member of the Fire Department, and at the risk, cost, and expense of the owner or claimant thereof.*

Centerline of Fire Hydrants must be a minimum of 5 feet from back of curb/paved areas; 2 feet minimum separation from edge of sidewalks.

Fire Department Connection (F.D.C) (show on Engineering drawings)

Storz 5" with 30-degree bend

Additional Auxiliary

IFC 912.2 Location: *With respect to hydrants, driveways, buildings and landscaping, fire department connections shall be so located that fire apparatus and hose connected to supply the system will not obstruct access to the buildings for other fire apparatus. The location of fire department connections shall be approved by the fire code official.*

IFC 912.2.1 Visible location. *Fire department connections shall be located on the street side of buildings or facing approved fire apparatus access roads, fully visible and recognizable from the street, fire apparatus access road or nearest point of fire department vehicle access or as otherwise approved by the fire code official.*

IFC 912.4 Access: *Immediate access to fire department connections shall be maintained at all times and without obstruction by fences, bushes, trees, walls or any other fixed or moveable object. Access to fire department connections shall be approved by the fire code official.*

IFC 912.4.3 Physical protection: *Where fire department connections are subject to impact by a motor vehicle, vehicle impact protection shall be provided in accordance with Section 312.*

Building Characteristics

High Rise Requirements (75-foot rule)

IFC HIGH-RISE BUILDING. *A building with an occupied floor located more than 75 feet (22 860 mm) above the lowest level of fire department vehicle access.*

IFC 403.11.2 High-rise buildings. *An approved fire safety and evacuation plan in accordance with Section 404 shall be prepared and maintained for high-rise buildings.*

IFC 508.1 General. *Where required by other sections of this code and in all buildings classified as high-rise buildings by the International Building Code, a fire command center for fire department operations shall be provided and shall comply with Sections 508.1.1 through 508.1.6.*

IFC 903.4.3 Floor control valves. *Approved supervised indicating control valves shall be provided at the point of connection to the riser on each floor in high-rise buildings.*

IFC 907.2.12 High-rise buildings. *High-rise buildings shall be provided with an automatic smoke detection system in accordance with Section 907.2.12.1, a fire department communication system in accordance with Section 907.2.12.2 and an emergency voice/alarm communication system in accordance with Section 907.5.2.2.*

IFC 907.2.12.3 Multiple-channel voice evacuation. In buildings with an occupied floor more than 120 feet (36,576 mm) above the lowest level of fire department vehicle access, voice evacuation systems for high-rise buildings shall be multiple-channel systems.

IFC 907.6.4.2 High-rise buildings. In high-rise buildings, a separate zone by floor shall be provided for each of the following types of alarm-initiating devices where provided:

Smoke detectors.

Sprinkler waterflow devices.

Manual fire alarm boxes.

Other approved types of automatic fire detection devices or suppression systems.

IFC 1025.1 General. Approved luminous egress path markings delineating the exit path shall be provided in high-rise buildings of Group A, B, E, I-1, M or R-1 occupancies in accordance with this section.

IFC 1203.2.10 High-rise buildings. Standby power and emergency power shall be provided for high-rise buildings as required in Section 403 of the International Building Code, and shall be in accordance with Section 1203.

Fire Protection/Fire Alarm/Other Systems (Separate Permit Required)

Fire Alarm

IFC Section 907.2 City of Naperville Amendment: An approved manual, automatic, or manual and automatic fire alarm system installed in accordance with the provisions of the 2018 IBC as amended, NFPA 72, and the current edition of the Naperville Fire Department's Regulations for the installation, maintenance, and testing of fire alarm systems, as amended from time to time, shall be provided in new buildings and structures in accordance with Section 907.2.1 through Section 907.2.24, unless other requirements are provided by another section of this code. Where automatic sprinkler protection installed in accordance with IBC Section 903.3.1.1 connected to the building fire alarm system, automatic heat detection required by this section shall not be required.

IFC Section 907.2.24 City of Naperville Amendment: Fire alarm and detection systems for townhouses shall be installed in multiple single-family dwellings (townhouses), if the building or structure contains three (3) or more units. All fire alarm and detection systems shall be listed and installed in accordance with the provisions of NFPA 72, the IBC 2018, the IFC 2018, and the current edition of the Naperville Fire Department's Regulations for the installation, maintenance, and testing of fire alarm systems, as amended from time to time.

Sprinkler System (Separate Permit Required)

See Section 3 of fire Alarm Packet Requirements – Installation, Maintenance & Testing – Fire Protections Systems in Fire Sprinkler Packet for all requirements.

NFPA 13 Section 9.2.1.19.2 - Combustible soffits, eaves, overhangs, and decorative frame elements shall not exceed 4 ft. 0 in. (1.2 m) in width.

NFPA 13 9.2.3.1 Unless the requirements of 9.2.3.2, 9.2.3.3, or 9.2.3.4 are met, sprinklers shall be installed under exterior projections exceeding 4 ft. (1.2 m) in width.

Additional Systems

Any additional systems that may be required IE: FM200 systems shall be reviewed under a separate permit process.

Emergency Responder Radio Coverage

IFC 510.1 Emergency responder radio coverage in new buildings. New buildings shall have approved radio coverage for emergency responders within the building based on the existing coverage levels of the public safety communication systems utilized by the jurisdiction, measured at the exterior of the building. This section shall not require improvement of the existing public safety communication systems.

Elevator F.D. Service & accommodate stretcher 24 inch X 84 inch.

IBC 3002.4: Elevator car to accommodate ambulance stretcher. Where elevators are provided in buildings four or more stories above, or four or more stories below, grade plane, not fewer than one elevator shall be provided for fire department emergency access to all floors. The elevator car shall be of such a size and arrangement to accommodate an ambulance stretcher 24 inches by 84 inches (610 mm by 2134mm) with not less than 5-inch (127 mm) radius corners, in the horizontal, open position and shall be identified by the

Tires

Sprinkler Permit Packet: Buildings and structures where the area for the storage of tires exceeds 5,000 square feet shall be equipped throughout with an automatic sprinkler system.

Standpipe System.

IFC 905.3.1 Height: Class III standpipe systems shall be installed throughout buildings where any of the following conditions exist:

1. Four or more stories are above or below grade plane.
2. The floor level of the highest story is located more than 30 feet (9144 mm) above the lowest level of fire department vehicle access.
3. The floor level of the lowest story is located more than 30 feet (9144 mm) below the highest level of fire department vehicle access.

City Ordinance Section 907.2: Standpipe systems shall be installed in all buildings where any portion of the building floor area is more than 400 feet of travel from the nearest point of fire department vehicle access. Dry Standpipe systems are not permitted.

Commercial Cooking Suppression System (CCS). (Separate Permit Required)

IFC 607.1 General. Commercial kitchen exhaust hoods shall comply with the requirements of the International Mechanical Code. (City of Naperville Adopted Edition 2018)

IMC 507.1.1 Operation: Commercial kitchen exhaust hood systems shall operate during the cooking operation. The hood exhaust rate shall comply with the listing of the hood or shall comply with Section 507.5. The exhaust fan serving a Type I hood shall have automatic controls that will activate the fan when any appliance that requires such Type I Hood is turned on, or a means of interlock shall be provided that will prevent operation of such appliances when the exhaust fan is not turned on. Where one or more temperature or radiant energy sensors are used to activate a Type I hood exhaust fan, the fan shall activate not more than 15 minutes after the first appliance served by that hood has been turned on. A method of interlock between an exhaust hood system and appliances equipped with standing pilot burners shall not cause the pilot burners to be extinguished. A method of interlock between an exhaust hood system and cooking appliances shall not involve or depend upon any component of a fire-extinguishing system.

AST/UST (OSFM & NFD) (Separate Permit Required)

OSFM Part 160 or 180 of the Rules: The installation of regulated tanks (flammable or combustible liquid storage tanks or LP-Gas tanks) requires the filing of a permit application with OSFM prior to installation. All storage tanks intended to be used for dispensing fuels are subject to application submittal and subsequent field inspection by OSFM. All bulk liquid storage tanks of greater than 110 gallons capacity are subject to the submittal and field inspection process. For LP-Gas tanks, singular tanks of greater than 2,000 gallons capacity, or multiple tanks at the same facility with an aggregate capacity of greater than 4,000 gallons, or any size tank that will be used for dispensing LP-Gas into smaller cylinders or vehicles, are subject to the OSFM permit application and field inspection process.

IFC 2306.2.3 City of Naperville Amendment:

Above-ground tanks containing fuels shall not exceed 2,000 gallons in individual capacity or 2,000 gallons in aggregate capacity. Installations with the maximum allowable aggregate capacity shall be separated from other such installations by not less than 100 feet (30 480 mm).

Above-ground tanks shall not be used for the outside storage of motor fuels at automotive service stations and dispensing facilities.

IFC 2306.2.4.1 City of Naperville Amendment:

Tanks storing class I and class II liquids at an individual site shall be limited to a maximum individual capacity of 2,000 gallons and an aggregate capacity of 2,000 gallons.

Tank capacity limits special conditions. Tank capacities may be exceeded due to special conditions and must be approved by the chief building official and the district fire chief.

Tanks storing class II and class IIIA liquids at a fleet vehicle motor fuel-dispensing facility shall be limited to a maximum individual capacity of 2,000 gallons and an aggregate capacity of 2,000 gallons.

Section 2306.2.6 City of Naperville Amendment:

Tanks containing class I, II, or IIIA liquids inside a special enclosure shall not exceed 2,000 gallons in individual capacity or 2,000 gallons in aggregate capacity.

IFC 5704.4.5 Protection from vehicles. Guard posts or other means shall be provided to protect exterior storage tanks from vehicular damage. Where guard posts are installed, the posts shall be installed in accordance with Section 312.

Propane storage (SFM & NFD)

IFC 6103.1 General. LP-gas equipment shall be installed in accordance with the International Fuel Gas Code and NFPA 58, except as otherwise provided in this chapter.

Exterior storage

IFC 5704.4.2.4 Storage adjacent to buildings. Not more than 1,100 gallons (4163 L) of liquids stored in closed containers and portable tanks is allowed adjacent to a building located on the same premises and under the same management.

IFC 5704.4.6 Clearance from combustibles. The storage area shall be kept free from weeds, debris and combustible materials not necessary to the storage. The area surrounding an exterior storage area shall be kept clear of such materials for a minimum distance of 15 feet (4572 mm).

Other Comments:

14. BUILDING DEPARTMENT

List of Applicable Codes

The City of Naperville has adopted the 2018 edition of the International Codes published by the International Code Council for residential, commercial and multi-family construction. The City has also adopted amendments to the 2018 International Codes, which can be found in Title 5 of the Municipal Code. Applicable codes may include:

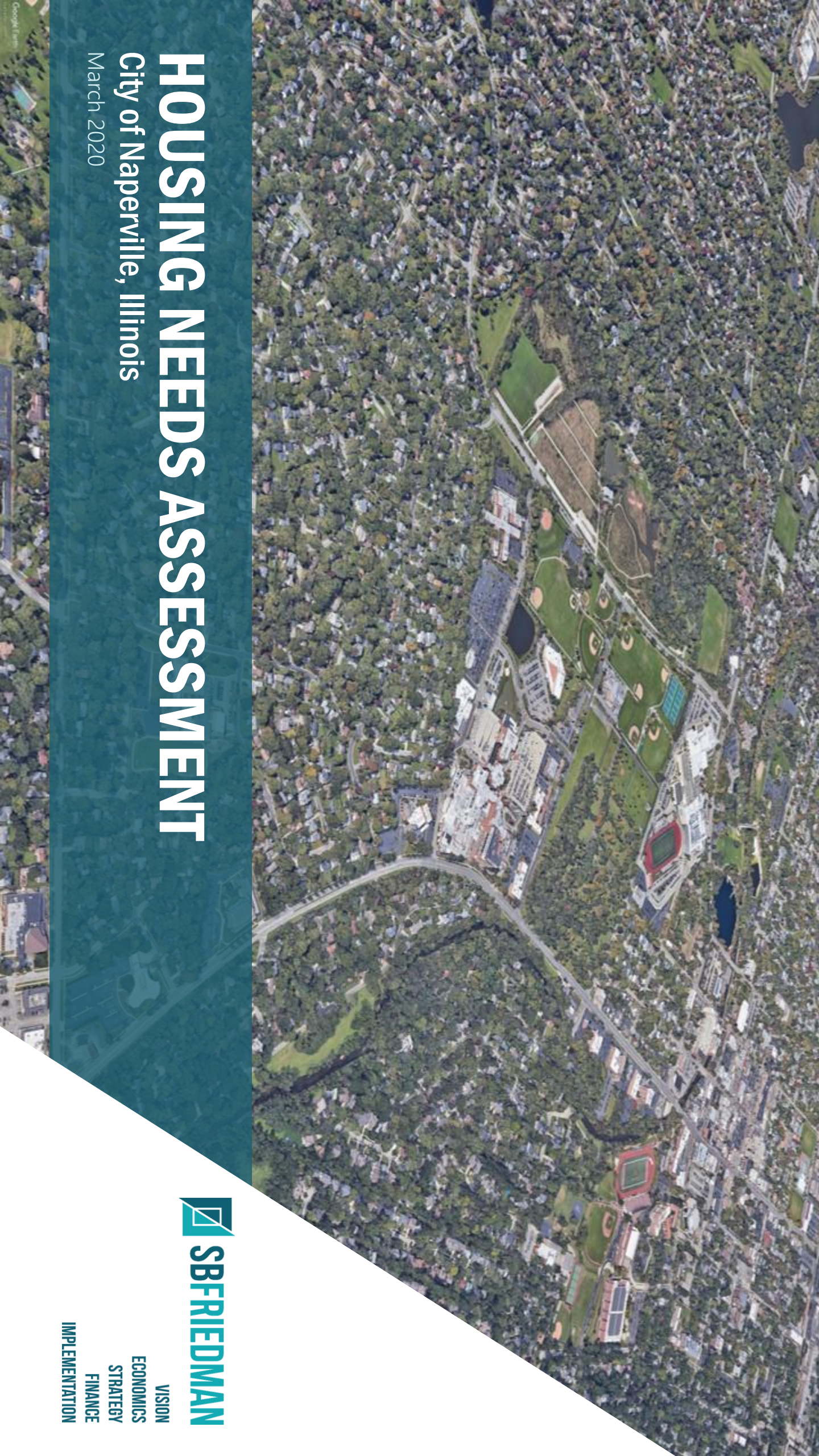
- 2018 International Building Code
- 2018 International Residential Code
- 2018 International Property Maintenance Code
- 2018 International Fire Code
- 2018 International Fuel Gas Code
- 2018 International Mechanical Code
- 2018 International Plumbing Code
- 2018 International Existing Building Code
- 2018 International Swimming Pool and Spa Code
- 2017 National Electric Code (NFPA 70)
- 2006 International Code Council Electrical Administrative Provisions
- 2018 Life Safety Code (NFPA 101)
- Illinois Energy Conservation Code, Current Edition
- National Fire Code (NFPA), Current Edition
- Illinois State Plumbing Code, Current Edition
- Illinois Accessibility Code, Current Edition
- Local Amendments per Naperville Municipal Code
- Illinois Elevator Safety Rules, 41 Ill. Adm. Code 1000.60 (current)

Screening of Roof Structures and Equipment

All roof structures and equipment (HVAC) located on the roof of any building or structure shall be screened or enclosed in such a manner, which masks the equipment from view; screening shall be provided to the height of the tallest mechanical unit. Screening shall be of the same character and design as the building and preferably provided by means of a parapet wall. Permits will not be issued unless screening is included on the submittal with the building application.

Health Department Permits

Projects that contain a restaurant or other business that involves food preparation, day care center for children or senior citizens, or tanning salon require a separate county health department permit. DuPage County Health Department (630) 682-7400 or Will County Health Department (815) 727-8480.



HOUSING NEEDS ASSESSMENT

City of Naperville, Illinois

March 2020



VISION

ECONOMICS

STRATEGY

FINANCE

IMPLEMENTATION

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Introduction

Housing Needs Assessment

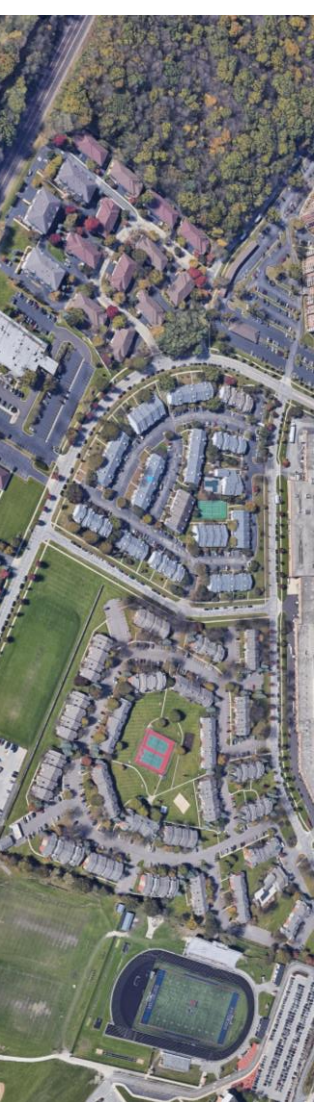
SB Friedman Development Advisors (SB Friedman) was engaged by the City of Naperville ("City") to conduct a Housing Needs Assessment. The purpose of the assessment is to:

- Evaluate whether the existing housing stock meets current and projected needs over the short-term (5 years) and long-term (20 years);
- Identify key housing-related issues and unmet needs; and
- Identify potential programs, policies, and strategies to address identified housing challenges and opportunities.

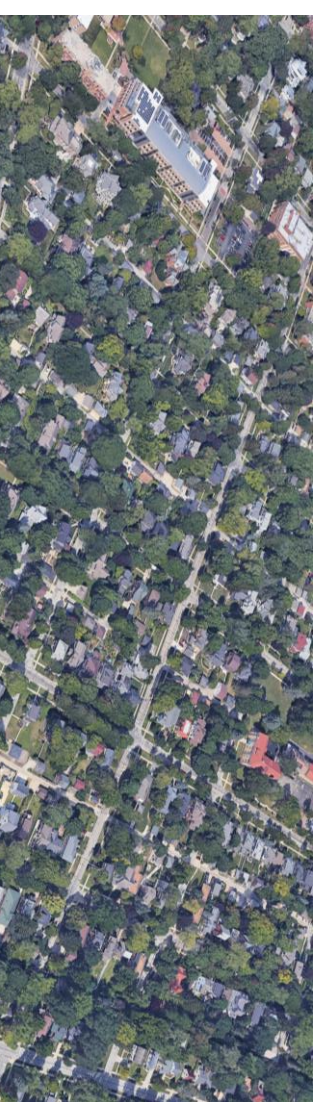
Simultaneous with SB Friedman's analysis, two other planning processes were underway that address housing issues in Naperville:

- **Naperville Housing Action Plan**, conducted by the Metropolitan Mayors Caucus, Chicago Metropolitan Agency for Planning (CMAP) and Metropolitan Planning Council through the Homes for a Changing Region program
- **Naperville Comprehensive Plan Update**, currently under way and being led by Houseal Lavigne Associates

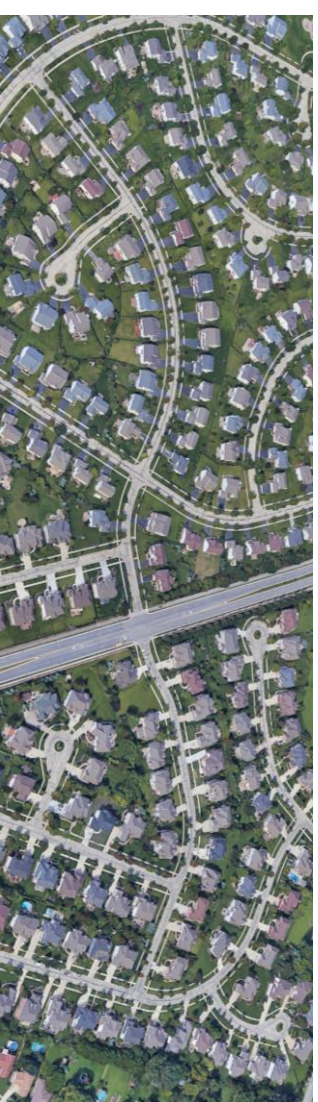
While SB Friedman has engaged with both groups to understand their analyses and anticipated conclusions, the studies were not completed prior to our engagement or the completion of much of the housing needs assessment.



MULTIFAMILY NEIGHBORHOOD IN NORTHERN NAPERVILLE



HISTORIC SINGLE-FAMILY NEIGHBORHOOD EAST OF DOWNTOWN NAPERVILLE



RECENTLY-DEVELOPED SINGLE-FAMILY NEIGHBORHOOD IN SOUTHERN NAPERVILLE Source: Google Earth

Introduction

Housing Needs Assessment

DEFINITION OF AFFORDABLE AND ATTAINABLE HOUSING

The Housing Needs Assessment includes an analysis of affordable and attainable housing. The definitions of each, for the purpose of this analysis, align with the Illinois Housing Development Authority's (IHDA) 2019 gross rent limits for the Chicago region, which includes DuPage and Will Counties. Gross rent limits are related to percentages of area median income and based on households paying no more than 30% of their income on housing.

Gross rent limits were used for renter-occupied housing, while gross rent limits were adjusted to account for home occupancy costs (taxes, utilities, etc.) for owner-occupied housing. For the purpose of this analysis, affordable and attainable housing are defined as:

- **Affordable Renter-Occupied Housing.** Gross monthly housing costs at or below the 60% gross rent limit. At 60% gross rent limits, homes would be affordable to households earning approximately \$53,000 for a family of 4, with monthly rents of ±\$1,340
- **Attainable Renter / Affordable Owner-Occupied Housing.** Gross monthly housing costs at or below the 80% gross rent limit. At 80% gross rent limits, housing would be affordable to households earning approximately \$71,000 for a family of 4 (estimated purchase price of \$278,000 or monthly rent of \$1,780)

- **Attainable Owner-Occupied Housing.** Gross monthly housing costs at or below the 120% gross rent limit. At 120% gross rent limits, homes would be affordable to households earning approximately \$107,000 for a family of 4 (estimated purchase price of \$425,000)

CITY-DEFINED SUBAREAS

Naperville is a large community with varied neighborhood typologies. SB Friedman therefore worked with City staff to identify 10 subareas to better understand how socioeconomic and housing characteristics vary across neighborhoods. These subareas and their general characteristics are presented on the following page.

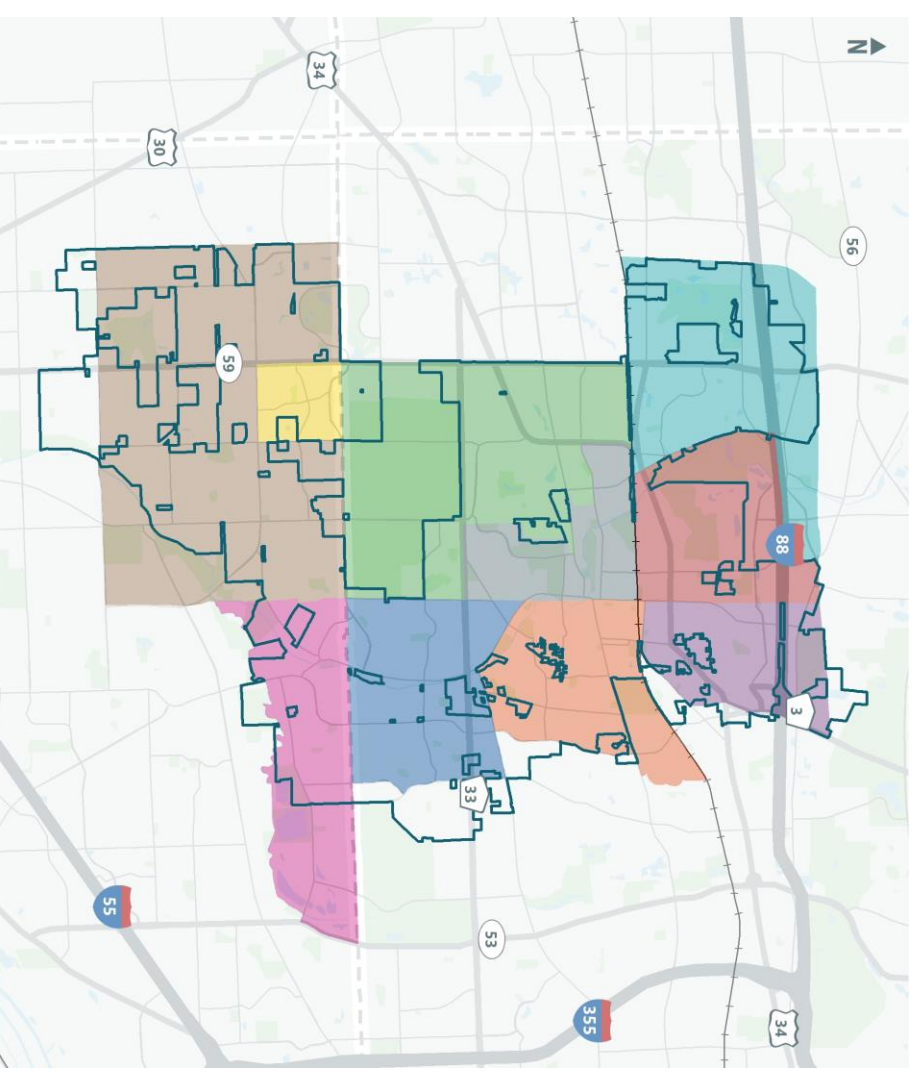
Given the irregularity of Naperville's boundary, the subareas were constructed to align with census tracts delineated by the U.S. Census Bureau (Census). In certain situations, the census tracts include portions of neighboring communities and/or unincorporated areas outside the City or exclude certain parcels that are incorporated in the City. Therefore, data collected at the subarea level is used only to understand the general characteristics of the area.

City-Defined Subareas

10 Subareas with Comparable Socioeconomic & Housing Characteristics

SUBAREA	SUBAREA LAND USE SUMMARY
Subarea 1	Commercial along I-88; Residential east and west of IL-59; Commercial and industrial south of Aurora Road
Subarea 2	Commercial along I-88 including BP campus; Recreational including Cress Creek County Club and McDowell Grove; Residential; Naperville North High School
Subarea 3	Commercial along I-88; Residential; Commercial along Ogden Avenue;
Subarea 4	Springbrook Prairie Forest Preserve; Residential generally south and east of Ogden Avenue; Industrial/Commercial generally along, north and west of Ogden Avenue
Subarea 5	Downtown Naperville; North Central College; Residential
Subarea 6	Commercial on 75th Street; Residential
Subarea 7	Commercial at IL-59 and 95th Street; Residential
Subarea 8	DuPage River and adjacent recreation; Quarry; Residential
Subarea 9	Industrial in northwest corner; Commercial along IL-59; Nequa Valley High School; Quarry; Residential
Subarea 10	Downtown Naperville; Naperville Central High School; Edward Hospital; Residential

CITY-DEFINED SUBAREAS



Sources: U.S. Census Bureau, Esri, SB Friedman

Executive Summary

Housing Needs Assessment

NAPERVILLE TODAY

Naperville is both a desirable residential community and a major employment center in the Chicago region. The City's residential population is predominantly higher-income households comprising families with children at home and empty-nesters, while the workforce consists of a mix of professional and business services, retail and health care sectors. Much of the Naperville workforce lives outside of the City, while most City residents commute elsewhere for work and earn higher incomes than those working in the City.

The City maintains a somewhat diverse housing stock (62% single-family detached) with a median year built of 1988 and high occupancy (96%). The concentration of single-family detached housing, as a percentage of total housing stock, generally increases as you move from the northwest to the southeast. Approximately 75% of housing units are owner-occupied. The median home value is approximately \$399,000, while the median rent is \$1,415 per month. To afford this housing, owners would need to earn approximately \$100,000 per year, while renters would need to earn \$57,000 per year.

New construction owner-occupied units are generally located near downtown Naperville and along the perimeter of the City. New construction near downtown generally replaces smaller, lower-cost entry-level housing that has been torn down.

Newer owner-occupied product sold at a 40% premium to the median home value in 2019, while newer renter-occupied units leased at a 25% premium to median rents.

Senior and income-restricted housing is very limited, with senior and income-restricted units accounting for 19% and 4% of all rental units respectively. Senior housing is predominantly nursing care. SB Friedman estimates that approximately 21% of Naperville's owner-occupied housing could be considered naturally-occurring affordable housing (NOAH) at 80% affordability levels, this increases to 66% at the 120% affordability level (attainable/workforce housing). Approximately 12% of rental units are NOAH at the 60% affordability level.

Given the high home values and rents, housing affordability appears to be a challenge across several income cohorts. Approximately 20-22% of existing homeowners and 38-44% of renters are currently paying more than 30% of their gross income on housing. These households are considered cost-burdened and many are low-income. Therefore, there appears to be a considerable need for both owner- and renter-occupied affordable and income-restricted housing throughout the City to meet current residents' needs.

In recent years, population growth has slowed, and the City has become nearly built-out. The lack of additional developable land, combined with the desirability of

Executive Summary

Housing Needs Assessment

the community, is driving several housing-related issues, particularly in terms of housing affordability and constrained supply at certain price points.

Furthermore, the lack of developable land has increased property values to a level where building new housing at lower price points is challenging. Key informants indicated that housing affordability challenges are impacting not only lower-income households, but middle- and working-class households as well, particularly seniors looking to downsize, entry-level home buyers, and Naperville workers who wish to live closer to their workplace. Key informants also indicated unmet housing needs for people with special needs, those currently facing or at risk of homelessness, and veterans.

NAPERVILLE IN THE FUTURE

Naperville's population is projected by the Chicago Metropolitan Agency for Planning (CMAP) to grow through 2050, despite limited available sites for residential development. Change in City policies and redevelopment at a higher density would be required to achieve this level of population growth. In the near term, Esri projects that the population will become older and more affluent, with a near-term increase in owner-occupied home values and owner-occupied households by 2024.

A constrained supply of land available for residential development is likely to impact the type of new product that can be built in Naperville going forward. Much of the

residential growth will need to occur through changes in land use and redevelopment of existing sites. This is likely to result in a shift to more dense and small-lot development, including additional multifamily product and attached single-family homes. This shift aligns with broader trends in residential development, both regionally and nationally, that are leading to more compact development. However, key informants indicated that denser development may face some opposition from existing residents.

SB Friedman prepared a housing needs forecast for both renter and owner households. The model incorporates population projections from CMAP, which allocates regional demand to communities based on a number of socioeconomic factors. However, it is important to note that given Naperville's status as a nearly landlocked community, to achieve the CMAP population projections, the City would need to make a policy decision to increase residential density throughout Naperville. After discussions with City staff, SB Friedman utilized slightly more conservative population projections based on recent population growth rates for the purposes of this analysis.

Unmet needs were identified for two time periods, as requested by the City: 2025 and 2040. The results of the analysis indicate that to achieve a balanced housing profile - where appropriate unit types are available and affordable to anticipated households (accounting for both existing cost-burdened households and projected

Executive Summary

Housing Needs Assessment

population growth) - there appears to be the need for 6,900-8,600 new housing units by 2025 and 11,700-13,000 new units by 2040. Over the long-term (to 2040), this would amount to the construction of 510-565 units per year. For comparison purposes, the City added an average of ±340 units per year between 2010 and 2017.

Approximately 6,500 of the projected units appear to be needed by 2040 to alleviate housing cost burdens for households at lower incomes.

Additional units are also anticipated to be needed to address unmet housing needs identified by key informants. This includes a constrained supply of housing for seniors looking to downsize, entry-level home buyers, Naperville workers, people with special needs, those currently facing or at risk of homelessness, and veterans.

TOOLKIT TO ADDRESS UNMET HOUSING NEEDS

The City can begin to address housing-related challenges and work towards establishing a diversity of housing at a variety of price points by:

- Implementing proactive housing programs;
- Modifying regulations;
- Identifying and leveraging financing mechanisms; and
- Undertaking housing-related strategic planning.

The programs, policies and strategies outlined on pages 60-70 range from action steps that are immediately feasible to those that, with more complex implementation, may require longer-term efforts.

1. NAPERVILLE TODAY

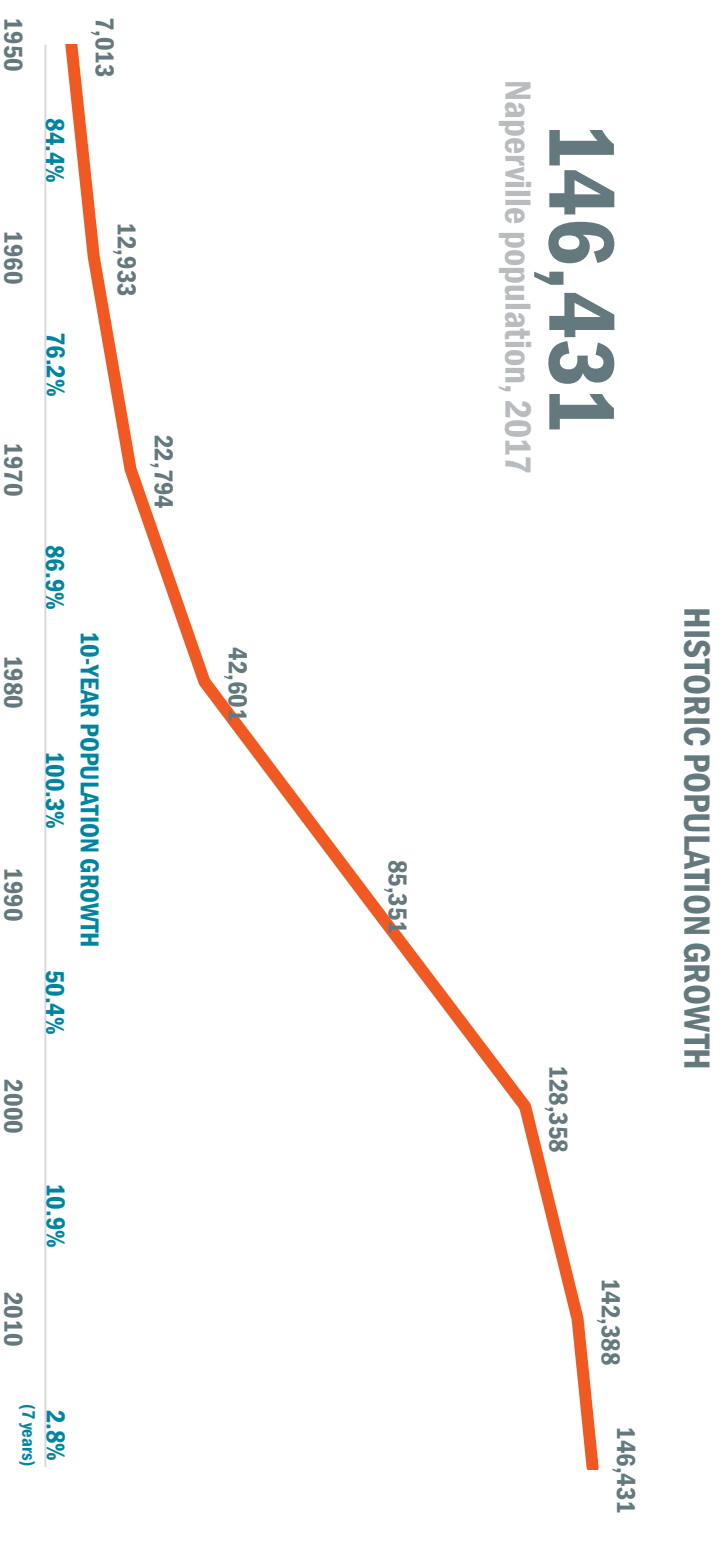
Key characteristics regarding Naperville's population, household, workforce and housing characteristics.

Historic & Current Population (1950 Through 2017)

1.1 Population/Household Characteristics

Naperville has experienced significant growth historically, particularly from 1980 to 2000, when the City's population tripled. Historic growth was driven, in large part, by the availability of developable land for residential uses and the growth of Naperville as a major employment center. The current population of Naperville exceeds 146,000.

In recent years, the City has become nearly built out, with limited large-scale development-ready parcels available in the City and adjacent unincorporated areas. This, combined with the Great Recession of the late 2000s and lingering regional impacts into the 2010s, has resulted in slower growth rates over the last decade.



Sources: U.S. Census Bureau, SB Friedman

Key Population Characteristics

1.1 Population/Household Characteristics

Much of Naperville's population reflects its status as a suburban location attractive to families, with nearly 60% of the population consisting of adults in the family years (age 35-54) and children under age 19.

However, the population is also aging: The median age is 38.7, which is older than the median age of the U.S.

Census Bureau-defined Chicago-Naperville-Arlington Heights Metropolitan Division^[1] (36.9).

Furthermore, between 2010 and 2017, the median age in Naperville increased from 37.9 to 38.7. The share of the population age 55+ (empty nesters and seniors) increased from 20% to 25%, with decreases in adults in the family years (age 35-54) and children under age 19.



37.9 Naperville Median Age, 2010 **38.7** Naperville Median Age, 2017 **36.9** Metro Division Median Age, 2017

Sources: U.S. Census, SB Friedman

[1] The Chicago-Naperville-Arlington Heights Metropolitan Division is defined by the U.S. Census Bureau as DuPage County, Will County, Cook County, and McHenry County.

Key Population Characteristics

1.1 Population/Household Characteristics

Approximately 73% of the population identifies as white, with the next largest racial group being Asian (18%). Approximately 6% of the population identifies as Hispanic. Foreign-born residents represent 18.9% of the population, which is a percentage over twice as high as the Metro Division.

±4,500 people in Naperville (3.0% of the population) are veterans. Of the total veteran population, 59% are age 65+, 23% live with a physical or cognitive disability, and 1.6% live below the poverty line.

±9,400 people in Naperville (6.5% of the population) have a physical or cognitive disability. Of the total population with disabilities, 43% are age 65+, and 15% live below the poverty line.

The population with disabilities by age and subarea is presented on the following page.

TOTAL POPULATION BY RACE



5.7%

Naperville Identifying as Hispanic
22.1% in Metro Division

18.9%

Naperville Population that is Foreign-Born,
9.1% in Metro Division

3.0%

Naperville Population with Veteran Status (4,460 people)
3.6% in Metro Division

6.5%

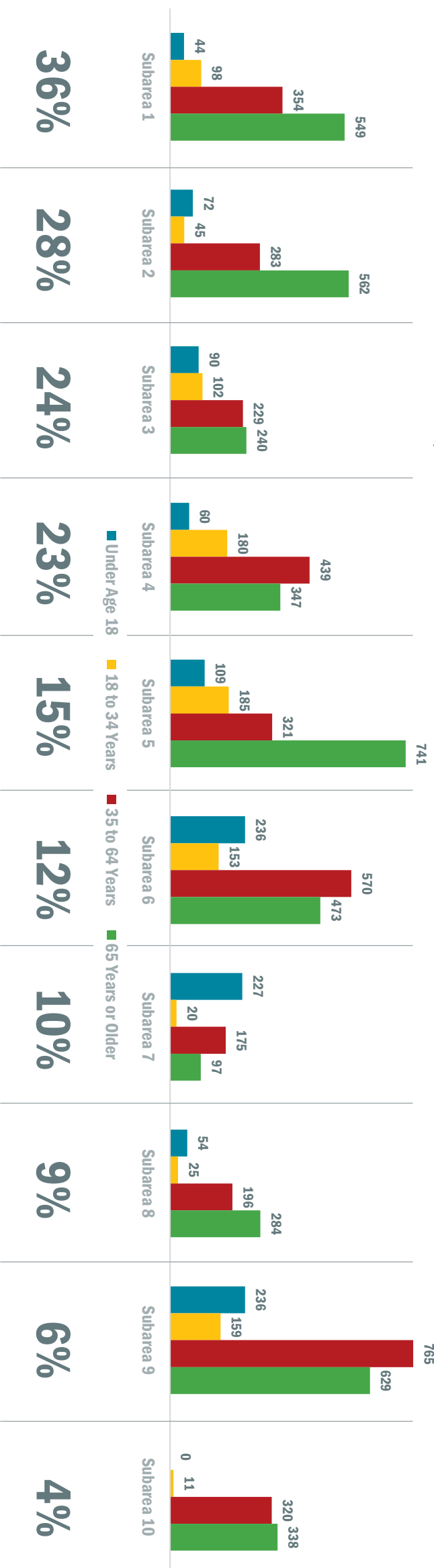
Naperville Population with Disabilities (9,429 people)
9.8% in Metro Division

Sources: U.S. Census Bureau, SB Friedman

Population with Disabilities

1.1 Population/Household Characteristics

POPULATION WITH A DISABILITY BY SUBAREA, 2017 [1][2]



[1] The share of population with a disability below poverty and the count of population with a disability are calculated from different universes and therefore, one should not be multiplied by the other to generate counts of the population with a disability below poverty.

[2] Subareas were built from Census tract boundaries and do not precisely align with City boundaries. Some areas outside of City boundaries are included while some areas within City boundaries are not included. For this reason, the sum of population represented in this chart will not match City totals for population with a disability.

Source: U.S. Census Bureau, SB Friedman

Current Households by Age & Income

1.1 Population/Household Characteristics

There are over 51,000 households in Naperville. A breakdown of households by age and income cohort is presented to the right.

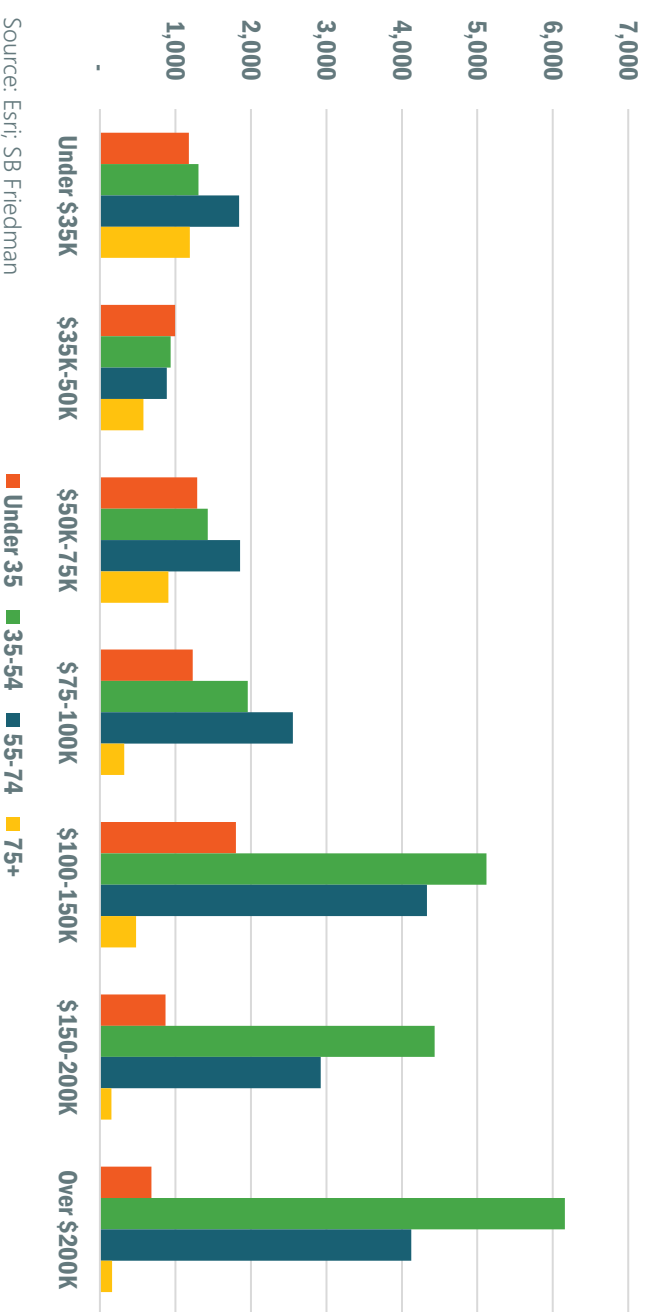
Households are predominantly in the 35-54 (family years) and 55-74 (empty nester and young seniors) age cohorts and earn more than \$100,000 per year.

Approximately 46% of senior households (age 75+) have incomes of \$50,000 or less.

The average household size of 2.80 reflects the large percentage of the population being in the family years with children at home. For comparison, the average household size for the Metro Division is 2.63.

The median household income is approximately \$114,000, approximately 75% higher than that of the Metro Division overall (\$65,322). However, there is a substantial differential in the median household income of owner and renter households in the City. Owner households have a median income of ±\$134,000, while renter households have a median income of ±\$62,000. Median household incomes are presented spatially on the following page. Overall, higher income census tracts are located in the southern and eastern portions of the City.

CURRENT HOUSEHOLDS BY AGE & INCOME



51,272
Naperville total households, 2017

2.80
Naperville average household size, 2017
2.63 in Metro Division

38.7
Naperville median age of householder, 2017
36.9 in Metro Division

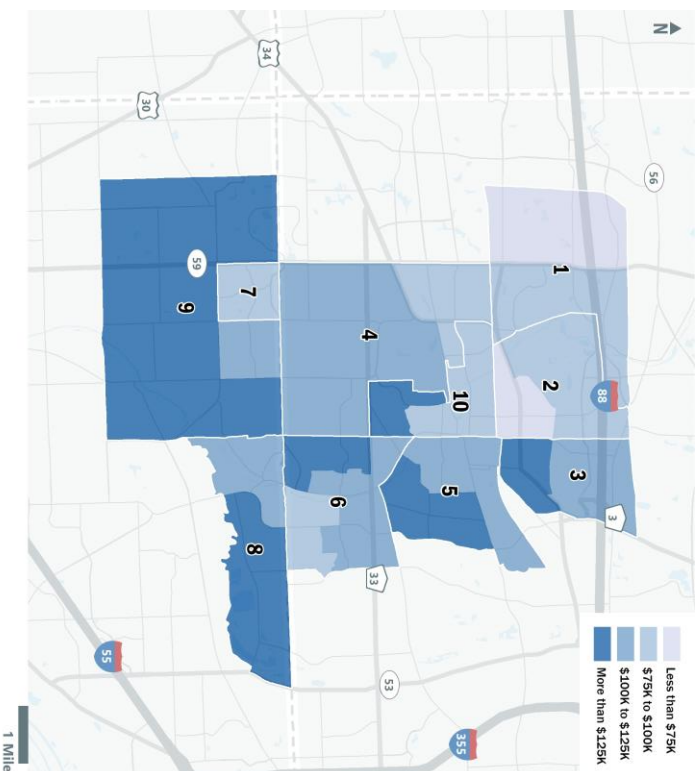
Sources: U.S. Census Bureau, SB Friedman

Key Household Characteristics

1.1 Population/Household Characteristics

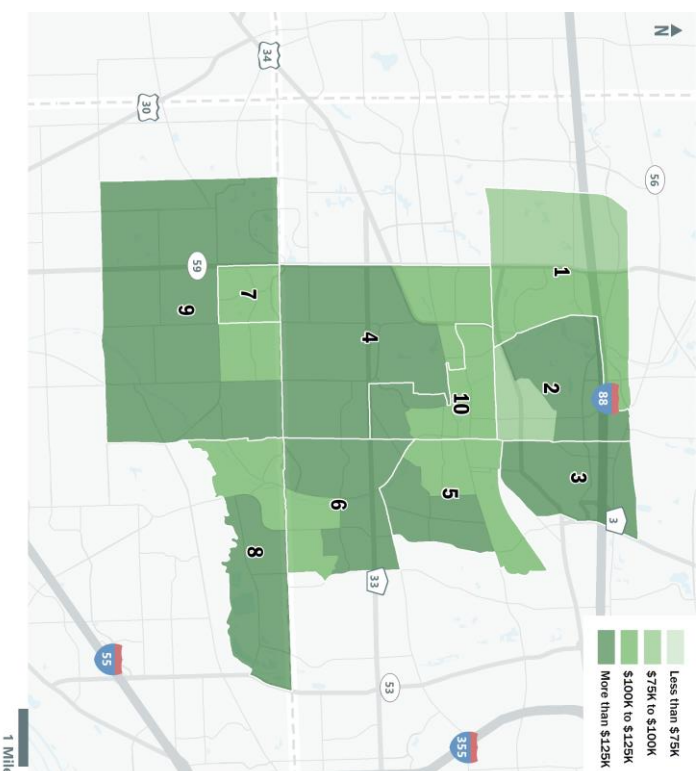
\$114,014

Naperville overall median household income, 2017 [1]
\$65,322 in Metro Division



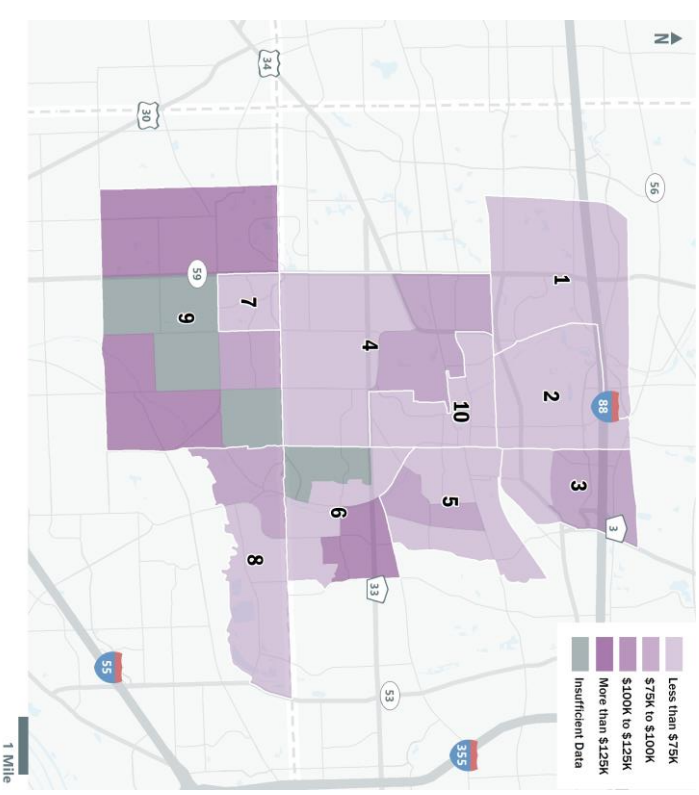
\$134,316

Naperville owner-occupied median household income, 2017 [1]
\$85,690 in Metro Division



\$61,745

Naperville renter-occupied median household income, 2017 [1]
\$39,991 in Metro Division

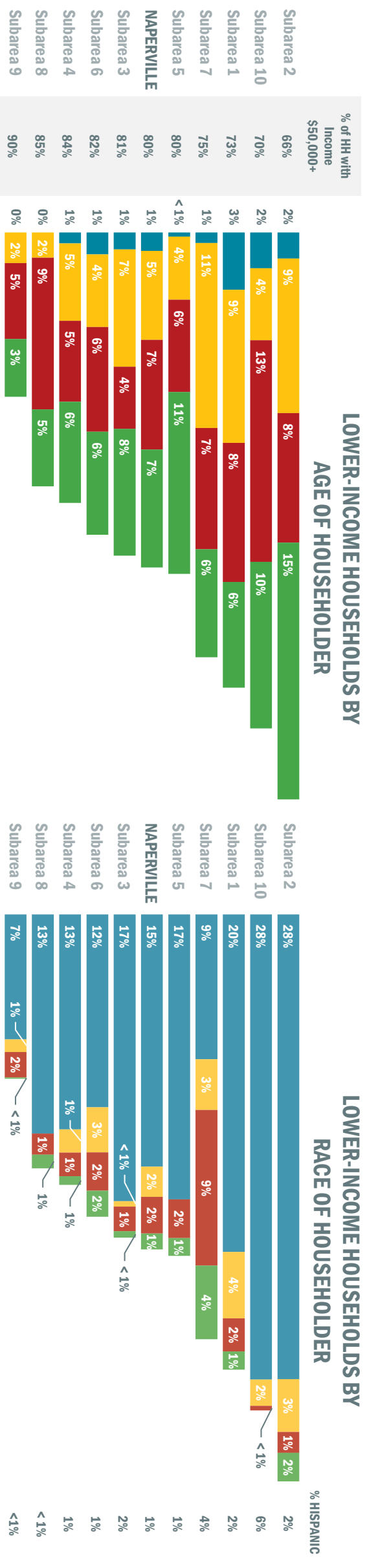


Sources: U.S. Census Bureau, SB Friedman

Lower-Income Households by Age & Race

1.1 Population/Household Characteristics

A demographic profile of lower income households (annual income below \$50,000) by subarea is presented below. Of the lower income households, there is a relatively even split amongst age cohorts (age 25+) overall. Lower-income households are largely white overall.



Sources: U.S. Census Bureau, SB Friedman

Current Housing Preferences by Age & Income

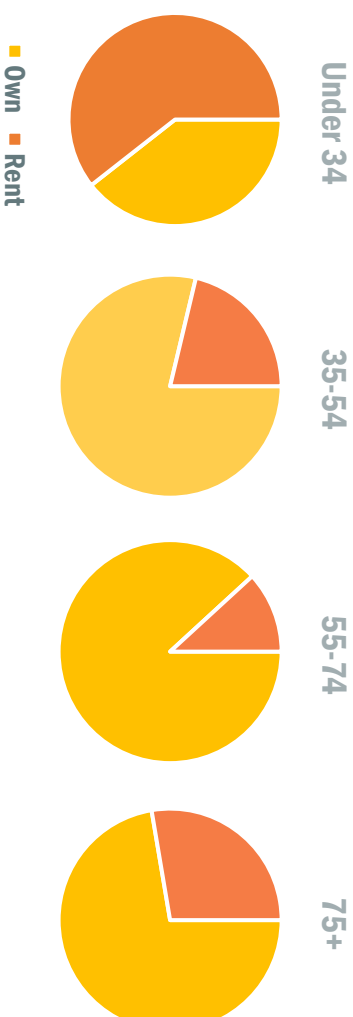
1.1 Population/Household Characteristics

Housing preferences of the existing population vary based on the age and income of the householder. Current housing preferences in Naperville by age and income cohort are presented to the right.

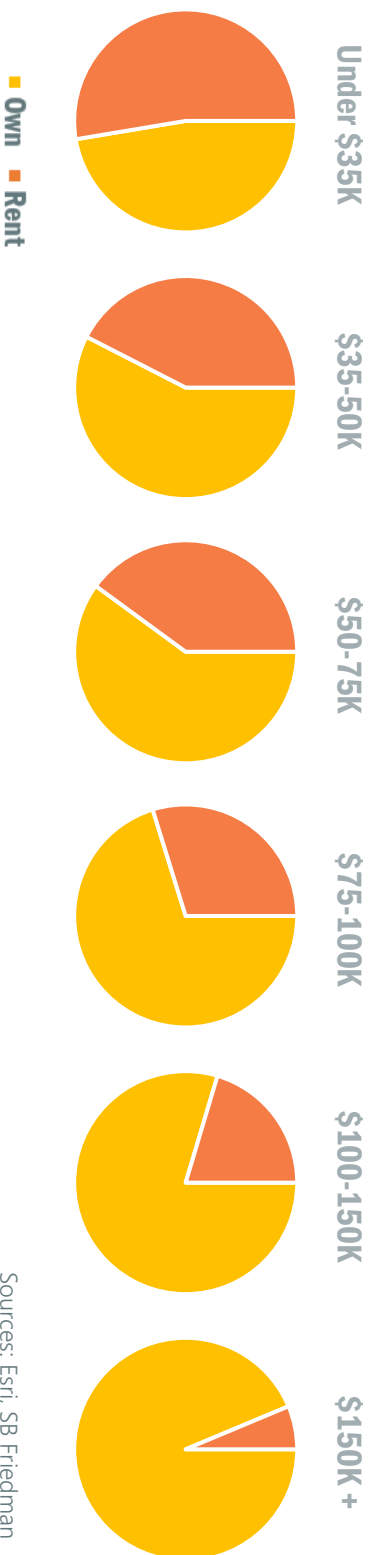
Most householders under age 34 are renters, while householders in the family and empty nester years are predominantly owners. While seniors are also primarily owners, the percent of renters is higher as seniors seek other housing arrangements as they age.

From an income perspective, as householders earn higher incomes, home ownership also increases.

CURRENT HOUSING PREFERENCES BY AGE



CURRENT HOUSING PREFERENCES BY INCOME



Sources: Esri, SB Friedman

Current & Historic Employment

1.2 Workforce Characteristics

Approximately 80,500 people are employed in Naperville. The Professional and Business Service sector contains the most jobs in Naperville and experienced the largest absolute job gains from 2002 to 2017 (+8,900 jobs). Major sectors include Professional, Scientific, and Technical Services and Finance and Insurance.

Healthcare has grown the most on a percentage basis, nearly doubling over the time period (+6,000 jobs).

Construction/Other was the only sector which lost significant jobs in Naperville over this period, primarily reflecting job losses in the construction field.

Naperville's employment growth rate of 33% over this time period (1.9% annual growth rate) is also more rapid than the region overall and DuPage County.



[1] Primarily construction employment

[2] Transportation and Warehousing, Utilities, Wholesale Trade

Source: Bureau of Labor Statistics Occupational Employment Statistics (BLS OES); Longitudinal Employer-Household Dynamics (LEHD); SB Friedman

Estimated Wages

1.2 Workforce Characteristics

SB Friedman estimated wages for jobs in Naperville using average wages for the Chicago region by industry, weighted to Naperville's jobs mix. Professional and Business Service jobs, which made up 41% of jobs in 2017, have an estimated annual wage of \$78,000. Healthcare, the most rapidly growing segment of Naperville's

employment base, has an estimated wage of \$66,000 per year. Retail jobs, which are shrinking as a share of Naperville's total jobs, have the lowest estimated wage in Naperville at \$34,000.

ESTIMATED ANNUAL WAGE (CHICAGO REGION), 2017



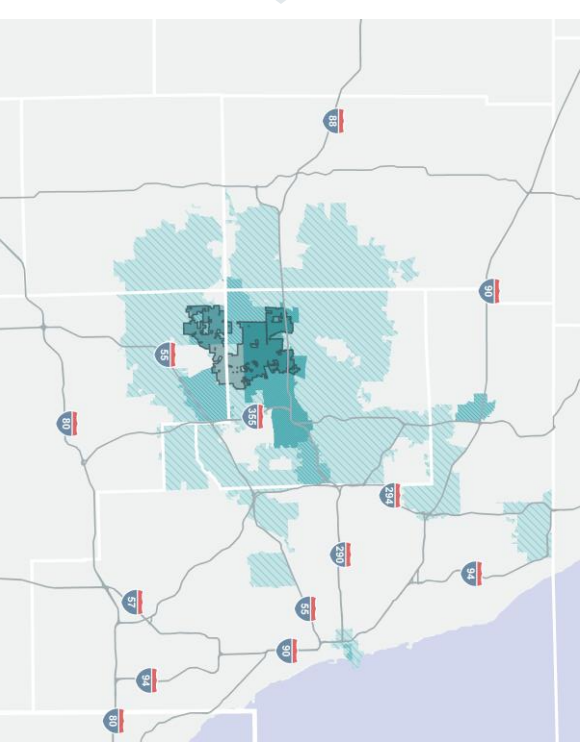
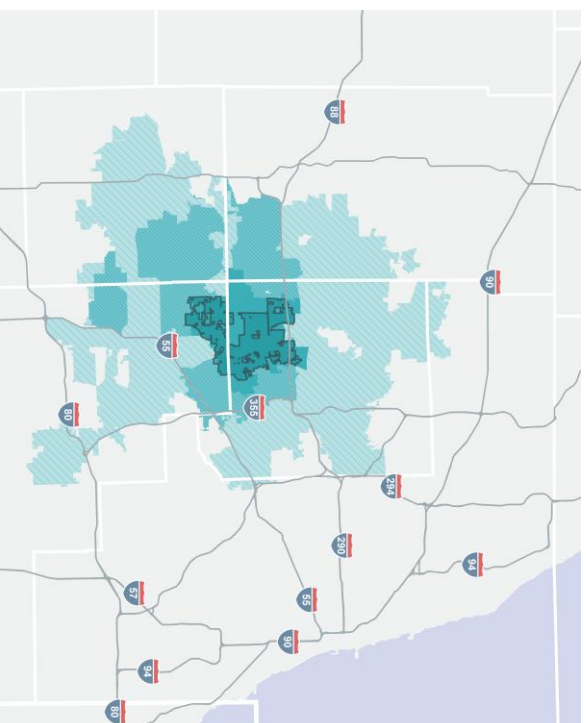
[1] Transportation and Warehousing, Utilities, Wholesale Trade
Source: Bureau of Labor Statistics Occupational Employment Statistics (BLS OES); Longitudinal Employer-Household Dynamics (LEHD); SB Friedman

Commuting Patterns

1.2 Workforce Characteristics

Workers are predominantly commuting into Naperville. Of the total number of workers, 85% (68,490 workers) live outside Naperville, primarily in surrounding communities. The remaining 15% of the workforce lives in Naperville (12,014 workers). Similarly, a survey of City government employees in 2018 revealed that 80.6% commute from outside of Naperville. Approximately 83% of Naperville

residents (57,729 workers) are commuting elsewhere to work. Areas with enhanced transportation access (via freeway or train) appear to be the most common employment destinations. Over 11,000 residents work in Chicago (16% of employed residents). Overall, Naperville residents who commute elsewhere are generally working in higher wage professions than workers commuting into Naperville.



68,490

Workers live outside Naperville and commute in to work

12,014

Naperville residents also work in Naperville

57,729

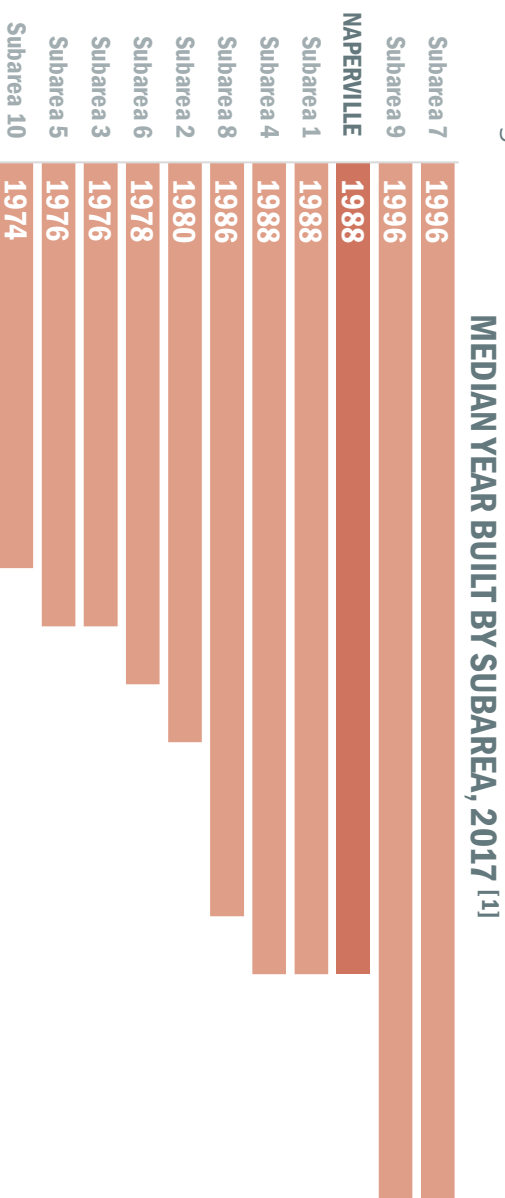
Residents of Naperville commute elsewhere to work

Median Housing Age & Occupancy

1.3 Housing Characteristics

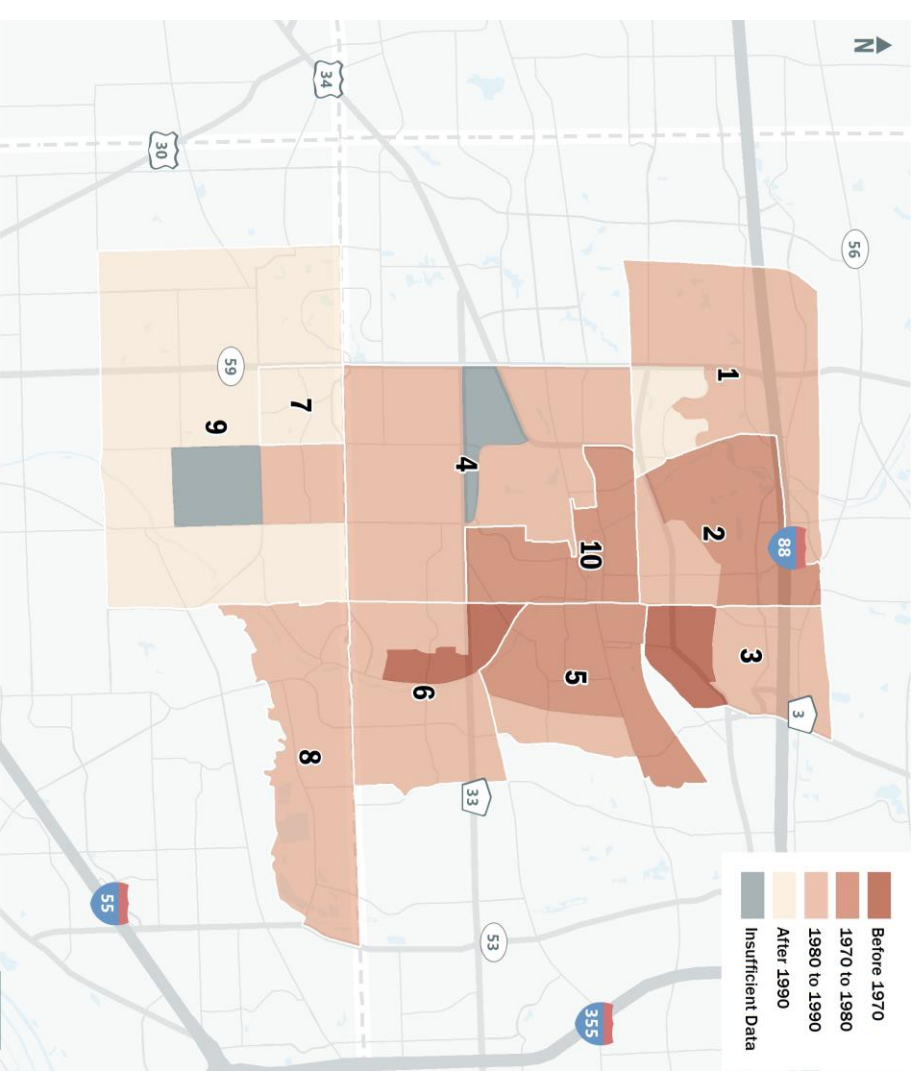
There are approximately 54,000 housing units in Naperville. The age and character of the housing stock is reflective of the City's major periods of growth (from 1980 to 2000). Overall, the median year built is 1988, though the age of the housing stock varies throughout the City. In the neighborhoods closest to downtown Naperville, the median year built is 1976, while the median year built in the southwest portions of the City is 1997.

Overall, housing occupancy is Naperville is 96%, which is indicative of a strong housing market.



[1] Subarea values are averages of median year built for constituent tracts weighted by counts of all housing units by tract, presented by year.
Source: U.S. Census Bureau, SB Friedman

MEDIAN HOUSING AGE



Sources: U.S. Census Bureau, Esri, SB Friedman

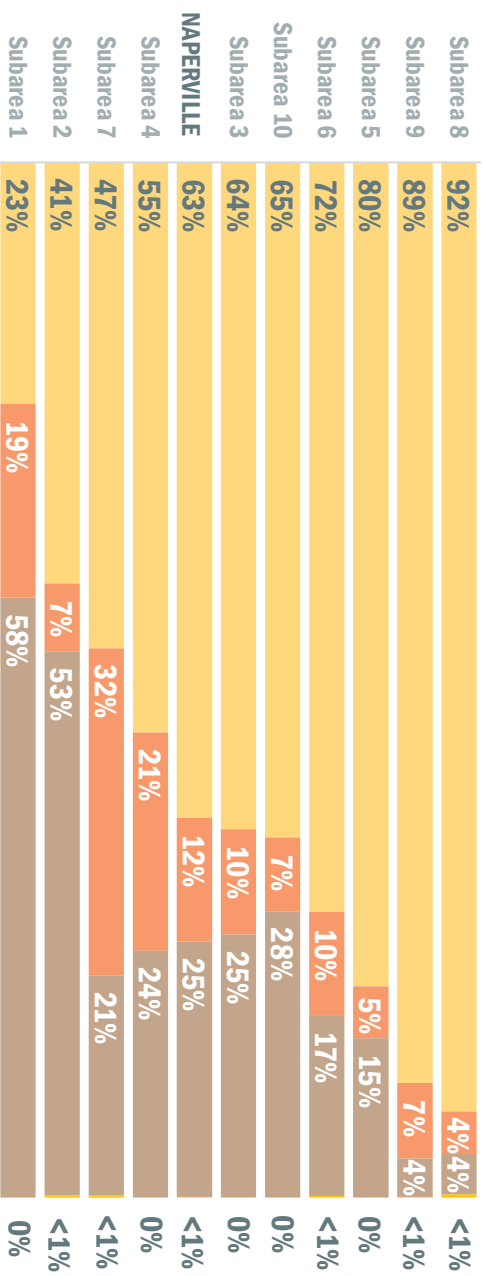
Housing Typology

1.3 Housing Characteristics

Approximately 63% of housing units in Naperville are single-family detached.

However, the proportion of single-family homes varies throughout the City. Areas generally north and west tend to have higher shares of multifamily or attached single-family while areas to the south and east tend to have higher shares of detached single-family. At the extremes, over 50% of units in Subareas 1 and 2, are in multifamily buildings, while in Subareas 8 and 9 multifamily constitutes less than 5% of units. Overall, the mix of housing is consistent with DuPage County and is more diverse than Will County.

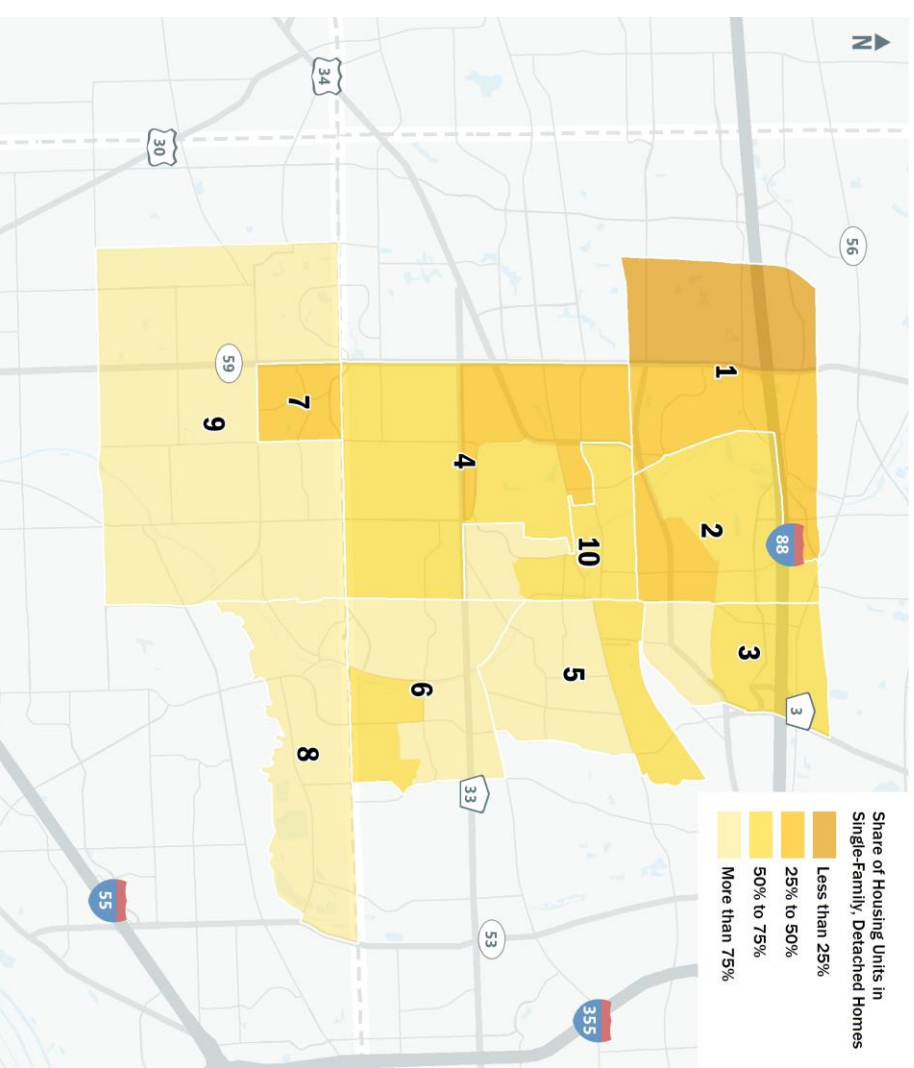
HOUSING TYPOLOGY BY SUBAREA, 2017



■ Share Single-Family, Detached
 ■ Share Single-Family, Attached
 ■ Share Multifamily
 ■ Share Other

Sources: U.S. Census Bureau, SB Friedman
Naperville Housing Needs Assessment

SHARE OF SINGLE-FAMILY, DETACHED HOMES BY SUBAREA



Sources: U.S. Census Bureau, Esri, SB Friedman

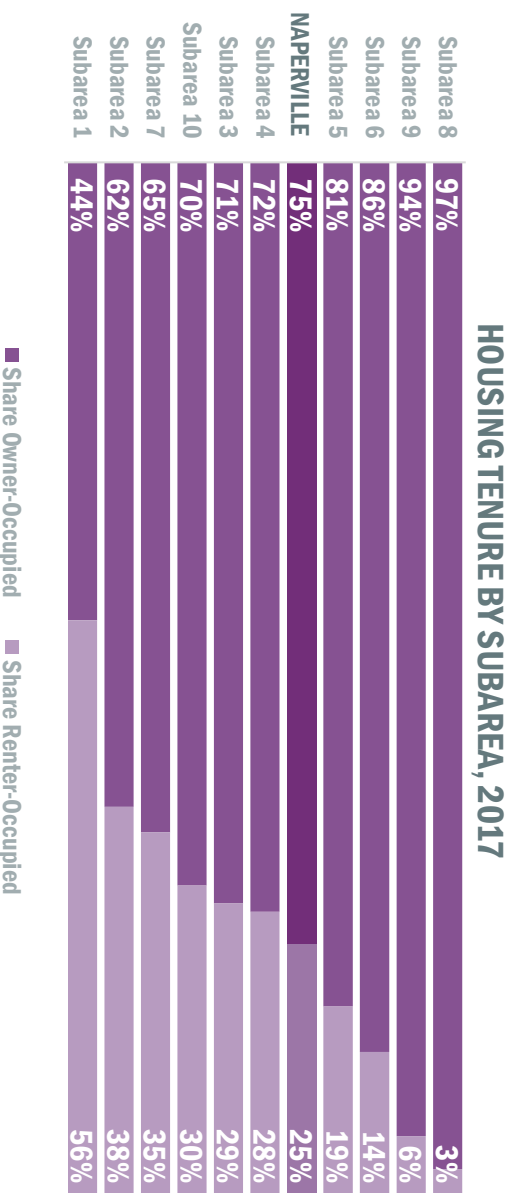
1 Mile

Housing Tenure

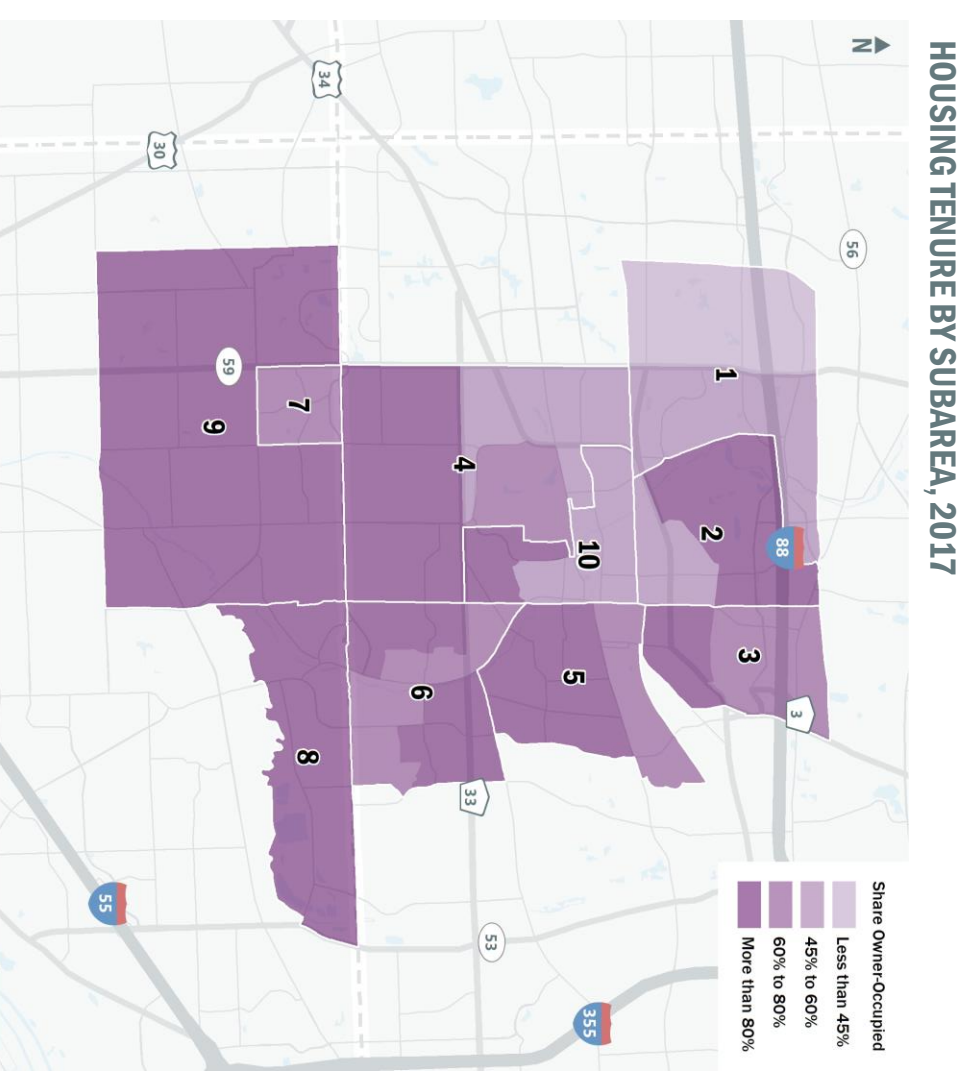
1.3 Housing Characteristics

Citywide, approximately 75% of occupied housing units are owner-occupied, while the remaining 25% are renter-occupied. The pattern of housing tenure is similar to the density pattern noted above – lower-rates of home-ownership generally coincide with higher shares of multifamily buildings. Therefore, areas in the north and west of the City tend to have higher rates of renter-occupied units while areas to the south and east tend to have higher rates of owner-occupied units.

The overall ratio of owner-to-renter housing is consistent with rates in DuPage County, but reflects a higher share of renter-occupancy than in Will County.



Sources: U.S. Census Bureau, SB Friedman
Naperville Housing Needs Assessment



Sources: U.S. Census Bureau, Esri, SB Friedman

Median Home Values

1.3 Housing Characteristics

Naperville's median home value is approximately \$398,500 according to the Census. Under U.S. Department of Housing and Urban Development (HUD) standards, housing is considered affordable if up to 30% of income is attributed to housing costs. Median Naperville home values are therefore affordable to households earning approximately \$100,000 per year^[1].

Areas east of downtown (Subareas 3 and 5) and along the City's southern edge (Subareas 8 and 9) generally have home values higher than the City overall – following to some degree the pattern of new home construction described later.

MEDIAN HOME VALUE BY SUBAREA, 2017 [2]

Subarea 9	\$455,000
Subarea 5	\$455,000
Subarea 3	\$425,000
Subarea 8	\$410,000
NAPERVILLE	\$398,500
Subarea 10	\$375,000
Subarea 4	\$370,000
Subarea 7	\$345,000
Subarea 6	\$340,000
Subarea 2	\$325,000
Subarea 1	\$260,000

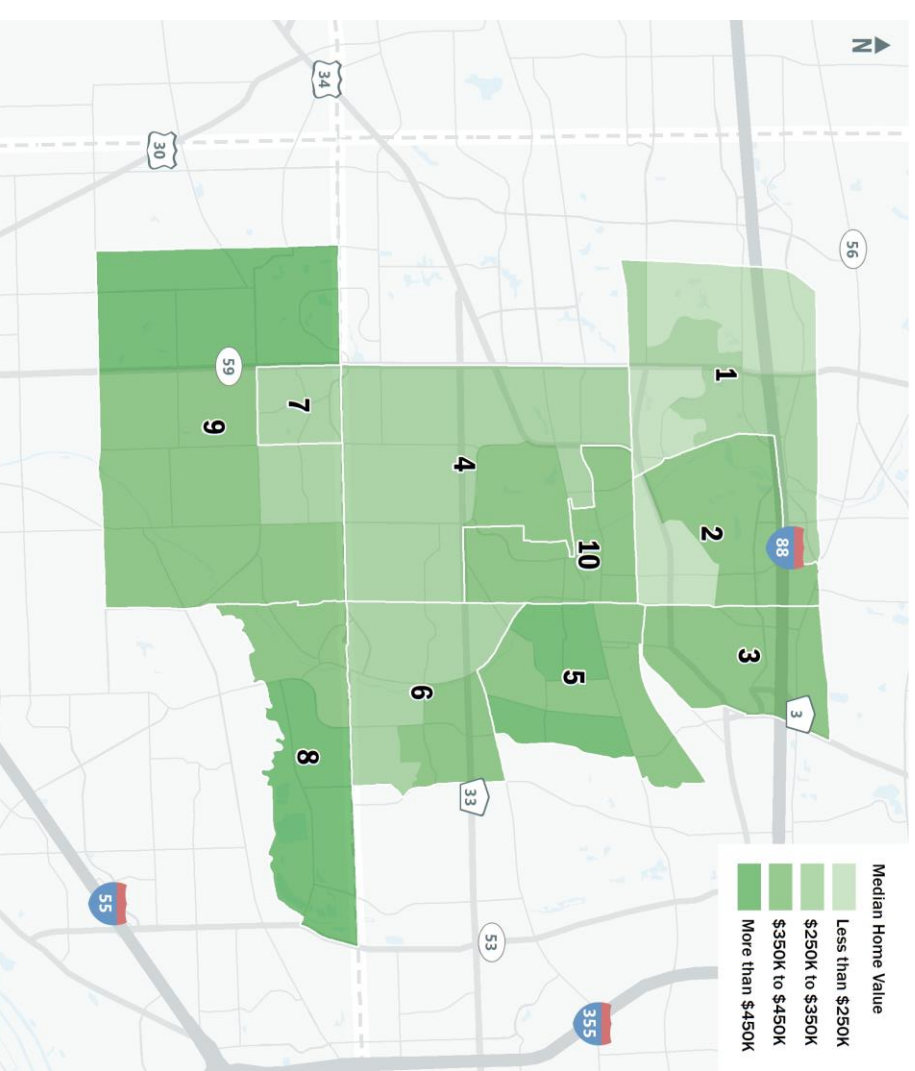
[1] For an explanation of how gross owner-occupied monthly housing costs were estimated, please see Appendix.

[2] Subarea values are averages of median home values for constituent tracts weighted by counts of owner-occupied housing units by tract. Subarea values rounded to the nearest \$5,000.

Source: SB Friedman; U.S. Census Bureau

Naperville Housing Needs Assessment

MEDIAN HOME VALUE BY SUBAREA, 2017



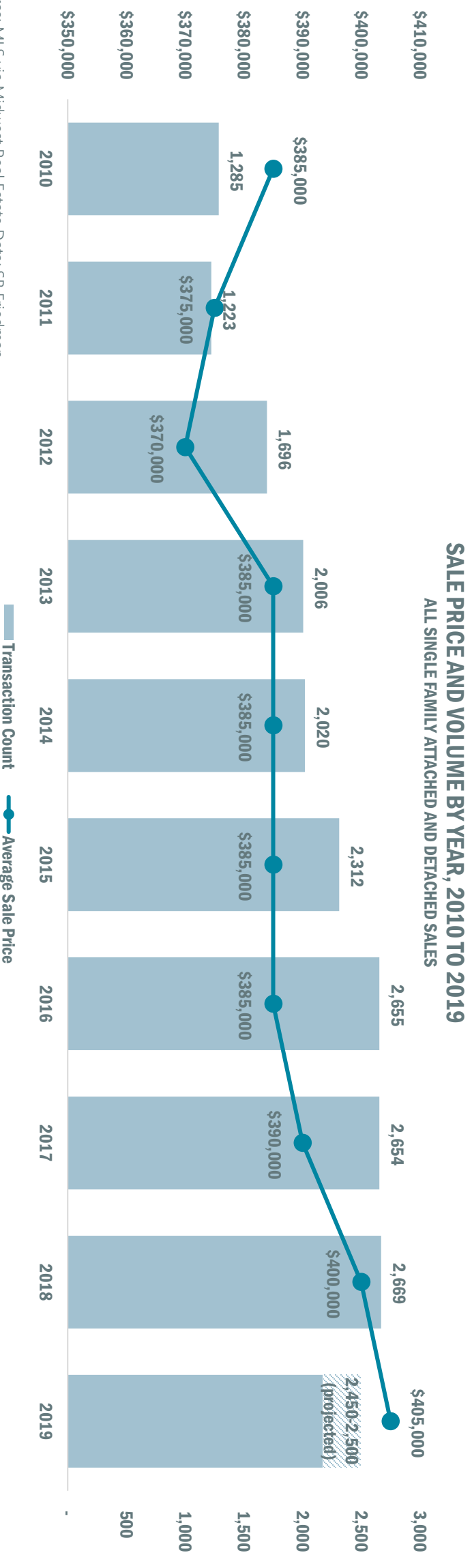
Sources: U.S. Census Bureau, Esri, SB Friedman

Recent Home Sales Activity

1.3 Housing Characteristics

Census-reported home values are largely consistent with recent single-family home transactions as identified through the Multiple Listing Service (MLS). In 2019, the average sales price in MLS data for the City was \$405,000, which would again be affordable to a household earning approximately \$100,000. MLS data also indicated that recent pace of sales has been relatively stable, with around 7% of the owner-occupied housing stock transacting annually.

After declining in the wake of the Great Recession, both sales volume and prices have risen. While prices appear to be continuing to increase, 2019 data appears to indicate a slight decline in transactions after several years of essentially unchanged transaction levels.



Source: MLS via Midwest Real Estate Data; SB Friedman

Recent Single-Family Development Activity

1.3 Housing Characteristics

Recent single-family home development has clustered near downtown Naperville and in the remaining greenfield areas of the City – primarily along the City’s edges in the southwest and northwest.

Naperville has averaged approximately 280 new construction permits per year since 2013. The household income needed to purchase one of these new units, assuming 30% of income is attributed to housing costs, has historically been around \$170,000. Key informants indicated that high land costs are driving the higher price points for new construction single-family homes.

Year	Count of SF Permits	Average Value of SF Permit ^[1]	Estimated Home Value Based on Permit Value ^[1]	Estimated Monthly Housing Cost ^[2]	Min. Affordable Household Income
2013	205	\$425,000	\$706,000	\$4,200	\$168,000
2014	324	\$346,000	\$575,000	\$3,500	\$140,000
2015	267	\$355,000	\$590,000	\$3,600	\$144,000
2016	312	\$657,000	\$1,091,000	\$6,500	\$260,000
2017	323	\$411,000	\$683,000	\$4,100	\$164,000
2018	250	\$368,000	\$611,000	\$3,700	\$148,000
2019 ^[3]	108	\$409,000	\$679,000	\$4,100	\$164,000

[1] For permits which included value: rounded to nearest \$1,000

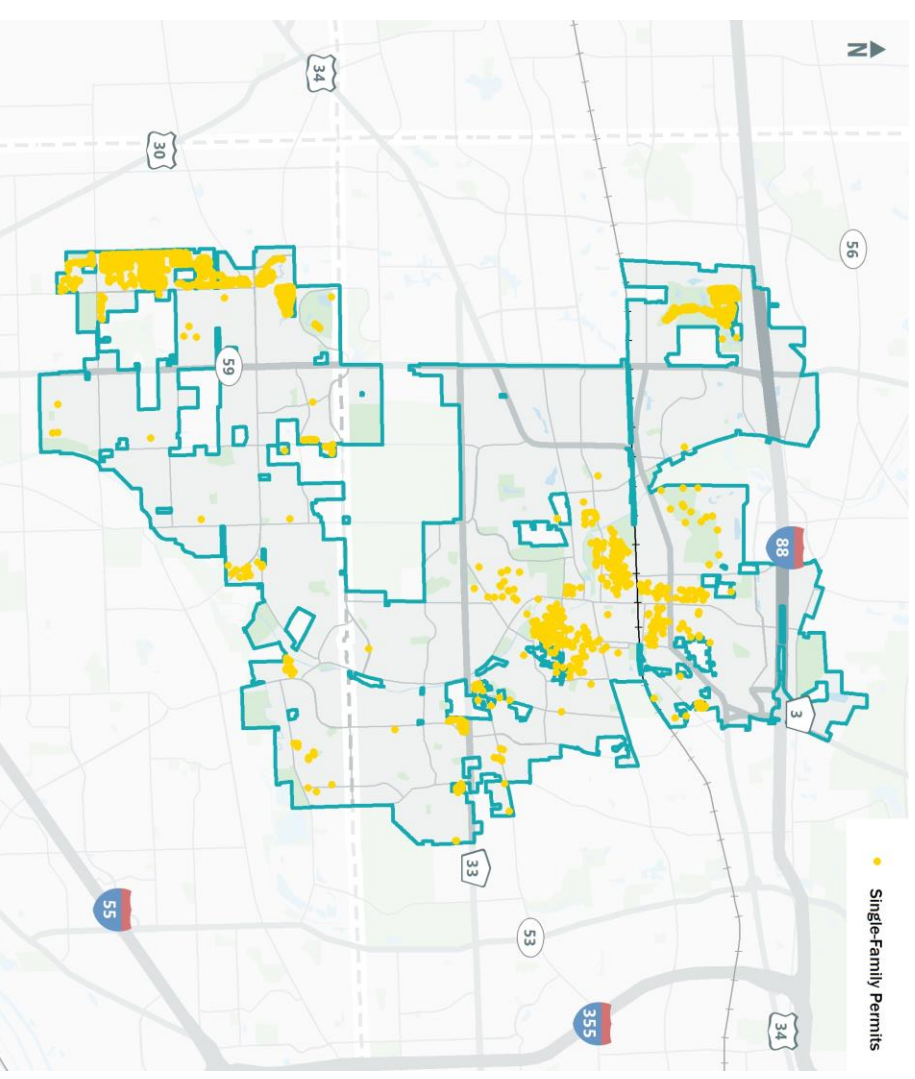
[2] See Appendix for housing cost assumptions; rounded to nearest \$100

[3] Through September 2019

Source: City of Naperville; DuPage County (Clerk, Treasurer); Federal Reserve Bank of St. Louis; National Association of Homebuilders; National Association of Realtors; SB Friedman; U.S. Energy Information Administration

Naperville Housing Needs Assessment

SINGLE-FAMILY NEW CONSTRUCTION PERMITS, 2013-2019



Sources: City of Naperville, Esri, SB Friedman

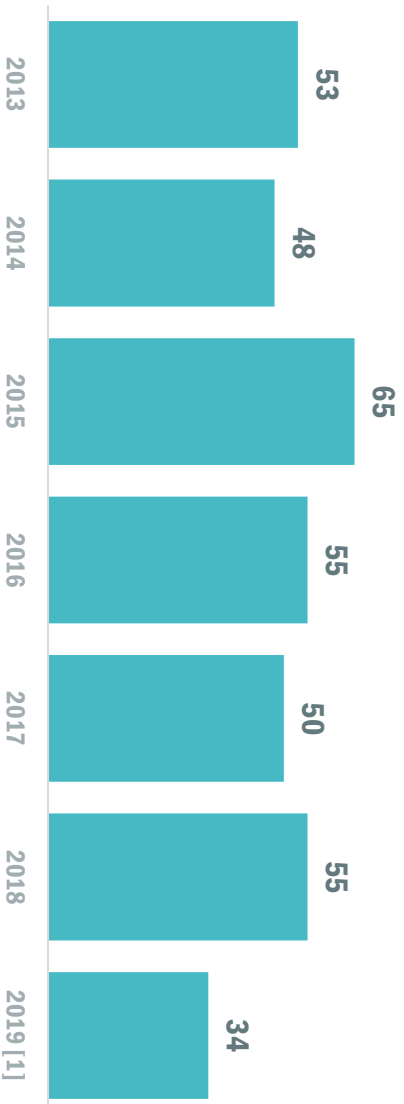
Recent Single-Family Tear Down Activity

1.3 Housing Characteristics

Recent single-family home construction in the neighborhoods surrounding downtown Naperville has typically been associated with the demolition of existing smaller and lower-cost units that may have historically served entry-level homeowners. At least 360 permits have been issued for demolition of single-family homes since 2013, averaging nearly 55 units per year. Approximately 20% of single-family construction permits appear to be accompanied by a demolition permit.

Key informants indicated that these teardowns are contributing to affordability challenges and is further constraining the supply of entry-level and lower cost housing.

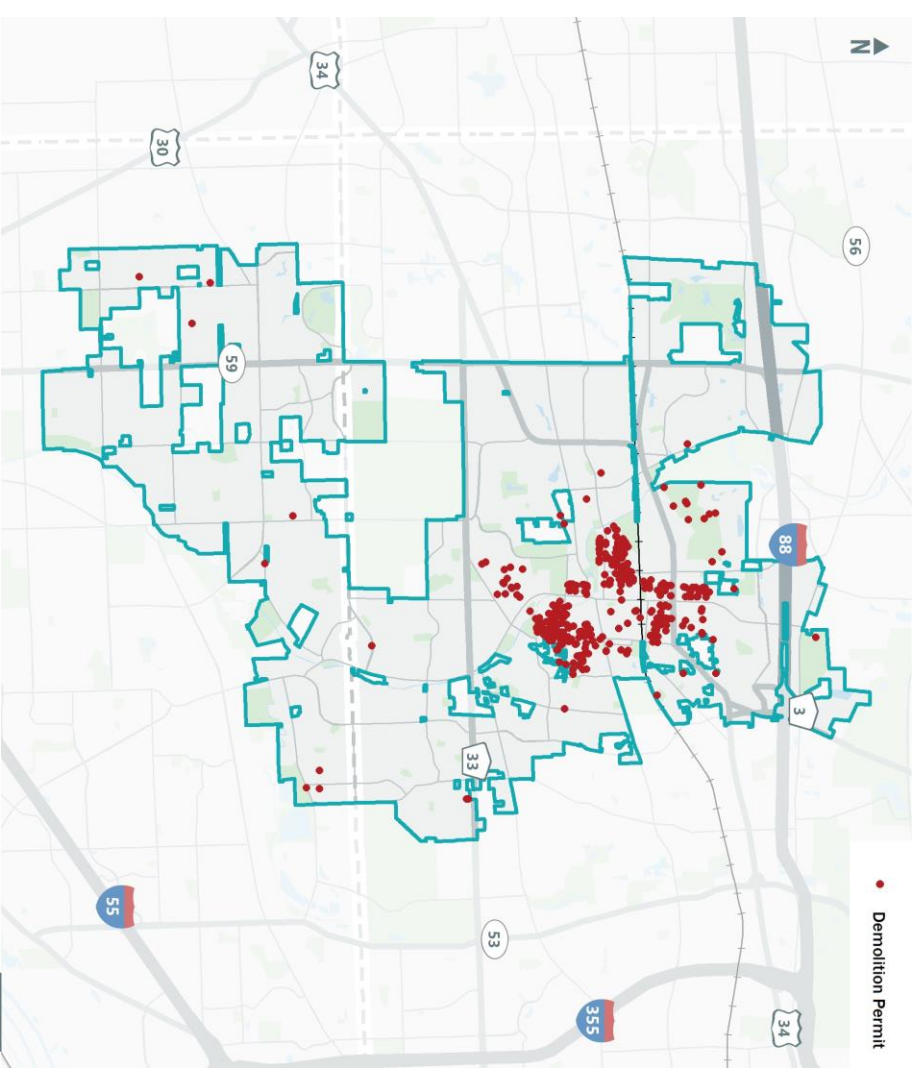
SINGLE-FAMILY DEMOLITION PERMITS BY YEAR



[1] Through September 2019

Source: City of Naperville; SB Friedman

DEMOLITION PERMITS, 2013-2019



Sources: City of Naperville, Esri; SB Friedman

Median Gross Rent

1.3 Housing Characteristics

Per the Census, Naperville's median gross rent is \$1,415, which would be affordable to a household earning approximately \$57,000^[1]. These rents are consistent with data available through CoStar for multifamily product in Naperville. Subareas in the south/southwest and northeast have median gross rents higher than the City overall while subareas in the northwest and east have lower median gross rents.

MEDIAN GROSS RENT BY SUBAREA, 2017 [2]

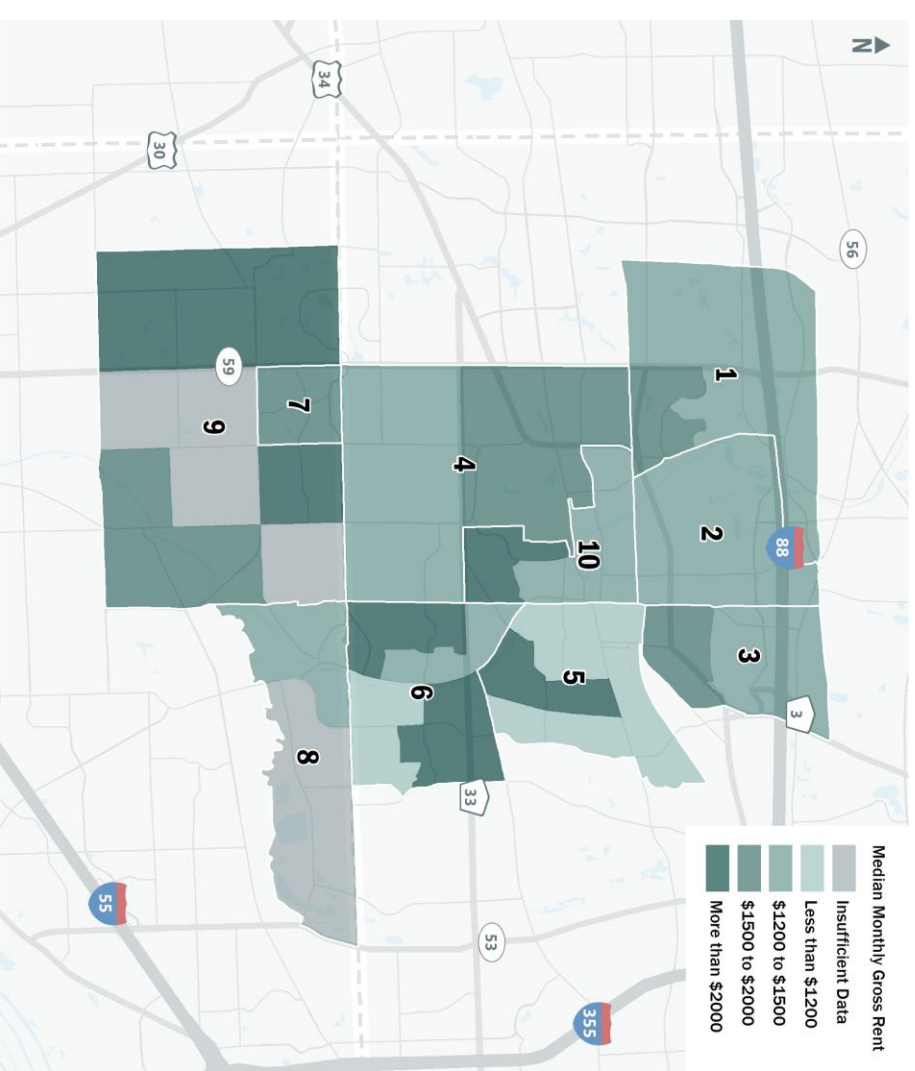
Subarea 9	\$2,000
Subarea 7	\$1,690
Subarea 4	\$1,510
Subarea 3	\$1,500
Subarea 8	\$1,480
NAPERVILLE	\$1,415
Subarea 1	\$1,410
Subarea 6	\$1,340
Subarea 10	\$1,320
Subarea 5	\$1,250
Subarea 2	\$1,240

[1] Assuming a household paid monthly rent of \$1,415 and devoted no more than 30% of their income to rent.

[2] Subarea values are averages of median gross rents for constituent tracts weighted by counts of renter-occupied housing units by tract. Subarea values rounded to the nearest \$10.

Source: SB Friedman; U.S. Census Bureau

MEDIAN GROSS RENT BY SUBAREA



Sources: U.S. Census Bureau, Esri, SB Friedman

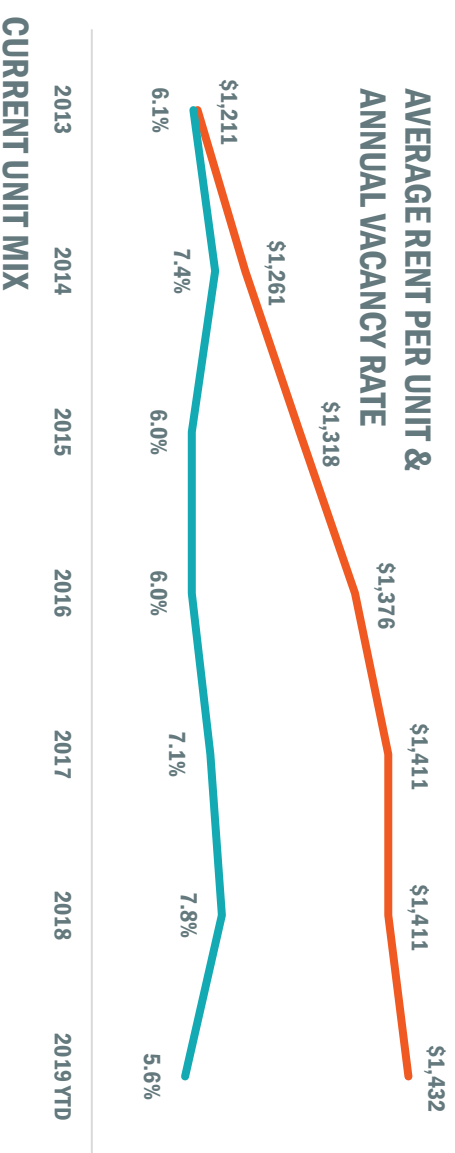
Existing Market-Rate Multifamily

1.3 Housing Characteristics

Naperville contains ±8,750 multifamily units in buildings with 4+ units and that are tracked by CoStar. As noted earlier, many of the multifamily properties are in the northern and western portions of the City.

Apartments are predominantly 1- and 2-bedroom units with few family-sized units (3+ bedrooms). Existing product is generally older with an average age of 30+. Since 2013, average rents have increased amid generally steady vacancy. Multifamily vacancy is currently 5.6%, which is relatively low, in particular for older product.

Key informants indicated that older multifamily product frequently serves as naturally-occurring affordable housing.

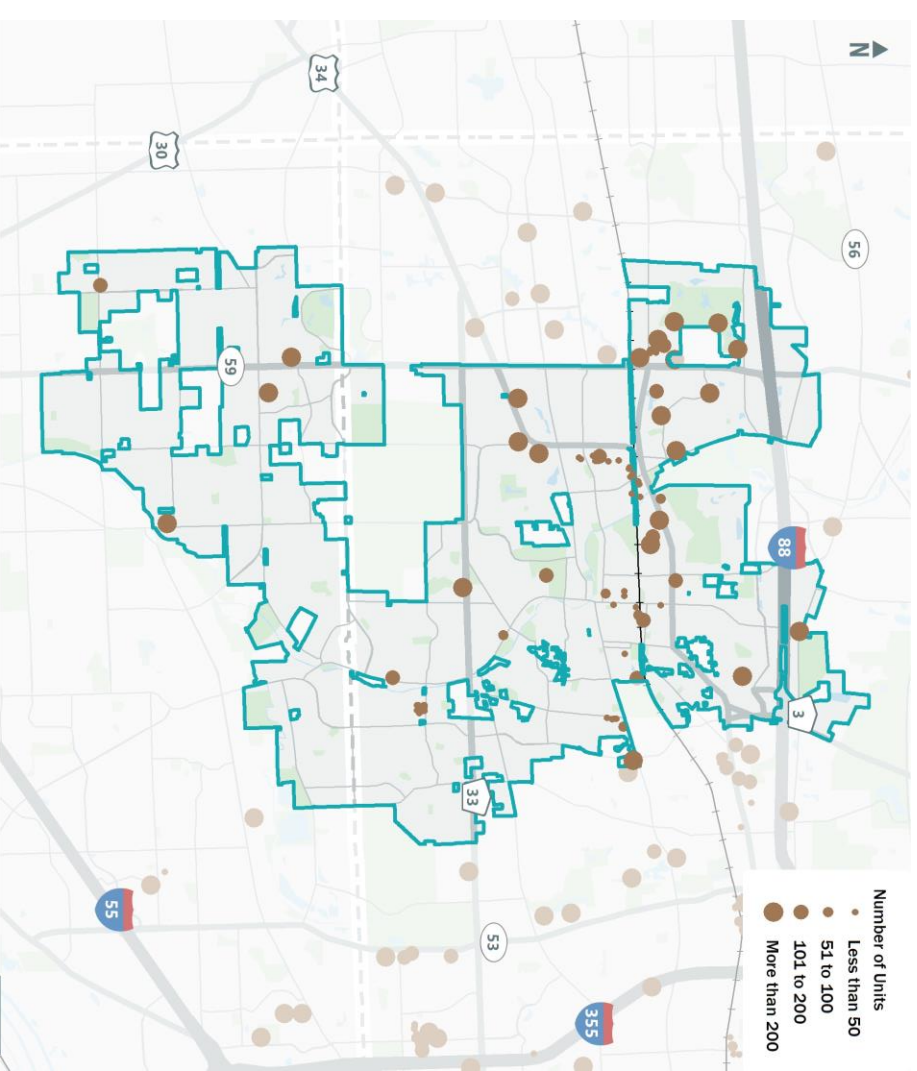


CURRENT UNIT MIX



Source: CoStar, SB Friedman
Naperville Housing Needs Assessment

MARKET-RATE MULTIFAMILY PROPERTIES



Sources: CoStar, Esri, SB Friedman

Recent Multifamily Development Activity

1.3 Housing Characteristics

Unlike the distribution of existing market rate multifamily, which is clustered toward the City's northwest, recently completed and proposed multifamily projects are located near downtown Naperville and in the City's southwest. New units were delivered in 2014 (298 units) and 2018 (107).

Newer multifamily product is typically luxury and caters to younger, and higher-income households. New units tend to have higher asking rents than the market overall and a slightly higher share of family-sized units. Vacancy for new product is somewhat high, given that several projects delivered in 2018 are still in lease-up. This product is leasing at approximately a 25% premium to the overall supply.

	Naperville Multifamily Built Since 2010	Naperville Multifamily All Units ^[1]
Number of Units	405	8,742
Vacancy ^[2]	9.2%	5.6%
Average Rent	\$1,774	\$1,432
Share Family-Sized Units ^[3]	9%	3%

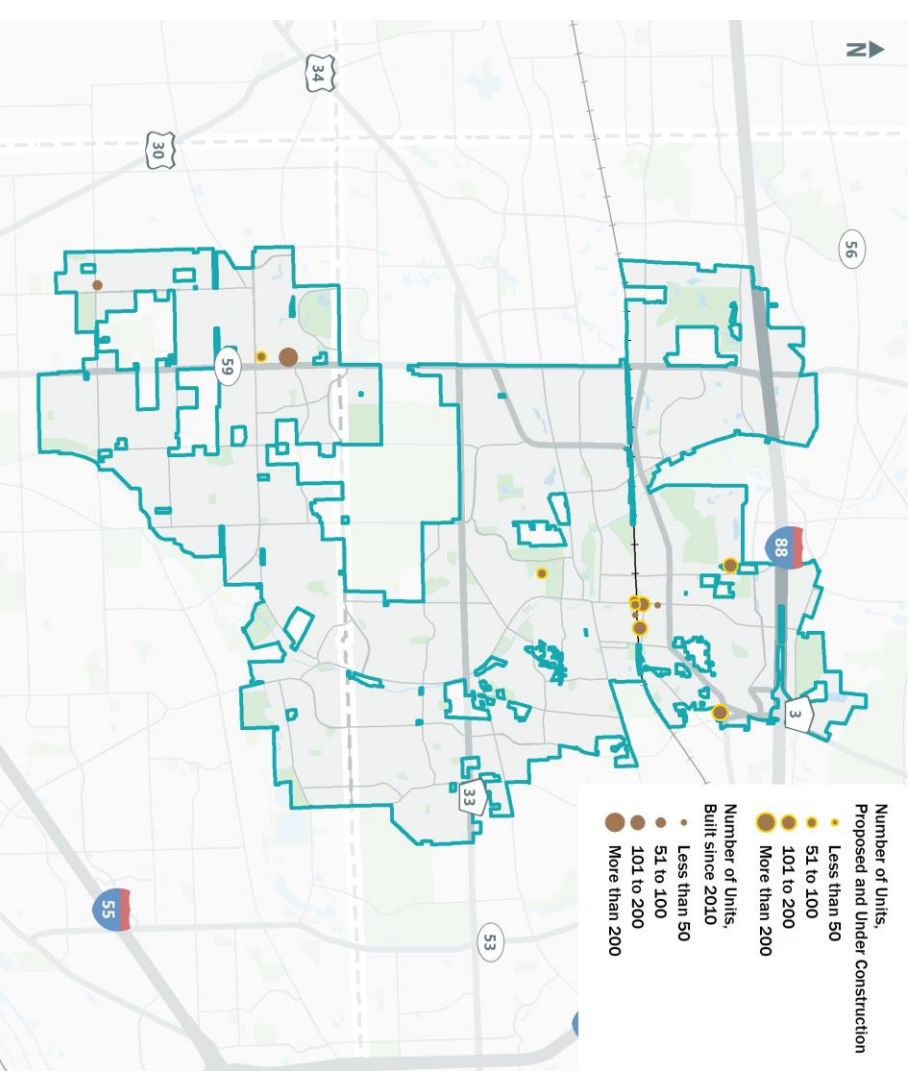
[1] Buildings of 4 or more units: The smallest building built since 2010 has 8 units.

[2] Includes 3 buildings built in 2018 which are still leasing up and one building built in 2014 with 8.1% vacancy.

[3] Units of 3 bedrooms or more

Source: CoStar, SB Friedman

RECENT MULTIFAMILY DEVELOPMENT ACTIVITY



Sources: CoStar, Esri, SB Friedman

1 Mile

Existing Senior Housing

1.3 Housing Characteristics

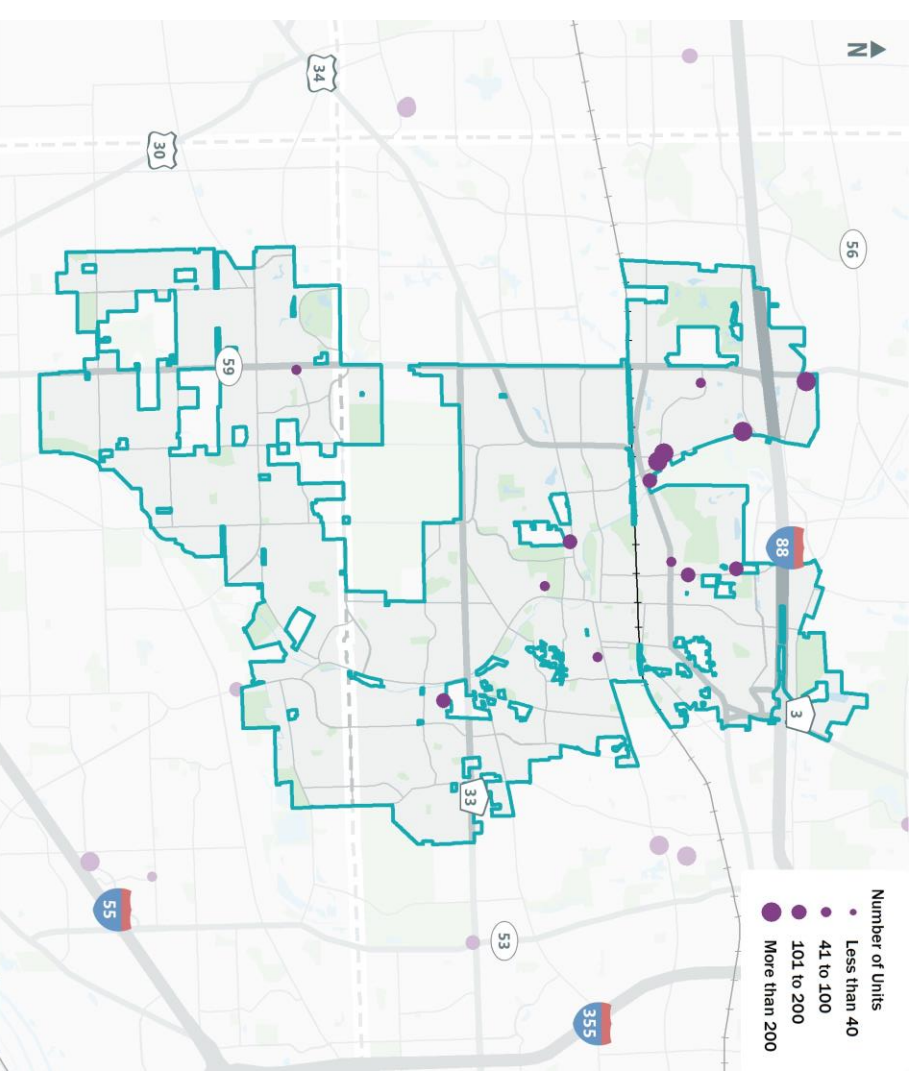
There are approximately 2,400 senior housing units in Naperville. Most of the existing product is nursing care (NC) facilities that are on average 25 years old. Recent construction has been only independent living (IL) and assisted living/memory care (AL/MC) facilities. Like market-rate multifamily properties, many of these facilities are located in northwest Naperville, with fewer facilities to the south and east.

Constrained supply appears to be limiting options for seniors who want to remain in the City. This was confirmed by key informants. The market has responded through the construction of age-restricted, active adult communities. However, this product is again largely luxury and catering primarily to higher-income households.

All Age-Restricted Multifamily	IL	AL/MC	NC	Total
Property Count	3	5	6	14
Unit Count	622	614	1,130	2,366
Share of Total	26%	26%	48%	100%
Average Year Built	1999	2006	1985	1994

Source: National Investment Center, SB Friedman

SENIOR MULTIFAMILY PROPERTIES



Source: National Investment Center, Esri, SB Friedman

Existing Income-Restricted Multifamily

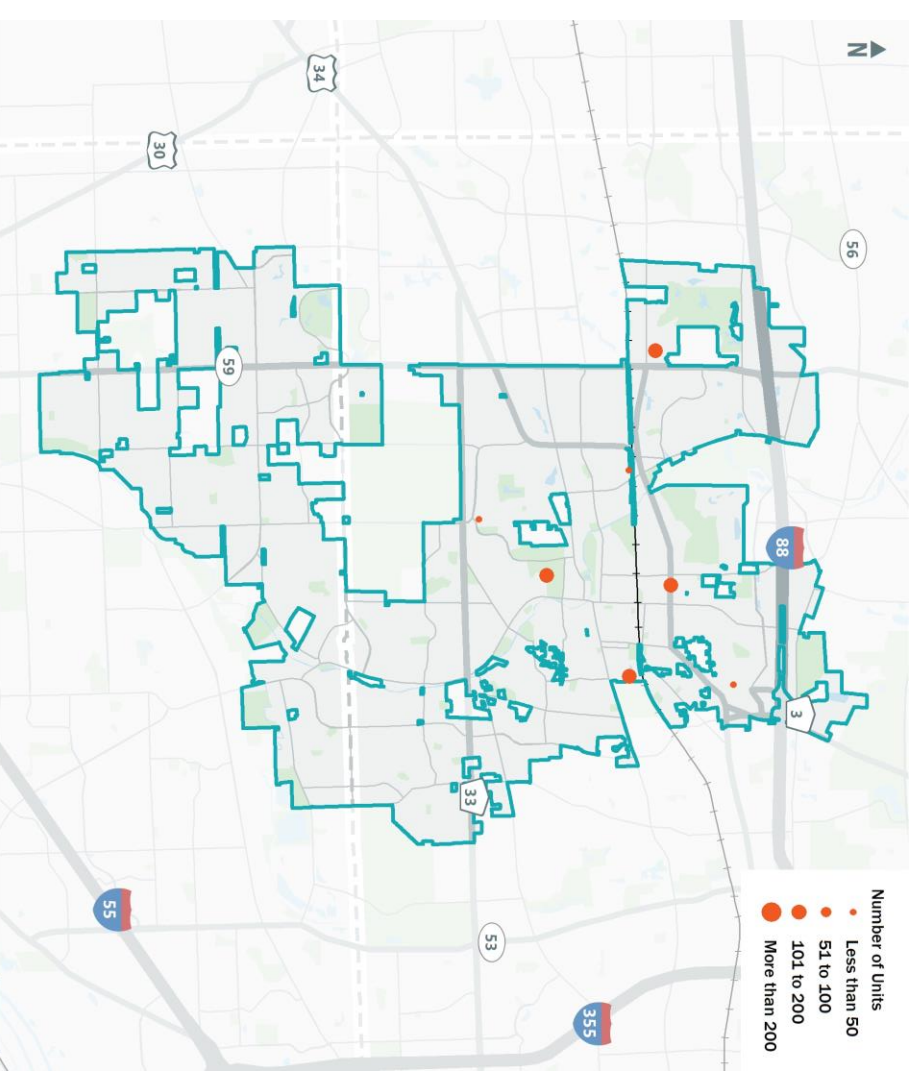
1.3 Housing Characteristics

Based on data from HUD and IHDA, Naperville contains approximately 550 income-restricted units in 7 affordable properties. This accounts for only 4% of the City's overall rental housing stock. Nearly all of these units are in the 4 projects outlined below. Income-restricted housing developments are typically constructed by non-profit developers with financial assistance available through federal programs, and may receive ongoing rental support through HUD. Operators indicated that existing facilities have multiyear waiting lists.

	Martin Avenue Apartments	Ogden Manor	Charles Court	Countrywood Apartments
Unit Count	122 (+68 under construction)	108	130	180
Bedroom Types	Studio, 1BR, 2BR	1BR, 2BR, 3BR	1BR, 2BR	1BR, 2BR
Public Support ^[1]	PBV, LIHTC	PBV, LIHTC	PBV	LIHTC
Population Served	Seniors, Special Needs	Family, Seniors, Special Needs	Seniors	Family

[1] LIHTC: Low-Income Housing Tax Credits; PBV: project-based vouchers that provide ongoing rental assistance
Sources: Affordable Housing Online; Illinois Housing Development Authority (IHDA); SB Friedman

INCOME-RESTRICTED MULTIFAMILY PROPERTIES



Sources: Illinois Housing Development Authority, U.S. Department of Housing and Urban Development, Esri, SB Friedman

Existing Income-Restricted Multifamily

1.3 Housing Characteristics

Housing choice vouchers (HCV) also provide rental subsidies for lower-income residents and can be used for market-rate units. Voucher holders are a protected class in Naperville. Per the DuPage Housing Authority, there are approximately 500-550 vouchers in Naperville, with additional vouchers holders in the Will County portion of the City, which are administered by the Joliet Housing Authority.

In addition to larger facilities, there are scattered-site projects/programs in Naperville focused on seniors, people with special needs, and homeless populations or those at the risk of homelessness.

The market appears unable to address a lack of affordability on its own, likely requiring intervention by the public sector. The need for affordable housing was expressed by many stakeholders and appears to be a high priority in the City today.

Owner-Occupied Naturally-Occurring Affordable Housing

1.3 Housing Characteristics

SB Friedman quantified the universe of owner-occupied naturally occurring affordable and attainable housing (NOAH) in Naperville through an analysis of home sales available through MLS (2010–2019, adjusted to 2019 dollars).

SB Friedman evaluated NOAH at two affordability levels using IHDA-defined gross rent limits for the Chicago region, which includes DuPage and Will Counties:

1. Gross monthly housing costs at or below the 80% gross rent limit. At this affordability level, homes would be affordable to low-income households earning approximately \$71,000 for a family of 4; and
2. Gross monthly housing costs at or below the 120% gross rent limit. At this affordability level, homes would be attainable to households earning approximately \$107,000 for a family of 4.

80% GROSS RENT LIMIT

SB Friedman estimates that approximately 27% of sale transactions in Naperville from 2010 to 2019 represented NOAH units at the 80% affordability level. NOAH transactions were primarily older and/or attached units. There were no estimated NOAH transactions on detached housing built since 2001 in Naperville. Applying the rates of NOAH transactions by unit bedroom count to Naperville's housing mix, SB Friedman estimates that approximately 21% of Naperville's owner-occupied housing could be considered NOAH.

120% GROSS RENT LIMIT

SB Friedman applied the same methodology to households at the 120% affordability level. While a far greater share of units are considered NOAH at this income level (66%), there is still almost no newer detached housing in the NOAH range. Rather, most NOAH units are in older detached single-family homes.

Owner-Occupied Naturally-Occurring Affordable Housing

1.3 Housing Characteristics

ESTIMATED NOAH UNITS at 80%



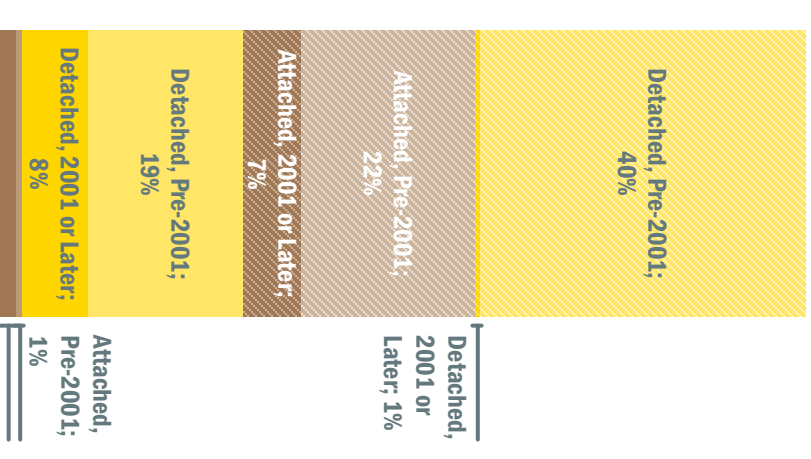
COMPOSITION OF OBSERVED, ESTIMATED 80% NOAH TRANSACTIONS, 2010 TO 2019



ESTIMATED NOAH UNITS AT 120%



COMPOSITION OF OBSERVED, ESTIMATED 120% NOAH TRANSACTIONS, 2010 TO 2019



Source: DuPage County (Clerk, Treasurer); Federal Reserve Bank of St. Louis; IHDA; MLS via Midwest Real Estate Data; National Association of Realtors; SB Friedman ; U.S. Census Bureau; U.S. Energy Information Administration

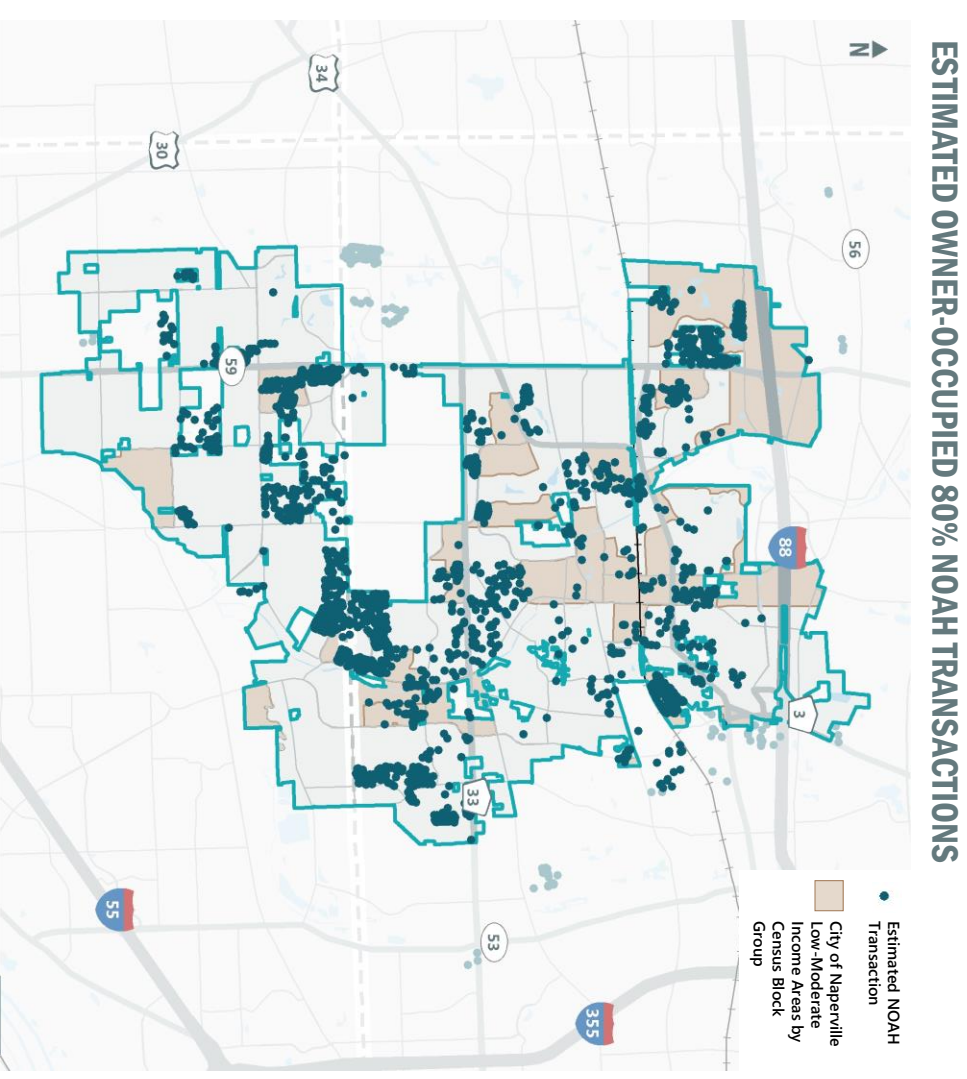
Source: DuPage County (Clerk, Treasurer); Federal Reserve Bank of St. Louis; IHDA; MLS via Midwest Real Estate Data; National Association of Realtors; SB Friedman ; U.S. Census Bureau; U.S. Energy Information Administration

Owner-Occupied Naturally-Occurring Affordable Housing

1.3 Housing Characteristics

NOAH transactions at the 80% affordability level were mapped to illustrate where pockets of naturally occurring for-sale housing exist. These transactions are spread throughout the City and in adjacent unincorporated areas.

The distribution likely reflects the pattern of older housing stock, which was observed to more likely be NOAH. Areas of concentration may reflect historic developments with more affordable price points, and which have maintained their affordability.



Source: City of Naperville; DuPage County (Clerk, Treasurer); Federal Reserve Bank of St. Louis; IHDAs; MLS via Midwest Real Estate Data; National Association of Realtors; SB Friedman ; U.S. Census Bureau; U.S. Energy Information Administration

Renter-Occupied Naturally-Occurring Affordable Housing

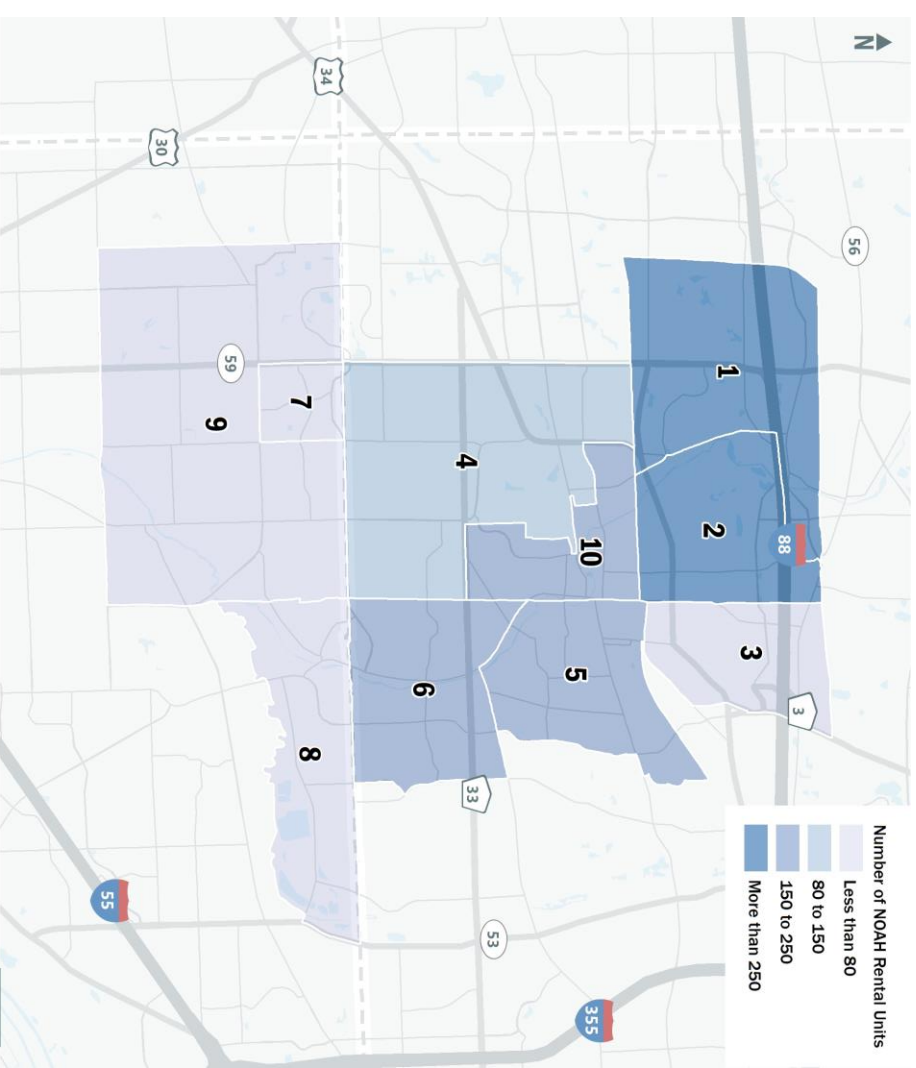
1.3 Housing Characteristics

SB Friedman estimates that approximately 16% of rental units in Naperville are either NOAH units^[1] affordable to residents at 60% of IHDA income limits (12%) or are income-restricted affordable housing (4%). The highest number of units are concentrated in northwest Naperville, with the lowest concentration in the northeast and southern portions of the community.

ESTIMATED RENTER-OCCUPIED NOAH



RENTER-OCCUPIED NOAH PRODUCT



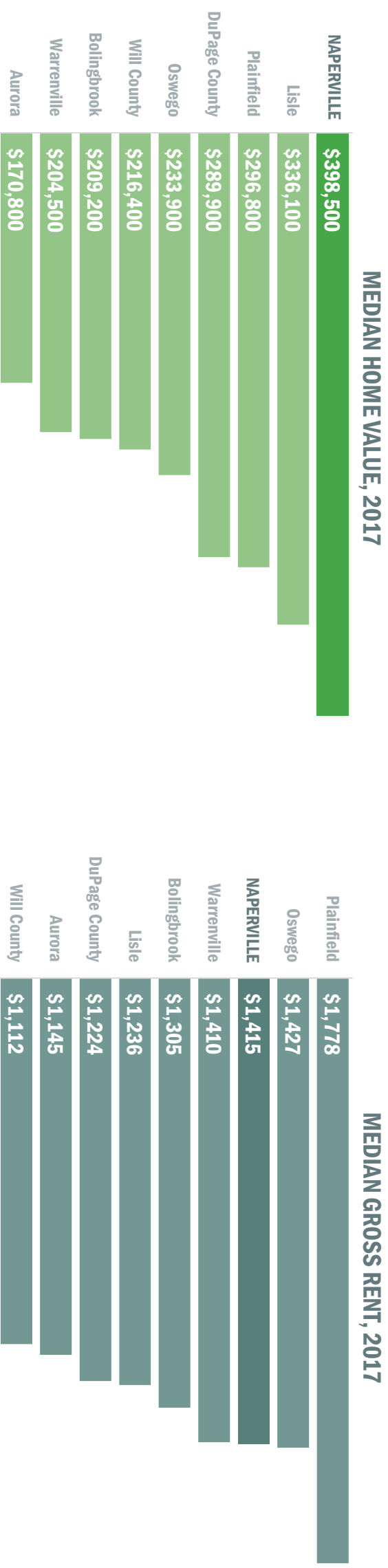
[1] For this analysis, SB Friedman defined renter-occupied NOAH units as units with monthly rent (adjusted by bedroom count) per U.S. Census figures at or below IHDA's 2019 60% gross rent limit for the Chicago region which includes DuPage and Will counties.

Source: IHDA; SB Friedman; U.S. Census Bureau; U.S. Dept. of Housing and Urban Development (HUD)

Home Values & Rents Relative to Neighboring Communities

1.3 Housing Characteristics

Naperville has high housing prices relative to its neighboring communities. Its median home value exceeds that of neighboring communities and is more than \$60,000 above values in the next highest-priced community. In terms of median gross rent, Naperville is also near the top of the list. While Plainfield is significantly higher and Oswego slightly higher, those communities both have far fewer apartment units than Naperville and rental units are a much smaller share of the housing mix in those communities.



Sources: U.S. Census Bureau, SB Friedman

Housing Affordability Analysis

1.4 Housing Affordability

Given the high median home values and rents, housing affordability appears to be a challenge across several income cohorts. This was confirmed through key informant interviews. SB Friedman evaluated housing affordability through two analyses:

1. Evaluating the number of households at each income cohort relative to the supply of housing available to that cohort; and
2. Reviewing the number and spatial distribution of cost-burdened households, as identified by the Census.

The results of these analyses are presented on the following pages. Separate analyses were undertaken for owner- and renter-occupied housing.

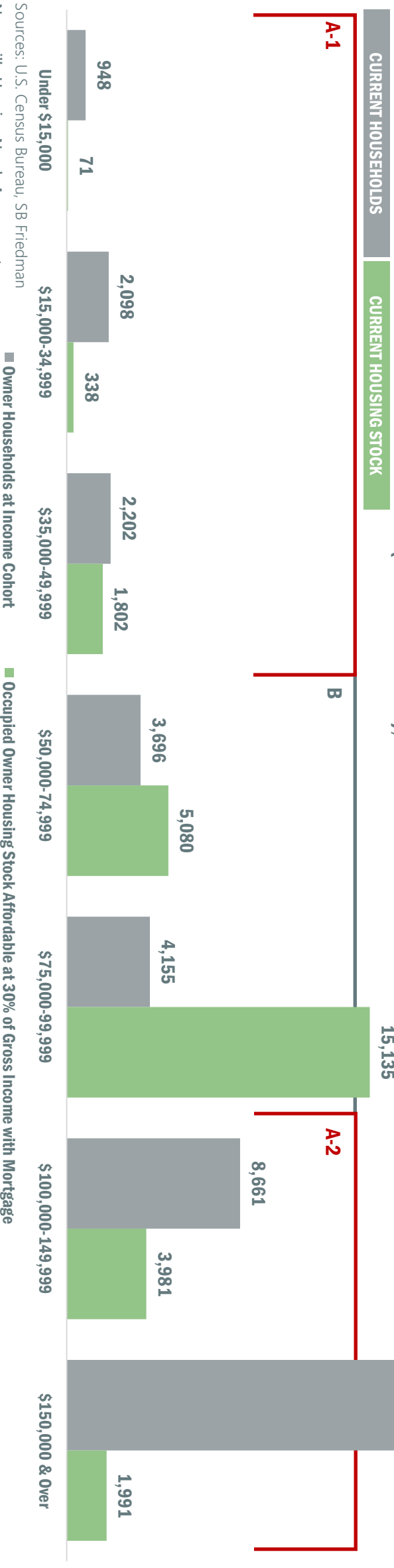
Owner-Occupied Housing Affordability by Income Cohort

1.4 Housing Affordability

Presented below is the number of owner-occupied households at each income cohort relative to the supply of housing available to that cohort. Income groups labeled **A** are those where the number of households exceed the number of occupied housing units affordable at that level. While group **A-2** can occupy housing at lower affordability levels, group **A-1** is challenged by a lack of affordable units available at their corresponding income level. These households are likely spending more than 30% of total income on housing and are therefore considered cost-burdened.

Many of these households may be long-time homeowners with declining incomes (e.g., seniors) who would be unable to purchase a home with current income levels. However, for supply to match demand (based on the incomes of households owning homes), over 3,000 lower-cost, owner-occupied units would be needed to achieve balance for current Naperville households with incomes below \$50,000. Income groups labeled **B** are those where the number of occupied housing units affordable at that level exceeds the number of households at that income level.

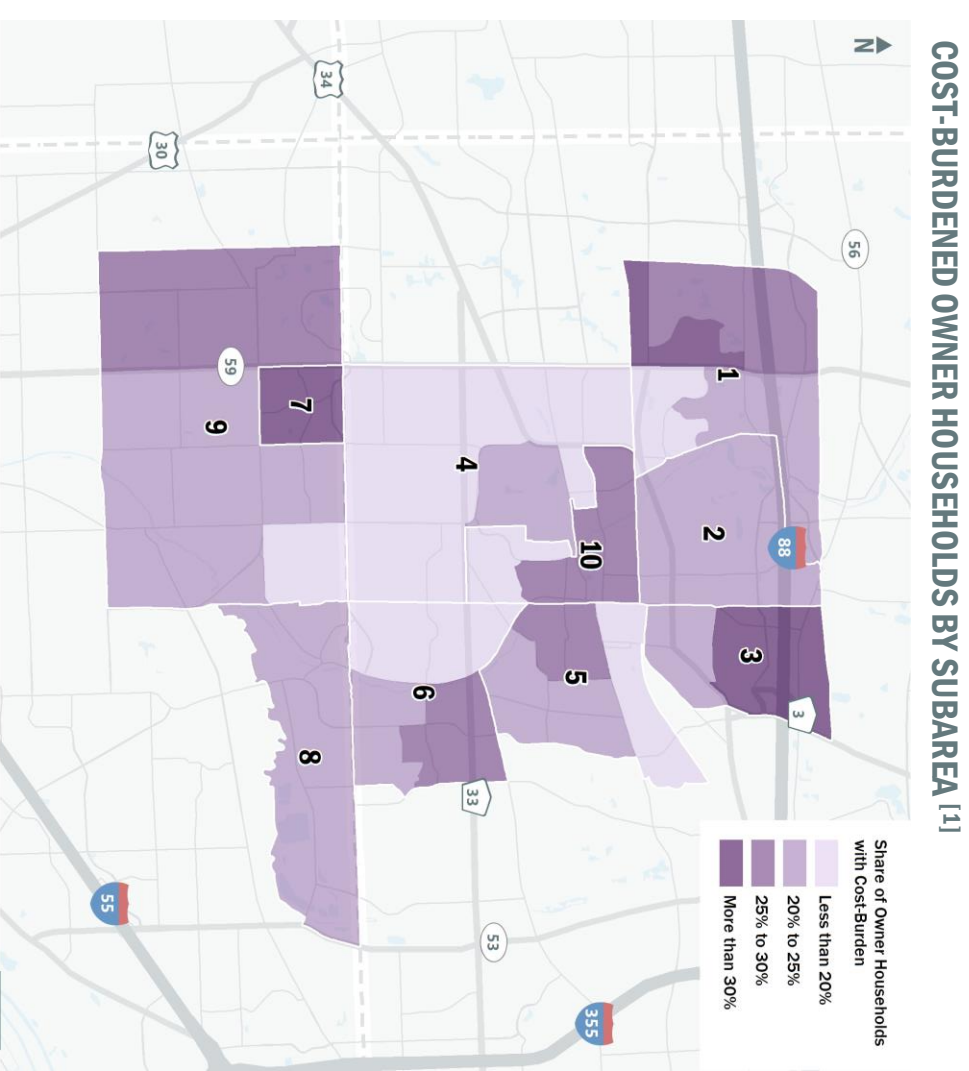
ESTIMATED OWNER-OCCUPIED HOUSING AFFORDABILITY (WITH MORTGAGE), 2017



Cost-Burdened Owner Households

1.4 Housing Affordability

According to Census data, approximately 8,600 households (22% of all homeowners) are housing cost burdened, meaning that housing costs exceed 30% of income. The share of households that are cost burdened generally ranges from 19% to 26% by subarea, though 32% of households in Subarea 7 are cost-burdened.



[1] Does not include homeowners with no or negative income, less than 1% of all owner-occupied households in Naperville.

Sources: U.S. Census Bureau, Esri, SB Friedman

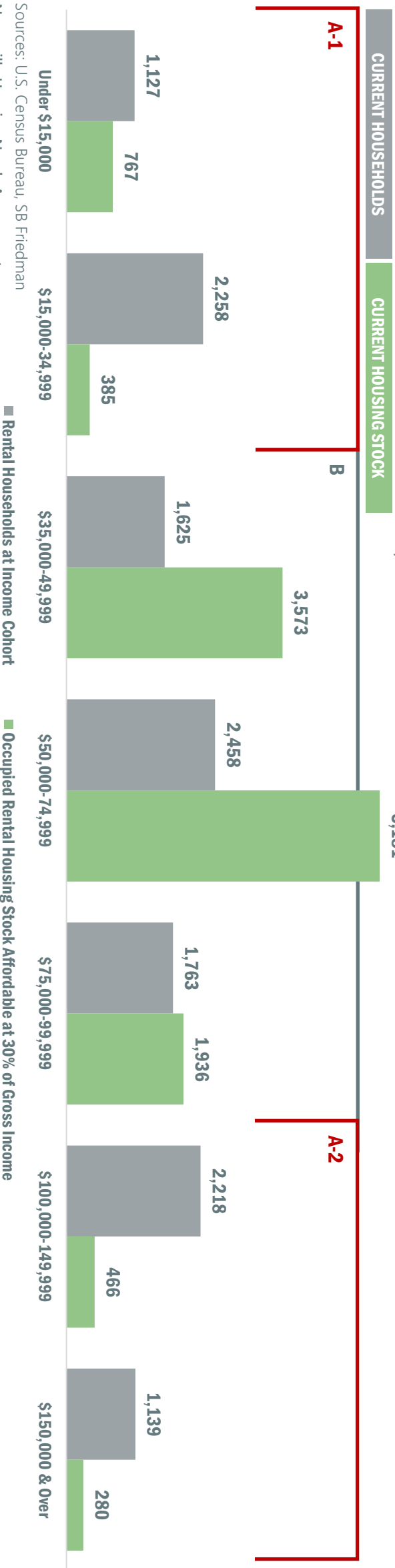
Renter-Occupied Housing Affordability by Income Cohort

1.4 Housing Affordability

Presented below is the number of renter-occupied households at each income cohort relative to the supply of rental units affordable to that cohort. Again, income groups labeled **A** are those where the number of households exceed the number of occupied housing units affordable at that level. While group **A-2** can occupy housing at lower affordability levels; group **A-1** is challenged by a lack of affordable units available at their corresponding income level.

These households are likely spending more than 30% of total income on housing and are therefore considered cost-burdened. Over 2,200 lower-cost, renter-occupied units would be needed to achieve balance for current Naperville households with incomes below \$35,000. Income groups labeled **B** are those where the number of occupied housing units affordable at that level exceeds the number of households at that income level.

ESTIMATED RENTER-OCCUPIED HOUSING AFFORDABILITY, 2017

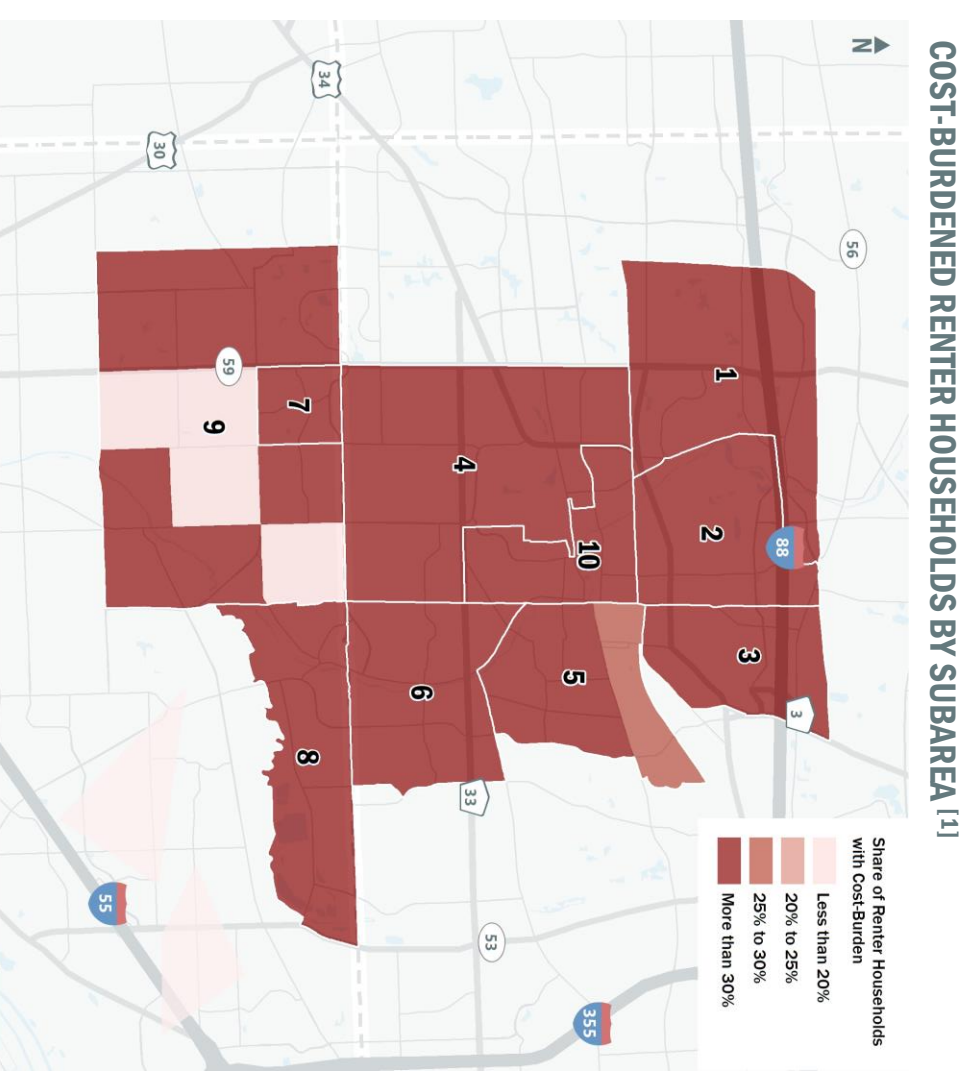
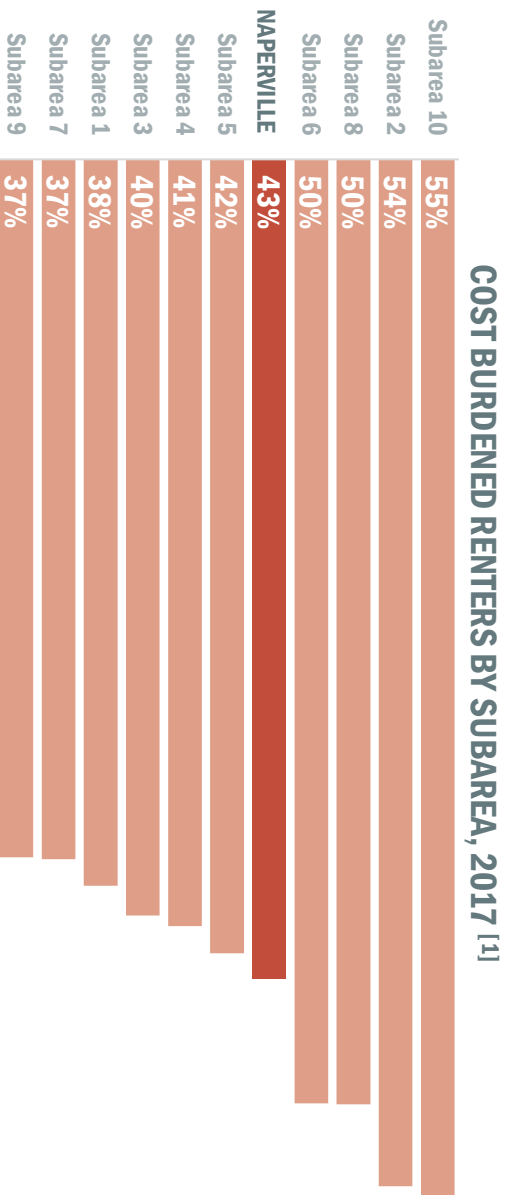


Sources: U.S. Census Bureau, SB Friedman
Naperville Housing Needs Assessment

Cost-Burdened Renter Households

1.4 Housing Affordability

Approximately 5,200 households or 43% of all renter households in Naperville are housing cost burdened, based on Census data. Cost-burdened renter households appear to be spread throughout the City; however, rental product is largely concentrated in the northern portion of the City.



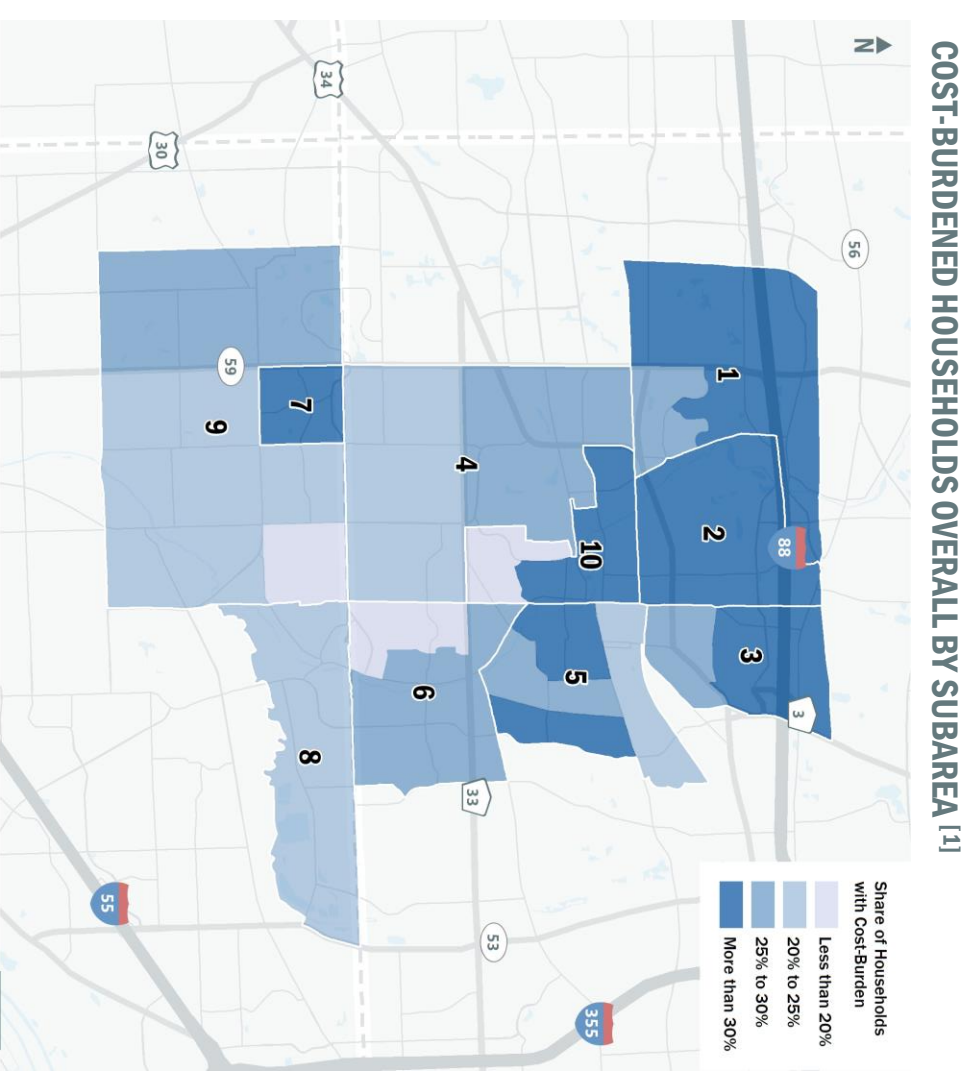
[1] Does not include renters with no or negative income or which pay no rent; approximately 5% of all renter-occupied households in Naperville.

Sources: U.S. Census Bureau, Esri, SB Friedman

Cost-Burdened Households Overall

1.4 Housing Affordability

Overall, approximately 14,200 households or 27% of all households in Naperville are housing cost burdened, based on Census data. Cost-burdened households appear to be concentrated in the northern portion of the City where there is the most rental product.



[1] Does not include households with no or negative income or renters which pay no rent, approximately 2% of all households in Naperville.

Sources: U.S. Census Bureau, Esri, SB Friedman

Other Affordability Challenges

1.4 Housing Affordability

In recent years, population growth has slowed, and the City has become nearly built-out. The lack of additional developable land, combined with the desirability of the community, is driving several housing-related issues, particularly in terms of housing affordability and constrained supply at certain price points. Furthermore, the lack of land has increased land pricing to a level where building new housing at lower, more affordable price points may be infeasible without public intervention.

Key informants indicated that housing affordability challenges are impacting not only lower-income households, but middle- and working-class households as well. Households experiencing affordability challenges include:

- **Seniors Looking to Downsize.** Key informants confirmed that there is a limited supply for seniors seeking to downsize from their single-family homes into another housing product while maintaining or reducing current housing costs in Naperville. These seniors are primarily seeking housing that is accessible (e.g., ranch home or first-floor master bedroom), smaller and in walkable locations. Many seniors are remaining in their single-family homes due to the constrained supply, which is limiting turnover and available inventory in the market.

- **Entry-Level Home Buyers.** Interviews with stakeholders indicated that finding an entry-level unit can be challenging for younger households. This is primarily due to a limited supply of lower-cost single-family homes, which is being further constrained by teardowns. While there are more affordable attached units available for purchase, many appear to be dated and do not offer the environment typically preferred by younger families in terms of walkability and proximity to amenities.

- **Workforce.** Naperville workers similarly have limited options. Given that the income required to purchase a Naperville home at the average sale price in 2019 was approximately \$100,000, at least two household members with typical Naperville incomes would be needed to purchase a house at an affordable level. Even renting an apartment at the median rent level, typically understood to be a more affordable option, would likely only be affordable to single-earners in professions with higher incomes (e.g., Professional and Business Services or Construction). Typical incomes in other industries appear to be insufficient to afford an apartment at the median rent level.

Other Unmet Housing Needs

1.5 Other Unmet Housing Needs

Key informants also indicated unmet housing needs for the following groups:

- **Housing for People with Special Needs.** Households with special needs are challenged to find accessible or adaptable housing units near public transportation and available resources. Interviewees suggested there are no City requirements regarding universal design for new construction units, though projects receiving CDBG funds must meet ADA-accessibility standards. Limitations on the availability of affordable housing has also pushed service providers into considering how to provide housing for targeted populations. Multiple service providers indicated they would prefer to focus on service provision, while working in conjunction with affordable housing professionals who could provide housing.
- **Housing for the Homeless.** Homeless populations or those at the risk of homelessness are challenged to find short-term, transitional, and supportive housing. There are several programs who own units in the City or whose coverage area includes Naperville. However, key informants indicated the need for additional resources and housing units to meet unmet needs.
- **Housing for Veterans.** Members of the Housing Advisory Commission indicated that veterans are also challenged to find transitional and/or accessible/adaptable units in Naperville.

2. NAPERVILLE IN THE FUTURE

Understanding the impact of population and employment growth and changing housing preferences on Naperville.

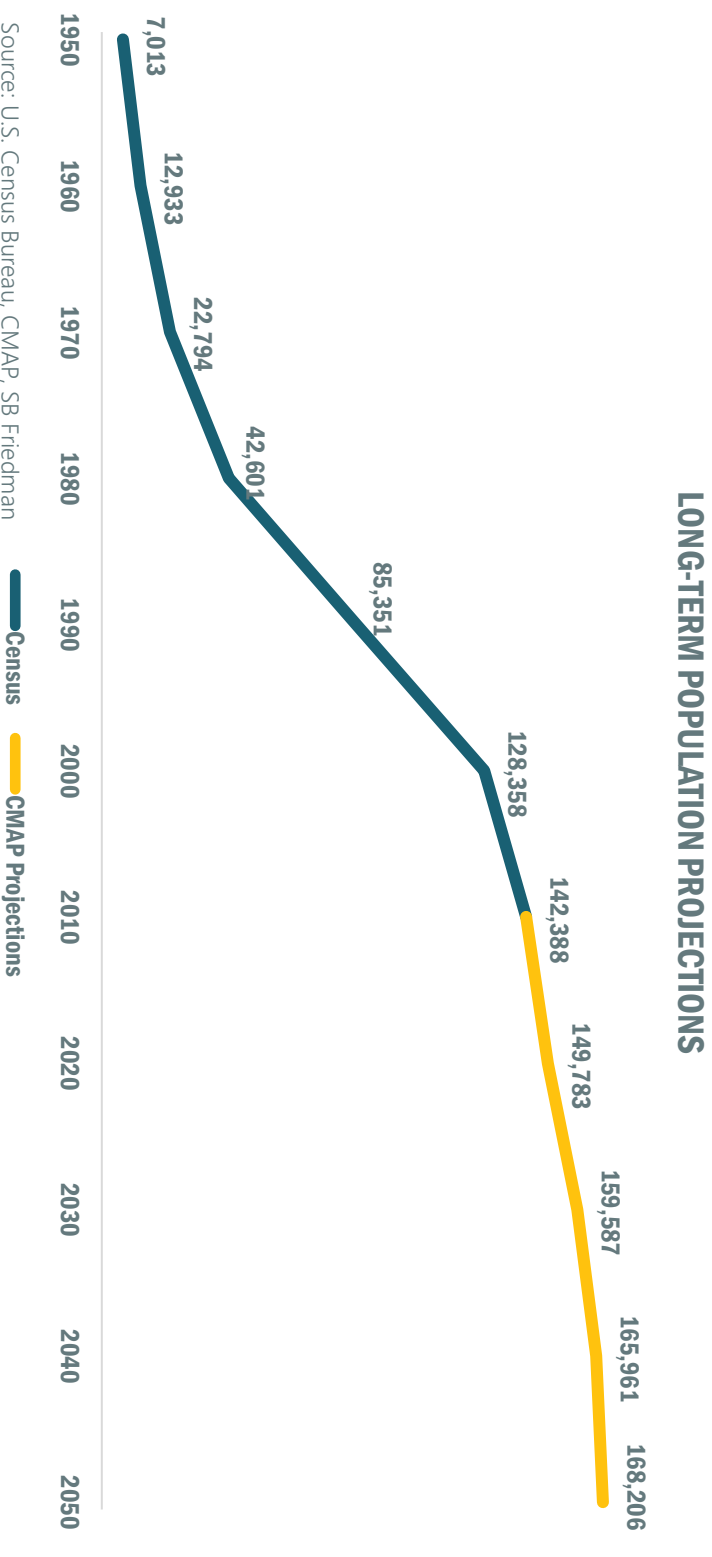
Long-Term Population Projections

2.1 Projected Trends

Despite limited undeveloped sites in Naperville and adjacent unincorporated areas, the City is projected to grow through at least 2050. However, growth is anticipated to occur at a rate much lower than experienced previously in Naperville.

CMAP projects the City's population will grow to 168,200 by 2050, with an overall average annual growth rate of 0.4% through 2050. Near-term, CMAP projects population to grow, on average, 0.7% annually through 2024, as compared to a 0.4% annual growth rate from 2000-2017.

CMAP population projections, relative to historic census estimates, are presented to the right.

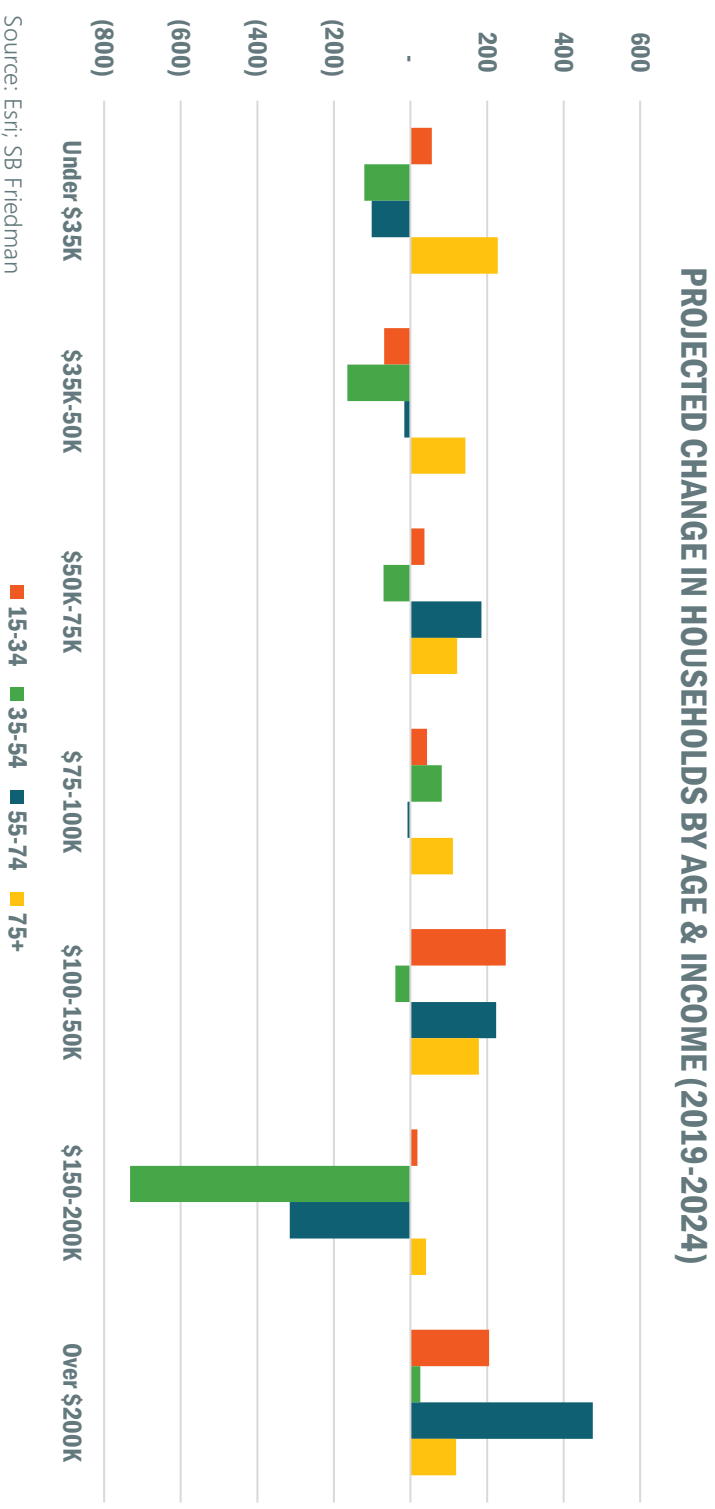


Near-Term Projected Growth in Households by Age & Income

2.1 Projected Trends

Demographers from Esri are projecting a lower near-term annual growth rate of 0.4% from 2019 to 2024. Growth in households by age and income cohort, as projected by Esri, is presented to the right.

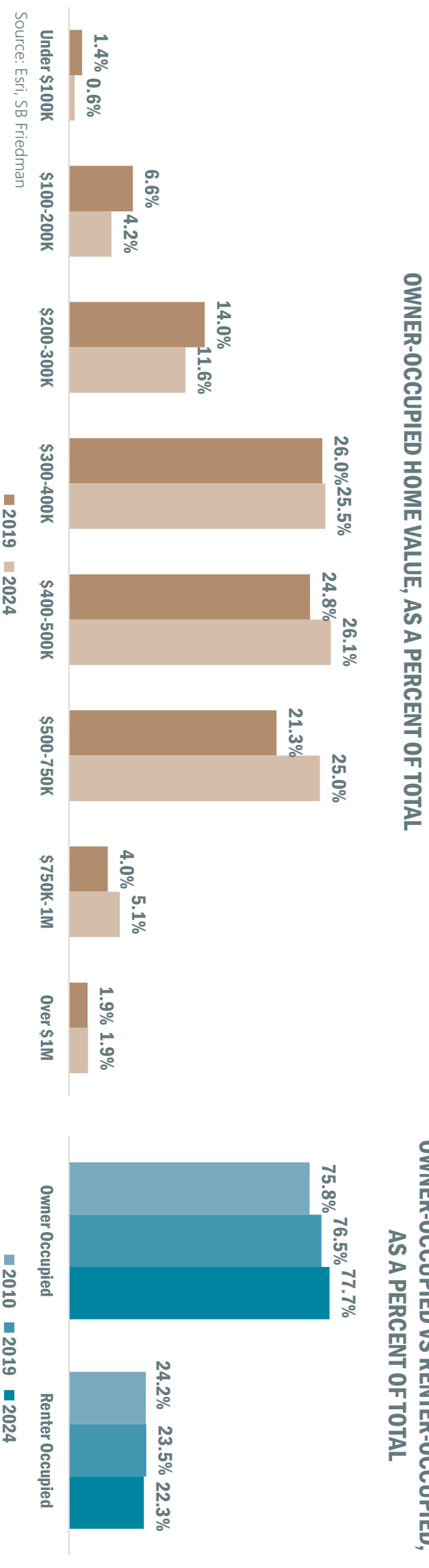
In aggregate, Esri is projecting a shift related to the aging of the Naperville population, with a loss of households ages 35-54 and growth of older households. The cohort with the greatest increase in households is age 55-75 with a household income over \$200,000 per year.



Near-Term Projected Growth in Households by Age & Income

2.1 Projected Trends

Demographers from Esri are also projecting a near-term increase in owner-occupied home values and owner-occupied households by 2024, as presented below. This indicates that affordability challenges and a constrained supply of rental product will likely continue without City intervention.



Housing Needs Forecast

2.2 Housing Needs Forecast

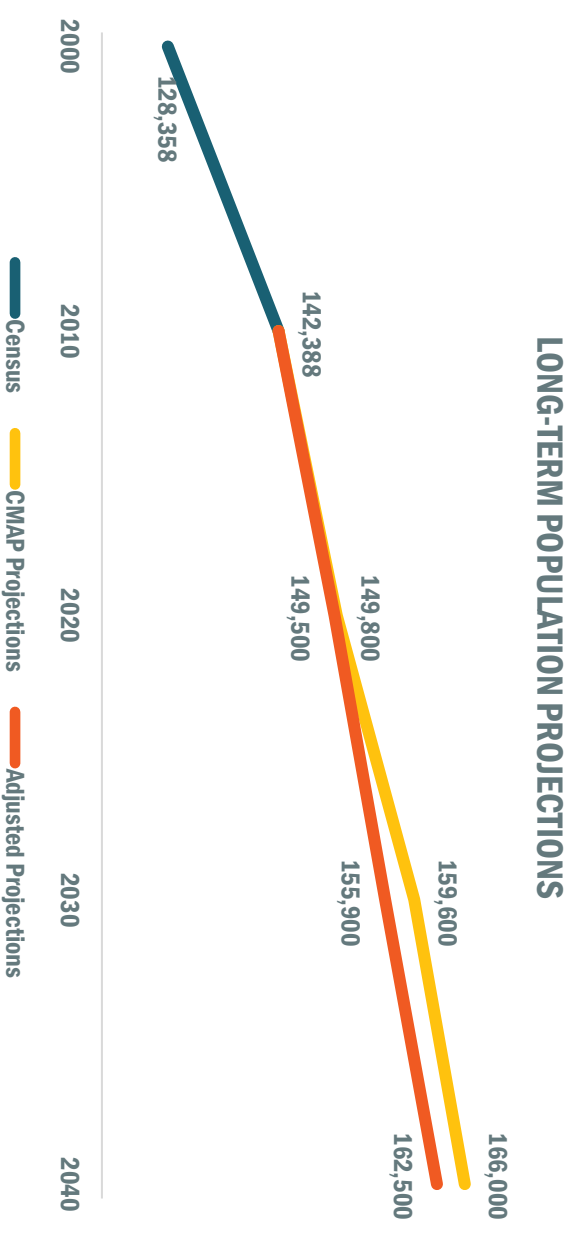
To evaluate the impact of population growth on the housing market, SB Friedman prepared a housing needs forecast model.

The model incorporates population projections from CMAP, which allocates regional demand to communities based on a number of socioeconomic factors. However, it is important to note that given Naperville's status as a nearly landlocked community, to achieve the CMAP population projections, the City would need to make a policy decision to increase residential density throughout the City. After discussions with City staff, SB Friedman utilized slightly more conservative population projections for the purposes of this analysis, which align with the 0.4% annual growth rate experienced from 2010 to 2017 and Esri near-term projections.

The model evaluates projected households by income cohort, relative to existing housing affordable to that cohort (assuming 30% of gross income is spent on housing). The identified gap between households and housing stock is indicative of unmet future housing needs.

Unmet needs were identified for two time periods, as requested by the City:

- 2025 (projected population of 152,700); and
- 2040 (projected population of 162,500).



The results of the demand forecast for both rental and owner households are presented on the following pages.

Housing Needs by Renter Income Cohort

2.2 Housing Needs Forecast

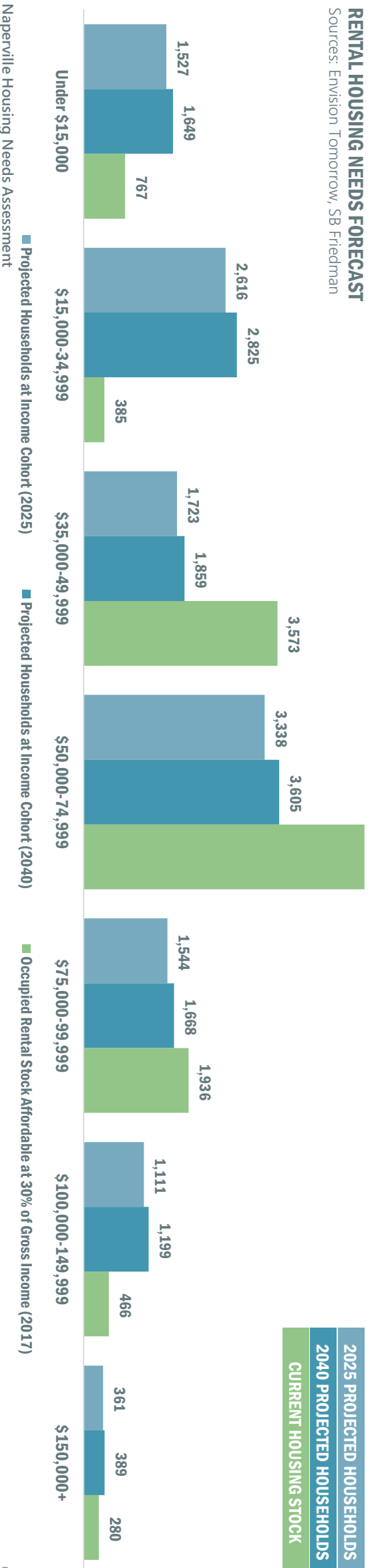
Existing rental households with incomes below \$35,000 are cost-burdened and renting at higher price points due to a constrained supply. By 2025 an additional 3,000 homes appear to be required to meet the needs of existing and projected very low-income (incomes below \$15,000) and low-income (incomes below \$35,000) rental households. That figure increases to 3,300 by 2040.

Given that these households are currently renting higher cost homes, there is a projected surplus of housing for those earning between \$35,000 and \$100,000. Should price-appropriate homes be built for the lower income population, there would likely be available housing stock for middle-income households.

It appears there will be continued demand for rental households with incomes of \$100,000 or more who may be seeking higher-end rental options than what are currently available.

RENTAL HOUSING NEEDS FORECAST

Sources: Envision Tomorrow, SB Friedman



Housing Needs by Owner Income Cohort

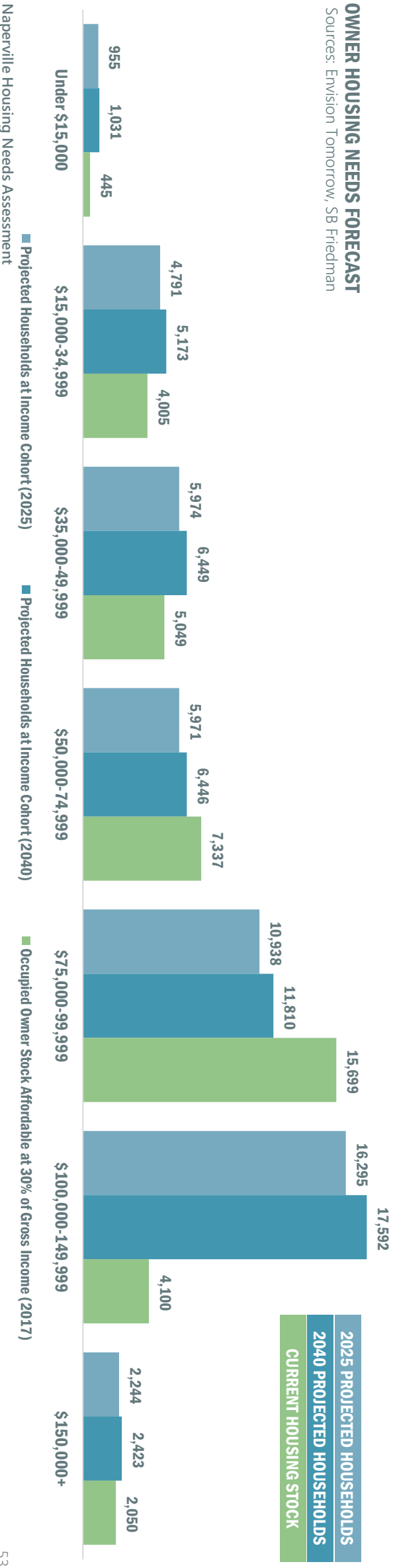
2.2 Housing Needs Forecast

For owner households, there is projected to be an additional 2,200 owner households earning less than \$50,000 annually that will be cost-burdened by 2025 and 3,200 by 2040. This unmet need reflects in part that there are some homeowners who had higher incomes at the time their homes were purchased but could not afford to purchase a new home today regardless of price point. Households with very low incomes often cannot afford to purchase homes in any market, given the need for a down payment, ability to secure a mortgage and need to cover ongoing and often unexpected housing maintenance. Certain households may be interested in shifting to rental product that could reduce some of the burdens of homeownership for households with fixed or unreliable incomes. However, there may be an opportunity for the City to support development or preservation of NOAH units affordable to lower-income households, particularly at the \$35,000-49,999 cohort.

While there appears to be a surplus of homes affordable to incomes between \$50,000 and \$100,000, both lower- and higher-income households are occupying homes at these price points. There continues to be housing demand for owner households with incomes of \$100,000 or more; however, these households frequently pay less than 30% of gross income on housing. Furthermore, the market appears to be responding to demand at price points affordable to this income cohort.

OWNER HOUSING NEEDS FORECAST

Sources: Envision Tomorrow, SB Friedman



Housing Needs from Workforce Balance & Growth

2.2 Housing Needs Forecast

It is also important to ensure that appropriate housing stock is available and affordable to Naperville workers who wish to live closer to their workplace. As discussed previously, only 14.9% of the 83,000 Naperville workers also live in the City. By 2027, it is projected that Naperville will add an additional 4,000 jobs, as presented below. Much of the growth is anticipated to occur in Professional and Business Services and Healthcare where the average salaries are \$78,000 and \$66,000 respectively. These incomes could support monthly housing costs ranging from \$1,650-1,950.



Sector	Total Number of Jobs, 2027	Projected Jobs Added, 2017-2027	Estimated Annual Wage ^[2]	Upper Limit for Monthly Affordable Housing Cost ^[2]
Retail	17,300	500	\$34,000	\$850
Healthcare	13,500	1,100	\$66,000	\$1,650
Construction / Other	2,000	200	\$70,000	\$1,750
Professional and Business Service	35,400	2,000	\$78,000	\$1,950
Manufacturing	1,700	(100)	\$37,000	\$925
Transportation/Utilities/Wholesale Trade	5,500	200	\$41,000	\$1,025

[1] Non-government employment

[2] 2017 dollars.

Source: BLS OES; LEHD; Moody's; SB Friedman

Future Housing Preferences

2.2 Housing Needs Forecast

A constrained supply of land available for residential development is likely to impact the type of new product that can be built in Naperville going forward. Much of the residential growth will need to occur through changes in land use and redevelopment of existing sites. This is likely to result in a shift toward product types with more density (i.e., multifamily product, townhomes or other attached single-family) and small-lot single-family homes. This shift aligns with wider trends in residential development, both regionally and nationally, that is leading to more compact development. In the future, it is also anticipated that there will be more renters who could afford to own a home, but still choose to rent.

To achieve a balanced housing profile – accounting for both existing cost-burdened households and projected population growth - there appears to be the need for 6,900-8,600 new housing units by 2025 and 11,700-13,000 new units by 2040. Over the long-term (to 2040), this would amount to the construction of 510-565 units per year. For comparison purposes, the City added an average of ±340 units per year from 2010 to 2017.

Of these projected units, 5,200 units are needed to address existing housing gaps for low-income households (2,200 for current renter households with incomes below \$35,000 and 3,000 for current owner households with incomes below \$50,000).

3. CONCLUSIONS

Conclusions

Housing Needs Assessment

NAPERVILLE TODAY

Naperville is both a desirable residential community and a major employment center in the Chicago region. The City's residential population is predominantly higher-income households comprising families with children at home and empty-nesters, while the workforce consists of a mix of professional and business services, retail and health care sectors. Much of the Naperville workforce lives outside of the City, while most City residents commute elsewhere for work and earn higher incomes than those working in the City.

The City maintains a somewhat diverse housing stock (62% single-family detached) with a median year built of 1988 and high occupancy (96%). The concentration of single-family detached housing, as a percentage of total housing stock, generally increases as you move from the northwest to the southeast. Approximately 75% of housing units are owner-occupied. The median home value is approximately \$399,000, while the median rent is \$1,415 per month. To afford this housing, owners would need to earn approximately \$100,000 per year, while renters would need to earn \$57,000 per year.

New construction owner-occupied units are generally located near downtown Naperville and along the perimeter of the City. New construction near downtown generally replaces smaller, lower-cost entry-level housing that has been torn down.

Newer owner-occupied product sold at a 40% premium to the median home value in 2019, while newer renter-occupied units leased at a 25% premium to median rents.

Senior and income-restricted housing is very limited, with senior and income-restricted units accounting for 19% and 4% of all rental units respectively. Senior housing is predominantly nursing care. SB Friedman estimates that approximately 21% of Naperville's owner-occupied housing could be considered naturally-occurring affordable housing (NOAH) at 80% affordability levels, this increases to 66% at the 120% affordability level (attainable/workforce housing). Approximately 12% of rental units are NOAH at the 60% affordability level.

Given the high home values and rents, housing affordability appears to be a challenge across several income cohorts. Approximately 20-22% of existing homeowners and 38-44% of renters are currently paying more than 30% of their gross income on housing. These households are considered cost-burdened and many are low-income. Therefore, there appears to be a considerable need for both owner- and renter-occupied affordable and income-restricted housing throughout the City to meet current residents' needs.

In recent years, population growth has slowed, and the City has become nearly built-out. The lack of additional developable land, combined with the desirability of

Conclusions

Housing Needs Assessment

the community, is driving several housing-related issues, particularly in terms of housing affordability and constrained supply at certain price points.

Furthermore, the lack of developable land has increased property values to a level where building new housing at lower price points is challenging. Key informants indicated that housing affordability challenges are impacting not only lower-income households, but middle- and working-class households as well, particularly seniors looking to downsize, entry-level home buyers, and Naperville workers who wish to live closer to their workplace. Key informants also indicated unmet housing needs for people with special needs, those currently facing or at risk of homelessness, and veterans.

NAPERVILLE IN THE FUTURE

Naperville's population is projected by the Chicago Metropolitan Agency for Planning (CMAP) to grow through 2050, despite limited available sites for residential development. Change in City policies and redevelopment at a higher density would be required to achieve this level of population growth. In the near term, Esri projects that the population will become older and more affluent, with a near-term increase in owner-occupied home values and owner-occupied households by 2024.

A constrained supply of land available for residential development is likely to impact the type of new product that can be built in Naperville going forward. Much of the

residential growth will need to occur through changes in land use and redevelopment of existing sites. This is likely to result in a shift to more dense and small-lot development, including additional multifamily product and attached single-family homes. This shift aligns with broader trends in residential development, both regionally and nationally, that are leading to more compact development. However, key informants indicated that denser development may face some opposition from existing residents.

SB Friedman prepared a housing needs forecast for both renter and owner households. The model incorporates population projections from CMAP, which allocates regional demand to communities based on a number of socioeconomic factors. However, it is important to note that given Naperville's status as a nearly landlocked community, to achieve the CMAP population projections, the City would need to make a policy decision to increase residential density throughout Naperville. After discussions with City staff, SB Friedman utilized slightly more conservative population projections based on recent population growth rates for the purposes of this analysis.

Unmet needs were identified for two time periods, as requested by the City: 2025 and 2040. The results of the analysis indicate that to achieve a balanced housing profile - where appropriate unit types are available and affordable to anticipated households (accounting for both existing cost-burdened households and projected

Conclusions

Housing Needs Assessment

population growth) - there appears to be the need for 6,900-8,600 new housing units by 2025 and 11,700-13,000 new units by 2040. Over the long-term (to 2040), this would amount to the construction of 510-565 units per year. For comparison purposes, the City added an average of ±340 units per year between 2010 and 2017.

Approximately 6,500 of the projected units appear to be needed by 2040 to alleviate housing cost burdens for households at lower incomes.

Additional units are also anticipated to be needed to address unmet housing needs identified by key informants. This includes a constrained supply of housing for seniors looking to downsize, entry-level home buyers, Naperville workers, people with special needs, those currently facing or at risk of homelessness, and veterans.

TOOLKIT TO ADDRESS UNMET HOUSING NEEDS

The City can begin to address housing-related challenges and work towards establishing a diversity of housing at a variety of price points by:

- Implementing proactive housing programs;
- Modifying regulations;
- Identifying and leveraging financing mechanisms; and
- Undertaking housing-related strategic planning.

The programs, policies and strategies outlined on pages 60-70 range from action steps that are immediately feasible to those that, with more complex implementation, may require longer-term efforts.

4. TOOLKIT TO ADDRESS UNMET HOUSING NEEDS

Toolkit to Address Unmet Housing Needs

SB Friedman has identified several programs, policies, and strategies that the City can implement to begin to address the housing-related challenges identified above. These programs, policies, and strategies are outlined below, and discussed further on the following pages. Each is classified relative to the complexity of implementation.

IMMEDIATELY FEASIBLE	INTERMEDIATE (which typically require identifying a funding source)	COMPLEX, BUT EFFECTIVE
<p>Any 1 of the programs, policies or strategies could be implemented within 6 months to 1 year. Several could move in parallel depending on available staff time/resources.</p>	<p>Typically require identifying a funding source, which may take longer than 1 year.</p>	<p>Typically require both identifying a funding source and identifying/establishing a high-capacity partner.</p>

HOUSING PROGRAMS	REGULATORY OPTIONS	FINANCING MECHANISMS	STRATEGIC PLANNING
<ul style="list-style-type: none"> • Develop a Community Land Trust • Implement Deed-Restricted Housing • Establish a Revolving Rehabilitation Loan Fund • Establish Grant/Forgivable Loan Program • Establish Down-Payment Assistance Program 	<ul style="list-style-type: none"> • Implement an Inclusionary Zoning Ordinance • Amend Zoning Code to Allow Accessory Dwelling Units • Identify Areas to (Re)zone for Residential Uses • Encourage Small-Lot and Attached Housing 	<ul style="list-style-type: none"> • Establish a Housing Trust Fund • Develop Strategy for Use of TIF & Other Tax Capture Programs to Address Housing Needs • Implement a Teardown Tax • Consider Changes to Community Development Block Grant Program • Leverage County HOME Consortium • Support Employer-Assisted Housing • Promote Impact Investing 	<ul style="list-style-type: none"> • Create Housing-Specific Staff Position(s) within City Government or a Partner Organization • Establish Additional Resources to Assist Populations with Special Housing Needs • Develop a Strategy to Leverage Publicly-Owned Land to Address Housing Challenges • Identify Surplus Land Held by Major Landowners • Develop Strategic Plan to Preserve NOAH • Develop Working Relationships with Affordable Housing Developers • Assist in Assembling Sites for Housing

Toolkit: Housing Programs

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Implement Deed-Restricted Housing</p>	<p>Deed restrictions are often included for affordable housing units receiving public subsidies to enhance long-term affordability for homebuyers. New homeowners execute a deed covenant stipulating that the home will be sold to a low-income household in the future under an established formula. In some cases, use and resale restrictions are instead appended to a homeowner's mortgage. Deed restricted housing (DRH) is often the result of inclusionary mandated and affordable housing incentives.</p>	<p>DRH offers homeowners a limited return on investment and restrictive covenants often lapse after a specified period of time. This program would be most relevant for new owner-occupied developments receiving direct City funding.</p>	<ul style="list-style-type: none"> • Determine the criteria and length of time for covenants • Identify potential developers/partners (e.g., Habitat for Humanity) to partner with in developing DRH • Monitor DRH units over time (possibly with assistance of county)
<p>Develop a Community Land Trust*</p>	<p>Community Land Trusts (CLTs) acquire and maintain permanent ownership of land to ensure long-term affordability of housing units. Residents purchase and own a home and enter a long-term (usually 99-year) lease with the CLT. By separating the ownership of land and housing, CLTs provide low- and moderate-income households with an opportunity to build equity through homeownership.</p> <p>CLTs employ resale formulas to give homeowners a moderate return on investment and maintain affordable pricing for future homeowners. CLTs can also lease multifamily properties, in which leaseholders are subject to the same resale restrictions.</p>	<p>CLTs require that a new non-profit organization be created, with a board of directors, organizational structure, and funding source. A CLT can build its capacity over time to also develop new affordable for-sale and rental housing and provide other housing services for the City, developers, and residents, such as administering other housing-related programs.</p>	<ul style="list-style-type: none"> • Evaluate technical assistance options (i.e., Grounded Solutions Network, local CLTs) • Identify which unmet housing needs will be a focus of the CLT • Identify possible funding sources for operations and land or property acquisition • Identify governance structure and mission and establish a non-profit organization • Determine potential for land acquisition and potential partners (i.e., Habitat for Humanity)

*Also a Metropolitan Mayors Caucus (MMC), Chicago Metropolitan Agency for Planning (CMAP), and Metropolitan Planning Council (MPC) recommendation
 Naperville Housing Needs Assessment

Toolkit: Housing Programs

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Establish a Revolving Rehab Loan Fund</p>	<p>Revolving rehabilitation loan funds provide loans to homeowners to rehabilitate their homes and/or make needed accessibility modifications. Typically revolving rehabilitation loan funds have criteria such as home age, type of improvement, cost of improvement, resident income, etc. Recipients of the loan typically would not be able to receive a loan from a traditional bank, and loans are generally offered at lower interest rates.</p>	<p>An initial funding source would be required to support the program; however, over time, loan programs could become self-sufficient. CDBG could be an initial funding source.</p> <p>A program administrator would be needed to review/approve applications and manage/track payments.</p>	<ul style="list-style-type: none"> • Identify organization or City department to administer program (ensure homeowners complete improvements, disburse and service the loans) • Identify funding source • Determine eligibility criteria and fund requirements
<p>Establish Grant/ Forgivable Loan Program</p>	<p>Grants and forgivable loan programs also assist homeowners with rehabilitating their homes and/or making needed accessibility modifications. Awards may be grants or loans which are forgiven once a homeowner satisfies certain conditions (such as length of residency)</p>	<p>Requires identification of an ongoing funding source. CDBG could be one potential source.</p> <p>A program administrator would be needed to review/approve applications and manage/track payments.</p>	<ul style="list-style-type: none"> • Identify organization or City department to administer program (ensure homeowners complete improvements, disburse and service the loans) • Identify funding source • Determine grant/fund structure and criteria
<p>Establish Down-Payment Assistance Program</p>	<p>Down-payment assistance programs reduce barriers to homeownerships for households that can afford the monthly mortgage payments but face barriers in saving sufficient funds for a down payment. The program could be focused on entry-level home buyers and Naperville workers who are otherwise challenged to find housing in Naperville.</p>	<p>An initial funding source would be required to support the program; however, over time, loan programs could become self-sufficient.</p> <p>A program administrator would be needed to review/approve applications and manage/track payments.</p>	<ul style="list-style-type: none"> • Identify an initial funding source • Determine targeted populations eligible for down-payment assistance • Identify program administrator • Determine financing terms (grants vs. loan, interest rates, repayment options, etc.) • Outline application requirements

Toolkit: Regulatory Options

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Implement an Inclusionary Zoning Ordinance*</p>	<p>Inclusionary zoning (IZ) links the production of affordable housing to private market-rate residential development through mandatory or voluntary inclusion of units affordable to low- and moderate-income households. In exchange, developers generally receive offsetting benefits, such as density bonuses, zoning variances, financial incentives, or expedited permitting.</p> <p>Inclusionary units could begin to address unmet needs for low-income households, Naperville workers, people with special needs and veterans.</p> <p>Regionally, Chicago, Evanston, Lake Forest and Highland Park have mandatory inclusionary zoning policies, while several other midwestern suburbs such as St. Charles, IL, Edina, MN, and St Louis Park, MN have successfully implemented incentive-based inclusionary zoning policies.</p>	<p>IZ ordinances can impact the financial feasibility of development. Therefore, careful testing should be done to calibrate an IZ ordinance to the local market, considering market rents and construction costs.</p> <p>Implementing an IZ ordinance will require City Council approval.</p>	<ul style="list-style-type: none"> • Conduct outreach with potential housing developers to understand how an IZ policy would impact their decision to develop in Naperville • Decide whether the policy would be mandatory or voluntary, and if there is a geographic criteria • Identify targeted percent of affordable units, income levels and criteria for building the affordable units (i.e. onsite or offsite, required affordability period, etc.) • Evaluate the financial feasibility of the desired set-aside percentage, income levels and other criteria by testing the impacts on prototypical projects • Decide whether a fee-in-lieu of developing the units will be allowed, and if so, carefully calibrate that fee and establish a plan for using the fee-in-lieu funds.
<p>Amend Zoning Code to Allow Accessory Dwelling Units</p>	<p>Accessory dwelling units (ADUs) are small rental dwelling units on single-family home lots. ADUs can be contained within the principal dwelling unit (i.e. basement apartment) or within a separate structure entirely (i.e. carriage house or apartment above a detached garage). ADUs increase attainable rental options, present potential new income streams for homeowners, and provide additional living arrangement options (i.e. family members or caretakers living onsite) for seniors or other residents with special needs.</p>	<p>The City zoning ordinance would need to be amended to allow ADUs.</p> <p>Implementation would require the buy-in/support of elected officials and may require education of residents.</p>	<ul style="list-style-type: none"> • Evaluate alternate forms of ADUs and determine applicability to Naperville • Conduct public education regarding ADUs

*Also a Metropolitan Mayors Caucus (MMC), Chicago Metropolitan Agency for Planning (CMAP), and Metropolitan Planning Council (MPC) recommendation
 Naperville Housing Needs Assessment

Toolkit: Regulatory Options

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
Identify Areas to (Re)zone for Residential Uses	<p>Rezoning underutilized commercial areas and expanding residential zoning districts would support development of additional housing units. Municipalities can adjust zoning codes to allow for a variety/mix of housing types, relax caps on number of units, increase densities, and more. Allowing residential units to be built in a variety of places could create more housing options at a variety of price points.</p>	<p>The City can leverage the land use analysis conducted as part of Comprehensive Plan update. While zoning may be adjusted to accommodate more residential units, the market will still determine feasibility of adding residential units and the type of residential development that is feasible.</p> <p>Incentives or other strategies may be required to ensure a mix of price points or housing types consistent with City objectives. Zoning amendments will require City Council approval.</p>	<ul style="list-style-type: none"> Evaluate existing land uses and identify areas appropriate for land use transition or accommodation of mixed residential and commercial uses Amend zoning code
Encourage Small-Lot and Attached Housing*	<p>Small-lot and attached housing increases density on a site, allowing additional units to carry high land acquisition costs. This could result in lower-cost housing that may be attractive to entry-level homebuyers and seniors looking to downsize into more economical housing. This product typology includes cottage clusters which are a group of smaller detached housing units that are clustered around a common open space.</p>	<p>Residential developers are often very specialized. The City would need to find a developer that is interested and willing to undertake this sort of development.</p> <p>Given the strong demand for housing in Naperville, the City may need to incentive developers to undertake this sort of development, rather than larger-lot higher value single-family homes.</p>	<ul style="list-style-type: none"> Identify suitable land and potential developers Determine if current zoning code allows for these typologies and amend if needed

*Also a Metropolitan Mayors Caucus (MMC), Chicago Metropolitan Agency for Planning (CMAP), and Metropolitan Planning Council (MPC) recommendation
 Naperville Housing Needs Assessment

Toolkit: Financing Mechanisms

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Establish a Housing Trust Fund*</p>	<p>A housing trust fund can be generated from a variety of sources (including local revenue streams, Federal entitlement funds, fees paid by developers, private grants/donations, interest from government accounts, City general funds, etc.) to support a range of housing programs and investments. Typically funds are created to support housing needs for target populations, types of projects, or geographies.</p>	<p>To be most effective, housing trust funds must have a consistent source of funding. CDBG is one potential source of funding. Clear guidelines for providing trust fund dollars must be established. Depending on the funding source, the creation of the fund, as well as disbursement, may require City Council approval.</p>	<ul style="list-style-type: none"> • Determine funding source and size of fund • Identify eligibility criteria such as target populations, project types, types of assistance (i.e., gap financing), etc. • Consider administrative structure and mechanism to distribute funds
<p>Develop Strategy for Use of TIF & Other Tax Capture Programs to Address Housing Needs</p>	<p>TIF & other tax capture programs allow for the generation of local revenue to contribute to a fund that can be used as an incentive for development of a variety of housing types. Examples of tax capture programs include Tax Increment Financing (TIF), Business Districts (BD), Special Service Areas (SSA), and Sales Tax.</p>	<p>Use of TIF or other tax capture mechanisms can provide a dedicated revenue stream to support City housing objectives.</p> <p>Site eligibility criteria apply to certain programs (TIF, BD) and revenues need to be spent within defined geographies with TIF, BD and SSAs.</p> <p>Some programs put an extra burden on residents, business owners, or developers. Tax capture policies may require City Council approval.</p>	<ul style="list-style-type: none"> • Identify appropriate programs to meet City needs • Conduct eligibility analysis, including evaluating revenue generation potential • Evaluate local support of those who would be impacted by tax capture method • Determine priorities for using the funding source
<p>Implement a Teardown Tax</p>	<p>A teardown tax is a fee on builders, developers and homeowners that are tearing down existing housing to build new construction. The tax may be applied to certain geographies. Demolition of existing housing stock, often naturally occurring affordable/attainable housing (NOAH), limits the supply of entry-level and lower cost housing. Revenue generated from the teardown tax can be allocated to a housing trust fund or other fund to support housing needs.</p>	<p>A teardown tax can provide a dedicated revenue stream to support City housing objectives. As identified in the earlier analysis, there are specific neighborhoods a teardown tax may be applied to, or it can be applied to the entire City. The tax puts an extra burden on developers and could exempt homeowners that have lived in the housing unit for a defined period of time before demolition.</p>	<ul style="list-style-type: none"> • Determine geographic boundary, if any, and fee structure (i.e. size of teardown, cost of new construction, flat-rate, etc.) • Conduct outreach with potential housing developers to understand impact to development decisions • Determine fund to allocate revenue and priorities for using the funding source

*Also a Metropolitan Mayors Caucus (MMC), Chicago Metropolitan Agency for Planning (CMAP), and Metropolitan Planning Council (MPC) recommendation
 Naperville Housing Needs Assessment

Toolkit: Financing Mechanisms

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Consider Changes to Community Development Block Grant (CDBG) Program</p>	<p>The City appears to use its CDBG allocation primarily for social service and housing-related programs and rehab projects, rather than creation of additional units. The targeted use of CDBG funds could support the development of new affordable and/or accessible housing in Naperville if a nonprofit organization was established and approved by HUD to use CDBG funds for new construction. There is the possibility to use CDBG funding in other ways to support unit creation (conversion & rehabilitation of existing non-residential buildings to residential uses).</p>	<p>Given that existing programs likely rely on CDBG funding, it may be challenging to reallocate funds. Alternate funding streams and the establishment of a community development organization recognized by HUD to may be needed for program support.</p>	<ul style="list-style-type: none"> • Define long-term housing goals as part of Consolidated Planning process. • Establish or support an existing community development organization to be recognized by HUD to use CDBG funds for new construction. • Modify City CDBG policies and practices to achieve long-term housing production goals. • Publicize availability of CDBG funds to support affordable and/or accessible housing development.
<p>Leverage County HOME Consortium</p>	<p>The HOME Investment Partnerships (HOME) program, funded by HUD is a federal block grant that is used to create affordable housing for low-income households. Funds are allocated annual to provide financial assistance to government agencies and non-profit and for-profit organization to build, buy, and rehabilitate affordable housing for rent or ownership, or to provide direct rental assistance to low-income households.</p>	<p>HOME funds are allocated to a County Consortium. The City can work with the consortium to ensure that a portion of the allocation is deployed in Naperville to address unmet housing needs.</p>	<ul style="list-style-type: none"> • Collaborate with the County Consortium to advocate for more HOME funding to be used in Naperville

*Also a Metropolitan Mayors Caucus (MMC), Chicago Metropolitan Agency for Planning (CMAP), and Metropolitan Planning Council (MPC) recommendation
 Naperville Housing Needs Assessment

Toolkit: Financing Mechanisms

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
Support Employer-Assisted Housing	Employer assisted housing programs can include employers developing housing for their employees or providing direct assistance to their employees through down-payment assistance, closing cost assistance, mortgage guarantee, home buyer education and counseling, etc.	The City will need to identify and work with key local employers to convey the importance of having affordable/attainable housing in Naperville for their employees.	<ul style="list-style-type: none"> Educate local employers on employer assisted housing programs and the benefits Determine ways the City can incentivize local employers to establish employer assisted housing programs
Promote Impact Investing	Local governments can maximize the likelihood of employer involvement in housing by offering financial incentives to augment or offset private contributions and by facilitating collaboration with nonprofit organizations that work with interested employers to design and manage housing benefit programs.	Naperville will need to identify a partner(s) who would want to invest in housing in the community.	<ul style="list-style-type: none"> Conduct outreach and marketing to philanthropic foundations and anchor institutions Determine priorities for investment
COMPLEX, BUT EFFECTIVE			

*Also a Metropolitan Mayors Caucus (MMC), Chicago Metropolitan Agency for Planning (CMAP), and Metropolitan Planning Council (MPC) recommendation
 Naperville Housing Needs Assessment

Toolkit: Strategic Planning

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Create Housing-Specific Staff Position(s) within City Government or a Partner Organization</p>	<p>A dedicated housing department or staff is important to advance a community's housing goals. Significant staff time can be required to implement and operate new programs, and it can be difficult for shared staff with multiple responsibilities to consistently prioritize housing over competing duties.</p>	<p>Funding for staff salaries and benefits would need to be identified and programmed within the City budget. A standalone housing department could be considered, or dedicated housing staff could be housed within the Transportation, Engineering and Development (TED) department. Naperville could also consider collaborating with nearby municipalities and/or DuPage County to create a shared organization to address housing needs.</p>	<ul style="list-style-type: none"> • Determine number of housing staff and departmental structure (i.e., within TED or new Housing Department) • Identify funding source within City budget for full-time housing staff • Engage nearby municipalities and/or DuPage County to gauge interest of establishing a shared organization to address housing needs
<p>Establish Additional Resources to Assist Populations with Special Housing Needs</p>	<p>The City could become a one-stop resource for connecting populations with special needs to housing and program providers. This information could be aggregated by special needs group: low-income households, people with disabilities, seniors, veterans, the homeless, and foreign-born residents with language barriers, etc.</p>	<p>The City would need to allocate staff resources to the aggregation and continual update of housing-related information.</p>	<ul style="list-style-type: none"> • Reach out to housing and program providers to identify resources available to each group • Aggregate information into an easy to understand format and distribute • Maintain relationships with housing and program providers and regularly update materials.
<p>Develop a Strategy to Leverage Publicly-Owned Land to Address Housing Challenges</p>	<p>City-owned land can be provided to developers at a discount to incentivize the private sector to address unmet housing needs (affordable, senior, or supportive housing development, etc.). This also activates underutilized City properties.</p>	<p>The City would need to make a policy decision regarding using the land to meet unmet housing needs, rather than capitalizing on its full market value.</p>	<ul style="list-style-type: none"> • Determine how much City-owned land is zoned and available for residential development, or where rezoning may be appropriate • Identify target populations, project types, length of affordability restrictions, etc. • Conduct outreach to potential housing developers • Undertake Request for Developer Proposal process

Toolkit: Strategic Planning

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Identify Surplus Land Held by Major Landowners</p>	<p>Surplus land held by major landowners can be redeveloped to meet unmet housing needs. This could include mission-driven landowners (e.g., hospitals, churches, etc.) who could redevelop land for affordable, senior, and supportive housing, or major employers who could redevelop surplus land for workforce housing. The surplus land could be offered at a discount to encourage desired housing development supportive of landowners' overall goals.</p>	<p>Landowners would need to evaluate space needs to ensure that their future growth is not precluded. Land would need to be appropriate for residential uses, and the City may need to support rezoning and/or invest in required infrastructure.</p> <p>Discounted land alone may not make desired housing development financially feasible.</p>	<ul style="list-style-type: none"> • Identify major landowners with potential surplus land • Determine priorities for housing development • Conduct outreach to the landowners • Evaluate feasibility of housing development on the land • Identify additional funding mechanisms available to support housing development
<p>Develop Strategic Plan to Preserve NOAH</p>	<p>The demolition of naturally occurring affordable/attainable housing is furthering housing affordability issues in Naperville. The City could develop strategies to preserve this lower cost housing stock by implementing preservation overlay districts or discouraging demolition activity.</p>	<p>Maintaining NOAH requires public intervention or the private market will continue to result in upward filtering as land values increase. Initial analysis suggested the types of housing and general location of NOAH. Additional research would be needed to clarify boundaries of possible areas to target NOAH preservation. Operators of rental NOAH would need to be identified and partnered with.</p>	<ul style="list-style-type: none"> • Determine desired areas to preserve NOAH • Evaluate options for preserving NOAH (overlay districts, higher demolition fees, strategic acquisition, working with owners of rental NOAH)

Toolkit: Strategic Planning

NAME	OVERVIEW	FEASIBILITY / KEY CONSIDERATIONS	KEY DECISION POINTS / NEXT STEPS
<p>Develop Working Relationships with Affordable Housing Developers</p>	<p>The City can play an important role in connecting affordable housing developers, funders, and service providers. It is important to build relationships with organizations dedicated to affordable housing creation and preservation to leverage the City's investment into its affordable housing programs and capitalize on the expertise and financial resources of outside organizations.</p>	<p>The City would need to allocate staff resources to building these relationships, aggregating and sharing housing-related information, and acting as a point of coordination amongst the various organizations.</p>	<ul style="list-style-type: none"> • Identify and meet with affordable housing organizations active in the area • Produce a document to inform organizations of Naperville's housing needs and available resources.
<p>Assist in Assembling Sites for Housing</p>	<p>The City can undertake site assembly and key predevelopment efforts that are often cost prohibitive for infill development (e.g., building demolition, land remediation) to alleviate costs to housing developers.</p>	<p>Site assembly is often time consuming and site costs may increase when City redevelopment strategy has been publicized</p>	<ul style="list-style-type: none"> • Identify key sites to support City housing production goals and conduct outreach to potential housing developers • Establish criteria for future development • Prepare RFP/RFQ process for the land

APPENDIX A

Estimated Owner-Occupied Housing Costs

A.1 Methodology

For multiple segments of this analysis, SB Friedman estimated gross owner-occupied housing costs using the following process:

1. **Housing Unit Cost.** The starting point for the analysis is the price of a housing unit. This was sourced either from the City of Naperville or based on data compiled by SB Friedman from the Multiple Listing Service.
 1. For the NOAH analysis only, home sales by year were inflated using the S&P/Case-Shiller IL-Chicago Home Price Index to 2019 values.
 2. For the single-family permit analysis, the permit amount was estimated to be approximately 60% of the cost of the home based on data from the National Association of Homebuilders. The remaining 40% consists of other development costs typically excluded from permit values, including land and builder's profit, among others.
2. **Estimate of Monthly Principal and Interest Payments.** SB Friedman estimated that each home would be purchased using a 30-year mortgage, assuming the average 30-year fixed rate mortgage rate at the time of the analysis, 3.68%. It was estimated that the mortgage would be for 87% of the purchase price, based on an average down payment value of 13% from the National Association of Realtors.
3. **Property Taxes.** Property taxes were estimated by applying the assessment rate (33.3%) to the market value of the home, subtraction of the homeowner Residential Exemption (\$6,000) and a prorated share of the Senior Citizens Homestead Exemption which is assumed to impact 10% of households (\$5,000
4. **Homeowners' Association Dues.** For the NOAH analysis, if the MLS data included information on homeowners' association due or similar assessments, that value was included. Otherwise, this value was assumed to be zero. No assessment information was added in the single-family permit analysis.
5. **Energy Costs.** Standard energy costs were estimated using information from the U.S. Energy Information Administration for single-family detached and attached homes in the Midwest (2015, inflation adjusted to 2019). Separate costs were applied by unit type (detached or attached). If square footage was available for the unit a per square foot value was applied, otherwise a standard value was applied.
6. **Summation.** Monthly values calculated from the results of steps 2 through 5 were summed to generate an estimate of monthly gross housing costs for owner-occupied units.
7. **To estimate annual income required to pay resulting monthly housing costs affordably,** monthly housing costs were multiplied by 12 and divided by 30% (i.e., what housing cost can be covered with 30% of income).

Limitations of Our Engagement

Our deliverables are based on estimates, assumptions and other information developed from research of the market, knowledge of the industry, and meetings/teleconferences with the City, key informants and developers during which we obtained certain information. The sources of information and bases of the estimates and assumptions are stated in the deliverable. Some assumptions inevitably will not materialize, and unanticipated events and circumstances may occur; therefore, actual results achieved during the period covered by our analysis will necessarily vary from those described in our report, and the variations may be material.

The terms of this engagement are such that we have no obligation to revise analyses or the deliverables to reflect events or conditions that occur subsequent to the date of the deliverable. These events or conditions include, without limitation, economic growth trends, governmental actions, changes in state statute or city ordinance, additional competitive developments, interest rates, and other market factors. However, we will be available to discuss the necessity for revision in view of changes in the economic or market factors affecting the proposed project.

Our deliverables are intended solely for your information, for purposes of understanding current and possible future housing conditions and considering new municipal policies to address unmet housing needs. The report should not be relied upon by any other person, firm or corporation, or for any other purposes. Neither the report nor its contents, nor any reference to our Firm, may be included or quoted in any offering circular or registration statement, appraisal, sales brochure, prospectus, loan, or other agreement or document without our prior written consent.

We acknowledge that upon submission to the City of Naperville, the report may become a public document within the meaning of the Freedom of Information Act. Nothing in these limitations is intended to block the disclosure of the documents under such Act.



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