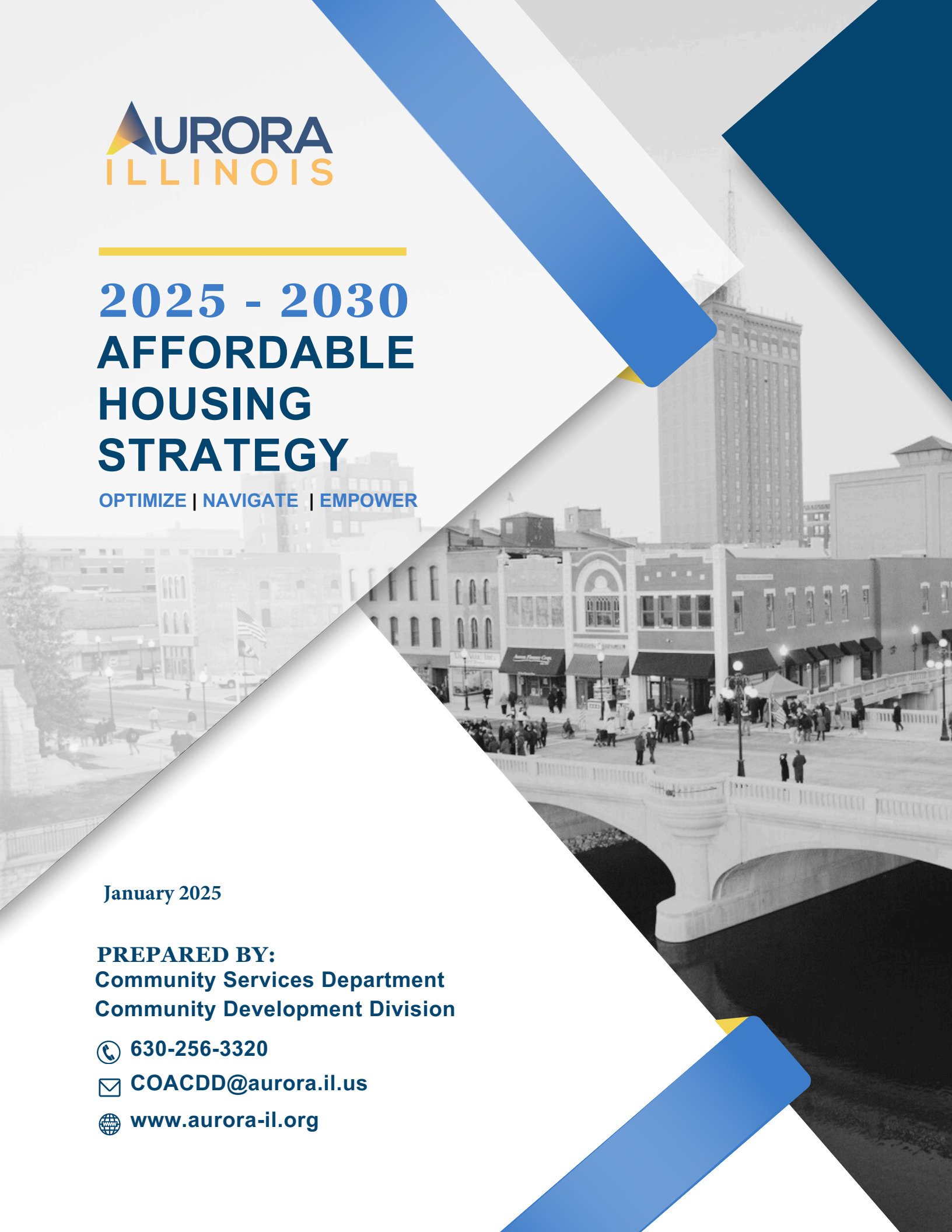
AURORA
ILLINOIS

2025 - 2030 AFFORDABLE HOUSING STRATEGY

OPTIMIZE | NAVIGATE | EMPOWER



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PREPARED BY:
Community Services Department
Community Development Division

630-256-3320
COACDD@aurora.il.us
www.aurora-il.org

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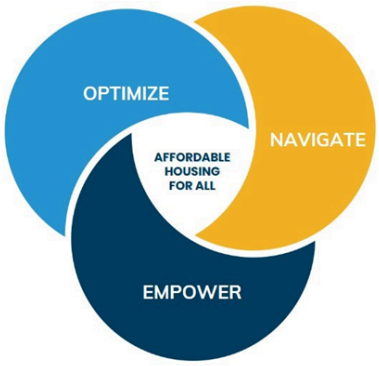

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EXECUTIVE SUMMARY

In October 2023, the City of Aurora initiated a comprehensive initiative to address affordable housing needs through a structured, multi-phase approach. This effort updated the City's 2012 study and was launched to assess the City's need for affordable housing based upon its demographic changes and to develop a set of strategies for preserving and expanding housing for the next decade. Under the direction of Mayor Richard C. Irvin, several City departments worked on the development of the Affordable Housing Strategy: Community Services, Mayor's Office of Economic Development, Mayor's Office of Community Affairs, and Information and Technology. Over the course of several months, City staff identified and pursued four key tasks to develop and implement effective strategies:

1. **Defining Affordable Housing**: The City established a clear definition of affordable housing, emphasizing that housing costs should not exceed 30% of a household's gross income. Four categories of housing were delineated: Public Housing, Subsidized Housing, Market Rate Affordable Housing, and Market Rate Housing. This classification helps in estimating the availability and affordability of housing units within Aurora.

2. **Stakeholder Engagement**: Extensive stakeholder engagement involved 26 sub-groups, including subject matter experts and individuals in need of affordable housing. The City conducted numerous listening sessions, individual consultations, and surveys, collecting over 20,000 data points. These efforts provided a comprehensive understanding of the community's needs and informed targeted initiatives. The data collected from various listening sessions, consultations, surveys, and interviews provides a comprehensive understanding of unmet needs and perspectives, facilitating informed decision-making to address housing challenges and enhance stability for the community.

3. **Data Collection and Analysis**: Utilizing data from the 2018-2022 American Community Survey, the City analyzed housing trends, income levels, and housing burdens. Overall, the data suggests that housing problems are more prevalent among lower-income households and vary among different racial groups. The analysis highlighted significant challenges faced by lower-income households and specific demographic groups, particularly renters, who are more likely to spend over 30% of their income on housing. However, as income increases, there is a general decrease in the percentage of households experiencing housing problems. It is crucial to acknowledge the broad nature of this analysis, as the specific challenges faced by these households may vary widely.

4. **LITERATURE REVIEW AND BEST PRACTICES**: Research on national best practices revealed successful affordable housing strategies in other municipalities. These included mixed-income housing developments, revolving loan funds, landlord incentive programs, and streamlined city programs. This review informed the recommendations for Aurora's housing strategy.

After each task was completed, City staff began to look for trends and commonalities within the data collected to formulate a first set of recommendations.

In collaboration with community stakeholders, the City is prepared to make targeted, strategic investments in housing and other assistance for not only housing defined as affordable based on rent and purchase prices, but affordable so a household will not be classified as cost burdened and severely cost burdened and each home can be classified as safe and sanitary. HUD defines cost-burdened households as those who pay more than 30% of their income for housing, and severely cost burdened are those that pay more than 50% of their income for housing.

The City recognizes that housing needs are varied depending on the type, size, age, and numerous other factors associated with a household, and the City put forth great efforts in conducting several literature reviews, researching national best practices and success stories, and soliciting input from local stakeholders to identify unmet needs and opportunities to preserve and expand affordable housing activities in the City.

Based on feedback collected from stakeholders, data analysis, and best practices from across the country, City staff created the O.N.E. Aurora Strategy framework and established recommendations under three main categories:

OPTIMIZE opportunities to preserve and expand affordable housing for renters and landlords, homeowners, and future homebuyers.

NAVIGATE resources to provide supportive services and opportunities needed in an equitable and inclusive manner for diverse households and other stakeholders.

EMPOWER stakeholders by providing opportunities for continued input on local policy and decision making process activities for expanding and preserving affordable housing activities.



Figure 1: O.N.E. AURORA Logo

In each section of the O.N.E AURORA framework, the City identified nine (9) recommended strategies that will either directly or indirectly link back to the City strategy of preserving and expanding affordable housing. They are as follows in order of priority for each category (and are more fully described on Pages 75-77).

RECOMMENDATIONS

OPTIMIZE

RECOMMENDATION #1
Support the Development of Mixed-Income Units to Expand Affordable Housing Opportunities to Increase Long Term Sustainability.

RECOMMENDATION #2
Utilize Public Land and Under-Utilized Property to Expand Affordable Housing Opportunities by Creating a Landbank.

RECOMMENDATION #3
Enhance the City's Current Single Family Rehabilitation Programs to Preserve Housing and to Promote Aging in Place.

NAVIGATE

RECOMMENDATION #1
Educate and Inform Stakeholders About Local Programs, Services, Data Trends, and the Importance of Affordable Housing in Aurora.

RECOMMENDATION #2
Leverage Multiple Funding Sources, Partners, and Solutions for Affordable Housing Activities.

RECOMMENDATION #3
Create a Community Resource Coordinator Position at the City to Assist Residents in Need.

EMPOWER

RECOMMENDATION #1
Establish an Aurora Affordable Housing Fund to Preserve and Expand Affordable Housing Opportunities.

RECOMMENDATION #2
Provide Landlords with Training Opportunities and Incentive Programs to Enhance Housing Stock and Assist Current and Future Tenants.

RECOMMENDATION #3
Enhance Down Payment Assistance Program to Increase Homeownership.

Throughout the course of this study, it became increasingly clear that similar to the national affordable housing crisis, increasing and preserving affordable housing is a local concern and addressing it must be a priority for the City. Local factors, such as zoning regulations, approval processes, funding availability, government collaboration with nonprofits and the private sector, funding mechanisms, and public and elected officials' feedback, all play a role in shaping the approach to affordable housing. While each situation is unique, a comprehensive strategy is essential for expanding and preserving affordable housing. During the review process, three key themes emerged: inclusiveness, sustainability, and innovation in development and program design.

These themes offer opportunities for increased funding, additional partnerships, and novel strategies that the City may not have previously considered. Examples include establishing a local fund dedicated to affordable housing activities, collaborating with local businesses or public entities to create housing for specific employer groups, and partnering with landlords to provide educational programs for tenants who have faced

previous hardships. By considering different aspects of these programs—such as eligible activities, funding structures, and application processes—City staff can continue making incremental improvements across various subgroups in need of housing. Over time, these efforts will contribute to a more equitable and sustainable housing landscape in Aurora.

DEFINITIONS

Accessory Dwelling Units/Second Units/Granny Flats (ADUs)

Additional living quarters on single-family lots that are independent of the primary dwelling unit.

The Americans with Disabilities Act (ADA)

A comprehensive civil rights law for persons with disabilities. Title II of the ADA prohibits discrimination on the basis of disability in all programs, services, and activities provided or made available by public entities (state and local governments and special purpose districts).

Affirmatively Furthering Fair Housing

Taking meaningful actions, in addition to combating discrimination that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

Affordable Housing

Housing for which the occupant is paying no more than 30 percent for gross housing costs, including utilities.

Aurora Housing Authority (AHA)

The Aurora Housing Authority (AHA) was founded in the 1940s and charged with the mission of providing safe, decent and affordable housing for the people of the City of Aurora. With funding from the U.S. Department of Housing and Urban Development the AHA provides housing for nearly 2,000 households through the Low Income Public Housing Program, the Project Based Voucher Program and Housing Choice Voucher Program. (Information taken from: auroraha.com/about/)

American Community Survey (ACS)

An ongoing survey that the U.S. Census Bureau conducts and releases which provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help inform how trillions of dollars in federal funds are distributed each year.

Analysis of Impediments to Fair Housing Choice

A comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices related to fair housing.

Annual Comprehensive Housing Plan (ACHP)

Targets priority populations and seeks to link appropriate housing solutions with appropriate services where needed that supports individual and family success.

Block Grant Working Committee (BGWC)

Provides direct resident involvement and oversight of the goals, objectives and resources of the Community Development Block Grant Program and other community development initiatives. BGWC members are appointed by the

mayor and serve as an advisory committee to the City Council.

Community Development Division (CDD)

City of Aurora division that gives policy guidance, plan, fund, and coordinate economic development, infrastructure and human services programs and projects that improve neighborhoods, facilitate affordable housing developments, and assist Aurora residents who live at or below 80% of the Area Median Family Income ($88,250 for a four person household in 2023).

Community Housing Affordability Strategy (CHAS)

Annual data compiled by the U.S. Census Bureau for the Department of Housing and Urban Development (HUD). The data is used to document the extent of housing problems and needs, particularly for low-income households. Local governments use the CHAS data to plan how to spend HUD funds, and HUD may also use the data to distribute grant funds,

Community Development Block Grant (CDBG) Program

Authorized under Title I of the Housing and Community Development Act of 1974, as amended. This program is a program managed by the Department of Housing and Urban Development (HUD). This program is designed to benefit low- and moderate-income persons. This benefit may take the form of housing, jobs, and services. Additionally, activities may qualify for CDBG assistance if the activity will benefit individuals that are low- and moderate-income, reside in a census tract where at least 51% of the residents have low- to moderate-incomes, or special populations most at need of services.

Community Housing Development Organization (CHDO)

Defined by the HUD HOME program as a private nonprofit, community-based service organization that has obtained or intends to obtain staff with the capacity to develop affordable housing for the community it serves. A participating jurisdiction (City of Aurora) receiving HOME funds must set aside a minimum of 15 percent of their HOME allocations for housing development activities in which qualified CHDOs are the owners, developers and/or sponsors of the housing.

Consolidated Plan (Con Plan)

Designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, to make data-driven, place-based investment decisions.

Continuum of Care (COC) Program

Designed to promote communitywide commitment to the goal of ending homelessness by providing funding for efforts by nonprofit providers and state and local governments and promoting access to and effect utilization of mainstream programs by homeless individuals and families.

Cost Burden

Refers to individuals/families who pay more than 30% of their income for housing including utilities and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Emergency Rental Assistance (ERA)

Program in which eligible households are provided financial assistance and housing stability services in order to maintain their rental unit. Financial assistance can include the payment of rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears, and certain other expenses related to housing.

Energy Efficiency For All (EEFA)

Established in 2013, EEFA coalition partners collaborate with utility, state, local, and federal entities, as well as policymakers, to secure equitable investments for improving affordable housing efficiency and quality, promote best practices in energy efficiency programs, and ensure the use of healthy building materials in home improvements.

Extremely Low Income

Families and individuals whose income is between 0 - 30% of the median family income for the area, as determined by HUD with adjustments for smaller and larger families

Fair Market Rent (FMR)

Regularly published by the Department of Housing and Urban Development (HUD), represents the cost to rent a moderately prices dwelling unit in the local housing market.

Harvard Joint Center for Housing Studies (HJCHS)

A research center on housing-related issues at the Harvard Kennedy School at Harvard University in Cambridge, Massachusetts.

HUD Area Median Family Income (HAMFI)

The median family income calculated on an annual basis by HUD for entitlement and non-entitlement communities, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

HOME Investment Partnerships Program (HOME)

Authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, and the Department of Housing and Urban Development administers this program. Provides formula grants to states and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs).

HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP)

A special one-time allocated provided by the Department of Housing urban Development to prevent, respond, and reduce the effects of COVID-19.

Housing Choice Voucher (HCV)

The federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. HCVs are administered locally by Public Housing Agencies (PHAs). The PHAs receive federal funding from the Department of Housing and Urban Development (HUD) to administer the voucher program to participants that can then choose housing that meets the requirements of

the program and is not limited to units located in subsidized housing projects.

Housing Task Force

A group of people who work together to address housing issues.

Illinois Housing Development Agency (IHDA)

A quasi-independent State of Illinois agency that connects people with financing for their homes. They partner with lenders, developers, local government, nonprofits, and community groups to deliver low-cost financing programs to expand and preserve affordable housing.

Impediments to Fair Housing Choice

Any actions, omissions or decisions that restrict or have the effect of restricting the availability of housing choices, based on race, color, religion, sex, disability, familial status or national origin.

Infill Housing

Building new homes in established neighborhoods.

Low Income (LI)

Low-income individuals have an annualized family income of less than 50% of the HUD Area Median Income (AMI)

Low Income Housing Tax Credits (LIHTC)

Enacted as part of the Tax Reform Act of 1986. It is administered by the Treasury Department and State Housing Finance Agencies. Used for acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

Low- and Moderate Income (LMI)

Families and individuals whose incomes do not exceed 80 percent of the median income of the area involved, as determined by the Secretary of HUD with adjustments for smaller and larger families.

Median Family Income (MFI) or Area Median Income (AMI)

The basis of its income limits that are used to determine eligibility for various Department of Housing and Urban Development (HUD) Programs. The term Area Median Income (AMI) is the term used more generally in the industry.

Metropolitan Area

A major city together with its suburbs and nearby cities, towns, and environs over which the major city exercises a commanding economic and social influence.

Metropolitan Mayor's Caucus (MMC)

A membership organization of the Chicago region's cities, towns, and villages. The caucus provides a forum for metropolitan Chicago's chief elected officials to collaborate on common problems and work toward a common goal of improving quality of life for the millions of people who call the region home.

National Housing Preservation Database

Created by the Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC) in 2011 in an effort to provide communities with the income they need to effectively preserve their housing stock of public and affordable housing.

Neighborhood Revitalization Strategic Area (NRSA)

A Community Development Block Grant (CDBG) grantee-designated low and moderate income area targeted for revitalization.

Opportunity Zones

Economically distressed communities, defined by individual census tract, nominated by America's governors, and certified by the U.S. Secretary of the Treasury. The Opportunity Zones Program offers a federal tax incentive designed to encourage development in some of the nation's most economically distressed areas. The Department of Housing and Urban Development (HUD) multifamily loans are ideal for developing multifamily properties in Opportunity Zones, as they offer long terms, high leverage, and low interest rates.

Participating Jurisdictions

A specific type of local government or administrative entity that plays a crucial role in the implementation of Department of Housing and Urban Development (HUD) housing programs. When a jurisdiction meets the requirements outlines in 24 CFR 92.104 and HUD approves their consolidated plan (as per 24 CFR 91), it is designated as a participating jurisdiction. This designation allows the jurisdiction to actively participate in housing and community development programs.

Permanent Supportive Housing

A form of subsidized housing that provides long-term affordable housing and support services to people with disabilities or other special needs who are homeless or at risk of homelessness.

Point-In-Time (PIT) Count

A count of sheltered and unsheltered people experiencing homelessness that the Department of Housing and Urban Development (HUD) required each Continuum of Care (CoC) nationwide to conduct in the last 10 days in January each year.

Project Based Rental Assistance (PBRA)

Administered by the Department of Housing and Urban Development (HUD), plays a crucial role in providing decent, safe, and affordable housing for low-income families. This program is a component of the Housing Choice Voucher (HCV) program which is administered by public housing agency's (PHA's).

Project Based Vouchers (PBV)

A component of a public housing agency's (PHA's) Housing Choice Voucher (HCV) program. PHAs are not allocated additional funding for PBV units; the PHA uses its tenant-based voucher funding to allocate project-based unit to a project. Projects are typically selected for PBVs through a competitive process managed by the PHA; although in certain cases projects may be selected non-competitively.

Public Housing Agency (PHA)

Agencies established to provide decent and safe housing for eligible low-income families, the elderly, and persons with disabilities. The Department of Housing and Urban Development (HUD) administered federal aid to these agencies, and they manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these developments.

Qualifying Populations (QPs)

Certain populations of people that are most at risk of homelessness and housing instability, as determined by the Department of Housing and Urban Development, that qualify for assistance through the HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP) Program.

Request for Proposal (RFP)

A business document that announces a project, describes it, and solicits bids from qualified contractors to complete it.

Revolving Loan Fund

A fund set up for the purpose of carrying out specific activities. These activities generate payments to the account for use in carrying out the same types of activities.

Resident Opportunities and Self-Sufficiency (ROSS) Program

A program for public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

Specialized Housing

Refers to housing that accommodates vulnerable people and is not a Registered Care Home or General Needs Block. This includes sheltered, extra-care, and supported housing.

Tenant Protect Vouchers

Funding used to allocate project-based vouchers (PBV) to a unit.

Transit Oriented Development (TOD)

Provides access to high-quality transit that connects residents to resources and amenities across a city or region. Residents who choose public transit have much lower transportation costs than do those who travel by automobile.

Transitional Housing

A project that provides short-term housing and supportive services to homeless persons to facilitate movement to independent living.

U.S. Department of Housing and Urban Development (HUD)

The federal agency responsible for national policy and programs that address America's housing and community development needs in order to improve and develop communities across the nation and to also enforce fair housing laws.

Very Low Income

Families and individuals whose incomes do not exceed 50 percent or less of the area median income (AMI).

Chicago-Joliet-Naperville, IL HUD Metro FMR Area								
Household Size	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**
30% of MFI Extremely Low Income	$23,600	$26,950	$30,300	$33,650	$36,580	$41,960	$47,340	$52,720
50% of MFI Very Low Income	$39,250	$44,850	$50,450	$56,050	$60,550	$65,050	$69,550	$74,000
60% Income Limit ($) Low Income (HOME)	$47,100	$53,820	$60,540	$67,260	$72,660	$78,060	$83,460	$88,800
80% of MFI Low Income	$62,800	$71,800	$80,750	$89,700	$96,900	$104,100	$111,250	$118,450

Table 3: HUD Median Family Income for 2024

METHODOLOGY AND STAKEHOLDER ENGAGEMENT

In October 2023, Aurora staff began working on an affordable housing strategy to further understand the current state of affordable housing in the City, forecast needs for the next decade, and develop a set of strategies to preserve and expand affordable housing for households throughout the City.

Lead by the City's Community Development Division, City staff representatives from multiple Department/Divisions began meeting on a biweekly basis to develop task lists to complete this strategy.

Four major tasks were identified in order to complete this plan and make recommendations:

1. *The City must define what is considered affordable housing for households identified as renters and homeowners. (Page 32)*
2. *Identify and create a robust list of stakeholders that consist of industry experts, households that currently live in or need housing considered affordable, and all other stakeholders to be considered. (Page 17)*
3. *Gather data and conduct research and analysis to determine the current state of housing in the City as well as research to best predict the needs for affordable housing for diverse households over the next decade. (Page 41)*
4. *Conduct a literature review of existing reports, research how gaps and unmet needs in affordable housing have impacted or continue to impact similar size communities as Aurora, and research national success stories (and failures) to contribute in the formulation and initial design of recommendations. (Page 52)*



Figure 4 – Stakeholder identified for Aurora Housing Study

The 27 subgroups were assigned to staff based on either the groups that they serve on a daily basis (e.g. non-profits) and/or the subgroup they represent (e.g. senior citizens), and stakeholder engagement was designed to capture the largest amount of feedback, comments, concerns, and questions regarding this initiative. Staff targeted through various different methods of engagement such as holding 60 affordable housing individual consultations with stakeholders consisting of non-profit agencies, for-profit agencies, developers, landlords, and residents. These individual consultations took place from November 22nd, 2023, until February 23rd, 2024. An online survey accessible by QR code and internet link was made available on December 8th, 2023, and was closed on February 24th, 2024.

Three listening sessions were held in different locations across the City to collect different perspectives. Additionally, 1,000 landlords were provided an opportunity to participate in interviews to capture a broad spectrum of experiences and perspectives of renting in the City of Aurora. Fifty-six (56) individual interviews were conducted during Summer 2023 focusing on property ownership experiences, tenant screening, impact of the Housing Choice Voucher Program, tenant retention, and other questions. Five hundred (500) letters explaining the affordable housing study accompanied with a paper-based survey with a return envelope were mailed to senior citizen residents.

During this process, a literature review of previous affordable housing plans/strategies, national best practices, newspaper articles of affordable housing successes across the country, as well as census was delved through to evaluate what has worked in other communities, different strategies targeted and opportunities the City could pursue, as well as evaluating the changing housing, income, and demographic characteristics in Aurora.

After each task was completed, City staff began to look for trends and commonalities within the data collected to formulate the first set of recommendations within the boundaries of the **O.N.E Aurora Framework**. Within each recommendation, additional follow-up steps are needed that include further research, design of preliminary policies and procedures, and further collaboration with stakeholders. Updates can then be provided to City Council on a biannual basis to provide updates and seek guidance to pursue the next steps of each recommendation.

The following page shows a table with the summarized themes and strategies identified through all the stakeholder engagement conducted from the Aurora Affordable Housing Study.

Governmental Collaboration	Public Relations	Quality of Life Improvements	Transportation Services
Infill Housing	Public Perception	Collaborative Initiatives	Land Use and Development
City Programs and Outreach	Mixed Unit Development	Affordable Housing Programs	Specialized Housing Programs
Financial Assistance and Incentives	Zoning and Regulation	Community Services and Development	Economic and Market Concerns
Social and Community Well-being	Proximity to Mass Transit	Affordable Multi-Family Units	Access to Housing
Stagnant Wages	Job-Related Issues	Specialized Housing for Vulnerable Populations	Government Support
Financial Assistance	Inclusionary Zoning	Enhanced Communication and Support from Housing Authorities	Partnerships for Supportive Services
Fair Tenant Recruitment and Retention Guidelines	Incentives for Landlord Participation in Voucher Programs	High Housing Costs	Income Disparities
Fixed Incomes and Social Security	Role of Nonprofits and Homeownership	Challenges in Homeownership	Limited Options for Affordable Housing
Impact of Property Taxes and HOA Costs	Crisis in the Wake of COVID-19	Affordability for Low-Income Families	Impact on Rental Market

Table 5 – Summarized Themes and Strategies From Aurora Affordable Housing Study Stakeholder Engagement

STAKEHOLDER ENGAGEMENT

In developing an affordable housing strategy, City staff drafted a plan to attempt to engage with industry experts and a variety of households through a multi-layered consultation process to further understanding the state of affordable housing and current unmet need. Additionally, the City also wanted to provide educational opportunities for stakeholders on what affordable housing is and how it is defined as well as showcasing the different types of affordable housing that are already in the City both for renters and homeowners. As the plan was considered, 26 stakeholder groups and subgroups were established that should be directly contacted during the consultation process. All residents were encouraged to comment, and a list of stakeholder groups and subgroups can be found in the Acknowledgement Section

City staff over the course of several months coordinated the following opportunities with stakeholders to identify housing unmet needs, provide educational information, and answer questions:

- City staff conducted four HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP) listening sessions where 77 stakeholders from 47 different organizations consisting of Continua of Care (CoCs), homeless service providers, domestic violence services providers, veterans' groups, public housing agencies, public agencies, and private agencies. These listening sessions were focused around soliciting feedback regarding individuals experiencing homelessness, those at risk of homelessness, domestic violence/sexual assault survivors, and those that are most at risk of experiencing housing instability. These four meetings occurred between December 12th, 2022 – December 15th, 2022.
- Additional HOME-ARP individual consultations were conducted between January 11, to February 2, 2023 in which 39 stakeholders were interviewed from 10 different organizations regarding individuals experiencing homelessness, those at risk of homelessness, domestic violence/sexual assault survivors, and those that are most at risk of experiencing housing instability.
- City staff held 60 affordable housing individual consultations with stakeholders consisting of non-profit agencies, for-profit agencies, developers, landlords, residents, City committees and commissions, City departments who serve at least one of the 26 target populations and/or sub-populations as identified by the Acknowledgment Section. These individual consultations took place from November 22, 2023, until February 23, 2024.
- An online survey accessible by QR code and internet link was made available between December 8t, 2023 and February 24, 2024. The purpose of the survey was to capture resident feedback as on affordable housing in Aurora. There was a total of 559 total submissions with 20,377 different data points collected.
- Three listening sessions were held in different locations across the City to collect different perspectives.

- 1,000 landlords were provided an opportunity to participate in interviews to capture a broad spectrum of experiences and perspectives of renting in the City of Aurora. 56 individual interviews were conducted in the summer of 2023 focusing on property ownership experiences, tenant screening, impact of the Housing Choice Voucher Program, tenant retention, and other questions.

CONSULTATION AND STAKEHOLDER ENGAGEMENT FINDINGS AND ANALYSIS

City staff conducted a total of 7 community and targeted engagement opportunities over the course of this study and received significant quantitative and qualitative consider and contemplate as part of the overall strategy. While the format and materials were different depending on the type of engagement and stakeholders participating, the City focused on the following points of discussion to guide conversation and to normalize data collection:

1. What are the greatest unmet housing needs in Aurora (such as accessibility, location, affordability, availability, services)?
2. What are the largest challenges to meeting housing needs in Aurora? Examples could include City requirements, policies, and approval processes, local attitudes including NIMBY (Not In My Back Yard), or available services.
3. What can the City do to expand housing opportunities for Aurora residents/your clients that may include actual housing needs and/or any supportive services?
4. What unmet needs besides housing would make a significant impact to improve quality of life (i.e. senior centers, youth centers, libraries, or community centers? For Aurora residents or your clients?
5. What other feedback would you like to provide?

As seen in the Acknowledgment Section, a variety of local stakeholders were engaged to take part in the Aurora Affordable Housing Study. City staff ensured to invite a variety of local partners and stakeholders to receive diverse perspectives on the current state of affordable housing in Aurora, as well as to identify the gaps and needs of residents in regard to obtain and maintain housing which is affordable. Some of the stakeholder feedback was collected from individual sessions, while other feedback was collected in a group setting. The consultation that took place captured input from 81 stakeholders representing 26 stakeholder groups by City staff.

Below is an analysis of the findings from the consultation that took place:

- An analysis of stakeholder input indicated that the highest unmet need in the City is a combination of affordability, accessibility, availability, and location. Stakeholders reported that high housing costs are a significant challenge for a variety of demographic groups. There is a limited availability of accessible housing options. There is a shortage of available housing units which results in long waiting

lists and limited options for housing. Finally, there are preferences to live in certain areas in the City based on a variety of factors.

- The affordable housing solutions that stakeholders mentioned that the City could pursue are financial assistance, landlord collaboration, homeownership support, and education. Stakeholders suggested the City could increase funding for rent assistance programs. The City could also collaborate with landlords to encourage acceptance of tenants with vouchers. Also, the City can explore homeownership vouchers and provide financial incentives for property rehabilitation. Finally, the City could improve access to resources and education on homeownership, financial literacy, and post-purchase support.
- Stakeholders identified that the unmet needs besides housing were those of community resources and transportation. Stakeholders emphasized that there is a need for more facilities like senior centers, youth centers, libraries, and community centers. Additionally, affordable and accessible transportation options are identified as a significant need.
- Other feedback collected by stakeholders regarding affordable housing in Aurora centered upon the topics of collaboration, education, and familiarity with public service resources. Stakeholders stressed the importance of collaboration and coordination among agencies and organizations. They highlighted the need for public education campaigns to combat negative stereotypes about affordable housing. Some stakeholders suggested the need for a one-stop resource center for providing comprehensive support for housing, healthcare, and essential services.

As identified by the 81 stakeholders consulted regarding the affordable housing stakeholder questions, the ten prevalent themes found (in no particular order) are reflected on the following page:

Mixed Unit Development Consider mixed-unit development and explore innovative housing solutions	**Collaborative Initiatives** Promote collaboration with local nonprofits, businesses, and stakeholders to address housing needs comprehensively.
City Programs and Outreach Increase outreach efforts and communication about existing City programs and resources for housing assistance.	**Public Perception** Combat negative perceptions and stigma associated with affordable housing, especially Section 8, through targeted education and communication effort.
Land Use and Development Address challenges related to land use, zoning regulations, and approval processes that may hinder housing development.	**Redevelopment Programs** Explore opportunities for infill housing on vacant or underutilized City properties, potentially through rent-to-own or redevelopment programs.
Transportation Services Address transportation challenges by considering City-run services or collaborating with existing programs like PACE Senior Ride Program.	**Quality of Life Improvements** Focus on improving overall quality of life by investing in community resources such as mental health support, addiction services, and alternative medicine.
Public Relations Engage in positive public relations efforts to showcase successful affordable housing stories and dispel misconceptions.	**Governmental Collaboration** Collaborate with state and county agencies to address issues related to housing, job training, and supportive services.

LISTENING SESSIONS

The City held three listening sessions in different locations across the City to collect different perspectives

1. On February 13, 2024, the first listening session was held at the City of Aurora Customer Service Division at 3770 McCoy Drive and was held from 5 p.m. – 7 p.m.
2. On February 16, 2024, the second listening session was held at Aurora University Hill Welcome Center at 1315 Prairie Street and was held from 5 p.m. – 7 p.m.
3. On February 19, 2024, the third listening session was held at the City of Aurora City Hall at 44 East Downer Place from 5 p.m. – 7 p.m.

When asked about the greatest unmet housing needs in Aurora, 16 responses (14%) indicated family-sized apartments/condominiums, 11 responses (9%) indicated workforce

housing, 20 responses (17%) indicated housing for older adults (55+), 28 responses (24%) indicated housing for people experiencing homelessness, 14 responses (12%) indicated smaller (studio and 1 bedroom) units, 18 responses (15%) indicated families/persons at risk for domestic violence, and 10 responses (9%) for housing for persons with disabilities or mental health issues for a total of 117 responses.

When asked about whether or not certain populations that have a disproportionately higher need for housing, 20 responses (19%) indicated individuals with low-income, 7 responses (7%) indicated victims of domestic violence, 6 responses (6%) indicated individuals with physical disabilities, 23 responses indicated people experiencing homelessness (22%), 14 responses (14%) indicated families with low-income, 11 responses (11%) indicated senior citizens (55+), 10 responses (10%) indicated individuals with mental illnesses, and 12 responses (12%) indicated veterans with a total of 103 responses.

425 data points consisting of quantitative and qualitative data were collected from the three listening sessions.

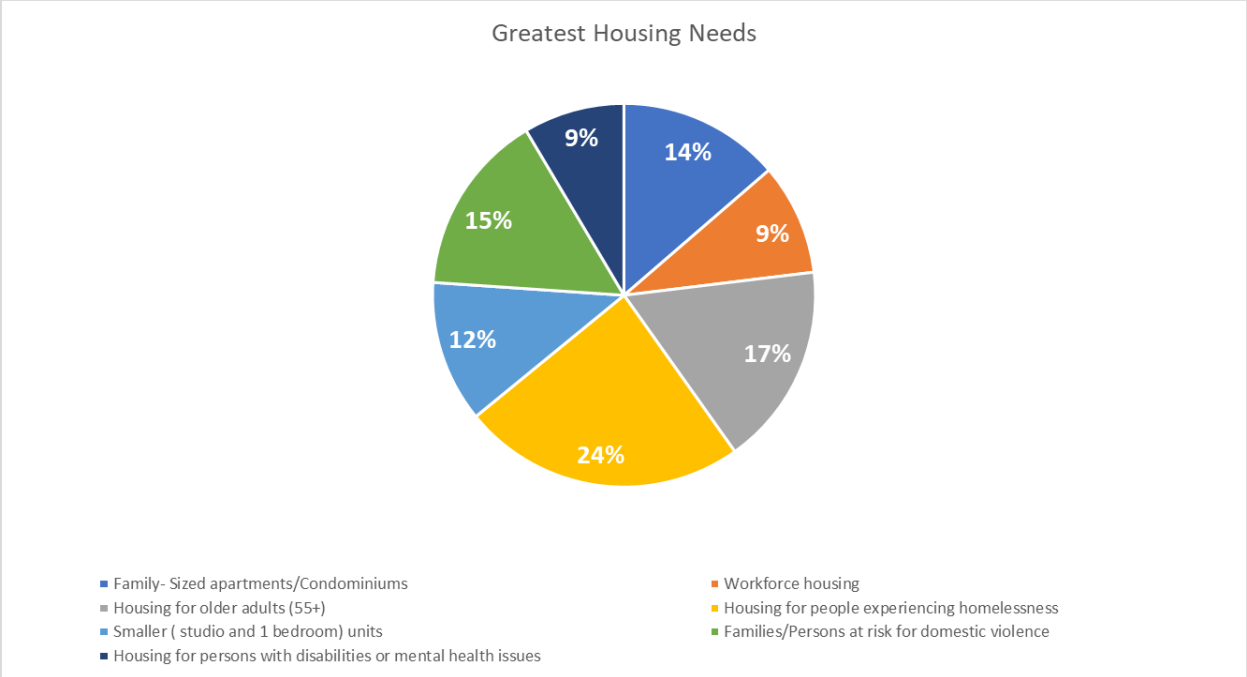


Figure 5 – Greatest Housing Needs Identified From Listening Sessions

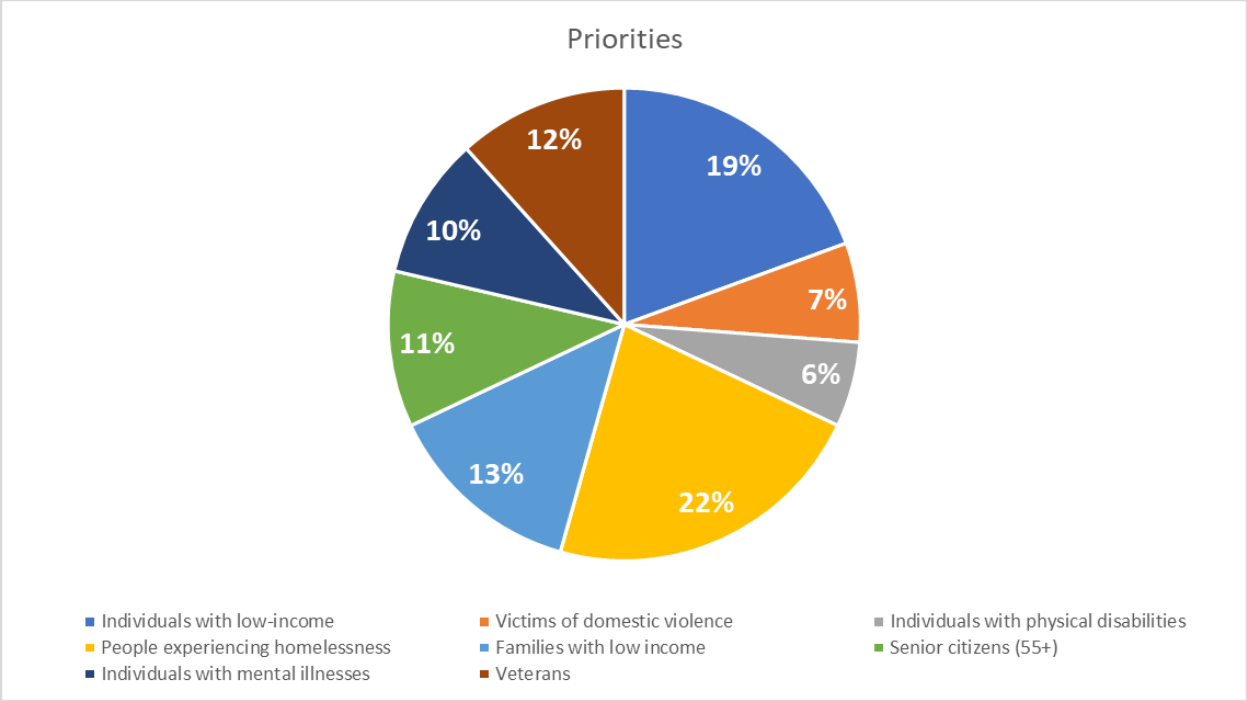


Figure 6 – Highest Priorities Identified From Listening Sessions

When individuals were asked "What can the City of Aurora do to expand and preserve housing opportunities for Aurora residents?", there were 27 responses (28%) indicating to build and maintain affordable rental housing. 24 responses (25%) indicated to offer services and programs to help residents find and keep housing, 27 responses (28%) indicate to support first-time homebuyers, encourage homeownership opportunities, and 19 responses (19%) indicated to empower households to increase income through accessible services and programs for a total of 97 responses.

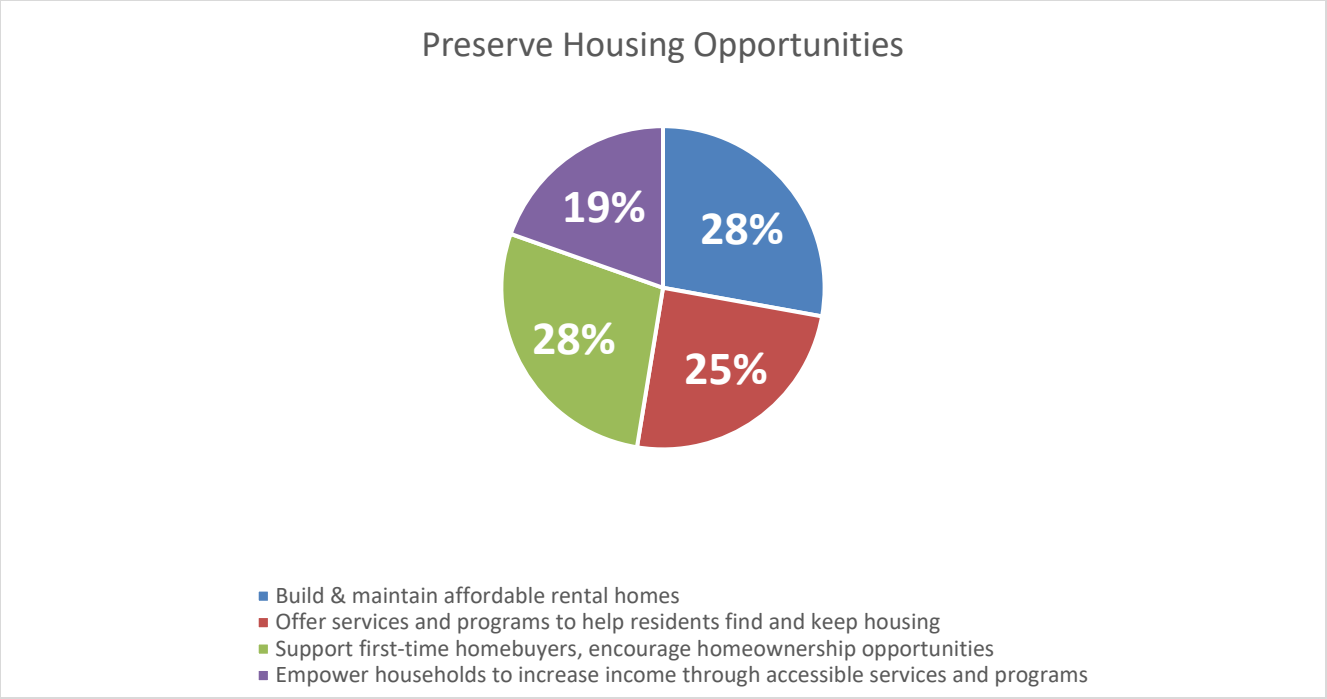


Figure 7 – Preserving Housing Opportunities Identified From Listening Sessions

The open-ended questions that were captured as qualitative data were summarized in major themes (in no particular order) which can be viewed below:

Affordable Housing Programs:

- Landlord incentives
- Open zoning for additions (e.g., mother-in-law suites)
- Programs to help landlords and property owners keep housing costs down
- Incentives for builders/developers to create more affordable housing
- Making funds available for affordable housing complexes
- More funds for first-time homebuyers
- Increase the number of affordable rental units available

Specialized Housing Programs:

- Smaller apartment units
- Transitional housing (with zoning issues)
- Youth-specific housing (18-24)
- Workforce housing
- Group housing for seniors, individuals with mental illnesses, and veterans
- Emergency housing for victims of domestic violence and sexual assault
- Housing for individuals with disabilities
- Housing for veterans
- Supportive permanent housing
- Support for seniors to keep their homes safe

- Pet-friendly shelters
- Transitional housing for substance use recovery, domestic violence, and formerly incarcerated

Financial Assistance and Incentives:

- More funding for affordable housing
- Assistance for the middle class to lower tax burden and raise income
- Emergency assistance funds
- Down Payment Assistance
- Low-cost mortgages
- Eviction prevention assistance
- First month/deposit assistance

Zoning Requirements and Rental Housing Regulation:

- Open zoning for various housing types
- Zoning barriers and obstacles to transitional housing
- Accessory Dwelling Units (ADU)
- Upzoning and reward zoning
- Right of first refusal for landlords to sell to tenants
- Smaller lots/denser housing (building up + multi-units)
- Classes for renters on zoning laws and property standard rights

Community Services and Development:

- Accessibility to services and housing for unhoused individuals
- Education to build generational wealth starting with safe housing
- Spread positive awareness about Housing Choice Voucher
- Utilizing property taxes for community services
- Working with local non-profits for community support
- Community-based places for kids (free and mentorship-based)
- Sustainable energy programs for older homes
- Community centers with City-employed social services
- Tenant Bill of Rights
- Programs for seniors to keep their homes safe
- More public-use space and parks
- Availability and accessibility of services, shopping, medical facilities, public transport, and walkability
- More mental health access and quality schools

Economic and Market Concerns:

- Lower property taxes for affordable monthly mortgage payments
- The housing market being inflated by corporations purchasing homes for rent
- Higher taxes for people owning several properties
- Challenges with income not keeping up with housing prices
- Lack of availability causing long waiting lists
- Visiting costs, lack of landlord incentives, jobs=wages
- Creating more supportive permanent housing to address availability issues

- Need to build more housing

Social and Community Well-being:

- Senior centers promoting mind and body health
- Youth centers and resource centers
- Youth programs and after-school programs
- More parks for seniors and kids
- Free post-secondary education/free clinics

All of the open-ended responses collected from the listening sessions were then used to create a word cloud to highlight the most important themes and ideas regarding affordable housing in Aurora from the perspective of residents and local stakeholders:


Affordable
Programs
Public
Rental
Units
Seniors
Individuals
Community
Assistance
Supportive
Services
Transitional
Incentives
Zoning
Safe
Landlords
Market
Barriers
Cost
Need
Youth
Owners
Wages
Build
Veterans
Rehabilitation
Disabilities
Taxes
Underpaid
Policies
Accessibility
Neighborhoods
Rental Units
Shelters
Tenants
Homeowner
Mortgage
Education
Income
Resources
Workforce
People
Health
Homeless
Schools
Developers
Landlords
Assistance
Residents
Generational Wealth
Walkability
Sustainable
Affordable
Programs
Need
Safe
Owners
Veterans
Cost
Public
Build
Zoning
Barriers
Market
Units
Rental
Seniors
Individuals
Community
Assistance
Supportive
Services
Transitional
Incentives
Safe
Landlords
Zoning
Market
Affordable
Programs
Public
Rental
Units

in both English and Spanish, and if requested, City staff printed many surveys to distribute to residents and local stakeholders. The purpose of the survey was to capture resident feedback and their perspectives on affordable housing in Aurora. There was a total of 559 total submissions with 20,377 different data points collected.

The top ten themes for why residents thought housing in their neighborhood was not affordable is seen below in Table 6.

High Housing Costs Affordability challenges both renting and owning homes. • High rental prices, increasing home values, and unaffordable mortgage rates.	**Income Disparities** • Varied affordability based on income levels. • Struggles for young individuals and those without generational wealth.
Fixed Incomes and Social Security • Seniors and disabled residents on fixed incomes face challenges. • Rental costs exceed monthly income, particularly for SSI or SSDI recipients.	**Role of Nonprofits and Homeownership** • Nonprofits suggested to provide affordable housing. • Below-market interest rates and increased homeownership accessibility.
Disparities in Home Values • Discrepancies in home values within neighborhoods. • Rising home prices make homeownership unattainable for some residents.	**Impact on Rental Market** • High home prices driving more towards renting. • Low supply of rental units and increasing rental prices.
Affordability for Low-Income Families • Challenges for low-income individuals, including those with disabilities and homeless populations. • Barriers include rental prices, property taxes, and overall cost of living.	**Crisis in the Wake of COVID-19** • Exacerbation of affordability crisis due to the pandemic. • Working families with lower incomes face difficulties affording housing.
Impact of Property Taxes and HOA Costs • High property taxes and HOA costs as additional challenges. • Some residents priced out of the market due to these costs.	**Limited Options for Affordable Housing** • Perceived lack of affordable housing options. • Focus on high-priced units rather than catering to lower-income populations.

Table 6 – Top Ten Themes For Housing Unaffordability

When survey respondents were asked “How would you rate the physical condition of your neighborhood?”, 32 respondents (6%) stated several homes appear to have structural issues, 109 respondents (21%) answered that several homes appear in need of major repairs (e.g., new roof, siding, or windows), 188 respondents (35%) said some homes

may need minor repairs or general maintenance, but no significant concerns, and 200 respondents (38%) provided that homes appear in good condition.

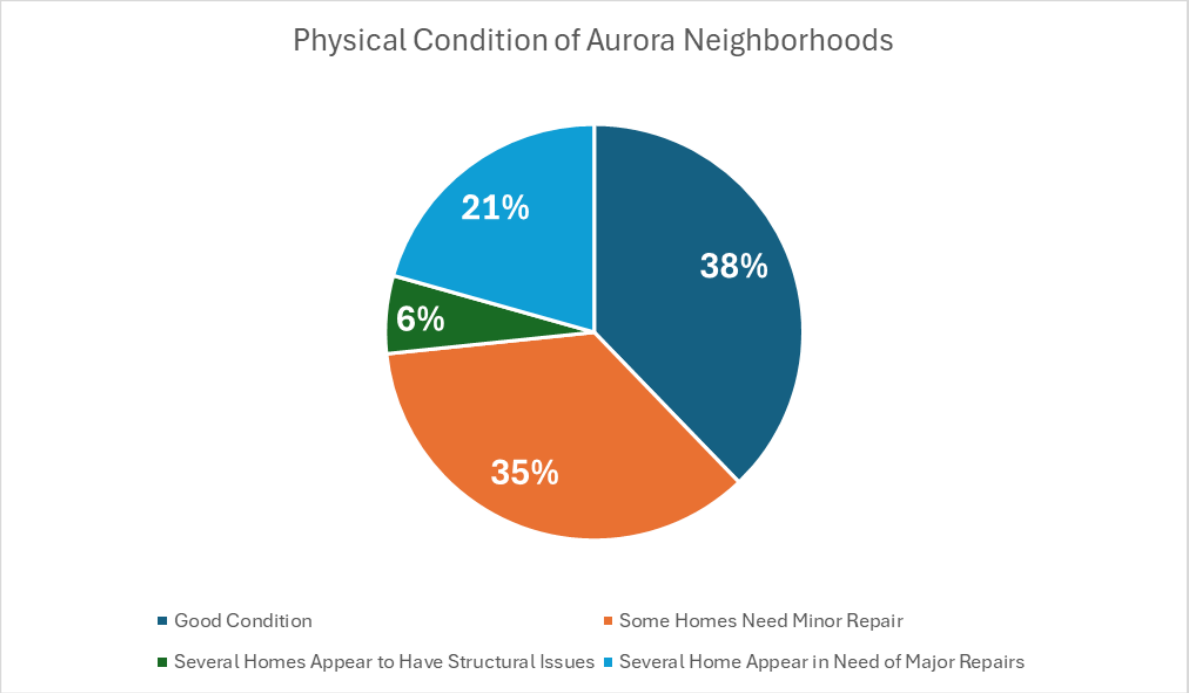


Figure 9 – Physical Conditions Of Aurora Neighborhoods Identified From Survey

When survey takers were asked "In your opinion, are there certain demographics/populations that have disproportionately higher need for affordable housing and/or supportive public services in Aurora? Select up to three groups", 212 respondents (15%) stated low-income individuals, 326 respondents (23%) answered low-income families, 66 respondents (5%) said survivors of domestic violence, 238 respondents (17%) provided Senior citizens (ages 62 and above), 122 respondents (9%) stated individuals with disabilities, 97 respondents (7%) answered individuals with mental illnesses, 183 respondents (13%) stated homeless individuals, 97 respondents (7%) said veterans, and 49 respondents (4%) said other.

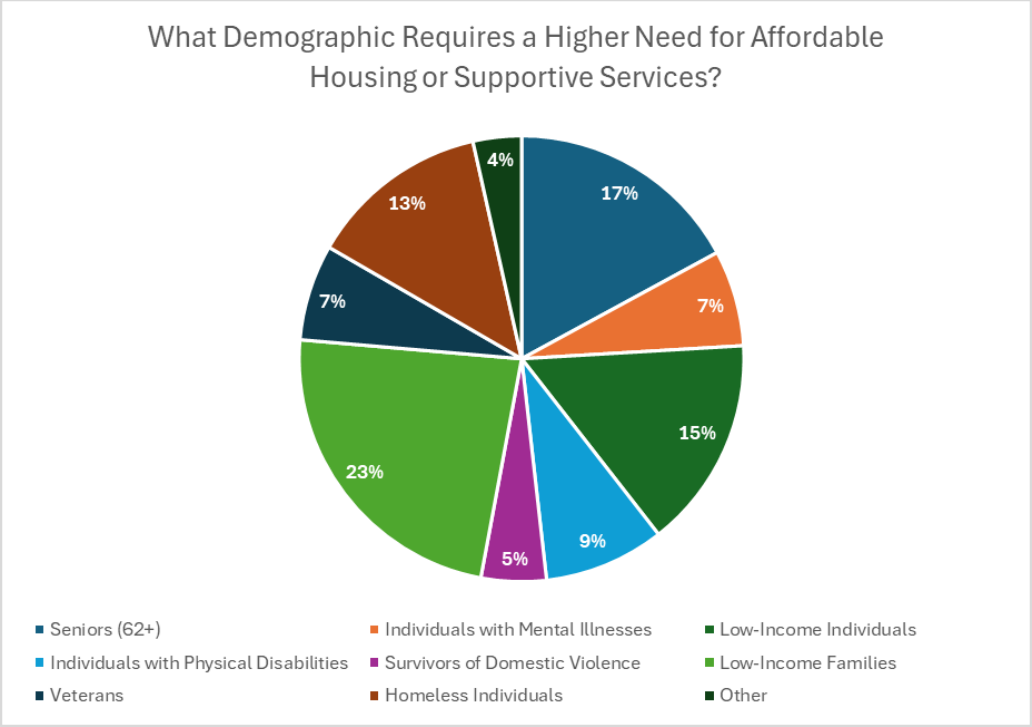


Figure 10 – Populations In Need of Additional Affordable Housing Identified

When survey respondents were asked, "What can the City of Aurora do to expand and preserve housing opportunities for Aurora residents? Choose all that apply," 334 respondents (26%) selected create and preserve more affordable rental housing, 298 respondents (23%) answered create and promote opportunities for first time homebuyers, 302 respondents (23%) said provide access to services and programming that help residents keep or assist in finding housing, 272 respondents (11%) noted to provide access to services and programming that empower households to further increase income through education, training, and skill development, and 96 respondents (7%) stated other.

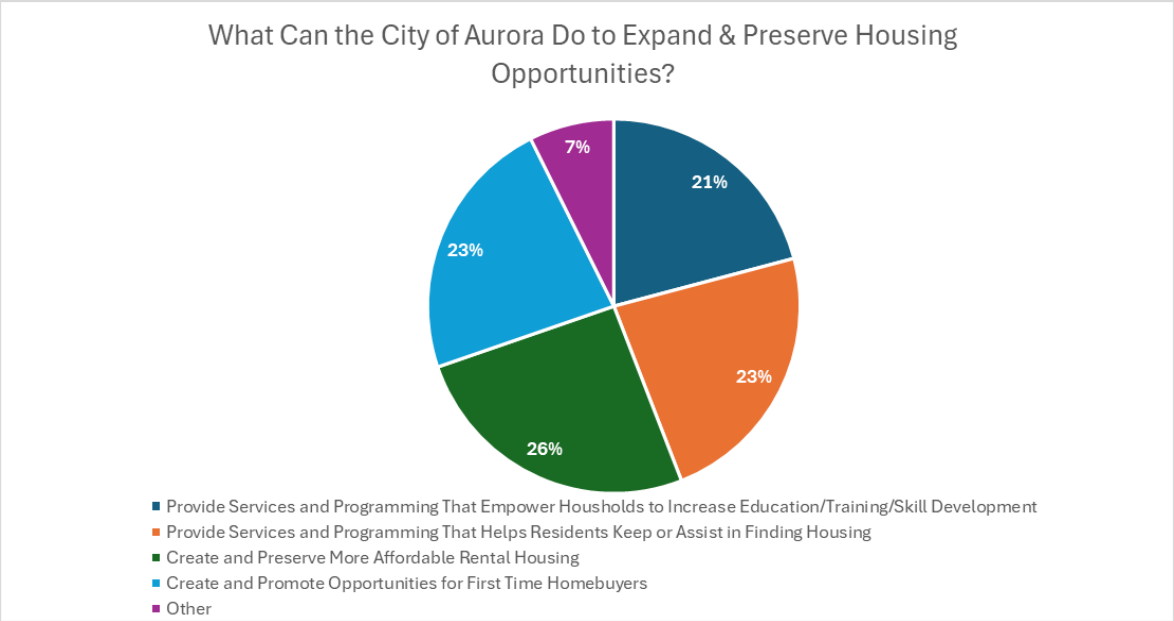


Figure 11 – Strategies Identified To Preserve And Expand Affordable Housing

Additional Findings from the Survey

The survey highlighted significant affordability concerns in Aurora's housing market, affecting various income groups and exacerbating challenges for low-income families, seniors, and individuals with disabilities. Rental market challenges include high rental prices and limited affordable options, prompting calls for rent control programs and initiatives to address rising rents. Access to housing, particularly for homeless populations, remains a concern, emphasizing the need for affordable multi-family units in safe neighborhoods and proximity to mass transit.

Challenges in homeownership, such as high home prices and limited stock, hinder first-time buyers, while community development efforts underscore the importance of safe neighborhoods and high living standards. Tailored housing options for specific populations, including seniors and single-parent households, are deemed essential, alongside government intervention and community involvement to promote affordable housing initiatives. Economic disparities and stagnant wages further compound housing affordability issues, necessitating holistic approaches and regional collaboration to address the complex challenges comprehensively.

Additionally, the survey revealed a multitude of concerns and recommendations regarding housing in Aurora. Affordability and rent issues are paramount, with criticism over high rental prices and the perception of unaffordable housing, pushing many towards renting due to the unattainability of homeownership. Advocacy for mandatory inclusionary zoning and stricter regulations in development processes is highlighted, aiming to allocate more affordable housing units and ensure diverse housing options. Collaboration with organizations addressing housing insecurities is emphasized, alongside the importance of maintaining housing standards and addressing landlord neglect. Concerns regarding fairness in service provision, financial assistance, government support, specialized

housing for vulnerable populations, job-related issues, and urgent solutions are also addressed, reflecting the complexity of Aurora's housing challenges and the need for comprehensive, multifaceted approaches to address them effectively.

Landlord Engagement and Survey

During the summer of 2023, City landlords were invited to participate on a survey. This survey effort was initiated to provide insights into their journey to property ownership, encompassing both residential homes and rental properties. The recruitment of landlords aimed to capture a broad spectrum of experiences and perspectives from property owners in Aurora. Using the City's official database of landlords, City staff randomly reached out to roughly 1,000 of the 8,000-9,000 landlords in Aurora and was ultimately able to carry out 56 interviews over the course of the summer of 2023.

They were asked to describe the financing methods utilized, such as mortgages, loans, and family assistance. The survey included inquiries about experiences with both positive and negative tenants, along with details on interactions with institutional tenants like the Aurora Housing Authority (AHA). Landlords were prompted to share perspectives on the Housing Choice Voucher (HCV) program, detailing any experiences, positive or negative, with voucher holders as tenants, and expressing views on renting to voucher holders in terms of financial advantages compared to market tenants. The survey primarily extended to tenant recruitment methods and factors influencing tenant selection. The role of home visits and face-to-face meetings in the landlords' tenant selection process was explored, along with their influence compared to other screening methods.

After interviews the most interesting findings came from conversations about tenant retention and selection. Landlords perceive renting to voucher holders as financially advantageous, potentially yielding higher returns compared to renting to market tenants. Targeted recruitment methods involve reaching beyond the voucher office, providing incentives to appeal to disadvantaged tenants.

Vulnerable individuals within the voucher population, lacking resources for informed choices, transportation, or time for extensive housing searches, become susceptible to landlord tactics. This results in a reverse selection process, where landlords choose tenants rather than tenants selecting homes. The matching process involves strategic decisions by landlords to allocate tenants to suitable units, minimizing vacancies and maximizing profits.

RECOMMENDATIONS IDENTIFIED FOR POSSIBLE CONSIDERATION FROM LANDLORD OUTREACH

Incentives for Landlord Participation in Voucher Programs

Introduce incentives for landlords to participate in voucher programs, such as tax benefits, subsidies for property improvements, and streamlined administrative processes. These

incentives could encourage more landlords to rent to voucher holders, expanding housing options for low-income residents.

Fair Tenant Recruitment and Retention Guidelines

Develop and implement guidelines for fair tenant recruitment and retention that protect both landlords' and tenants' interests. These guidelines should include oversight mechanisms to ensure compliance, fostering a more equitable housing market.

Partnerships for Supportive Services

Encourage partnerships between the City, landlords, community organizations, and the Aurora Housing Authority to develop supportive services for both property owners and voucher holders. These services could include mediation services, educational programs on rights and responsibilities, and assistance with property maintenance and upgrades.

Enhanced Communication and Support from Housing Authorities

Improve communication and support from housing authorities to landlords, addressing concerns about administrative burdens and providing clear, accessible information about program requirements and benefits. This could help alleviate some of the challenges landlords face and promote greater participation in the HCV program. Throughout the City’s stakeholder interviews, references to increased landlord engagement, particularly from the City’s non-profit agencies who work with those who are homeless or at risk of homelessness was discussed and has been incorporated into the City’s overall recommendations

WHAT IS AFFORDABLE HOUSING?

Affordable housing typically refers to residential units, including rental and homeownership options, that are priced at a level deemed affordable for individuals or families with low to moderate incomes. The specific criteria for affordability can vary based on factors such as the region's median income, local housing market conditions including property value, down payment requirements, interest rates, and finally government policies.

While the term affordable housing does not have a specific income distinction associated it with, the City established a specific methodology, income limits, and four categories to estimate the number of affordable owner occupied and rental units in the city. The four categories have been outlined below:

For the purposes of this study, the City defines affordable as housing where a household spends no more than 30% of their gross income on a mortgage or rent including utilities per month.

PUBLIC HOUSING

Property owned and managed by the Aurora Housing Authority in which tenants pay 30% of their gross income towards rent to maintain affordability

SUBSIDIZED HOUSING

Housing with a subsidy or capped rent so that the household maintains an affordable monthly payment as determined by household income (not including Aurora Housing Authority Housing Choice Vouchers).

MARKET RATE *AFFORDABLE* HOUSING

Housing that has an affordable monthly payment determined by local market conditions, based on monthly rent amount or purchase price the unit or property is considered affordable for families earning less than 60% of median household income for renters and 80% of median household income for homeowners.

MARKET RATE HOUSING

All other housing options that would not be considered affordable for families earning less than 60% of median family income for renters and 80% of median family income for homeowners.

Chicago-Joliet-Naperville, IL HUD Metro FMR Area								
Household Size	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**
30% of MFI Extremely Low Income	$23,600	$26,950	$30,300	$33,650	$36,580	$41,960	$47,340	$52,720
50% of MFI Very Low Income	$39,250	$44,850	$50,450	$56,050	$60,550	$65,050	$69,550	$74,000
60% Income Limit ($) Low Income (HOME)	$47,100	$53,820	$60,540	$67,260	$72,660	$78,060	$83,460	$88,800
80% of MFI Low Income	$62,800	$71,800	$80,750	$89,700	$96,900	$104,100	$111,250	$118,450

Municipalities across the country rely on HUD's definition of affordable housing which defines it as housing where the occupant pays 30% or less of their gross income on housing including utilities. Very commonly, the term affordable housing refers to housing assistance provided by organizations such as the Aurora Housing Authority, for low-income individuals. Housing Authorities provide affordable housing in the form of Section 8 Housing Choice Voucher, Section 8 Project-Based Rental Assistance, and public housing. However, the scope of this study will not only focus on utilizing and implementing best practices and strategies to provide housing for low-income residents in Aurora, but also expand beyond HUD's low and moderate income thresholds to address the impact of the economy on local housing market trends and needs which redefine affordability for City residents who based upon HUD's definition would not qualify for assistance.

In the attempt to determine a more accurate representation of housing affordability in Aurora, City staff researched various methods on how housing affordability was researched, and based on different models, the City utilized data that best represented the current market conditions to estimate affordability for homeowners and renters based on local Aurora data.

There are three components to this method which relied on using the 2022 5-Year ACS Census Data (2018-2022).

1. Calculating the affordable owner-occupied housing units.
2. Calculating the affordable rental units.
3. Calculating the total housing affordability.

1. Calculating the Affordable Owner-occupied Housing Units

First, the median household income (MHI) for Aurora, Illinois, which is $90,109 as of 2023, is considered. To determine the affordable housing amount, the following calculations are performed:

80% (representing AMI percentage) of the household income is taken. This equals $72,087.20.

This amount is then multiplied by 30% to determine the portion allocated for housing and utilities, resulting in $21,626.16 per year.

Dividing this yearly amount by 12 gives the monthly amount of $1,802.18.

Below you are able to see the full equation outlined in Figure 12.

Affordable Owner Occupied Units: $90,109 (MHI) X 80% X 30% / 12 months =$1,802.18

Figure 12 – Affordable Owner-Occupied Household Formula

Next, the $72,087 (MHI) was put into the Zillow Home Affordability Purchase Price Calculator to find an affordable home price in Aurora. Based on the data, with a 30-year fixed mortgage rate of 7.1% (current as of January 2025), a $10,000 down payment, and $300 of monthly debt, the affordable purchase price is $237,939.

The home price of $237,939 is then used to compare this to the 5-year 2023 ACS Census Data (2019 – 2023) in the DP04 Table (see below Table 8), which shows housing characteristics. This price falls into the $200,000 to $299,999 range. To find the percentage of homes in this range, 37.94% is calculated using the formula shown in Figure 13.

This (37.94%) is then multiplied by the number of homes in the value range, which is 16,196 homes, and then added to the number of homes in each of the lower ranges. In total, 16,196 homes out of a total of 40,356 occupied homes fall within these ranges. This results in 40.13% of all owner-occupied homes in Aurora being classified as affordable.

To find the percentage of 237,939 between 200,000 and 299,999, follow these steps:

1. Subtract 200,000 from 237,939:

$$237,939 - 200,000 = 37,939$$

2. Subtract 200,000 from 299,999:

$$299,999 - 200,000 = 99,999$$

3. Divide the difference (37,939) by the total range (99,999):

$$\frac{37,939}{99,999} \approx 0.3794$$

4. Multiply by 100 to convert it into a percentage:

$$0.3794 \times 100 \approx 37.94\%$$

So, 237,939 is approximately **37.94%** of the way between 200,000 and 299,999.

Figure 13 – Finding a Percentage Within a Range Formula

Owner-occupied units	40,356	±1,277	40,356	(X)
Less than $50,000	555	±136	1.4%	±0.3
$50,000 to $99,999	914	±250	2.3%	±0.6
$100,000 to $149,999	2,762	±466	6.8%	±1.1
$150,000 to $199,999	6,173	±606	15.3%	±1.4
$200,000 to $299,999	15,267	±865	37.8%	±1.7
$300,000 to $499,999	11,803	±813	29.2%	±1.8
$500,000 to $999,999	2,558	±290	6.3%	±0.7
$1,000,000 or more	324	±171	0.8%	±0.4

Table 8. 2022 5-Year ACS Census DP04 Table – Owner Occupied Households

2. Calculating the Affordable Rental Units

The next step in the calculation is to find affordable rental units in Aurora. The formula as per the below three descriptors can be seen below in Figure 15.

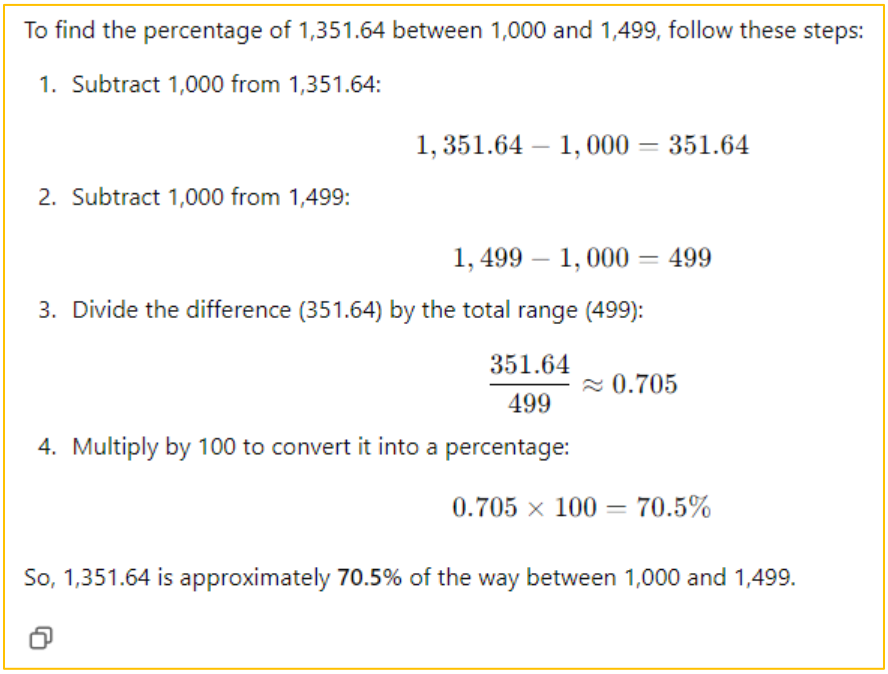
a) The median household income (MHI) of $90,109 is multiplied by 60% (percent figured for calculating affordability for rental units for federal programs) to determine affordability for rental units, which gives $54,065.40.
b) This amount is then multiplied by 30% to represent the portion of income spent on housing and utilities, resulting in $16,219.62 per year.
c) Dividing by 12 months gives a monthly amount of $1,351.64

Affordable Rental Units: $90,109 (MHI) X 60% X 30% / 12 months = $1,351.64

Figure 14 - Affordable Renter-Occupied Household Formula

The monthly amount ($1,351.64) is compared with the 2023 5-year ACS Census Data in Census Table DP04, looking at the ranges of gross rents in Aurora, and the number of rental units that pay within those ranges. $1,351.64 falls into the $1,000 to $1,499

range. The percentage of units within this range paying $1,351.64 or less is 70.50%. The formula can be found below in Figure 16.



To find the percentage of 1,351.64 between 1,000 and 1,499, follow these steps:

1. Subtract 1,000 from 1,351.64:

$$1,351.64 - 1,000 = 351.64$$

2. Subtract 1,000 from 1,499:

$$1,499 - 1,000 = 499$$

3. Divide the difference (351.64) by the total range (499):

$$\frac{351.64}{499} \approx 0.705$$

4. Multiply by 100 to convert it into a percentage:

$$0.705 \times 100 = 70.5\%$$

So, 1,351.64 is approximately **70.5%** of the way between 1,000 and 1,499.

Figure 15 - Finding a Percentage Within a Range Formula

Next, 70.5% is multiplied by the number of rental units in the $1,000 to $1,499 range, which is 5,085 units. Adding the rental units in lower ranges, the total number of affordable rental units in Aurora is 5,085 out of 20,040 rental units, showing that 25.37% of all rental units in Aurora are affordable. The Census Table DP04 can be seen below in Table 9 to show the data used to calculate this percentage.

GROSS RENT				
Occupied units paying rent	19,722	±953	19,722	(X)
Less than $500	783	±252	4.0%	±1.3
$500 to $999	2,280	±426	11.6%	±2.1
$1,000 to $1,499	6,354	±569	32.2%	±2.6
$1,500 to $1,999	6,356	±736	32.2%	±3.0
$2,000 to $2,499	2,973	±516	15.1%	±2.6
$2,500 to $2,999	633	±230	3.2%	±1.1
$3,000 or more	343	±131	1.7%	±0.7

Table 9* - 2023 5-Year ACS Census DP04 Table – Owner Occupied Households

* Note, in the table above, it shows 19,722 occupied units paying rent, but instead, 20,040 was used to determine this percentage because 20,040 reflects all occupied rental units in Aurora. This number is used because it provides a more accurate representation of the total occupied rental units in Aurora.

3. CALCULATING THE TOTAL HOUSING AFFORDABILITY

Finally, to find the total affordable housing in Aurora:

a) Add the total affordable homes 16,196 (per 2023 MHI) to the total affordable rental units 5,085 (per 2023 MHI), resulting in 21,281 affordable units.
b) Divide 16,655 by the total occupied housing units (60,396) in Aurora, showing that 35.24%, or about 35%, of housing in Aurora is affordable. [i]

Approximately 1 in 3 housing units in Aurora are affordable.

Based on the housing affordability percentage that was calculated, along with documents from the Aurora Housing Authority and from NYU's Local Housing Solutions Lab, the amount of subsidized housing, public housing, market rate affordable housing, and market rate housing were calculated and can be seen in the table below.

Affordable Housing in Aurora		
Category of Housing	**Units**	**Percentage Share**
Subsized Housing	1,654[ii]	2.7%
Public Housing	1,943[iii]	3.2%
Market Rate Affordable Housing	17,684	29%
Market Rate Housing	39,115	65%
Total Units	60,396[iv]	100%

Table 10 – Housing Breakdown in Aurora

Historically, housing programs in the United States have measured housing affordability by the percentage of a household's income. In the 1940s, the affordable rent for federally subsidized housing was set at 20% of a household's income. Later in 1969, the 20% affordability rate increased to 25%, and in 1981 the 25% affordability raised to 30%. Since 1981, 30% has been commonly accepted to be the standard for housing affordability. The reasoning behind this is that by designating an affordable housing payment as 30% of a household's income allows them to have enough money for other nondiscretionary costs. In result, policymakers consider households spending more than 30 percent of their gross income on housing and utility costs are housing costs burdened. [v]

The current income limit for a family of four in Aurora that would be considered to be low and moderate income is $89,700. [vi] This income limit includes but is not limited to professions such as law enforcement officers, firefighters, trades including electricians and plumbers, teachers, nurses, cooks, and retail workers.

In Aurora, the current Fair Market Rent (FMR) for a two-bedroom apartment is $1,714[vii]. In order to afford this level of rent and utilities without paying more than 30% of gross income on housing, a household must earn $4,415 monthly or $52,980 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly housing wage of $27.59.

With rent expected to continue rising faster than income, the availability of affordable housing remains a key item of concern for the City. The monthly fair market rent for a two-bedroom unit in Aurora increased from $1,093 in 2015 to $1,714 in 2024 (increase of

57%). During the same period, the annual household maximum for a household of four defined as low income increased from $75,900 to $88,250 (increase of 16%).

The below budget profiles reflect details from an actual first-time Aurora homebuyer who qualified for the City's Choose Aurora Down Payment Assistance Program and a current client of the City's Financial Empowerment Center (FEC). Total gross incomes were adjusted slightly so each household had the exact same income for the comparison table. These budgets visualize how a monthly payment that is considered affordable can impact a household budget and the ability to pay for other expenses as well as a housing payment that is not considered affordable and how it impacts a household's ability to cover other expenses and save for emergencies, large purchases, and retirement. The goal of preserving and expanding affordable housing is to promote social inclusivity, economic stability, and community well-being by addressing the housing needs of diverse income groups.

Household #1 – Total Income - $55,200		
Household Size - 5	Income	Expenses
Monthly Income	$4,600	
Housing Payment		$1,200
Credit Cards		$400
Car Payment		$250
Food		$364
Gas		$248
Misc.		$450
Utilities		$200
Total Expenses		**$3,112**
Total Debt		$1,850
Total Remaining	$1,488	
Affordable Housing Payment %	**30%**	
Total Debt %	40%	

Household #2 – Total Income - $55,200		
Household Size - 5	Income	Expenses
Monthly Income	$4,600	
Housing Payment		$2,200
Credit Cards		$400
Car Payment		$250
Food		$364
Gas		$248
Misc.		$450
Utilities		$200
Total Expenses		**$4,112**
Total Debt		$2,850
Total Remaining	$488	
Severely Housing Cost Burdened %	**52%**	
Total Debt %	62% [viii]	

Table 11 – Household budget comparisons to demonstrate 30% affordable housing payment

Since the 1960s, housing cost burdens have greatly increased for low- and moderate-income renter households. Housing supply constraints and lags, declining or stagnating household income, or a combination of those conditions can result in housing costs that are relative to income. These factors can also differ based on the geography in the United States. In some areas, high housing cost burdens may be caused by stable housing costs,

but household incomes are declining, while in other areas of the country, individuals may be burdened by housing costs because the costs are rising faster than household incomes.

When households are paying housing costs that burden them, often times they need to decide how to trade off with their other expenses to be able to sustain their housing. Choosing affordable housing may result in longer commutes or even sharing housing with other families which then results in housing overcrowding. Ensuring that individuals have affordable housing, not just for low- and moderate-income individuals, but everyone in the City, will allow residents to have an overall better quality of life. Studies show that if a household is living in housing that is considered affordable, this opens up other opportunities for them such as improving their health, education, and earning a job with high wages. On the other hand, for individuals that are living in housing that is considered unaffordable, this can compound other negative factors such as declines in mental health, reduced parental enrichment spending and cognitive achievement for low- and moderate-income children, and reduced educational attainment among children.

DEMOGRAPHIC AND HOUSING CHARACTERISTICS

POPULATION DATA

In recent years, Aurora, Illinois, has undergone significant demographic and housing shifts, marked by population fluctuations, cultural diversity, educational trends, and distinctive housing patterns, offering a dynamic snapshot of the City's evolving landscape. In 2012, the U.S. Census recorded Aurora's population at 196,569 residents. By 2015, this figure had risen to 200,615, reflecting a growth of 2,716 individuals. However, the 2022 Census reported a decline to 182,336, indicating a decrease of 18,279 residents. There are a few reasons that could account for this, either residents left the state to other states, residents left Aurora to move to different municipalities in Illinois, or, there was an undercount in the 2020 Census which reflects a smaller population. In light of this, many of the data aspects reported by the Census may not provide a clear picture of the changes taken place in Aurora for the last 10 years due to a possible Census undercount.

Analyzing the comprehensive decade-long data from 2012 to 2022 reveals significant trends, with a specific emphasis on the years 2018 to 2022 to inform and shape the affordable housing strategy. From 2012 to 2022, Aurora experienced a 7.7% population decline, diverging from the state's 0.5% decrease which again could have been caused by an undercount in the 2020 Census. Despite this, Aurora maintained its status as the second-largest City in the state. The youth population under 18 constituted nearly 26.2%, surpassing the statewide average of 22.1%.

To achieve a comprehensive understanding of affordable housing strategies for the City and present the most current housing demographics, data from the 2018-2022 American Community Survey (ACS) was utilized. This approach maintains uniformity in how numerical data is represented and reported throughout the designated timeframe.

This methodological choice ensured the creation of a standardized dataset, facilitating accurate and comparable analyses of trends, patterns, and demographic information over the selected years. Adhering to this consistent timeframe established a robust and cohesive foundation for interpreting data. This commitment fosters a comprehensive understanding of the dynamics influencing the community during the specified period, ultimately enhancing the ability to offer up-to-date and effective affordable housing strategies for the City.

As per the 2022 American Community Survey (ACS), Aurora had around 60,492 households, averaging 2.97 persons per household. Families, whether related by blood or marriage, constituted 74% of these households. Elgin and Naperville showed similar family percentages, while Rockford and Springfield had lower figures at 58.5% and 53.8%, respectively. Rockford's estimated average household size was 2.4%, and Springfield's was 2.2%.[ix]

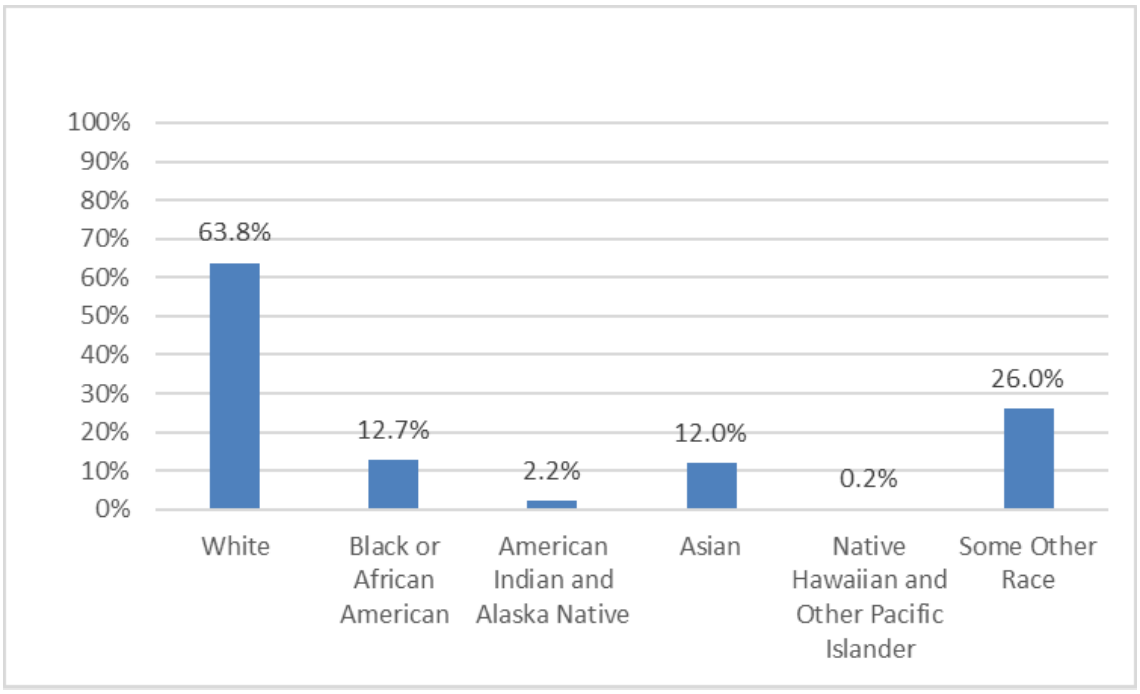


Figure 16: Race as a Percentage of Population in Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022 [1]

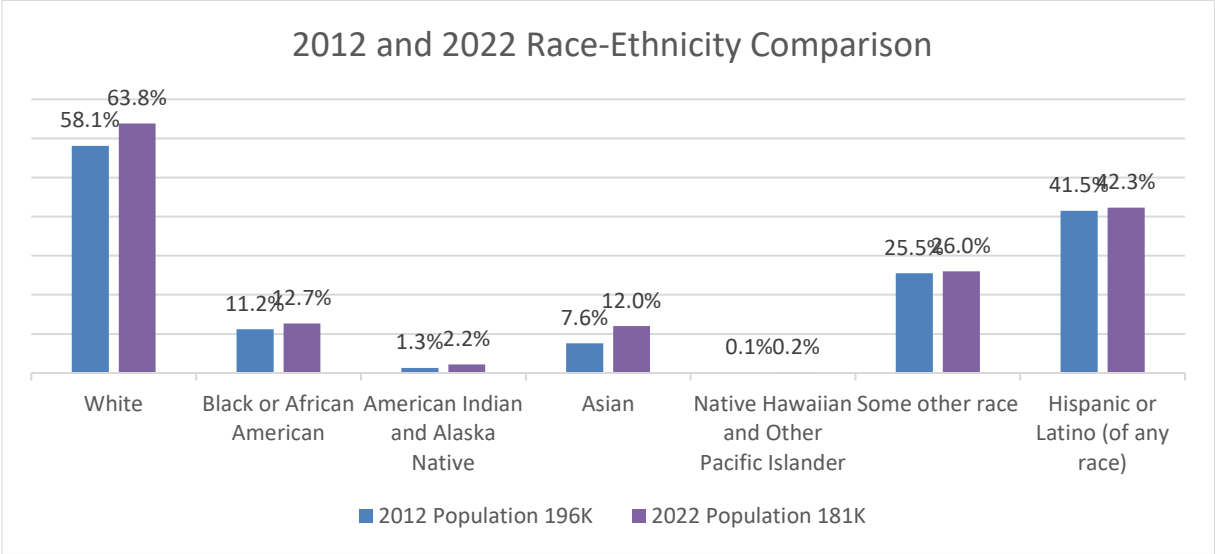


Figure 17: 2012 and 2022 Race-Ethnicity Comparison; Source: U.S. Census American Community Survey 2018-2022

Between 2012 and 2022, there was a modest increase in the portion of the population identifying with Hispanic or Latino origin, reaching 42.3% of the total individuals. This percentage was more than double (37%) the statewide 2022 average of 15.8%.

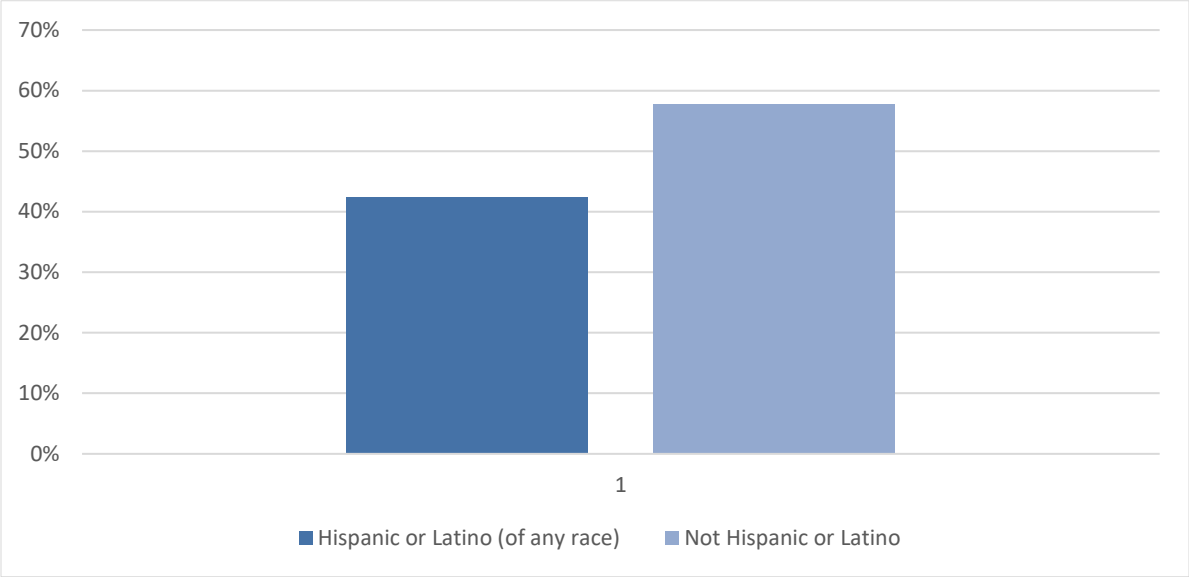


Figure 18: Ethnicity as a Percentage of the Population in Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022

The census reported that 48.7% of the population aged over 5 in Aurora used a language other than English at home, contrasting sharply with the Illinois average of 23.9%. Naperville had an estimated average of 26.8%, while Elgin reported 44.4%.

In terms of education, 80.9% of individuals aged 25 and older in Aurora were high school graduates, slightly lower than the statewide average of 90.8%. Additionally, 35.0% had earned a bachelor's degree or higher, similar to the statewide average of 35.2%. However, the American Community Survey found that 21.4% of Aurora's population lacked a high school diploma or equivalent, surpassing Elgin's 24.0%, Naperville's 9.7%, and Springfield's 27.4%.

The average travel time to work for individuals aged 16 and older was 28.6 minutes in Aurora, just 0.2 minutes more than the statewide average. Notably, this was nearly 4 minutes less than Naperville and almost 2 minutes less than the national average commute time.

HOUSING DATA

The census reported a total of 63,468 2 dwelling units in Aurora in 2022 (of which 60,492 are occupied units). 76.5% of these units were single-family structures, with 23.5% in multi-unit structures. According to ACS estimates, about 3% of these dwelling units were vacant, totaling more than 2,976 units.

The homeownership rate in Aurora was estimated at 66.8%, slightly exceeding the statewide average of 66.7%. Naperville's occupied dwelling units had a higher ownership rate at 74.4%, in contrast to Rockford's 54.1% and Springfield's 62.4%. Other boundary communities also exhibited higher rates.

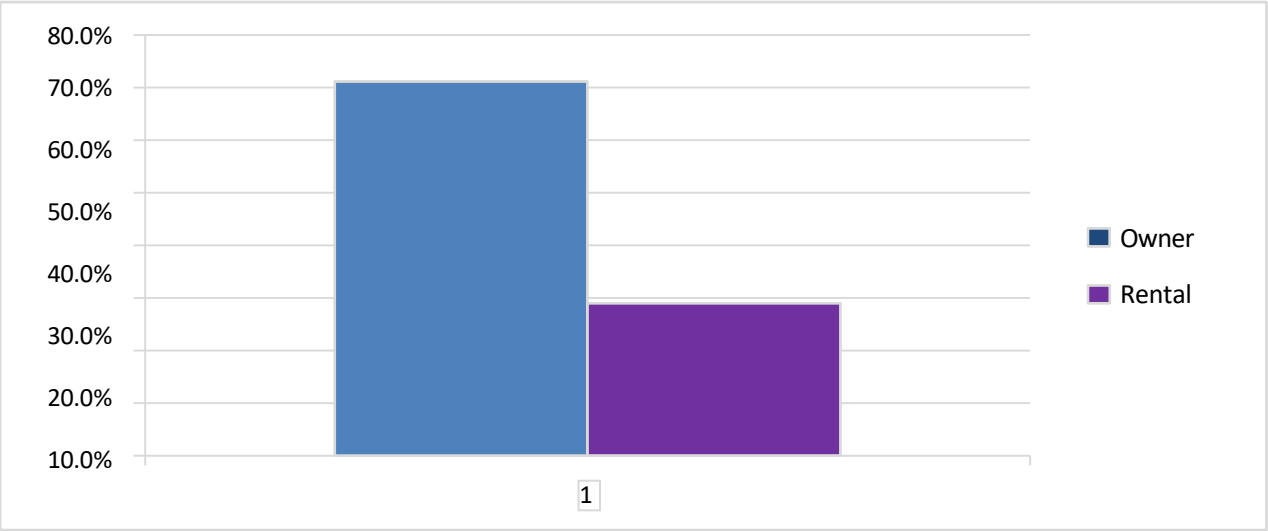


Figure 19: Tenure of Housing Units Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022

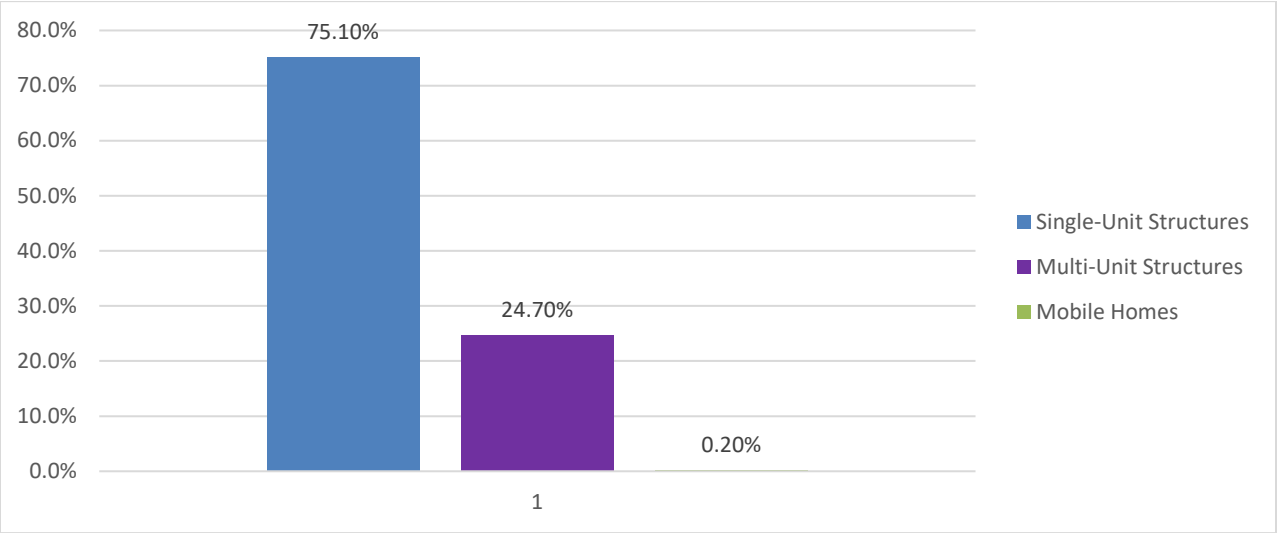


Figure 20: Type of Housing Units in Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022

From 2018 to 2022, the estimated median value of owner-occupied units in Aurora was $267,100, slightly surpassing the statewide average of $251,600. In comparison, other cities showed varying figures, such as Rockford at $133,000, Springfield at $147,800, Elgin at $263,500, and Naperville at $484,400.

Approximately 45.6% of Aurora's dwellings were constructed since 1990, distinguishing it from Rockford (16.1%), Springfield (25.1%), Elgin (36.4%), and Naperville (47.1%) based on ACS data. The distribution of building age groups carries implications for maintenance, energy, and safety costs related to housing, as newer homes generally require less upkeep and offer lower costs.

In Aurora, the Housing Authority oversees around 502 housing units and manages over 1,428 housing choice vouchers, covering a portion of rent for households. This represents about 3.2% of the rental units within the housing authority's market area.

As of the federal 2024 Department of Housing and Urban Development Fair Market Rent Documentation, the "Fair Market Rent" for an efficiency unit in Aurora is $1,399/month inclusive of utilities. This contrasts with Rockford's $699 and Springfield's $725. For a 2-bedroom unit, the cost in Aurora is $1,714, compared to Rockford's $1,031 and Springfield's $1,071. It's worth noting that HUD groups Aurora, Elgin, and Naperville into a suburban Chicago area, resulting in identical fair market rents for these three communities.

Additionally, data from the American Community Survey (ACS) suggested that the median monthly cost for an owner with a mortgage in Aurora was $1,916 in 2022, while Springfield reported $1,153, and Naperville had a higher cost at $2,989.

Reflecting a similar trend of moderate housing costs in Aurora, in contrast to the lower figures in Springfield and higher expenses in Naperville, the American Community Survey (ACS) indicated that the monthly cost for an Aurora homeowner without a mortgage was $794. This was in comparison to Springfield's $588 and Naperville's higher rate at $1,240.

The ACS further proposed that the 2022 median monthly gross rent for a tenant in Aurora amounted to $1,462. This contrasted with Springfield's cost of $913 and Naperville's higher rental expense of $1,787.

AFFORDABILITY

Regarding income, the 2022 census indicated that the median household income in the preceding 12 months in Aurora was $85,943, while the statewide average stood at $78,433. In a comparison of neighboring areas, Naperville boasted a higher median household income of $143,754, Elgin reported $85,998, Rockford had $50,744, and Springfield's median household income was $62,419, according to the American Community Survey (ACS) in 2022 inflation-adjusted dollars.

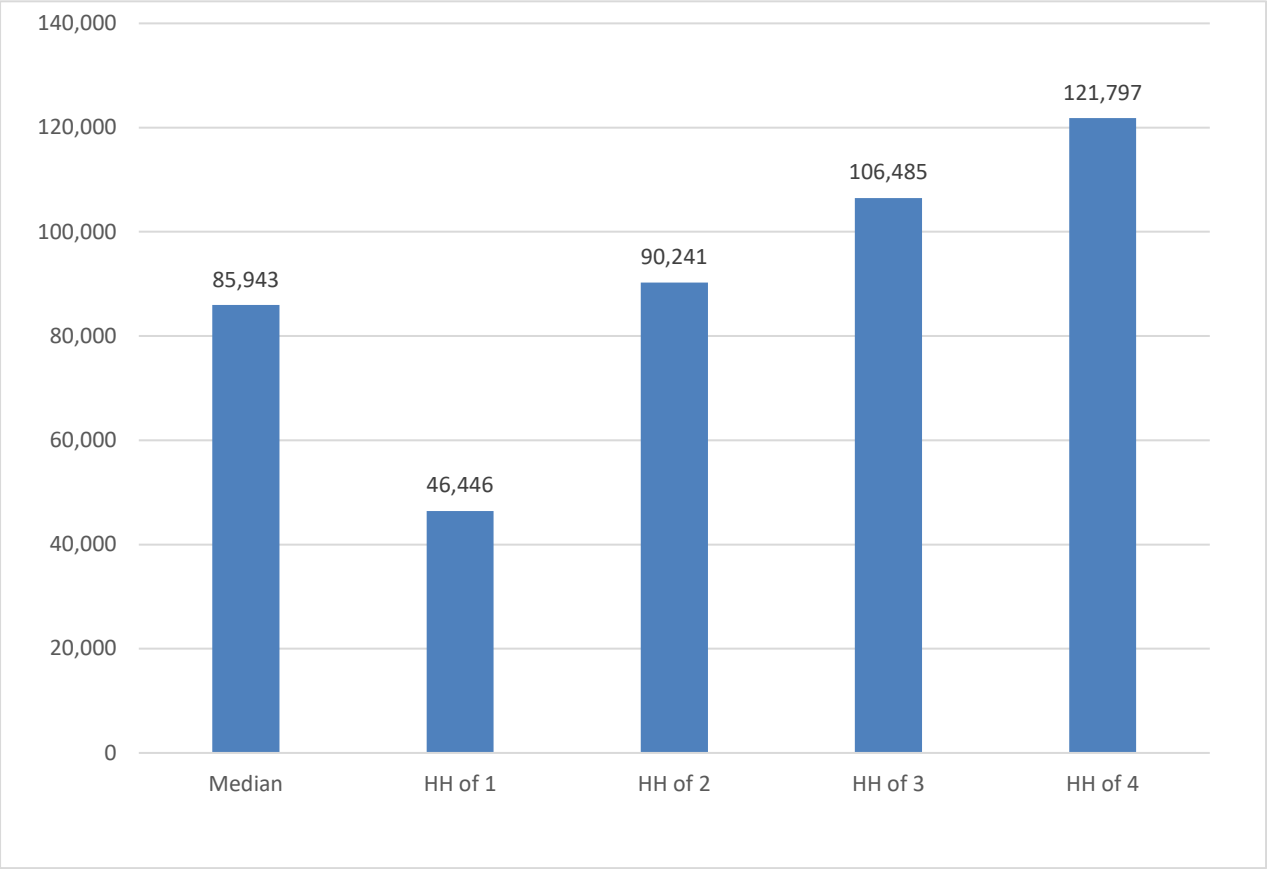


Figure 21: Median Income in Aurora, Illinois in Past 12 Months (2022 Inflation-Adjusted Dollars); Source: U.S. Census American Community Survey 2018-2022

The census emphasized that 11.2% of Aurora residents lived below the national poverty level, a slightly lower figure than the statewide average of 11.8%. Additionally, according to the American Community Survey (ACS) for 2022, 11.1% of Aurora households had an annual income of less than $25,000, while a notable 43.1% reported earnings exceeding $100,000.

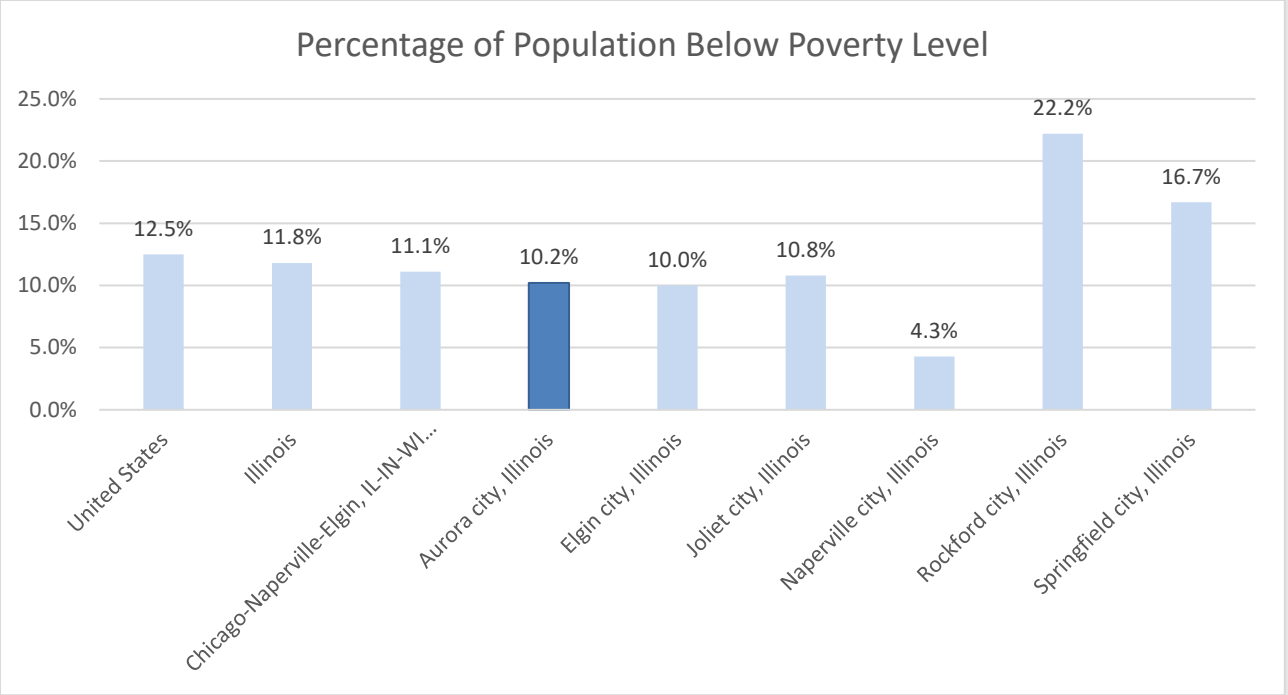


Figure 22: ACS 2022 5-Year Estimates (2018-2022); Source: U.S. Census American Community Survey 2018-2022

Guided by Congressional policy, HUD's housing programs, and private mortgage markets, a benchmark for housing affordability is set at around 30% of a household's income. If housing costs surpass this threshold, the likelihood of a housing burden increases, posing challenges for households to afford their residences.

In Aurora, ACS estimates revealed that 25.6% of homeowners with mortgages spent more than 30% of their income on housing costs, confronting a housing burden. Conversely, only 12.4% of homeowners without mortgages encountered this situation. Elgin displayed a contrasting scenario, with over 26.7% of mortgage-holding homeowners facing a housing burden, while only 16.9% of those without mortgages exceeded the 30% threshold.

For renters in Aurora, ACS estimates illustrated that over 45.9% allocated more than 30% of their income to housing costs, signifying a housing burden. Comparatively, Elgin reported 46.5% of renters facing a similar situation, Rockford had 50.8%, and Naperville had 36.9%.

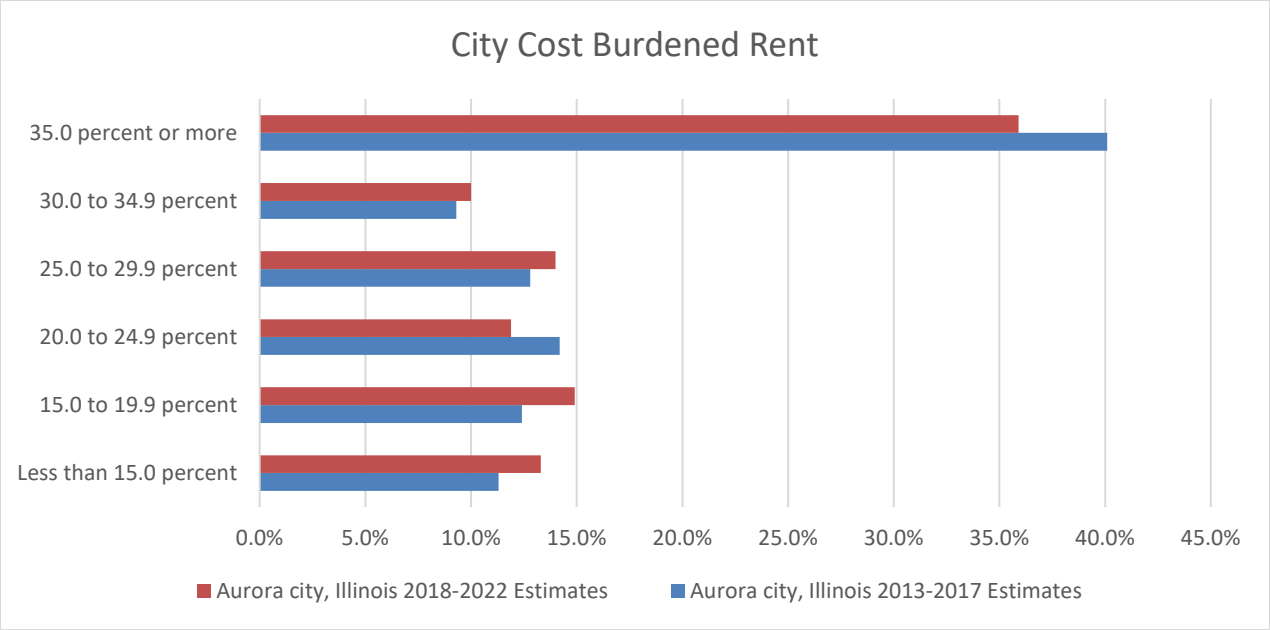


Figure 23: ACS 2022 5-Year Estimates (2018-2022); Source: U.S. Census American Community Survey 2018-2022

These statistics underscore the prevalent housing challenges in Aurora, demanding a comprehensive approach to address affordability concerns and enhance housing stability for both homeowners and renters.

Table 12: Number of Units that are Cost Burdened in Aurora, Illinois

Aurora, Ill	Units	Units with > 30% Cost Burden	% with > 30% Cost Burden
Total (occupied)*	59,375	17,551	29.6%
With Mortgage	28,221	7,222	25.6%
Without Mortgage	12,181	1,485	12.4%
Occupied Paying Rent	20,090	8,844	45.9%

Table 12 - Number of Units that are Cost Burdened in Aurora, Illinois; (The 2022 ACS Survey identifies 60,492 units; however, 1,117 were not included in the ACS' above calculations [56, 226, and 835, respectively].)

Overall, the data suggests that housing problems are more prevalent among lower-income households and vary among different racial groups. However, as income increases, there is a general decrease in the percentage of households experiencing housing problems. It is crucial to acknowledge the broad nature of this analysis, as the specific challenges faced by these households may vary widely.

The below Housing Needs Summary Tables offer a comprehensive perspective on housing challenges faced by renters and owners across different income brackets, considering four distinct housing problems defined in the CHAS data. These problems include the absence of complete kitchen or plumbing facilities, overcrowding (defined as more than 1 person per room), and cost burdens. A household is deemed to have a housing problem if it experiences any one or more of these four issues. Within the 0-30% HUD Area Median Family Income (HAMFI) income bracket for renters, 100 households face substandard housing conditions, lacking either complete kitchen or plumbing facilities, and 140 households are severely overcrowded, surpassing 1.5 persons per room. As income brackets increase, the prevalence of housing cost burdens becomes apparent, impacting renters in the 30-50% and 50-80% HAMFI categories. Owners in the 0-30% HAMFI category, however, grapple with substandard housing conditions, with 85 households facing such challenges. The data underscores the diversity of housing challenges across income groups, emphasizing the necessity for targeted interventions to ensure more equitable living conditions for all, as outlined in the CHAS definitions.

RENTER HOUSEHOLDS					
NUMBER OF HOUSEHOLDS (Total 11,075)	**0-30% HAMFI**	**>30-50% HAMFI**	**>50-80% HAMFI**	**>80-100% HAMFI**	**Total**
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	35	50	20	255
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	140	110	95	60	445
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	255	465	290	115	1,245
Housing cost burden greater than 50% of income (and none of the above problems)	3,280	915	100	0	4,295
Housing cost burden greater than 30% of income (and none of the above problems)	515	2,045	1,590	335	4,525
Zero/negative Income (and none of the above problems)	310	0	0	0	310

Table 13 – City of Aurora Housing Needs Summary Table - Renter

Housing Problems/Needs Table (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

OWNER HOUSEHOLDS					
NUMBER OF HOUSEHOLDS (10,495)	**0-30% HAMFI**	**>30-50% HAMFI**	**>50-80% HAMFI**	**>80-100% HAMFI**	**Total**
Substandard Housing - Lacking complete plumbing or kitchen facilities	**85**	**4**	**15**	**20**	**130**
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	**55**	**25**	**55**	**0**	**145**
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	**15**	**265**	**355**	**135**	**1,050**
Housing cost burden greater than 50% of income (and none of the above problems)	**1,850**	**960**	**590**	**140**	**3,625**
Housing cost burden greater than 30% of income (and none of the above problems)	**370**	**1,485**	**2,235**	**535**	**5,355**
Zero/negative Income (and none of the above problems)	**190**	**0**	**0**	**0**	**190**

Table 14 – City of Aurora Housing Needs Summary Table - Owner

Housing for Special Populations – Aging and Disabled:

Between 2013 and 2022, there was a 2.6% increase in population of persons 60 years and older. A worrying trend of increasing rates of housing cost-burdened seniors is sweeping the country, according to recent reports and seminars from the Harvard Joint Center for Housing Studies (JCHS) and Bipartisan Policy Center (BPC). The JCHS report found that nearly 11.2 million older adults, defined as aged 65 and older, were cost burdened in 2021, spending more than 30% of their household income on housing costs. This represents an all-time high and is up from 9.7 million in 2016 and 8.8 million in 2011. The research also covers other hardships facing older renters and homeowners as they struggle to cover housing and healthcare costs. The number of households eligible for housing assistance is growing while available funds cannot meet demand, putting many at risk of homelessness.

The data reveals a comprehensive overview of individuals facing independent living difficulties across different age groups. Among the total population aged 18-64 years, 2,583 individuals, or approximately 3.7% of this age group, experience challenges in independent living. This category encompasses difficulties related to activities such as managing finances, shopping, and performing household tasks. Notably, the 65+ age

group has the highest count of individuals facing independent living difficulties, with 2,864 individuals, reflecting approximately 23.5% of this elderly demographic. These findings highlight a significant need for targeted support and assistance programs to enhance the independent living capabilities of individuals, particularly within the aging population. Addressing these challenges is essential for promoting autonomy and a higher quality of life among those facing difficulties in maintaining an independent lifestyle.

Homelessness

The City's 2023 completion of its HOME-ARP funding allocation plan holds immediate significance for the City's current affordable housing plan. This funding, designated to address the housing needs of vulnerable populations, aligned with the plan's objectives, covering activities such as affordable housing development, rental assistance, and supportive services. The City's meticulous approach to soliciting input from a diverse range of stakeholders, including City Council members, boards and commissions, internal City staff, non-profits, clients within Qualifying Populations (QPs), the Aurora Housing Authority, and residents, exemplified a commitment to community-driven decision-making. This inclusive strategy ensured that the affordable housing plan not only incorporated accurate data insights but also reflected the nuanced priorities and needs of the Aurora community.

Aurora, Elgin, and Kane County counted 333 solo individual homeless persons in their 2024 February point-in-time count, and 112 households with adults and children. In comparison, DuPage County, which includes Naperville for the purpose of this report, had 120 solo individuals and 30 additional households with both adults and children.

Conclusions:

Aurora's housing market is shaped by a multitude of factors including existing conditions, development dynamics, and financing trends. These factors present both opportunities for growth and challenges in achieving affordability. Comprehensive approaches are needed to address affordability concerns and enhance housing stability for homeowners and renters.

This analysis highlights the urgency of affordability and rent issues, leading to a shift towards renting over homeownership. Advocacy for inclusionary zoning and stricter development regulations aims to diversify housing options and increase the availability of affordable units. Collaboration with organizations addressing housing insecurities and efforts to maintain housing standards are vital components of this discussion. Moreover, concerns regarding fairness, financial assistance, government support, specialized housing, job-related issues, and immediate solutions underscore the complex nature of Aurora's housing challenges. This Plan's recommended strategies for addressing the City's affordable housing needs prioritize collaboration, policies, and support systems to ensure equitable and sustainable housing for all City residents.

RESEARCH

The City has experienced notable demographic and housing shifts. The City witnessed a fluctuating population trend, experiencing a growth spurt of 2,716 individuals between 2012 and 2015, followed by a subsequent decline of 18,279 residents between 2015 and 2022. The City has requested a recount from the U.S. Census Bureau due to concerns about undercounting in the 2020 Census. Special census efforts are currently underway to obtain more accurate numbers. It is expected that the recount will bring figures more in line with the City's 2010s data, which do not reflect an almost 10% population decline. Despite this decrease, the City maintains its status as the second-largest City in the state. The youth population under 18 in Aurora is higher than the statewide average, with children under 5 experiencing a 114% increase compared to the state average.

The City has a diverse population, with a significant percentage identifying as Hispanic or Latino. The majority of households in Aurora are families, and the homeownership rate is slightly higher than the statewide average. The median value of owner-occupied units in Aurora is slightly higher than the statewide average. Similar to other communities within the region, the City currently faces housing affordability challenges, with a significant percentage of homeowners and renters spending more than 30% of their income on housing costs. The median household income in Aurora is higher than the statewide average, but there is still a significant percentage of residents living below the national poverty level. Landlords in Aurora have expressed concerns about rent control measures and the impact on their profitability and ability to cover expenses. Overall, Aurora's housing market presents both growth opportunities and challenges in achieving affordable housing in the future.[x]

In light of the changing dynamics since its 2012 Affordable Housing Study, the City has undertaken a comprehensive review of various housing studies, particularly focusing on affordable housing, to adapt to changes and updates in its housing development landscape. These studies, informed by extensive research on Chicago regional housing plans, have yielded a wealth of valuable information, including research, data, and analysis. This comprehensive approach provides up-to-date insights, historical context, and trend identification, offering a cohesive framework to understand the challenges and opportunities faced by communities like Aurora and include the following:

1. Housing Affordability: The pressing issue of housing affordability is consistently highlighted, especially for low-income and vulnerable populations, due to factors such as rising housing costs and stagnant wages.
2. Supply and Demand Dynamics: Reports consistently point to an imbalance between housing supply and demand, with efforts underway to address shortages through expanding housing stock and enhancing quality.
3. Collaborative Planning and Policy: Collaboration among stakeholders is essential for developing effective housing policies, fostering inclusive growth, and addressing disparities in housing access.

4. Equity and Fair Housing: Ensuring equitable access to housing for all residents is a central goal, with strategies including policy reforms and enforcement of anti-discrimination laws.
5. Data-Driven Decision Making: Studies emphasize the importance of data analysis in informing housing policies and programs, tracking progress, and evaluating interventions over time.
6. Affordable Housing Funding and Financing: Securing funding remains a challenge, with governments exploring innovative financing mechanisms to support affordable housing projects.
7. Housing Stability and Homelessness Prevention: Promoting stability and preventing homelessness are key objectives, with strategies including providing rental assistance and supportive services.
8. Long-Term Planning and Sustainability: Efforts focus on fostering sustainable development practices to address current and future housing needs.
9. Regulatory and Policy Frameworks: The importance of regulatory frameworks in promoting equitable outcomes is highlighted, with recommendations including zoning reforms and tenant protection laws.
10. Community Engagement and Outreach: Engaging with communities and soliciting input are crucial for ensuring that housing policies reflect diverse needs.

These themes underscore the depth of insight available to inform Aurora's housing and community development strategies. Brief summaries of the reports, along with their common themes, follow, providing policymakers and stakeholders with valuable insights to guide their efforts. Unless otherwise noted, all information is directly copied from their respective reports. Please see references and end notes to review the full reports.

***HOMES FOR A CHANGING REGION* (2006)**

"Homes for a Changing Region" is a comprehensive, ongoing project led by the Metropolitan Mayors Caucus (MMC) and Chicago Metropolitan Agency for Planning (CMAP), supported by the Metropolitan Planning Council. It aims to identify tailored strategies to address housing imbalances in northeastern Illinois. Phase I, initiated in 2006, analyzed demographic shifts and forecasted housing demands until 2030, revealing a significant mismatch between planned housing and population needs. Phase 2, specifically focusing on three suburbs including Aurora, provided recommendations such as promoting transit-oriented development, preserving existing housing stock, and encouraging sustainable development practices. Subsequent reports offered applicable recommendations addressing foreclosure issues and encouraging collaborative efforts among stakeholders.

Additionally, the MMC has produced further studies, including those examining neighboring communities' plans, to provide a comprehensive approach to addressing housing challenges in the region. A summary of the Aurora report as well as access to the other regional cities/suburbs is available on the Metropolitan Mayors Caucus website: www.mayorscaucus.org/pages/Home/Issues/Housing.html

Apart from the previously mentioned studies and reports, the Metropolitan Mayors Caucus (MMC) has undertaken several additional new studies, including recent assessments of neighboring communities such as Batavia, North Aurora, and Naperville, with Elgin's plan also reviewed due to its similarities to Aurora. These studies offer a range of housing initiatives categorized into different aspects, addressing various challenges and opportunities within communities. It is essential to assess each idea's potential advantages and disadvantages comprehensively, considering the complexity of housing issues and the necessity for a nuanced approach to sustainable and inclusive community development. This analysis aims to provide insight into the potential benefits and drawbacks of the outlined initiatives, thereby facilitating informed decision-making and effective implementation strategies.

There were six main strategies that were concluded from this plan to address housing imbalances in Northeastern Illinois. The first strategy discussed that of meeting the demand of senior housing. This strategy focuses on the growing need for housing seniors, and also acknowledges the importance of accessibility, and promotes multi-generational housing. A challenge to meet this need may be that implementation may require significant resources and infrastructure modifications. The next strategy was Transit-Oriented-Development (TOD). This strategy encourages sustainable development, reduces car dependency, and creates vibrant, walkable communities. The downside of this approach is that it requires careful planning and investment in transit infrastructure and potential resistance to higher density developments.

The third strategy identified was housing affordability and accessibility. This strategy approaches the potential to retrofit existing properties with energy-efficient infrastructure which reduces environmental impact. In addition, community land trusts can ensure long-term affordability and employer-assisted housing supports to ensure workforce stability. However, this approach may face financial challenges for implementation and scattered site rental programs may require careful management. Subsequently, the next strategy was identified as regulatory and policy changes. This strategy could assist with diversifying the housing stock which could meet the different needs of a diverse population, modifying development fees which could incentivize land reuse, and regulatory changes may foster innovation. Regardless of the positives of this strategy, there could be potential resistance to regulatory changes, and there may be a challenge in finding the right balance between flexibility and control.

The fifth strategy explored was community collaboration and revitalization. Collaborative outreach enhances community engagement, and strategic use of funds can revitalize older neighborhoods and address vacant property issues which can improve aesthetics and safety. On the contrary, this strategy requires effective coordination among various stakeholders, potential conflicts of interest may arise, and securing funds for revitalization efforts can be challenging. The last strategy revealed was the foreclosure issue. By effectively addressing the aftermath of foreclosures, could incentivize private sector involvement and focus government resources on large-scale rehab programs. The problem faced with this strategy, as a common reoccurring theme with many of the other strategies is that it may require substantial financial resources, and potential challenges in coordinating efforts across multiple sectors. Overall, the success of the above ideas will depend on careful planning, community engagement, and effective implementation. Addressing

housing challenges often requires a multifaceted approach that considers the unique needs and dynamics of each community. Additionally, potential obstacles such as financial constraints, regulatory hurdles, and community resistance need to be navigated to achieve successful outcomes.[xi]

CHICAGO METROPOLITAN AGENCY FOR PLANNING (CMAP)

CMAP is the regional planning organization for the northeastern Illinois counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will. CMAP is involved in numerous housing and development efforts throughout the region. Among the topics that CMAP studies are:

- Regional economy
- Livability Planning
- Local Planning
- Transportation Planning and Analysis
- Transportation Programming

Under their Livability Planning Program, CMAP reviews local plans and policies to assist communities in their affordable housing planning efforts. See:

CMAP "ON TO 2050" REGIONAL COMPREHENSIVE PLAN (2018, updated 2022)

The Chicago Metropolitan Agency for Planning (CMAP) developed the "On to 2050" Plan, a comprehensive framework aimed at fostering sustainable development in the Chicago metropolitan region until 2050. This plan, built upon principles of inclusive growth, resilience, and prioritized investment, addresses challenges and opportunities related to population growth, economic development, transportation, infrastructure, and environmental sustainability. It specifically addresses the need for housing within close proximity to transit centers and affordable housing options, especially for elderly and immigrant populations, over the next three decades. Recommendations include collaborative efforts among CMAP and regional partners to provide a well-balanced and sustainable approach to housing development, with strategies ranging from promoting housing affordability near transit to reforming state and federal regulations. The success of the plan's implementation is measured through various indicators, such as the Percentage of Income Spent on Housing and Transportation by Moderate- and Low-Income Residents. Additionally, CMAP's Implementation Strategies under the "Community" chapter further outline specific actions to facilitate housing development, including creating programs for targeted reinvestment areas, disseminating best practices for promoting community consensus, aligning zoning and approval processes, and improving the efficiency of housing subsidy programs.

ON TO 2050 INDICATORS

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proximity to transit centers and affordable housing options, especially for elderly and immigrant populations, over the next three decades. Recommendations include collaborative efforts among CMAP and regional partners to provide a well-balanced and sustainable approach to housing development, with strategies ranging from promoting housing affordability near transit to reforming state and federal regulations. The success of the plan's implementation is measured through various indicators, such as the Percentage of Income Spent on Housing and Transportation by Moderate- and Low-Income Residents. Additionally, CMAP's Implementation Strategies under the "Community" chapter further outline specific actions to facilitate housing development, including creating programs for targeted reinvestment areas, disseminating best practices for promoting community consensus, aligning zoning and approval processes, and improving the efficiency of housing subsidy programs.

STRATEGIES THAT THE CITY COULD APPLY

Align zoning, approval processes, building codes, and inspections to generate more housing options

- Plan for future housing needs, and in doing so, considering how demographics and consumer preferences may create the need for a greater range of housing types. After establishing that housing vision, align local zoning, entitlements, and building code content and processes to promote that vision.

CREATE ACCESSIBLE HOUSING THAT MEETS THE REGION'S CURRENT AND FUTURE DEMOGRAPHICS

- Plan for and permit housing types that increase the number of accessible and affordable units for seniors and people with disabilities, such as multi-family housing, mixed-use housing, transit oriented housing, accessory dwelling units, co-housing, and multi-generational housing.

- Implement local efforts to improve the accessibility of existing units, such as home modification programs and home safety assessments.

CONTINUE TO IMPROVE THE EFFICIENCY AND EFFECTIVENESS OF HOUSING SUBSIDY PROGRAMS

- Continue improving efficiency to make scarce funds go farther, including exploring opportunities to partner in meeting various administrative requirements, such as the development of consolidated plans, fair housing plans, and funding applications.

REFORM STATE AND FEDERAL REGULATIONS THAT NEGATIVELY AFFECT DEVELOPMENT OF DIVERSE HOUSING TYPES

- Determine which aspects of federal regulations are the most substantial barriers to the pursuit of housing choice and promotion of compact, mixed-use housing in metropolitan Chicago and outline local, regional, state, and federal strategies to address these barriers.[xii]

(All information taken from CMAP https://www.cmap.illinois.gov/2050/community)

ILLINOIS' ANNUAL COMPREHENSIVE HOUSING PLAN CALENDAR YEAR 2024 (2024)

The State's Comprehensive Housing Planning Act, enacted in 2003, established a framework for the allocation of affordable housing funding and services. This legislation created a Housing Task Force overseen by the Illinois Housing Development Authority, tasked with collaborating with various entities to address the housing needs of vulnerable groups. Annually, the State releases its Annual Comprehensive Housing Plan (ACHP), which outlines affordable housing allocations and priorities. The ACHP identifies priority populations, such as low-income households, seniors, persons with disabilities, and those experiencing homelessness, and advocates for policy priorities aimed at addressing housing disparities, enhancing accessibility, fostering economic resilience, and optimizing resource utilization.

The ACHP's policy priorities collectively form a comprehensive approach to sustainable and equitable housing development, emphasizing mitigating disparities and enhancing accessibility for priority populations. Additionally, the plan provides policy strategies to guide improvements, including the use of a Diversity, Equity, and Inclusion (DEI) lens, implementation of robust planning practices, exploration of innovative solutions, and maximizing resource utilization through interagency collaboration. These strategies aim to improve access to safe, decent, and affordable housing, support community revitalization efforts, and promote economic development, underscoring a holistic strategy for addressing housing challenges in Illinois.

In keeping with this, the State's ACHP's recommendations (which represent communities across the State) are valuable and in many instances, support the City's implementation of its affordable housing strategies, especially for its vulnerable populations.

CITY OF AURORA CONSOLIDATED PLAN – 2020-2024 (2020)

The City of Aurora's eligibility for funding from the U.S. Department of Housing and Urban Development (HUD) for programs like the Community Development Block Grant and HOME Programs hinges on the completion of a five-year Consolidated Plan (Con Plan). Aurora's most recent Con Plan, spanning 2020 to 2024, incorporates an analysis of housing conditions, identifies barriers to affordable housing, and outlines goals, objectives, and priorities related to affordable housing development. The plan's demographic analysis, based on the 2017 American Community Survey (ACS), highlights the prevalence of single-person households, particularly among renters, and underscores the housing needs of low-income households, seniors, persons with disabilities, and young adults. Additionally, the Con Plan identifies common housing problems such as cost burden, overcrowding, and substandard housing, particularly affecting low-income households, renters, and special needs populations.

Moreover, the Con Plan emphasizes the severe housing affordability issue in Aurora, exacerbated by stagnant wages and insufficient public assistance. The plan addresses the impacts of foreclosures, evictions, and lack of supportive services, which contribute to housing instability and homelessness. Aurora faces a higher foreclosure rate compared to the national average, leading to adverse effects on property values and increased

demand for rental housing. Evictions, though declining, remain a significant concern, with long-term consequences for affected families, including job loss, educational disruption, and mental health impacts. The lack of supportive services further exacerbates housing instability, emphasizing the need for comprehensive strategies to address housing challenges and support vulnerable populations in Aurora.

During the Con Plan's development, residents and stakeholders were asked to identify up to four key housing priorities as part of the Citizen Input Survey. The following priorities are the community's top responses among 16 different housing development and service options.

1. Housing for individuals and families experiencing homelessness (38%)
2. Supportive Services for residents with special needs (36%)
3. Affordable rental housing (34%)
4. Assistance purchasing a home (i.e. downpayment/closing cost assistance) (34%)
5. Housing for seniors (32%)

Subsidized Housing: The City of Aurora has approximately 2,174 subsidized housing units, comprising about 11% of the total occupied rental housing stock, according to the National Housing Preservation Database. These units are subsidized through various federal programs, including the low-income housing tax credit, project-based Section 8, HOME Investment Partnership Program, and public housing, with income targets restricted to residents earning less than 80% of the area median income. Additionally, the Picture of Subsidized Housing query tool by the U.S. Department of Housing and Urban Development provides demographic insights into residents living in subsidized housing, such as public housing, Section 202/811, project-based Section 8, and those with housing choice vouchers. Key statistics from this dataset reveal that nearly 4,000 residents live in these subsidized units, with three-quarters being extremely low-income, averaging an annual household income of $14,000. Moreover, the data shows that more than half of the households are Black, 19% are Hispanic, and one in five residents is a person with a disability, underscoring the diversity and special needs of the subsidized housing population.

Homeownership Programs: The City has established three different programs to promote homeownership and ensure that the existing housing stock is safe and free from environmental hazards and life safety issues. All programs are targeted to households that earn less than 80% of the area median income. These three programs include:

1. Choose Aurora Homebuyer Assistance Program: The City's Choose Aurora first-time homebuyer down payment assistance program provides up to $5,000 in a forgivable home loan to households who choose to purchase their home in the City.

2. Safety First Program: Qualified homeowners may receive a 5-year forgivable loan (up to a $15,000) to address improvements such as electrical upgrades, porch repair/replacement, roof repair/replacement, radon remediation, among others.

3. Safe at Home Program: Lower-income homeowners older than 62 or who are (or care for) a person with a disability may receive a grant up to a $4,999 grant to make safety improvements (e.g. electrical failures) or features that accessibility retrofits to add hand railings, accessibility ramps, or expand doorways for ADA compliance. Since the program inceptions, the City has helped 189 households remain in their homes.

Barriers to Affordable Housing

The Consolidated Plan for the City of Aurora encompasses an analysis of barriers to affordable housing, drawing insights from stakeholder consultations, staff input, and a review of past assessments. Identified barriers include the need to enhance community outreach to disseminate information on existing housing resources and fair housing laws, particularly targeting limited English proficient residents. Additionally, concerns about discriminatory practices persist, especially from rental property owners/managers towards low-income, minority renters, voucher holders, and households with disabilities. To address these issues, the City aims to gather real-time data to inform decision-making and prioritize target populations for local and federal resources.

Underwriting guidelines pose another challenge, particularly for projects requiring significant maintenance, housing for persons with disabilities, and permanent supportive housing for the chronically homeless. The City acknowledges the difficulty in producing affordable housing without substantial subsidies, emphasizing the importance of adjusting underwriting standards based on project complexity and exploring increased subsidy ratios per housing unit for targeted projects with higher per unit costs. Furthermore, the selection criteria for Housing Choice Voucher waitlist candidates present obstacles for unemployed households, necessitating a review to ensure equitable access to housing. Despite limited affordable housing developers in the City, the City remains committed to enhancing development capacity through capacity-building programs aimed at nonprofits and affordable housing developers to promote additional affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Aurora aims to bolster funding for affordable housing development through targeted allocation of resources from programs like HOME and CDBG toward new construction or rehabilitation initiatives via a request for proposal process. Collaborating with the development community, efforts will be made to streamline proposal evaluation and reduce barriers to development. Recognizing the limitations of federal resources, the City plans to proactively leverage additional local, state, and federal funding sources, alongside private sector engagement, to augment affordable housing initiatives. This strategy intends to ensure that developers and community organizations have the necessary resources to expand the supply of affordable housing in Aurora.

The Consolidated Plan process mandated that the City of Aurora collaborate with the local housing authority and incorporate its plans and long-term strategies. The Aurora Housing Authority (AHA) focused on enhancing the quality of existing housing while also addressing resident concerns and fostering community engagement. AHA implemented measures to expedite work order requests and enforced lease terms to maintain community standards. Monthly meetings at each housing site provided residents a platform to voice concerns, fostering better relationships between residents and AHA staff for more effective issue resolution and environment improvement.

Moreover, AHA actively pursued resident programming to promote social and economic opportunities. Initiatives like the Skills Training Program (STEP) for teenagers aimed to equip them with essential life skills to navigate daily challenges. AHA also reviewed options to rehabilitate family and senior housing sites, with plans to complete total rehabilitation through request for proposals. Each site's rehabilitation plan was tailored to consider available funding, debt, equity, community needs, and resident input. This approach aligned with AHA's Five Year Plan, emphasizing sensitivity to resident concerns and community input throughout the redevelopment and modernization process.

Persons At Risk of or Experiencing Homeless

The Consolidated Plan mandated consultation with local Continuums of Care (COC) regarding homelessness plans and strategies. In alignment with this requirement, the City of Aurora actively partnered with the Kane County COC to address homelessness issues. The 2020-2024 Con Plan outlined objectives and priorities established in consultation with the COC:

1. Efficient partners from community-based organizations were sought out to deliver programs and services more effectively.
2. Existing programs were re-evaluated to ensure they met community needs. The Safety-First Program was updated to offer a hybrid forgivable loan and deferred loan totaling up to $9,999 for addressing environmental hazards, reflecting a response to low homeowner participation and insufficient funding amounts.
3. Relationships with government agencies, including the COC and the Aurora Housing Authority, were fostered to support the goals of the Consolidated Plan. Staff actively explored partnerships and built relationships with relevant agencies.
4. Staff participation and neighborhood canvassing were increased to generate interest in programs. This approach aimed to enhance community engagement and participation in homelessness-related initiatives.
5. Coordination of discharge policies for individuals leaving institutionalized care was streamlined. Efforts focused on facilitating smoother transitions for individuals exiting institutionalized settings, aligning with homelessness prevention strategies.
6. Relationships with the development community were enhanced to raise awareness of available funds and streamline services for housing individuals with special needs. Increased education and capacity-building opportunities were provided to encourage more organizations to apply for funding and improve service coordination.

The Consolidated Plan also identified the following housing goals:

Expand the Affordable Housing Stock.

- Strengthen Homeownership Among Low- and Moderate-Income Households.
- Ensure the Housing Stock is Safe, Healthy, and Accessible for all residents.
- Prevent and Reduce Homelessness.
- Address Blighted Property Issues.
- Promote Energy-Efficiency and Sustainable Investment in Low and Moderate-Income Communities.[xiii]

AURORA-ELGIN-KANE COUNTY ANALYSIS OF IMPEDIMENTS (2012)

HUD programs, such as CDBG and HOME, mandate grantees to take affirmative actions to further fair housing and document these efforts. This involves conducting an Analysis of Impediments (AI) to identify barriers to fair housing choice and implementing appropriate measures to overcome them. In 2012, the City of Aurora collaborated with Elgin and Kane County to develop an AI, revealing issues like lack of awareness of fair housing laws and discriminatory practices in rental properties. Over the years, Aurora has addressed these findings, but challenges persist, including the need for better planning and communication among local jurisdictions and housing authorities, as well as updated data on fair housing compliance. To tackle these issues, the AI recommended various actions, such as developing a housing website, providing fair housing training, and supporting collaboration initiatives. Similarly, public housing agencies like the Aurora Housing Authority conduct AIs to assess and address fair housing impediments, aligning with HUD mandates.[xiv]

AURORA HOUSING AUTHORITY FIVE YEAR ANNUAL PLAN (2024)

The Aurora Housing Authority (AHA) has established comprehensive plans and activities to address housing needs and enhance community well-being. The Five Year Plan (2020-2025) and Draft 2024 Annual Action Plan outline goals and strategies, including expanding housing supply, improving housing quality, increasing housing choices, and ensuring equal opportunity in housing.

In collaboration with the Aurora Police Department, AHA prioritizes safety and crime prevention through monthly resident meetings and information sharing sessions. Operational efficiency is maintained through high-performance standards in financial management, occupancy, and property maintenance. AHA's development initiatives include a senior housing project aimed at veterans, funded by the Illinois Housing Development Authority. Transitioning to the Asset Management model has led to significant financial improvements and efficient operations.

Efforts to increase occupancy rates and maintain high scores in assessments like PHAS and SEMAP reflect AHA's commitment to excellence. Customer service is prioritized through regular management meetings, while modernization projects enhance living conditions for residents. Plans for demolition/disposition of the Eastwood Family Site (1644 Grove Street, Aurora, IL 60505) aim to provide better housing options for affected residents.

AHA's Strategic Plan emphasizes the strategic placement of affordable housing units in opportunity areas, promoting decentralization of poverty and enhancing residents' quality of life. Efforts also focus on fostering self-sufficiency among families through employment services and homeownership initiatives, aligning with the goal of long-term success and sustainability.[xv]

KANE COUNTY CONTINUUM OF CARE (COC)

In the Aurora area, various coordination efforts reflect the pressing housing needs and efforts to address homelessness. One notable example is the Continuum of Care Kane County, which was established in 1999 and covers Kane County's CDBG Program Area, including the cities of Aurora and Elgin. This coalition consists of diverse organizations and agencies dedicated to assisting individuals and families at risk of homelessness or experiencing various stages of homelessness.

The Continuum of Care provides a range of services such as outreach, emergency shelter, permanent housing, permanent supportive housing, and supportive services. Its primary goal is to coordinate these efforts countywide to bridge service gaps and minimize overlaps, ensuring comprehensive support for those in need. Moreover, the Continuum actively participates in HUD's annual SuperNOFA (Notice of Funding Availability) grant process, securing an average of $1.5 million annually for various homelessness prevention activities. These funds support critical social service programs and contribute to increasing the availability of affordable housing for at-risk and homeless individuals and families across Kane County.

Furthermore, since 2017, the Kane County Continuum of Care has implemented a coordinated entry system. This system prioritizes individuals in need of housing assistance based on a vulnerability index, streamlining the process of housing placement and enhancing overall efficiency in addressing homelessness in the Aurora area.

COC and Con Plan Common Goals

Additionally, the COC listed the following goals in its Strategic Plan that are also included in the City's Consolidated Plan. According to the Con Plan, Aurora will work with the Kane County CoC to take the following steps:

Needs Assessment Data - planning for Outcomes;

1. Prevention of homelessness;
2. Prevent discharge into homelessness;
3. Outreach to bring in unsheltered;
4. Shorten homelessness;
5. Rehousing as quickly as possible;
6. Build support services infrastructure, fill gaps;
7. Increase income; and,
8. Create permanent housing.

During 2018, the CoC conducted a Race Ethnicity Disparity analysis with key findings relevant to Aurora:

1. People from two racial/ethnic groups, those with multiracial backgrounds and those reporting Hispanic or Latino heritage, were less likely to obtain permanent housing than others in Kane County.
2. Individuals and heads of households who identified as American Indian or Alaskan Native, Asian, or Native Hawaiian or Other Pacific Islander totally failed to obtain housing during 2018, but their numbers were too small to examine in detail.
3. People who identified as Hispanic/Latinx were 11% more likely to remain homeless than those who did not, and they were also less likely to obtain rental housing with no subsidy, permanent housing (other than Rapid Rehousing), rental housing with another subsidy, Rapid Rehousing assistance, and a VASH housing voucher.
4. Individuals and multi-person households with Black or African American backgrounds obtained permanent housing about 15 days sooner than people in Kane County's two other predominant racial groups.
5. People of Hispanic or Latinx heritage took, on average, 20 days longer to obtain housing compared to those who identified as non-Hispanic/Non-Latino.

DUNHAM FOUNDATION COMMUNITY NEEDS ASSESSMENT: SIGNIFICANT COMMUNITY NEED #1: HOUSING & AFFORDABLE HOUSING (COMMUNITY NEEDS PDF - DUNHAM FOUNDATION) (2023)

The Dunham Foundation Community Needs Assessment highlights the urgent need for affordable housing in Aurora due to rising costs and decreasing availability of multifamily housing and affordable rentals. Primary data reveals challenges faced by seniors in aging in place and stresses the importance of affordable housing for wealth creation. Secondary data for Kane and Kendall counties shows concerning indicators such as high median household gross rent and a significant cost burden for renters. Regional collaboration is recommended to address affordable housing as a shared issue, with proposals for enhanced partnerships and capacity development among local nonprofits and housing agencies. Efforts by state and local governments include innovative financing mechanisms like multifamily housing bonds and Low-Income Housing Tax Credits (LIHTC) to combat the affordability crisis. Challenges remain in balancing renters' protection with property owners' concerns and addressing long-term housing supply issues. Overall, there is an urgent need to confront affordable housing obstacles effectively in Aurora. The following figure taken from the Needs Assessment reflects common affordable housing themes found throughout local and regional studies.

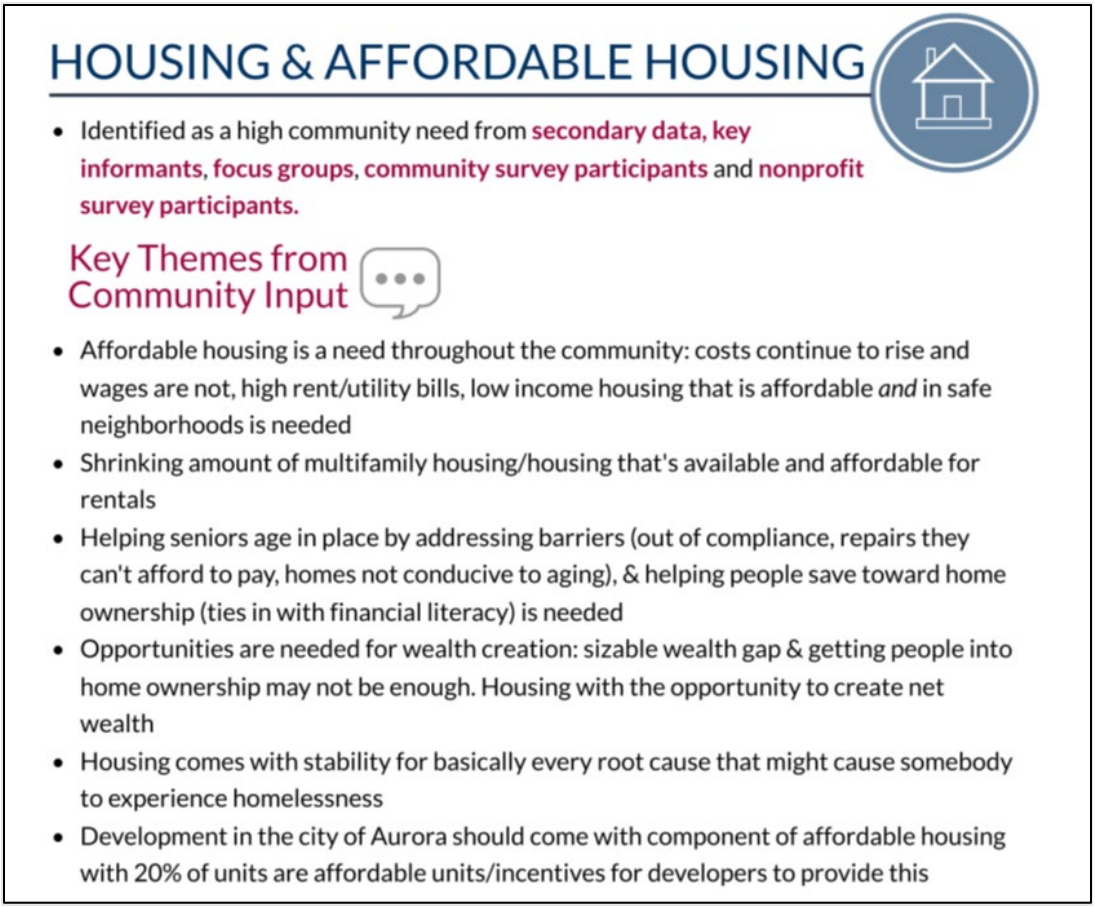

Figure 24: Above graphic taken from Dunham Foundation Community Needs Assessment

The Needs Assessment's primary data analysis highlighted the pressing need for affordable housing within the community, exacerbated by rising housing costs and stagnant wages. Participants emphasized the scarcity of multifamily housing and affordable rentals in safe neighborhoods. Discussions also underscored the generational cycle of poverty, inadequate housing conditions, and the historical impact of redlining. Additionally, there was a recognized need to support seniors in aging in place by addressing housing compliance issues, unaffordable repairs, and housing unsuitable for aging individuals.

Furthermore, focus group participants emphasized the importance of creating opportunities for wealth accumulation, noting a significant wealth gap within the community. While homeownership is desirable, it may not be sustainable for individuals without net savings or wealth. This lack of financial security hinders their ability to weather crises and seize opportunities for economic advancement. Thus, affordable housing with mechanisms for wealth creation emerged as a primary concern.

Secondary data corroborated these findings, with housing/homelessness and affordable housing identified as top needs in Kane and Kendall counties. Indicators within the

Economy health topic indirectly reflected housing-related challenges, offering a broader perspective on prioritized health issues. Analysis using Conduent HCI's secondary data scoring technique identified specific indicators of concern across the counties, further highlighting the critical need for affordable housing solutions. From the secondary data results, there were several indicators in this topic area that raise concern for both Kane County and Kendall County. Compared to other counties in Illinois, both counties have higher median households gross rent, and the trend is increasing significantly. In addition, Renters Spending 30% or More of Household Income on Rent is an area of concern for both counties. In Kane County, 49.4% of renters spend at least 30% of their income, compared to 46.9% in Kendall County.[xvi]

JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY, *AMERICA'S RENTAL HOUSING 2024* (2024)

Rental affordability in the United States has reached unprecedented levels of strain, with a record high of 22.4 million cost-burdened renter households in 2022. Even middle-income renters are experiencing escalating cost burdens, with those making $45,000 to $74,999 witnessing a significant 5.4 percentage point increase in cost-burden rates. Affordability challenges are particularly acute in large metropolitan areas, where over half of renter households face housing cost burdens. Despite being fully employed, a considerable portion of households struggle with high housing costs, with over 8 million households headed by full-time, year-round workers experiencing cost burdens in 2022. Moreover, housing cost increases have outpaced income gains, leading to diminished residual incomes for lower-income renters, exacerbating financial instability and limiting spending on essential needs like food and healthcare.

Although rent growth has slowed significantly following record-breaking increases in previous years, the rental market remains complex. Rental vacancy rates have rebounded, and property prices have declined for the first time in over a decade. However, multifamily construction has decelerated, and the loss of low-rent units has been widespread, exacerbating affordability challenges. Rental demand, primarily driven by younger generations like Gen Z and higher-income households, remains robust, with mobility rates among renters declining. Despite increasing demand, rental subsidies fall short of meeting the need, leaving millions of eligible households unassisted. Furthermore, homelessness has surged to an all-time high, with over 653,000 people experiencing homelessness in January 2023, fueled by rising rents, the expiration of relief measures, and the impacts of climate change on housing costs.

The study's following key themes reflect the complex challenges and dynamics within the rental housing market and are relevant to the City's affordable housing needs:

1. Rising Cost Burdens: The number of cost-burdened renter households has increased significantly, with half of all renter households being cost burdened, and affordability worsening across income groups.

2. Geographical Affordability Disparities: Cost burden shares are highest in large metros, and high housing costs make it difficult for households to pay for essentials, affecting their well-being.

3. Cooling Rental Markets: Rent growth has almost halted, rental vacancy rates have rebounded, and property prices have decreased due to rising costs of debt and equity.

4. Shifts in Rental Demand: Rental demand has returned to pre-pandemic levels, primarily driven by younger generations like Gen Z and higher-income households.

5. Loss of Low-Rent Units: While the rental supply has increased, there has been a significant loss of low-rent units, affecting households with lower incomes and communities across various states.

6. Substandard Housing Conditions: Many renter households live in substandard housing with structural deficiencies, affecting lower-income and minority households disproportionately.

7. Environmental Hazards: Environmental hazards and disasters pose a threat to the rental stock, particularly affecting low-rent or subsidized units.

8. Rental Assistance Shortage: Rental subsidies fall short of need, leaving many income-eligible households unassisted, contributing to homelessness and eviction concerns.

9. Zoning and Housing Options: Single-family zoning laws are being reconsidered to allow a range of housing options, and states rely on multifamily housing bonds to finance affordable housing.

10. Impact of Climate Change: Extreme weather variability and rising temperatures due to climate change are expected to increase renters' housing costs and energy insecurity, especially for lower-income households.[xvii]

CENTER FOR NEIGHBORHOOD TECHNOLOGY (CNT) – AURORA COMPREHENSIVE REHABILITATION PROGRAM EVALUATION (2022)

The Center for Neighborhood Technology (CNT) conducted an analysis of the City of Aurora's subsidized housing rehabilitation ecosystem, focusing on The Neighbor Project's Safety-First Program, funded by the City CDBG Program, Community Foundation of the Fox River Valley, and the MacArthur Foundation. The study revealed Aurora's housing needs, including an increased availability of affordable units and the rehabilitation of pre-1950 structures. Marginalized communities, particularly low-income households, Latinx residents, and those with disabilities or criminal records, are disproportionately impacted by affordability challenges and housing quality issues.

Key findings highlighted prevalent housing problems such as lack of complete kitchen and plumbing facilities, household overcrowding, and housing cost burdens, especially affecting communities of color in downtown and east-side neighborhoods. The City's public housing complexes require substantial renovation, emphasizing the need for targeted interventions to address affordability and housing quality.

To enhance the housing rehabilitation program, CNT recommended establishing a comprehensive "One Stop Shop" initiative focusing on climate-resilient homeownership. The program aims to assist residents in achieving sustainable homeownership through weatherization, solar installations, and stormwater management. Integration of a pre-screening procedure, educational workshops, and regular check-ins with homeowners are proposed for effective program implementation, aiming to complete rehabilitation within 60-90 days.[xviii]

ELEVATING AGING-IN-COMMUNITY IN AURORA (COA WITH METROPOLITAN MAYORS CAUCUS, 2023)

This report explored housing for the City's senior citizen population and identified key challenges and considerations as follows:

1. Shortage of Affordable Housing: The City faces a scarcity of affordable, smaller, and easily maintained.

2. Aging Population Housing Needs: With an aging population, there's a need to evaluate the existing housing stock to ensure it meets the preferences and requirements of older residents, focusing on affordability and accessibility.

3. Infrastructure Concerns: Persistent issues with sidewalk conditions and inadequate street lighting, particularly downtown and on the East Side, affect the safety of older adults and pedestrians.

4. Increased Demand for Senior Housing: The Aurora Housing Authority reports a surge in demand for senior housing, leading to long waiting lists for older adults seeking accommodation.

5. Aging-in-Community Recommendations: Recommendations to support Aging-in-Community indirectly address housing issues, including reviewing municipal operations, incorporating Aging-in-Community into City initiatives, partnering with housing providers, exploring "Missing Middle Housing" options (generally, housing in between single family homes and high rise units), and updating the Comprehensive Plan with an Aging-in-Community focus.

6. Livability Enhancement: These measures aim to address housing challenges and improve the overall livability of Aurora for its residents.[xix]

CONCLUSIONS

After conducting an in-depth review of local housing plans and studies, the findings have informed the City's recommended strategies aimed at addressing affordable housing needs in Aurora. This examination highlighted common themes and recommendations which are consistent with this Plan's community engagement feedback as well the City's review of best practices, all of which underscore the pressing need for action in Aurora's housing market. Key themes and recommendations are as follows:

THEMES:

Development Approaches:

- Encourage mixed-use, mixed-income developments.
- Implement transit-oriented development (TOD).
- Explore sustainable development practices.
- Retrofit existing housing units for energy efficiency.
- Explore innovative housing solutions.

Preservation and Enhancement:

- Preserve and enhance existing housing stock.
- Preserve existing affordable housing.
- Prioritize specific types of affordable housing.

Partnerships and Collaboration:

- Partner with community-based groups and non-profits.
- Coordinate with regional partners.
- Collaborate with housing authorities and organizations.
- Collaborate with housing providers.
- Streamline coordination among stakeholders.

Regulation and Zoning:

- Review and modify zoning regulations.
- Update zoning regulations and approval processes.
- Implement inclusionary zoning.

Funding and Resources:

- Secure funding for affordable housing projects.

- Leverage public and private resources.
- Establish an affordable housing trust fund and funding sources.
- Explore partnerships and funding opportunities.

Programs and Education:

- Consider rent/buy option programs.
- Increase public awareness and education.
- Streamline development processes.

RECOMMENDATIONS

The following recommendations were referenced in the consulted studies and reports:

1. Create a community land trust for Aurora: A community land trust is a nonprofit organization that acquires and holds land for the purpose of providing affordable housing. By establishing a community land trust, Aurora can ensure long-term affordability and prevent the displacement of low-income residents.
2. Explore an inclusionary zoning framework: Inclusionary zoning requires developers to include a certain percentage of affordable housing units in new residential developments. By implementing inclusionary zoning, Aurora can increase the supply of affordable housing and promote mixed-income communities.
3. Meet senior demand for more housing types: As the aging population in Aurora increases, there is a need to assess the existing housing stock and determine if it meets the needs and preferences of older residents. This may involve developing more accessible and age-friendly housing options, such as senior-friendly apartments or assisted living facilities.
4. Collaboratively design outreach materials to inform residents and developers about the housing market: By improving communication and providing information about the housing market, Aurora can ensure that residents and developers are aware of the available affordable housing options and opportunities for development.
5. Retrofit existing dwelling units and encourage energy-efficient housing development: Retrofitting existing housing units to improve energy efficiency can help reduce utility costs for residents and make housing more affordable. Additionally, encouraging the development of energy-efficient housing can contribute to long-term affordability and sustainability.
6. Streamline coordination among stakeholders to improve housing program efficiency: By improving coordination and collaboration among stakeholders, such as government agencies, housing authorities, and nonprofit organizations, Aurora can enhance the efficiency and effectiveness of housing programs and initiatives.
7. Explore multi-generational housing given the future demand for senior housing: Multi-generational housing refers to housing that accommodates multiple generations, such as older adults living with their adult children or grandchildren.

This type of housing can address the needs of both older adults and younger generations, promoting intergenerational support and affordability.

8. Re-evaluate selection criteria for Housing Choice Vouchers to ensure equitable access: Housing Choice Vouchers provide rental assistance to low-income individuals and families. By reviewing the selection criteria for these vouchers, Aurora can ensure that they are distributed equitably and reach those who need them the most.
9. Provide voucher mobility counseling and conduct outreach efforts to potential Housing Choice Voucher landlords: Voucher mobility counseling can help voucher recipients navigate the rental market and find suitable housing options. Additionally, conducting outreach to landlords can encourage their participation in the Housing Choice Voucher program and increase the availability of affordable rental units.

In conclusion, the review of local housing plans and studies reflects common themes and strategies relevant to the City and its effort to address its affordable housing needs. By implementing these strategies, Aurora can make substantial progress in ensuring equitable access to housing and fostering sustainable community development.

BEST PRACTICES

Along with stakeholder engagement that was conducted across the City, research was carried out to collect best practices from municipalities across the nation that identified affordable housing as an issue, and in effect, established and implemented a wide variety or cross cutting affordable housing solutions. Reviewing national best practices for this study was critical because it provided firsthand experience and successes regarding affordable housing that could potentially then be used in Aurora to best provide for residents.

During City staff best practice collection, more than 100 best practices were initially collected for further review and analysis. Below is a list of best practices that City staff further reviewed based on the size of the comparative City and type of strategy outlined.

City	Population	Best Practice
North Richland Hills, TX	69,920	The North Richland Hills Neighborhood Revitalization Program (NRP) revitalizes targeted neighborhoods through owner-occupied housing renovation incentives. Potential homebuyers looking to move to this small Texas community have the opportunity to purchase a safe, modernized home at an affordable price and receive grants up to $10,000 to complete well-designed home renovations which increase the value by up to 40 percent.
Philadelphia, PA	1,600,000	Affordable Housing Trust Fund
Cambridge, MA	118,400	Improve housing voucher program
King County, WA	2,269,675	Inventory and allocate public land for affordable housing
Tacoma, WA	219,350	Strategic Objective 1: Create more homes for more people, SO 2: Keep Housing Affordable and in Good Repair SO 3: Help people stay in their homes and communities, SO 4: Reduce Barriers for people who often encounter them.
Bloomington, IN	79,968	ADU, tiny homes, inclusionary zoning, cooperative housing, long term affordability covenants, housing development fund, other incentives
Chapel Hill, NC	61,128	Community Land Trust
Santa Clara, Ca	126,930	Employer Assisted Housing
Salt Lake City, UT	200,479	Public Private Partnership

Orem, UT	97,861	Educate residents on housing affordability issues
Oak Park, IL	53,224	Continue and build on existing Oak Park housing programs
Blue Island, IL	22,005	Encourage sustainable development
Broadway, IL	7,998	Counsel younger residents to purchase homes
Calumet Park, IL	6,755	Market assistance resources to prevent evictions
Carpentersville, IL	37,984	Vistability ordinance
Elgin, IL	114,800	Use strategic use of funding
Lansing, IL	28,379	Attract younger population
Olympia fields, IL	4,654	Change perceptions of rental housing.
Oak Forest, IL	26,793	Encourage property managers to maintain and invest in multifamily buildings.
Sauk Village, IL	10,506	Adopt multi-faceted data-driven approach to address vacancy, abandonment, and unit quality.
Boilingbrook, IL	73,920	Accessibility/Vistability Requirements -
Arlington Heights, IL	77,680	Multifamily Affordable Housing Policy
Oak Park, IL	54,580	Multifamily Housing Incentives Program
Oak Park, IL	54,580	Single-Family Rehabilitation Loan Program
Chicago, IL	2,750,000	Pilsen Land Use Committee
Los Angeles County, CA	10,010,000	LACDA/Cities Small Business Grant Program
Arlington County, VA	236,640	Barcroft Apartments: Preserving Affordability and Preventing Displacement
Arlington County, VA	236,640	Lucille and Bruce Terwilliger Place: Veteran health and housing services
Los Angeles County, CA	10,010,000	Open Doors - incentives to landlords
County of Essex, NJ	799,000	Valley Road Residential Urban Renewal LLC: mixed income units

Fairfax County, VA	1,150,000	Lewinsville Center Development project
High Point, NC	114,060	Avondale Trace development: Section 106 funds:72 mixed income units
Eastpoint, MI	34,037	Erin Park: deed-restricted homeownership - rent to own-lease purchase program- mixed income housing development
Rutland, VT	15,851	Lincoln Place: development of public property, Historic Tax Credits, National Housing Trust Fund, HOME, and CDBG
City of San Buenaventura (HA)	109,925	Westview Village: deed restricted for entry level families, RAD conversion
Roseland, IL	64,489	Affordable modular homes
Fitchburg, MA	41,732	HOME funds supporting conversions - 60 units of affordable rental artist living and working space - 70% of units are affordable
Memphis, TN	628,127	HUD Section 108 Loans for conversion opportunities - former ten story Sears warehouse into multi-use facility providing employment, medical services, education, and housing.
New York State		Making moves
Seattle, Wa	733,919	Evergreen Impact Housing Fund
South Los Angeles	271,040	SoLa Impact
Philadelphia, PA	1,600,000	Social Impact Bonds for affordable housing
Charlotte, NC	937,470	Retrofitting former motels into affordable housing
Denver County	711,463	Reducing stigma around affordable housing and social services

Table 15- National Affordable Housing Best Practices

SUMMARY OF BEST PRACTICES IN SUPPORT OF RECOMMENDATIONS

City staff reviewed a wide variety of polices and best practices to determine if any could be considered for implementing in Aurora. Increasing and preserving affordable housing is not just a local issue, but a national issue each with local influences such as zoning, approval process, funding availability, government collaboration with nonprofits and the private sector, funding mechanisms, and in some cases pushback from the public and elected officials. While each situation is unique, a City should have multiple strategies when considering expanding and preserving affordable housing.

While reviewing polices and best practices, inclusiveness, sustainability, and innovation in development and program design became some of the main themes City staff focused on. These three themes could lead to increased funding opportunities, additional partners, and new strategies that the City has not previously considered. Examples reviewed included the development of a local fund dedicated to affordable housing activities, partnering with local businesses or other public entities to create affordable housing for specific employer groups, and establishing partnerships with local landlords to provide educational opportunities and programs to assist in housing tenants who may have experienced a previous hardship that makes it harder for them to be selected as a tenant.

Additionally, research found that the City already has implemented several of the best practices identified in place including single family rehab programs, an accessibility program, and has engaged in several public private partnerships to expand and preserve affordable housing. In researching these similar polices and programs, City staff considered different aspects of these programs such as eligible activities, funding structure, and application process. A wide variety of tools to make incremental improvements across different subgroups in need of housing can over time create more inclusive neighborhoods and provide opportunities for diverse populations.

Based on the research conducted and comparing like communities based on size and market conditions, the following best practices were identified to be considered as part of final recommendations as part of this plan:

- Support the development of mixed-income multi-family housing to expand affordable housing opportunities for different income levels.
- Create a revolving loan, trust fund, or social impact fund to create additional opportunities for affordable housing.
- Develop a landlord incentive program to assist in housing prospective tenants that may have a prior eviction, past criminal record, poor credit score, or other issues that would prevent them from being a top candidate.
- Review current polices and procedures to enhance and streamline current City programs.

RECOMMENDATIONS

OVERVIEW

City staff established a best practice at the beginning of this study to focus on recommendations that were both measurable and could be implemented on both small pilotable scales and on larger scales. City staff also focused on drafting recommendations that took into consideration research on national best practices, literature review, and feedback received from stakeholder engagement activities. Based on analysis of the research and feedback collected, City staff created the O.N.E. Aurora Strategy framework to sort recommendations into three main categories:

OPTIMIZE opportunities to preserve and expand affordable housing for renters and landlords, homeowners, and future homebuyers.

NAVIGATE resources to provide supportive services and opportunities needed in an equitable and inclusive manner for diverse households and other stakeholders.

EMPOWER stakeholders by providing opportunities for continued input on local policy and decision-making process activities for expanding and preserving affordable housing activities.



Figure 26. O.N.E. AURORA Logo

In each section of the O.N.E Aurora Framework, the City identified 9 total recommendations that will either directly or indirectly link back to the City strategy of expanding and preserving affordable housing.

RECOMMENDATIONS (In order of priority for each category)

OPTIMIZE

RECOMMENDATION #1: SUPPORT THE DEVELOPMENT OF MIXED-INCOME UNITS TO EXPAND AFFORDABLE HOUSING OPPORTUNITIES TO INCREASE LONG TERM SUSTAINABILITY.

Encourage and incentivize mixed income unit development for new affordable rental and homebuyer housing developments to prioritize inclusion and sustainability.

RECOMMENDATION #2: UTILIZE PUBLIC LAND AND UNDER-UTILIZED PROPERTY TO EXPAND AFFORDABLE HOUSING OPPORTUNITIES BY CREATING A LANDBANK.

Assess the development suitability and best use of public land and vacant building space that includes City, school, office, religious building, and other entity spaces that may be available for sale or donation for future development.

RECOMMENDATION #3: ENHANCE THE CITY'S CURRENT SINGLE FAMILY REHABILITATION PROGRAMS TO PRESERVE HOUSING AND TO PROMOTE AGING IN PLACE.

Enhance the City's current single family rehabilitation programs by leveraging multiple funding sources to expand eligible rehabilitation activities and to increase the number of households that could qualify for assistance.

NAVIGATE

RECOMMENDATION #1: EDUCATE AND INFORM STAKEHOLDERS ABOUT LOCAL PROGRAMS, SERVICES, DATA TRENDS, AND THE IMPORTANCE OF AFFORDABLE HOUSING IN AURORA.

Educate stakeholders about the importance of diverse, quality affordable housing and supportive services currently available by the City and partners. Additionally provide findings from continued data analysis to provide updated information and new opportunities as they become available.

RECOMMENDATION #2: LEVERAGE MULTIPLE FUNDING SOURCES, PARTNERS, AND SOLUTIONS FOR AFFORDABLE HOUSING ACTIVITIES.

Explore new ways to increase funding, partnerships, and emerging solutions for affordable housing activities to provide sustainable quality affordable housing.

RECOMMENDATION #3: CREATE A COMMUNITIY RESOURCE COORDINATOR POSITION AT THE CITY TO ASSIST RESIDENTS IN NEED.

Develop a City position or support a contractor that acts as a case manager and collaborator with other service providers to streamline solutions that can be tracked in the City ticketing system.

EMPOWER

Recommendation #1: Establish an Aurora Affordable Housing Fund to Preserve and Expand Affordable Housing Opportunities.

Establish a flexible fund to implement programs and development to preserve and expand affordable housing opportunities for renters, homebuyers, and future residents including funding for new construction, rehabilitation, supportive services, and other activities that contribute to providing and maintaining housing solutions for all.

Recommendation #2: Provide Landlords with Training Opportunities and Incentive Programs to Enhance Housing Stock and Assist Current and Future Tenants.

Enhance landlord training and provide information on available City programs including the development of a landlord incentive program to partner with nonprofit agencies that are assisting clients in finding safe, decent, and sanitary rental housing.

Recommendation #3: Enhance Down Payment Assistance Program to Increase Homeownership.

Enhance the City's current down payment assistance program to increase homeownership opportunities for prospective homebuyers including households that exceed defined low-income thresholds.

CONCLUSION

Enhance the City's current down payment assistance program to increase homeownership opportunities for prospective homebuyers including households that exceed defined low-income thresholds.

Throughout the course of this study, it became increasingly clear that similar to the national affordable housing crisis, increasing and preserving affordable housing is a local concern and addressing it must be a priority for the City. Local factors, such as zoning regulations, approval processes, funding availability, government collaboration with nonprofits and the private sector, funding mechanisms, and public and elected officials' feedback, all play a role in shaping the approach to affordable housing. While each situation is unique, a comprehensive strategy is essential for expanding and preserving affordable housing. During the review process, three key themes emerged: inclusiveness, sustainability, and innovation in development and program design.

These themes offer opportunities for increased funding, additional partnerships, and novel strategies that the City may not have previously considered. Examples include establishing a local fund dedicated to affordable housing activities, collaborating with local businesses or public entities to create housing for specific employer groups, and partnering with landlords to provide educational programs for tenants who have faced previous hardships. By considering different aspects of these programs—such as eligible activities, funding structures, and application processes—City staff can continue making incremental improvements across various subgroups in need of housing. Over time, these efforts will contribute to a more equitable and sustainable housing landscape in Aurora.

ACKNOWLEDGEMENTS

The City of Aurora would like to acknowledge and thank all stakeholders and contributors that participated in the Affordable Housing Study which allowed for the completion of this Affordable Housing Strategy which will guide City leaders and stakeholders to expanding and preserving affordable housing for the next 10 years.

360 Youth Services

African American Men of Unity

Agape Connection, Inc.

Alive Teen Centers - Aurora

Ascension Mercy Hospital, Aurora

Association for Individual Development (AID)

Aurora Area Interfaith Food Pantry

Aurora Grassroots Alliance

Aurora Housing Authority

Aurora Public Library

Aurora University

Bank of America

Boy Scouts of America, Three Fires Council

Boys & Girls Club of Elgin

CASA Kane County

Challenge II Change

Changing Children's Worlds Foundation

Chicago Metropolitan Agency for Planning

City of Aurora City Council

City of Aurora Committees and Commissions

City of Aurora Residents

Coldwell Banker Realty

Communities In Schools Aurora 2000, Inc.

Dominican Literacy Center

DuPage Senior Citizen Council

East Aurora School District 131

First National Bank of Omaha

Fox Valley Habitat for Humanity

Fox Valley United Way

Funston Elementary

Hesed House

HOPE Fair Housing Center

Hope for Tomorrow, Inc.

Imperfect Angels

Indian Prairie Educational Foundation

Judah Robinson Foundation / East Aurora Counseling

Kane County Continuum of Care

Kane County United

KANE PRE-ARREST DIVERSION PROGRAM

KELLER WILLIAMS INNOVATE REAL ESTATE

LEWIS SIMMONS FOUNDATION

LOAVES & FISHES COMMUNITY SERVICES

MARIE WILKINSON CHILD DEVELOPMENT CENTER

MARIE WILKINSON FOOD PANTRY

METROPOLITAN MAYOR'S CAUCUS

MISSION J.A.D.E.

MUTUAL GROUND, INC.

NAMI KDK

NORTHERN ILLINOIS FOOD BANK

QUAD COUNTY URBAN LEAGUE

REBUILDING TOGETHER AURORA

RITAS MINISTRIES

RIVERWALK ADULT DAYCARE

SENIOR SERVICES ASSOCIATES

SIMPLY DESTINEE

THE NEIGHBOR PROJECT

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

VETERANS OUTREACH OF ILLINOIS

VNA HEALTH

WAUBONSEE COMMUNITY COLLEGE

WAYSIDE CROSS MINISTRY

WHEATLAND ATHLETIC ASSOCIATION

WORLD RELIEF CHICAGOLAND/AURORA OFFICE

XILIN ASSOCIATION

YWCA

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APPENDIX 1

SYMBOLS RECOMMENDATIONS



O.N.E. AURORA

The following symbols represent how the Affordable Housing Strategy's recommendations align with the City's pillars of success, partnerships, funding sources, and target area median income, corresponding to the Strategy's categories: Optimize, Navigate, and Empower.

Represents at least one of Aurora's three pillars of success: Safety, Education, and Economy

Proposed Collaborations (Stakeholder Partnerships and Funding Support)

Target Area Median income (AMI)

OPTIMIZE

RECOMMENDATION #1

Support the Development of Mixed-Income Units to Preserve, Expand, and Increase Long-Term Sustainability Affordable Housing Opportunities.

MAYOR'S PILLAR OF SUCCESS:
ECONOMY

The City of Aurora is focused on promoting mixed-income housing to foster inclusivity and sustainability. By incorporating affordable units into market-rate apartment complexes, the city aims to reduce the stigma associated with affordable housing, which often concentrated low- to moderate-income households in isolated areas. This approach helps integrate these households into the broader community, reducing barriers and promoting diversity.

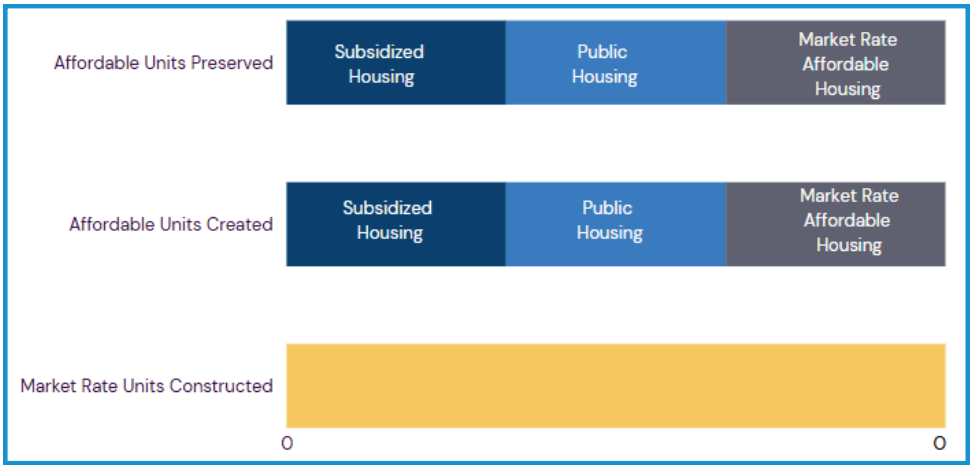
As construction costs rise, the City recognizes that affordable units can be more expensive to build than market-rate ones. To address this, the Community Development and Economic Development Divisions will work with local developers to include affordable housing where feasible, helping close the affordable housing gap. The City may also issue requests for proposals to develop mixed-income housing on City-owned land.

COLLABORATION
Partners and Funds utilized to be added after Year One

PERFORMANCE MEASURES

- NUMBER OF AFFORDABLE HOUSING UNITS PRESERVED
- NUMBER OF AFFORDABLE HOUSING UNITS CONSTRUCTED

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



TARGET AMI
30% - 120%

OPTIMIZE

RECOMMENDATION #2

MAYOR'S PILLAR OF SUCCESS:
ECONOMY

COLLABORATION
Partners and Funds utilized to be added after Year One

TARGET AMI
30% - 80%

Utilize Public Land and Under-Utilized Property to Expand Affordable Housing Opportunities by Creating a Landbank.

The City will evaluate the potential of public land and vacant buildings, including those from the city, schools, offices, and religious organizations, for future development. Inspired by best practices from other municipalities, the city will consider creating a landbank for underused properties. The Community Development Division, in collaboration with the Zoning and Planning Division, will focus on the Infill Housing Program, targeting vacant properties for modest homes that blend with the neighborhood to minimize any negative impact.

PERFORMANCE MEASURES

- NUMBER OF AFFORDABLE HOUSING UNITS CONSTRUCTED
- TAX BASE EXPANDED

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



OPTIMIZE

RECOMMENDATION #3

MAYOR'S PILLAR OF SUCCESS:
ECONOMY

COLLABORATION
Partners and Funds utilized to be added after Year One

TARGET AMI
30% - 120%

Enhance the City's Current Single Family Rehabilitation Programs to Preserve Housing and to Promote Aging in Place.

The City currently runs single-family rehabilitation and aging-in-place programs for emergency repairs and ADA improvements using HUD Community Development Block Grant funding, which comes with specific restrictions. By leveraging additional funding sources, the City can expand eligible activities for single-family homes and rental units, helping households up to 120% of AMI stay safe and sanitary.

The City will work with current partners, release RFPs for identified unmet needs, and apply for more local, state, and federal grants to increase funding and achieve these goals.

PERFORMANCE MEASURES

NUMBER OF HOUSEHOLDS ASSISTED FOR REHABILITATION AND ACCESSIBILITY

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



NAVIGATE

RECOMMENDATION #1

Educate and Inform Stakeholders About Local Programs, Services, Data Trends, and the Importance of Affordable Housing in Aurora.

MAYOR'S PILLAR OF SUCCESS:
EDUCATION

The City aims to educate stakeholders about the importance of diverse, quality, affordable housing and available supportive services. Many people have misconceptions about affordable housing, often due to unfamiliarity with its definition. In Aurora, affordable housing is defined as a payment equal to 30% of a household's gross income, including utilities. For example, a family of four at 80% MFI earns $89,700 annually, meaning an affordable housing payment would be $2,242.50 per month.

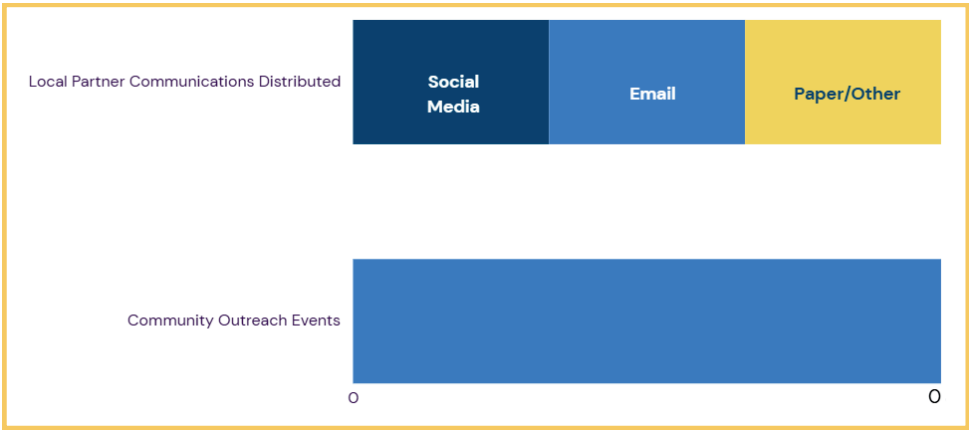
By educating stakeholders and residents, the City seeks to reduce the stigma surrounding affordable housing and improve access to available services. The City will collaborate with its Communications Department and local partners to share this information.

COLLABORATION
Partners and Funds utilized to be added after Year One

PERFORMANCE MEASURES

- Number of Local Communications Distributed
- Number of Community Outreach Events Held

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



TARGET AMI
0% - 120%

NAVIGATE

RECOMMENDATION #2

Leverage Multiple Funding Sources, Partners, and Solutions for Affordable Housing Activities.

The City will explore new ways to increase funding, partnerships, and solutions for affordable housing to provide sustainable, quality options. The goal is to leverage various funding sources to prevent housing cost burdens for residents, allowing them to spend on other essentials and contribute to a stronger community.

To achieve this, the City will work with federal programs like CDBG and HOME, state funds, and local resources, collaborating with departments such as Community Development, Economic Development, Zoning & Planning, Building & Permits, and Property Standards.

MAYOR'S PILLAR OF SUCCESS:
EDUCATION

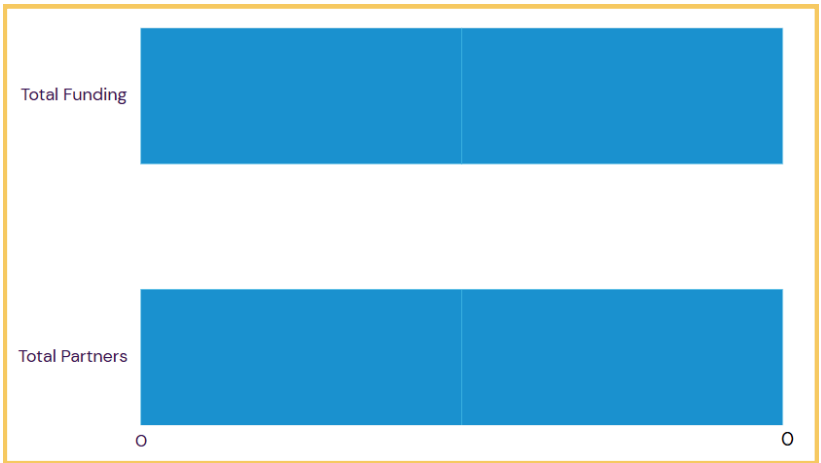
COLLABORATION
Partners and Funds utilized to be added after Year One

TARGET AMI
0% - 120%

PERFORMANCE MEASURES

- Number of Partners
- Number of Funding Sources

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



NAVIGATE

RECOMMENDATION #3

MAYOR'S PILLAR OF SUCCESS:
EDUCATION

COLLABORATION
Partners and Funds utilized to be added after Year One

TARGET AMI
30% - 120%

Create a Community Resource Coordinator Position at the City to Assist Residents in Need.

The City plans to create a Community Resource Coordinator position or contract a coordinator to streamline access to local resources and track outcomes through the City's ticketing system. Many residents are unaware of available resources or lack follow-up on referrals, leading to unmet needs.

This need has been identified through City plans, stakeholder sessions, and focus groups. The coordinator will facilitate direct referrals to agencies, track resource requests, and monitor the effectiveness of service delivery, ensuring better access and accountability.

PERFORMANCE MEASURE

NUMBER OF RESIDENTS ASSISTED

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



EMPOWER

RECOMMENDATION #1

MAYOR'S PILLAR OF SUCCESS:
SAFETY, EDUCATION, ECONOMY

COLLABORATION
Partners and Funds utilized to be added after Year One

TARGET AMI
30% - 80%

Establish an Aurora Affordable Housing Fund to Preserve and Expand Affordable Housing Opportunities.

As of November 2024, the O.N.E. Aurora Affordable Housing Trust Fund has been established to support programs and developments that preserve and expand affordable housing for renters, homebuyers, and future residents.

This flexible fund will be used for various affordable housing activities, aiming to improve residents' quality of life and stimulate local economic activity. The City will address housing needs through first-time homebuyer assistance, rental support, aging-in-place programs for seniors, and the creation of modest homes, with additional programs added as gaps are identified.



PERFORMANCE MEASURES

NUMBER OF RESIDENTS ASSISTED

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



EMPOWER

RECOMMENDATION #2

MAYOR'S PILLAR OF SUCCESS:
SAFETY, EDUCATION, ECONOMY

Provide Landlords with Training Opportunities and Incentive Programs to Enhance Housing Stock and Assist Current and Future Tenants.

The City will collaborate with the Community Development Division, Economic Division, Building & Permits, Property Standards, and the Aurora Housing Authority to enhance landlord training and provide information on City programs, including a Landlord Incentive Program. This initiative will help unhoused individuals and those facing barriers to housing access, improving their quality of life.

Through the O.N.E. Aurora Affordable Housing Trust Fund, the Landlord Incentive Program will assist residents in securing safe, decent, and sanitary housing, supporting long-term stability and overall well-being.

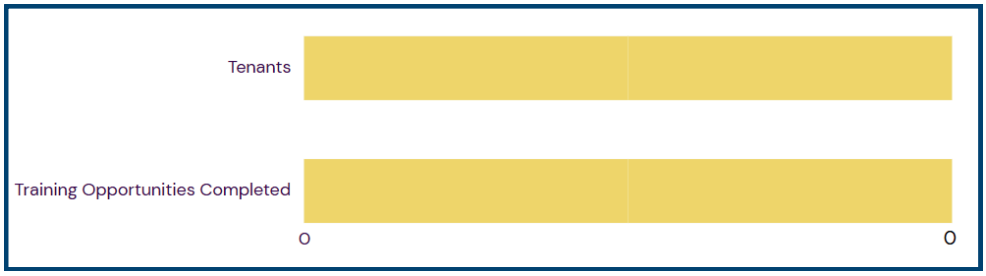
COLLABORATION
Partners and Funds utilized to be added after Year One



PERFORMANCE MEASURES

- NUMBER OF TENANTS ASSISTED AND /OR PLACED
- NUMBER OF LANDLORD TRAINING OPPORTUNITIES PROVIDED

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.



TARGET AMI
30% - 80%

EMPOWER

RECOMMENDATION #3

MAYOR'S PILLAR OF SUCCESS:
SAFETY, EDUCATION, ECONOMY

COLLABORATION
Partners and Funds utilized to be added after Year One

TARGET AMI
30% - 120%

Enhance Down Payment Assistance Program to Increase Homeownership.

The City has prioritized helping first-time homebuyers in Aurora with down payment assistance through the Choose Aurora Homebuyer Forgivable Loan Program, aiming to prevent housing cost burdens. Recognizing the need to expand this program, the City could enhance down payment assistance for a broader range of homebuyers, including those above low-income thresholds.

Through the Choose Aurora program and the O.N.E. Aurora Affordable Housing Trust Fund, the City could create a Downpayment Assistance Deferred Loan Program to increase funding for homebuyers and expand homeownership opportunities, ensuring affordable monthly payments.

PERFORMANCE MEASURES

- NUMBER OF HOMBUYERS ASSISTED
- NUMBER OF FORGIVABLE LOANS AWARDED

For 2025, outcomes are set at 0, with unit outcome numbers expected to change by year-end.

