

TO: CITY OF WARRENVILLE

FROM: HOMES PROJECT TEAM

SUBJECT: WARRENVILLE HOUSING ACTION PLAN

DATE: AUGUST 31, 2021



EXECUTIVE SUMMARY

Homes for a Changing Region is a program supported by the Metropolitan Mayors Caucus and Chicago Metropolitan Agency for Planning, funded by the Illinois Housing Development Authority, and designed to help localities in the greater Chicago region analyze, diagnose, and develop market- and evidence-based solutions for the housing challenges each locality faces. Over the last year, the Homes for a Changing Region (“Homes”) team has studied Warrenville-specific housing trends and identified recommendations for the City to achieve a balanced and healthy housing stock.

Our team identified the following conditions in the City of Warrenville:

- **Warrenville recently permitted many new rental housing units.** Because these investments will add roughly 1,012 new rental units and double the supply of rental in the community, the City has asked how much more development its market can support.
- **Warrenville’s population is aging.** Seniors doubled between 2000 and 2018, and half of all homeowners are 55 and older. This suggests a need for additional senior housing.
- **Warrenville needs more affordable units.** Nearly a quarter of residents earn less than \$50,000 per year, and 31% of all households struggle with housing costs higher than 30% of their income.
- **Warrenville has neighborhoods with moderately priced homes, but they need investment.** Warrenville has approximately 1,400 homes affordable to households earning between \$20,000 and \$50,000, but some subdivisions may need substantial investment and rehabilitation.

Based on this analysis, the Homes team recommends the following actions for City consideration:

Explore New Housing Options for Missing Middle and Senior Housing

Our action plan suggests there could be unmet needs for housing for the local workforce and seniors, even with the considerable multifamily development activity recently occurred. To determine and then meet this need, Warrenville should: (1) Hire an independent market analyst to determine market absorption for senior and middle-market housing; (2) Examine its zoning code and consider revisions or amendments to reduce barriers for and accommodate additional housing types; and (3) Utilize the recommendations in this plan, market analysis, and/or code changes to communicate a clear and consistent vision for diverse and sustainable housing with residents and developers.

Rehabilitate Aging Subdivisions to Preserve Affordable Ownership Opportunities

Warrenville possesses several neighborhoods with relatively affordable single-family homes, but many of these properties need some investment. The Illinois Housing Development Authority manages two programs that could fund improvements in the Single-Family Rehabilitation and Home Accessibility Programs. Because there is no entity administering these programs in the Warrenville area, Warrenville

should partner with neighboring municipalities and/or a not-for-profit organization to pursue and administer these funds in key areas.

INTRODUCTION

Homes for a Changing Region provides technical assistance to help municipal leaders address pressing housing issues. The *Homes* team's technical assistance to Warrenville has been provided through a grant from the Illinois Affordable Housing Trust Fund ("trust fund") as administered by the Illinois Housing Development Authority (IHDA). The trust fund helps create and preserve affordable, decent, and safe housing for low-income households throughout Illinois. The *Homes* process will help Warrenville identify concrete recommendations (short and long term) that address local housing challenges, including barriers to housing affordability and improving housing conditions and quality.

The project team held a kick-off meeting in December of 2020 with Warrenville officials and local stakeholders to discuss the City's housing market conditions and challenges, develop local housing goals, and delve into the most pressing housing issues facing the community. A panel of outside housing experts attended a virtual meeting in May 2021 with City staff and elected officials to weigh in on strategies to address local housing issues. Panelists included: Sharon Woods, Founding Principal and President at LandUseUSA | Urban Strategies; Lisa Somers, Assistant Director Market and Analytics, at IHDA; Hannah Merry, Market Analysis Coordinator, at IHDA; Dominick Argumedo, Senior Planner, with Chicago Metropolitan Agency for Planning; Tim Scott, Director, Community Development Director, and Village Trustee of West Dundee Thomas Price.

This action plan aggregates the knowledge and feedback collected from these meetings and outlines two targeted housing strategies Warrenville can implement.

HOUSING NEEDS ANALYSIS¹

This section summarizes the findings. The complete data workup developed by the Homes team can be found in Attachment 1.

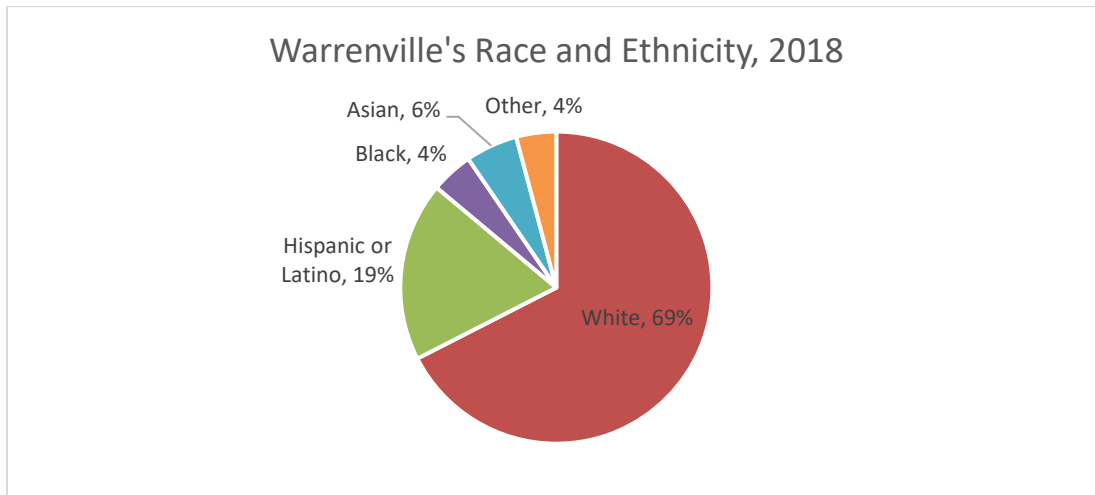
Over the last twenty years, Warrenville has had a stable population, but it is growing again due to numerous recently approved rental- and owner-occupied residential developments. In 2018, the City population was 13,311, a very slight decrease from its 2000 population of 13,363.¹ Households in Warrenville also slightly decreased from 4,931 in 2000 to 4,872 in 2018. This Census data does not include the approximately 950 new multifamily units and 250 attached and detached owned-occupied units that have been permitted since 2019. These units are not represented in available Census data, and an analysis of their potential impact is below.

Incomes in the City have been rising. Since 2000, the median household income has grown by 30 percent. Currently, the median household income is \$81,296, approximately 20 percent more than the region (\$65,174), though disparities exist between Warrenville's homeowners and renters. The median household income for renters (\$59,327) is 51 percent less than that of homeowners (\$89,814).

Warrenville has residents of many different racial and ethnic backgrounds (see Figure 1). Nearly three-fourths of the population in the City is white (69 percent). 19 percent of the population is Hispanic/Latino, 6 percent are Asian, 4 percent are black, and the remaining 4 percent falling into all other categories.

¹ All 2018 data points refer to five year rolling estimates as measured by the American Community Survey between 2014 and 2018.

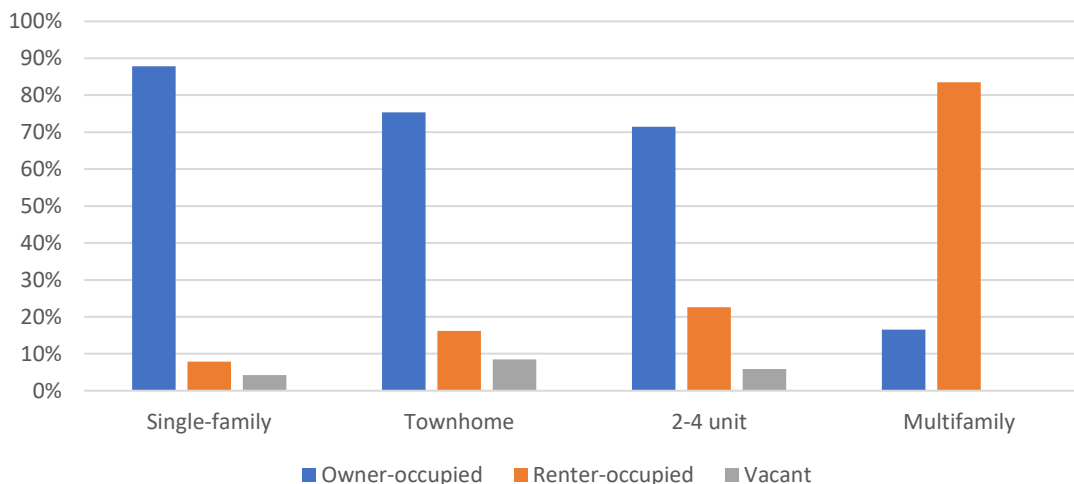
Figure 1: Warrenville Race and Ethnicity, 2018



Source: American Community Survey 2014-2018

Historically, Warrenville’s primary housing stock has been owner-occupied single-family homes. As of 2018, 50 percent of all residential units are single-family homes, and of those, 88 percent are owner-occupied (see **Figure 2**). 30 percent of all housing in Warrenville are townhomes, 12 percent are multifamily units, and the remaining 8 percent are 2–4-unit homes. Overall, 74 percent of all residential units are owner-occupied, while only 21 percent are renter-occupied. This data does not reflect recently permitted multifamily development, and the impact of these new apartments is described in greater detail below.

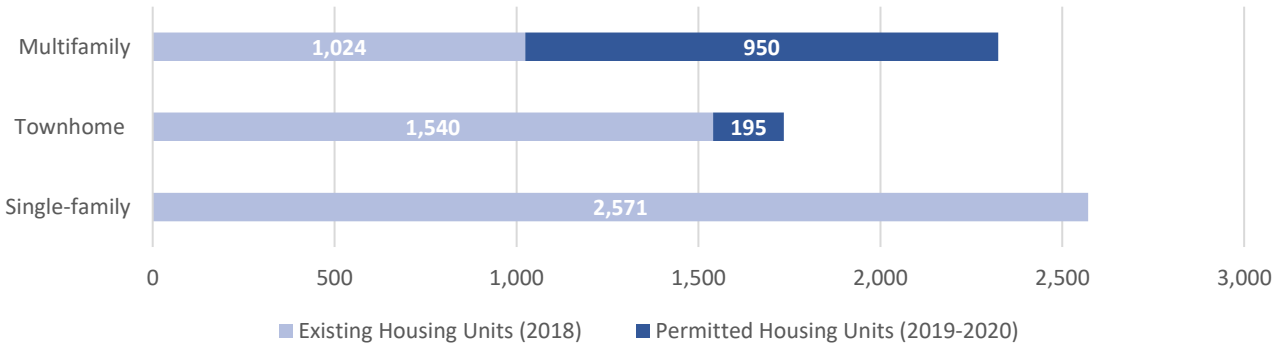
Figure 2: Warrenville Housing Type by Occupancy, 2018



Source: American Community Survey 2014-2018

Newly permitted development will change the balance between apartments, townhomes, and single-family homes. Since 2019, the City has permitted 4 new developments with approximately 950 additional multifamily units (see **Figure 3**). Full development of the proposed 950 multifamily units would diversify the City’s housing stock. To add, an additional 195 townhomes have also been permitted within the last couple of years. In summary, the City’s total housing units would increase from 5,135 to 6,280 (22 percent increase).

Figure 3: Warrenville Existing Housing Units vs Permitted Housing Units by Housing Type

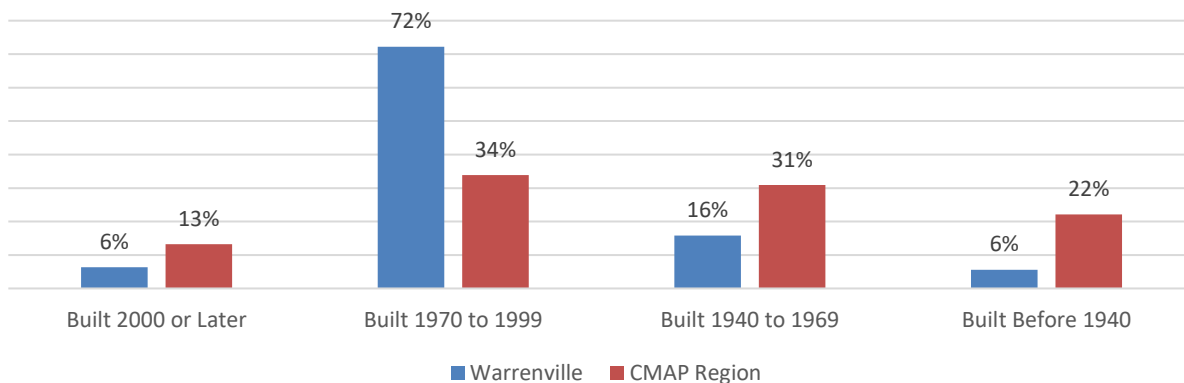


Source: Warrenville’s Subdivision Map Data, 2020

Despite this wave of multifamily development, demand is high, and vacancy is low. At the kickoff meeting, City staff expressed how affordable multifamily rental units fill up quickly. This is supported by a vacancy rate of close to 0 in existing, stabilized buildings (see **Figure 2**). Overall, vacancy sits at less than 5 percent, almost half of that of the region (9 percent). Most vacant housing units are townhomes, followed by single-family homes.

This represents a shift from prior waves of development. According to the 2014-2018 ACS data, the majority (72 percent) of housing in Warrenville was built between 1970 and 1999 (see **Figure 4**). Supporting data from Warrenville’s Subdivision Map Data shows that since 1972 the majority (59 percent) of housing permitted in Warrenville has been single-family homes followed by multifamily housing (21 percent). Since 2018, nearly 84 percent of housing permitted in the City has been multifamily housing units.

Figure 4: Warrenville Housing Age



Source: American Community Survey 2014-2018

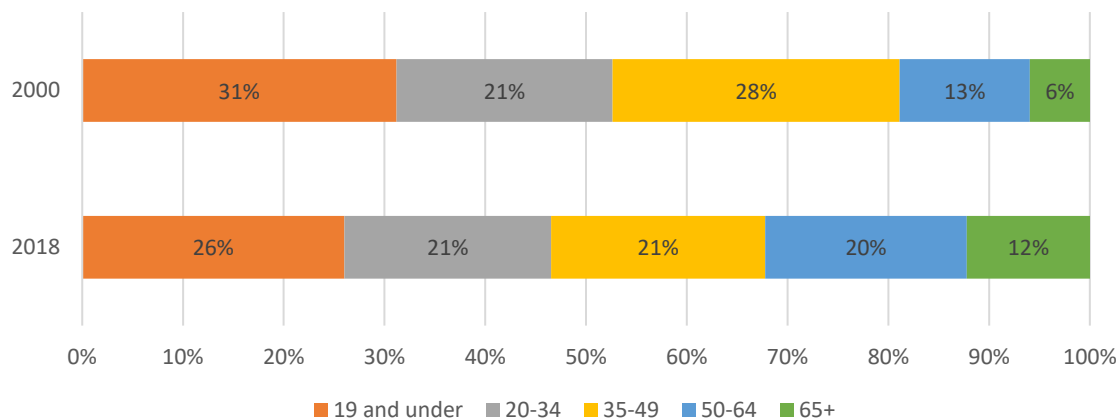
Beyond the above baseline information, a review of housing data and discussions with local stakeholders has identified the following three key takeaways regarding housing in Warrenville.

Warrenville’s population is aging in place

Warrenville’s population is aging. **Figure 5** indicates the shift in population by age cohort. Between 2000 and 2018, the senior population (65+ years) doubled from 6 percent to 12 percent. The age group approaching senior age (50-64) also saw growth from 13 percent in 2000 to 20 percent in 2018. Overall, the total population whose age is 50 or older has increased from 19 percent in 2000 to 32 percent in 2018.

Many of these aging residents are also the City’s longtime homeowners. 49 percent of homeowners were 55 years or older. As homeowners age, the maintenance responsibilities that go along with ownership, such as doing yard work, taking out the garbage, or shoveling snow, can become increasingly difficult. Additionally, some older homeowners may live on fixed incomes and lack the funds needed for repairs, which can cause homes to deteriorate over time. Limited mobility, disability, and/or social isolation can exacerbate these needs over time. At some point, some older owners may need to downsize into a smaller unit out of physical or financial necessity.

Figure 5: Warrenville’s population by age cohort, 2000-2018



Source: U.S. Census 2000 and American Community Survey 2014-2018

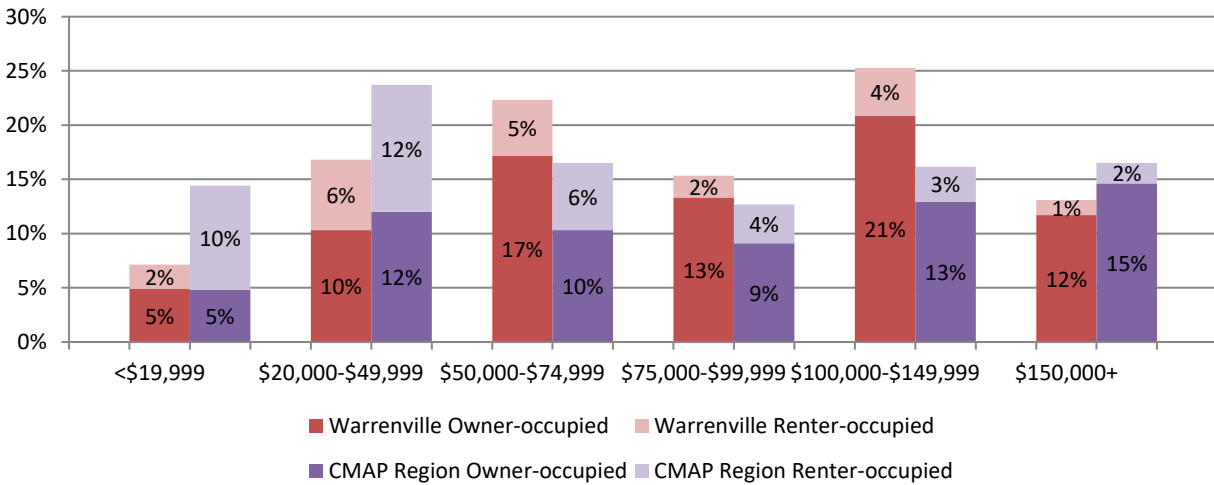
This may explain why community members see a broad need for senior housing. As residents age, it is often harder for them or family to support their individual and home needs. Currently, Warrenville has one permitted affordable senior housing development (Warrenville Horizon Senior Living Community) that is set to open in the summer of 2021. This affordable, mixed-income community offers rents that will range from \$400 to \$1,200 per month, based on income. Neighboring communities also possess some senior options, such as Tabor Hills Healthcare Facility in Naperville or the Du Page Convalescent Center in Wheaton. Nonetheless, the Horizon Senior Living Community in Warrenville has a waitlist, which indicates an unmet need for affordable senior housing among the two-thirds of City seniors that spend more than 30 percent of their household income on housing costs. Additional high-quality, affordable senior rental housing could fill a local need.

Warrenville needs more affordable and better maintained rental units

Overall, Warrenville is a middle to high-income community, with some pockets of relatively affordable single-family homes and affordability challenges for lower-income renters. The median household

income in Warrenville is \$81,296, which is higher than the Chicago region (\$65,174), with owner households making considerably more than renter households (\$89,814 versus \$59,327). Despite this, nearly a quarter of Warrenville households earn less than \$50,000 a year. About 31 percent of all households struggle with housing costs. **Figure 6** indicates the breakdown comparison between owners' and renters' household income in 2018.

Figure 6: Warrenville and Region Comparison – Owner/Renter by Household Income, 2018



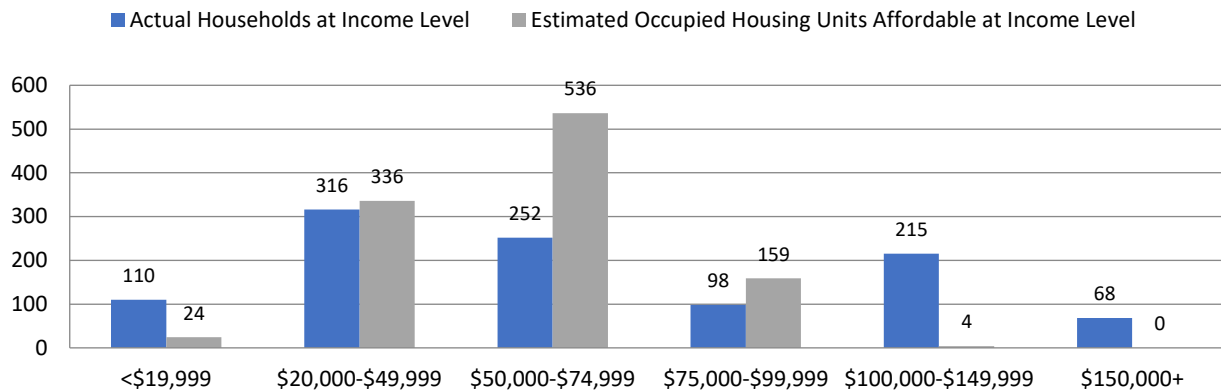
Source: American Community Survey 2014-2018

While Warrenville possesses a mix of households working different kinds of jobs earning different wages, not every household in Warrenville lives in a unit considered affordable to them. A unit may be considered affordable if its inhabitant pays 30 percent or less than their annual income in rent or mortgage costs. Housing affordability is considered severe when inhabitants pay more than half of their annual income on housing costs. For renters, these costs include rent and utilities. For homeowners, they can include mortgage payments, property taxes, insurance, or utilities.

Warrenville has unmet needs for both owner- and renter-occupied affordable housing. The percentage of owners living in unaffordable housing in Warrenville has actually decreased since the Great Recession. In 2010, 22 percent of homeowners spent 30 percent to 50 percent of their household income on housing costs. As of 2018, only 18 percent of homeowners are living in unaffordable housing. Similarly, the percentage of renters living in unaffordable housing has significantly decreased from 40 percent (2010) to 26 percent (2018). On the other hand, the number of renters spending more than 50 percent on rent has increased: 21 percent of renters are experiencing severe housing unaffordability, up from 14 percent in 2010.

The supply of affordable rentals does not match the demand among residents earning less than \$20,000 per year. In 2018, 110 resident households in Warrenville earned less than \$20,000 per year, but only 24 units considered affordable at that income level (roughly \$500 per month or below). The supply of middle and moderate income rentals somewhat more closely matches demand, as noted in **Figure 7** below.

Figure 7: Warrenville Comparison of Rental Household Incomes with Occupied Units Affordable at Each Income Level, 2018

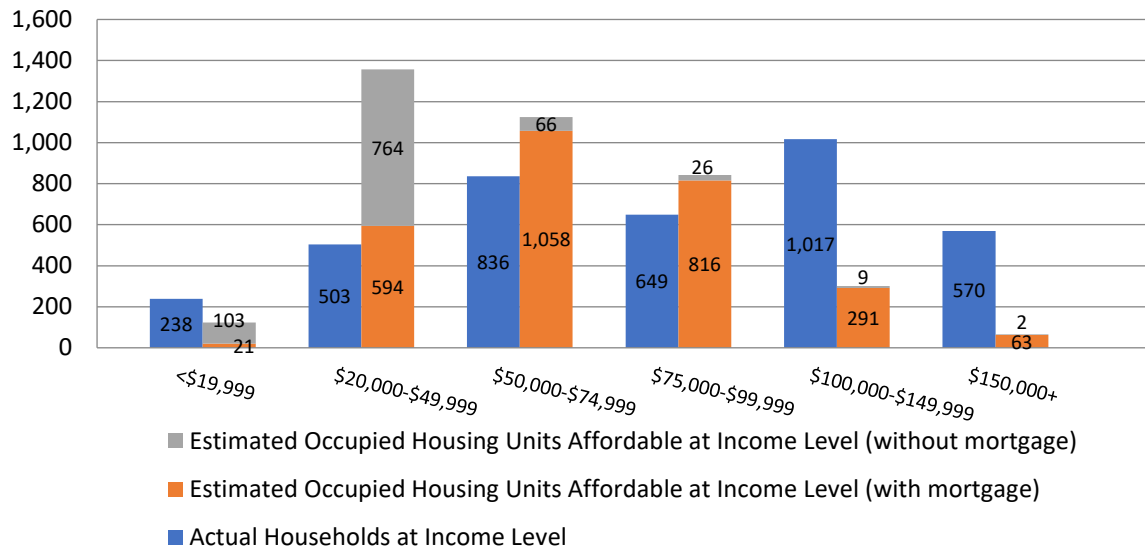


Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey

Warrenville is in the process of adding 950 new multifamily units, but these new apartments will not serve the lower and middle portions of the market. At a cost of roughly \$2.00 per square foot, these new units should be relatively expensive compared to other apartments in Warrenville. The multi-family market in Warrenville still has room to add units at lower rent levels, especially for the three-fourths of households making \$19,999 or less who cannot find affordable housing to meet their needs.

Warrenville also possesses neighborhoods with relatively affordable ownership opportunities. **Figure 8** below visualizes the supply of homes affordable at various income levels compared to the number of Warrenville homeowners at that income. The largest category of homes is 1,358 units affordable to working households that earn between \$20,000 and \$49,999 per year. This represents 64 percent of the units of the 3,813 of all owner-occupied units in the City. More than a third of those homeowners live free and clear without a mortgage, and many of these are likely older homeowners described above. If some of these owners downsized, their homes may free up a relatively affordable purchase opportunity for a younger household.

Figure 8: Warrenville Comparison of Owner household with Occupied Units Affordable at Each Income Level, 2018



Source: American Community Survey 2014-2018

However, some of these more moderately priced homes may require rehabilitation. The City’s “naturally occurring” affordable housing is largely contained within a small number of subdivisions initially permitted in the 1970s. These subdivisions were disproportionately affected by the 2008 foreclosure crisis. Today, while they are attainably priced, many of these homes need rehab. At the kick off meeting, attendees discussed the Summerlakes subdivision, where the HOA is low on funds, and the area suffers from disrepair of its private infrastructure.

Finally, the recent economic downturn may have exacerbated housing affordability concerns among owners and renters. The pandemic and related stay-at-home orders and business closures disproportionately affected the hospitality and service industries and left that workforce vulnerable to layoffs. A recent analysis by the DePaul Institute for Housing Studies mapped area workers in these industries. Within southwest DuPage County, the analysis finds that area renters and owners are just as likely to be at risk: 28.6 percent of renters and 30.1 percent of owners are in occupations likely impacted by the pandemic. Losing a job and income can put both renters and homeowners at risk of homelessness, especially those already struggling with housing costs before the pandemic.

A patchwork of federal and state laws and programs is trying to reduce the potential for eviction, foreclosure, and homelessness. In Illinois, a statewide moratorium on the enforcement of evictions remains in place through September 18. Additionally, county courts will stay all potential evictions through September 1 and refer tenants and landlords to available aid.

To help prevent housing loss, IHDA has provided emergency funding to households struggling with mortgage and rent payments due to lost income because of COVID-19 through its Emergency Rental Assistance (ERA) or Emergency Mortgage Assistance (EMA) programs. Within zip code 60555, which encompass Warrenville, 14 renters, and 19 homeowners applied for these emergency programs in 2020. More aid for renters has been released through the Illinois Rental Payment Program, which has awarded

a first round of aid and is expected to release more. After September 1, Illinois will offer additional aid through the county courts to help those tenants that did not receive aid under this program.

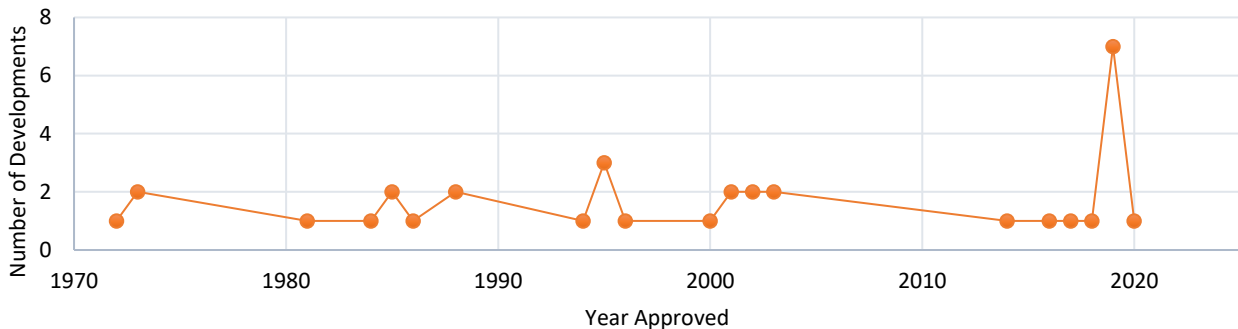
The impact of the pandemic will likely only add to existing affordability challenges within the City. In the short-term, low-income and extremely low-income renters and homeowners in Warrenville may need additional support to help make payments Long-term strategies are required to enhance the affordable housing supply, including the addition of subsidized affordable units and elimination of potential barriers to naturally occurring affordable housing, such as antiquated and overly restrictive zoning regulations.

Warrenville has a strong and growing housing market

As previously mentioned, Warrenville’s Subdivision Data Map data indicates that Warrenville’s housing stock is growing more diverse. Over the last 2 years, the City has permitted four new multifamily developments. When completed, these investments will result in approximately 880 new Class A luxury apartments and the first true affordable age restricted apartments being added to the City’s housing stock over the next year to 18 months.

Before these buildings, the City had not approved a multifamily development since 1995. See **Figure 9** for the number of developments permitted per year in Warrenville. Currently, about 87 percent of all new units approved this cycle (2019-2020) are multifamily developments. These developments will result in an additional 950 multi-family units and double the number of rental units in the community (see **Figure 3**). The City continues to see developer interest, but it is unknown how many more units the market can absorb in the short term.

Figure 9: Warrenville Housing Developments Permitted by Year



Source: Warrenville’s Subdivision Map Data, 2020

Realtors participating in this analysis also expressed that the current housing market in Warrenville is doing reasonably well. Warrenville has experienced strong home sales since 2015. Sales in the City were doing slightly better than in the county and the region in 2019, even before the tight housing market accelerated during the COVID-19 pandemic. According to local realtors, the housing market in Warrenville has remained strong during the pandemic, but there has been a limited inventory of homes available on the market. In addition, according to local stakeholders, rental properties and for-sale single-family homes are also on the market for very short periods. Finally, although inventory has been moving quickly among moderately priced properties, stakeholders also report that home equity still has not fully recovered from pre-2008 peak in 2000-era new construction and these upper end homes sometimes sell at a loss.

Despite its success in adding a variety of new housing options, these trends point to an unmet need for smaller housing options for a variety of markets, including seniors, working class residents, and first-time buyers.

RECOMMENDATIONS

As noted earlier, the *Homes* team convened an expert panel in January 2021 to help Warrentville address the key housing challenges listed above. The panelists primarily discussed strategies to help Warrentville identify and fill any remaining gaps in its housing stock. As a result of the conversation, this action plan recommends two sets of policies to help Warrentville realize a healthy and well-balanced supply of housing:

1. **Explore Additional Rental Options for the Missing Middle and Seniors**, with a market analysis, evaluation of local land and building regulations, and identification of opportunity sites; and
2. **Rehabilitate Aging Subdivisions to Preserve Affordable Homeownership**.

Each recommendation is detailed more thoroughly below.

Explore Housing Options for Missing Middle and Senior Housing

Warrentville has absorbed a considerable amount of multifamily housing during the most recent market cycle. Beginning in 2019, the City permitted and saw the construction of roughly 950 rental housing units, which would nearly double the amount of rental housing available in the community. Many of these units are in the Cantera redevelopment, which has been a long-range focus for the City for many years. This investment activity represents a rapid addition of multifamily housing by regional standards and has led stakeholders to ask whether the private market can absorb any additional units.

However, this analysis suggests that some needs for rental housing remain unmet within Warrentville. The senior population doubled between 2000 and 2018, and there could be demand for additional senior housing options, as suggested by the waitlist for the recently approved Horizon Senior Living Building. Warrentville also lacks rental housing options for some of its low- and moderate-income households. Finally, the vast majority of units approved by the City are in large and somewhat auto oriented projects some distance from the central core of the community. There may be demand for smaller, single-family scale, rental housing in the more pedestrian oriented areas located closer to the core of the City.

While the City may not have the appetite for another major planned development on the scale of the Cantera development, there may be an opportunity for Warrentville to meet this demand by adding other types of middle-market housing on smaller scattered sites around the community. The [“missing middle”](#) is best defined as a range of housing options between single-family homes and larger multifamily campuses like those in Cantera. These types of buildings, visualized below, may include duplexes, townhomes, walk-up multifamily buildings, accessory dwelling units, or flexible live/workspaces. Unlike affordable housing, the “missing middle” does not refer to a specific price point for housing. However, these buildings can be more economical to build and maintain, and they potentially serve as a source of attainable housing for households around or below the regional median income of \$73,572 per year.



“Missing middle” housing comprises a variety of housing types that are less dense than large multifamily buildings but somewhat more dense than single-family homes. (Source: Opticos Design, Inc).

At the May expert panel, four presenters explored whether there were unmet market opportunities for the missing middle: Sharon Woods of LandUseUSA discussed the Warrenville market for the “missing middle”; Lisa Somers of IHDA discussed the depth of the Warrenville market for additional affordable housing options, including for seniors; Dominick Argumedo discussed the impact of local land and building regulations in enabling these housing types, and Trustee Tom Price and Tim Scott of the Village of West Dundee discussed their own decisions to add different housing options in the wake of their *Homes for a Changing Region* plan.

Together the panel recommended the following steps:

1. Understand the market: Warrenville should hire a market analyst to perform a third-party assessment of the state of the multifamily development market;
2. Evaluate local building and zoning regulations: Warrenville should examine how it regulates missing middle type projects and take steps to eliminate or revise outdated or overly restrictive code provisions that and whether codes unintentionally restrict or prevent desirable forms of missing middle housing from being provided in the City;
3. Follow the vision: Use this action plan and any follow-up work to convey a clear and consistent housing vision to residents and developers.

These three steps are discussed in greater detail below.

Perform A Market Analysis

Developers continue to propose new multifamily and townhome investments in the city. Many of these new proposals border the Naperville submarket, which has seen its wave of development. While each developer is required to submit a market analysis, these documents do not necessarily consider the impact of other proposed investments or whether the market can absorb all new units at once. As a result, the City has questioned if its housing market can readily support every new residential proposal.

Two market analysts tested whether the Warrenville market could support any new residential development at the expert panel. Sharon Woods of LandUseUSA discussed whether the market exists for “missing middle” style housing. Ms. Woods did not perform a full market analysis, but found several target markets attracted to the Warrenville market, due to its schools, parks, and other amenities:

- **Affluent lifestyle clusters:** Due to its amenities, Warrenville currently attracts some residents within these demographic clusters. These households can either own or rent and include older, more settled homeowners aging in place, as well as also younger strivers with lower incomes, who may be working in nearby professional jobs and living in campuses like Cantera.
- **Missing markets:** These households, characterized in market segments like “Bohemian Group” or “Striving Singles,” tend to rent, move more frequently, work in cultural or knowledge jobs, and are attracted to smaller multifamily missing middle housing types. The LandUseUSA analysis found that these households are inclined to live in a community like Warrenville, but prefer affordable townhomes, duplexes, and walk-ups.

Hannah Merry and Lisa Somers of IHDA discussed the market for more affordable options in the community. Using IHDA’s Market Analysis Application tool, Ms. Merry and Ms. Somers identified additional opportunities in the City. First, an opportunity exists for additional senior housing development, like Horizon Senior Living, focused on seniors earning 60% or less of Area Median Income (or \$25,056 per year). The 71 units in this building represent just 2% of the City’s housing stock, and the MAA suggests the City could easily support a second building like it. Additionally, because Warrenville is currently located in an IHDA-defined Opportunity Area, new affordable senior options would be competitive for state funding through the Low -Income Housing Tax Credit program.

Together, the presentations, combined with this *Homes* analysis, suggest that Warrenville’s housing market could add smaller multifamily buildings and/or new senior housing development. The City should confirm these findings with an independent market analysis, which can help guide land-use decisions and interactions with developers.

Evaluate Local Land Use Codes

Though not necessarily intentional, many zoning codes make missing middle housing very difficult to build. Conventional zoning regulates land by use, setbacks, lot coverage, minimum lot area per unit, building height, and parking through rigid quantitative standards can make it difficult if not impossible to build smaller multifamily housing. Once Warrenville determines its unmet market for housing, it should explore whether its regulatory structure allows these types of housing to be built.

Mr. Argumedo of the CMAP discussed the importance of clarifying, updating, and providing flexibility within these codes to enable this housing style. It is possible that the City could achieve this via a form-based code, which regulates based on the use of buildings, rather than the use of the land, and can lead to better predictability in the density and scale of residential buildings that are proposed. Zoning codes can also help express the City’s vision for the style and form of development it wants to see in certain areas. This, in turn, may attract builders experienced in the missing middle housing types that Warrenville lacks.

Chart and Continually Follow A Local Vision

With a market analysis and supportive land use regulations, the City can translate its vision into action. At the panel, Tom Price and Timothy Scott of West Dundee discussed how to utilize these steps to successfully attract new multifamily options. In 2014, the City completed a *Homes for a Changing Region* plan, which helped the Village articulate its vision for additional senior and multifamily options. West Dundee is a proud bedroom community, and many community members wanted to ensure their hometown retained its character. Despite local reluctance, the Village did approve a multifamily development called for in its plan, and this helped demonstrate that additional housing options could complement, rather than change, the character of the Village. Over time, the new developments also helped support economic development and popular businesses downtown.

Trustee Price and Mr. Scott recommended that the City utilize this *Homes* action plan, as well as a potential market study and code update, to continually express its housing vision for Warrentville to residents and developers. Within the City, it can help frame conversations and outreach with residents and stakeholders to address concerns about community character. With developers, it provides clear direction on the types of projects the City would like to see and would be receptive to. This type of clear policy direction will make the City more attractive to investors and quality developers can potentially attract investors experienced in the missing middle and senior housing options described above.

It also helps give clear direction to developers that Warrentville may be seeking to add some of the missing middle and senior housing options described earlier.

Next Steps

The City should:

- *Hire an independent market analyst to determine unmet residential housing needs, with a particular focus on senior housing and “missing middle” housing types;*
- *Examine its zoning code and consider amendments or revisions, depending on the outcome of the market study:*
 - *Amendments to allow or make it simpler for specific types of missing middle housing (such as accessory dwelling units or senior cottages); or*
- *Regulations into the Zoning Ordinance to effectively manage the form of new missing middle housing. Utilize this action plan, market study, and code reforms to communicate a clear and consistent housing vision with residents and facilitate informed and productive discussions with developers.*

Rehabilitate Aging Subdivisions to Preserve Affordable Single-family Homes

Warrentville possesses several neighborhoods with relatively affordable single-family homes. As noted in the analysis, roughly 1,400 occupied homes would be attainable to residents earning between \$20,000 and \$50,000 per year. However, some of these houses are located within subdivisions where individual properties and/or shared infrastructure may need rehabilitation. The City could help market two available programs to better target investment in these areas.

The May expert panel did not touch on this topic, primarily because Warrentville lacks a non-profit intermediary that administers rehabilitation. However, there are [two programs administered by IHDA](#) that could potentially provide some low-income homeowners in Summerlakes and other neighborhoods with resources to maintain their homes:

- The **Single-Family Rehabilitation** program provides funding for units of government and non-profits to provide qualifying residents up to \$45,000 to improve their homes.
- The **Home Accessibility Program** provides funding for units of government and non-profits to provide accessibility grants up to \$25,000 to help seniors and disabled residents make major accessibility improvements to their homes.

Qualifying homeowners must earn 80% of Area Median Income² or \$52,200 for a 1-person household or \$74,550 for a 4-person household. According to this analysis, roughly 22 percent of Warrentville homeowners earn household incomes that might qualify.

² Income limits are calculated based on U.S. Department of Housing and Urban Development FY2021 Income Limits. See IHDA’s table for breakdown of 80% AMI limits [here](#).

While municipalities are eligible to apply, most lack the capacity or experience to do so themselves. In other areas of the Chicago region, a not-for-profit administers one or both programs across multiple jurisdictions. However, IHDA did not award any HAP or SFR funds to any non-profit organizations in southwestern DuPage County during its last cycle. This issue was also raised in a 2019 *Homes for a Changing Region* action plan in neighboring Naperville, which also lacks a not-for-profit to apply for or administer rehabilitation funds. The City should consider approaching Naperville, other neighboring communities, and/or DuPage County with interest in seeding a not-for-profit organization that could administer these available rehab resources across multiple jurisdictions.

Next Steps

Because it is unlikely that Warrenville has the experience to apply for or administer these programs, the City could partner with DuPage County, Naperville, and/or other neighbors to seek out or seed a not-for-profit that could seek future funding rounds.

Set up a meeting with Naperville, and DuPage County, to discuss the interest in supporting future funding for rehab resources.

KEY CONTACTS

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Chicago Metropolitan Agency for Planning

- Dominick Argumedo, dargumedo@cmap.illinois.gov

Village of West Dundee

- Trustee Tom Price, tprice@wdundee.org
- Tim Scott, tscott@wdundee.org

TRUST FUND ALIGNMENT

As stated earlier, this action plan was made possible by a \$380,240 two-year allocation of the Illinois Affordable Housing Trust Fund. An estimated \$34,875 of that allocation was spent on personnel and travel costs on the development of this action plan, which aligns with the objectives of the Trust Fund across all three recommendation areas:

- *Explore housing options for the missing middle and seniors:* If this goal were accomplished, Warrenville would add new housing options that would help house low- and moderate-income households:
 - Renters: Warrenville has limited rental housing options for low-to-moderate households, especially those earning at or below 60% of Area Median Income. The Homes team analysis found just 144 units were affordable to households earning less than \$20,000 per year.

- Seniors: The Homes analysis found that 897 homeowners in Warrenville were at or near retirement age. Additionally, approximately 46 percent of senior-led households earn less than \$50,000 per year. This fuels high demand for additional senior options. A recent 71-unit LIHTC development had a long waitlist, and IHDA's MAA tool finds that the local market would support an additional affordable senior development.
- Target rehabilitation to affordable single-family homes: Single-family homes comprise a considerable share of Warrenville's naturally occurring affordable housing stock for moderate-income residents. According to the Homes analysis, 1,427 single-family homes would be considered affordable to households earning between \$20,000 and \$50,000 per year. By working with partners to target rehabilitation dollars to these homes, Warrenville can help these homeowners invest in their properties.