

**MAYOR
RICHARD C. IRVIN**



CITY OF AURORA AFFORDABLE HOUSING STRATEGY

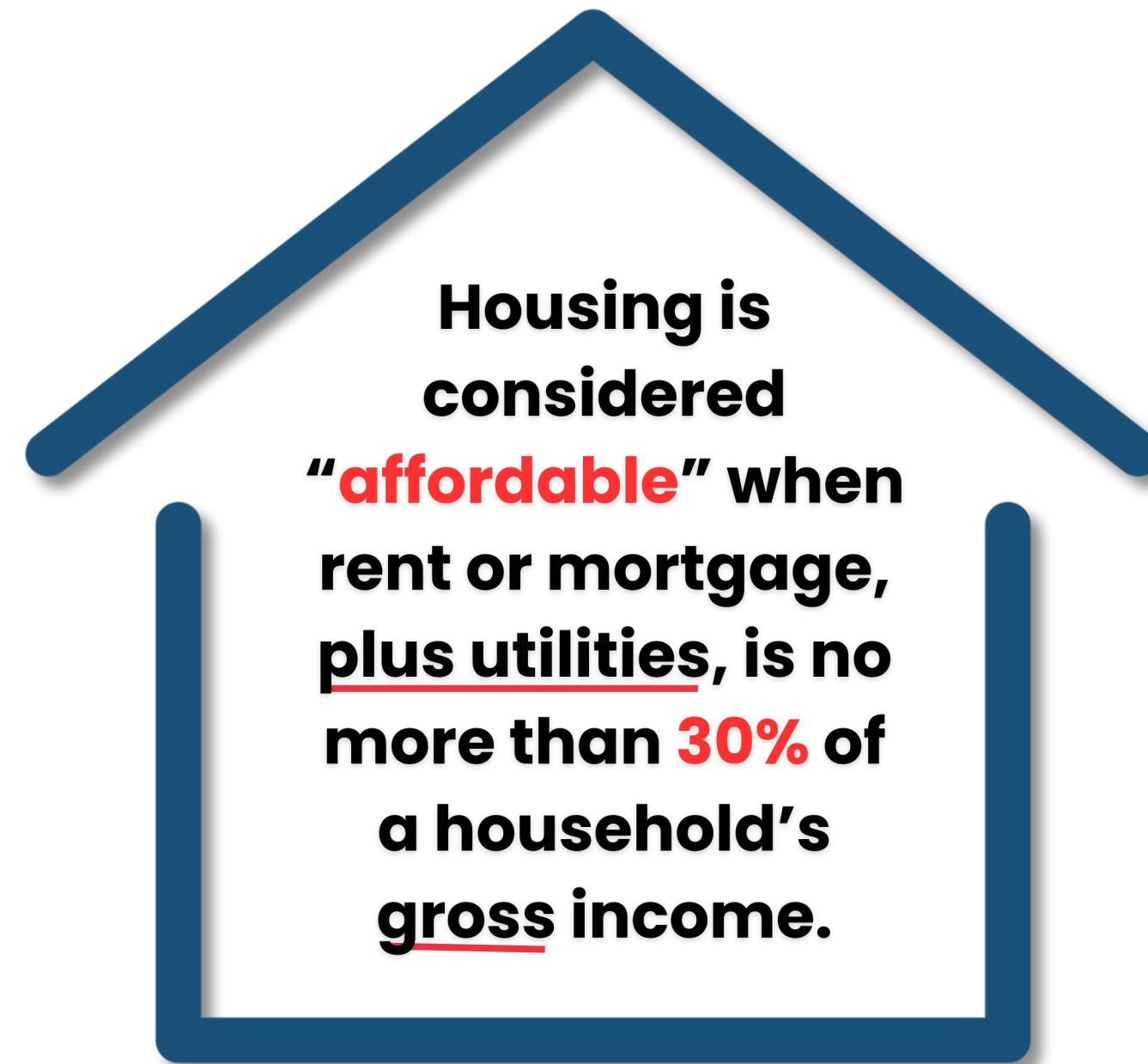
2024 to 2034

TODAY'S AGENDA

- **WHAT IS AFFORDABLE HOUSING?**
- **STATE OF AFFORDABLE HOUSING IN AURORA**
- **DATA COLLECTION AND ANALYSIS**
- **RECOMMENDATIONS**
- **NEXT STEPS**
- **QUESTIONS AND DISCUSSION**



WHAT IS AFFORDABLE HOUSING?



U.S. Dept. of Housing & Urban Development Definition

HOUSING CATEGORIES



SUBSIDIZED HOUSING



PUBLIC HOUSING



**MARKET RATE
AFFORDABLE HOUSING**



MARKET RATE HOUSING

HOUSING CATEGORIES



SUBSIDIZED HOUSING

HOUSING THAT HAS A SUBSIDY OR A CAPPED RENT TO ENSURE THE HOUSEHOLD'S MONTHLY PAYMENT REMAINS AFFORDABLE. THIS IS DETERMINED BY HOUSEHOLD INCOME.



PUBLIC HOUSING

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



MARKET RATE AFFORDABLE HOUSING

Housing that has an affordable monthly payment determined by local market conditions. This housing is affordable for households earning less than 60% of the area median family income (AMI) for renters and 80% of the AMI for homeowners.



MARKET RATE HOUSING

All other housing options would be considered unaffordable for households earning less than 60% of AMI for renters and 80% AMI for homeowners.

HOUSING CATEGORIES



SUBSIDIZED HOUSING

Housing that has a subsidy or a capped rent to ensure the household's monthly payment remains affordable. This is determined by household income.



PUBLIC HOUSING

PROPERTY OWNED AND MANAGED BY THE AURORA HOUSING AUTHORITY IN WHICH RENTERS PAY 30% OF THEIR GROSS INCOME TOWARDS RENT TO MAINTAIN AFFORDABILITY.



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MARKET RATE AFFORDABLE HOUSING

HOUSING THAT HAS AN AFFORDABLE MONTHLY PAYMENT DETERMINED BY LOCAL MARKET CONDITIONS. THIS HOUSING IS AFFORDABLE FOR HOUSEHOLDS EARNING LESS THAN 60% OF THE AREA MEDIAN FAMILY INCOME (AMI) FOR RENTERS AND 80% OF THE AMI FOR HOMEOWNERS.



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MARKET RATE HOUSING

**ALL OTHER HOUSING OPTIONS
WOULD BE CONSIDERED
UNAFFORDABLE FOR
HOUSEHOLDS EARNING LESS
THAN 60% OF AMI FOR RENTERS
AND 80% AMI FOR
HOMEOWNERS.**

HOUSING CATEGORIES



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MARKET RATE HOUSING

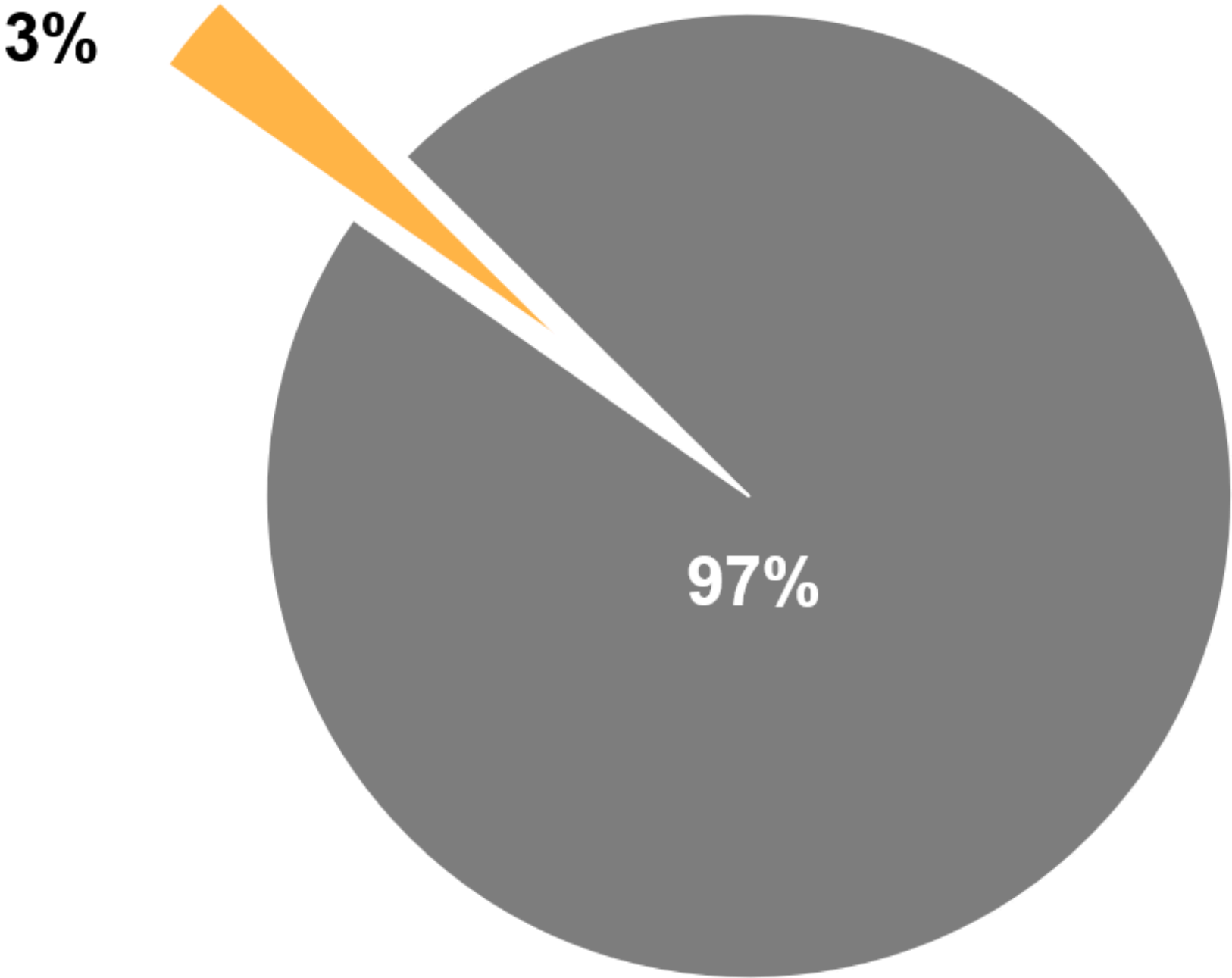
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SUBSIDIZED HOUSING IN AURORA



■ **Subsidized Housing**
1,654 Units

■ **All Other Housing**
58,838 Units



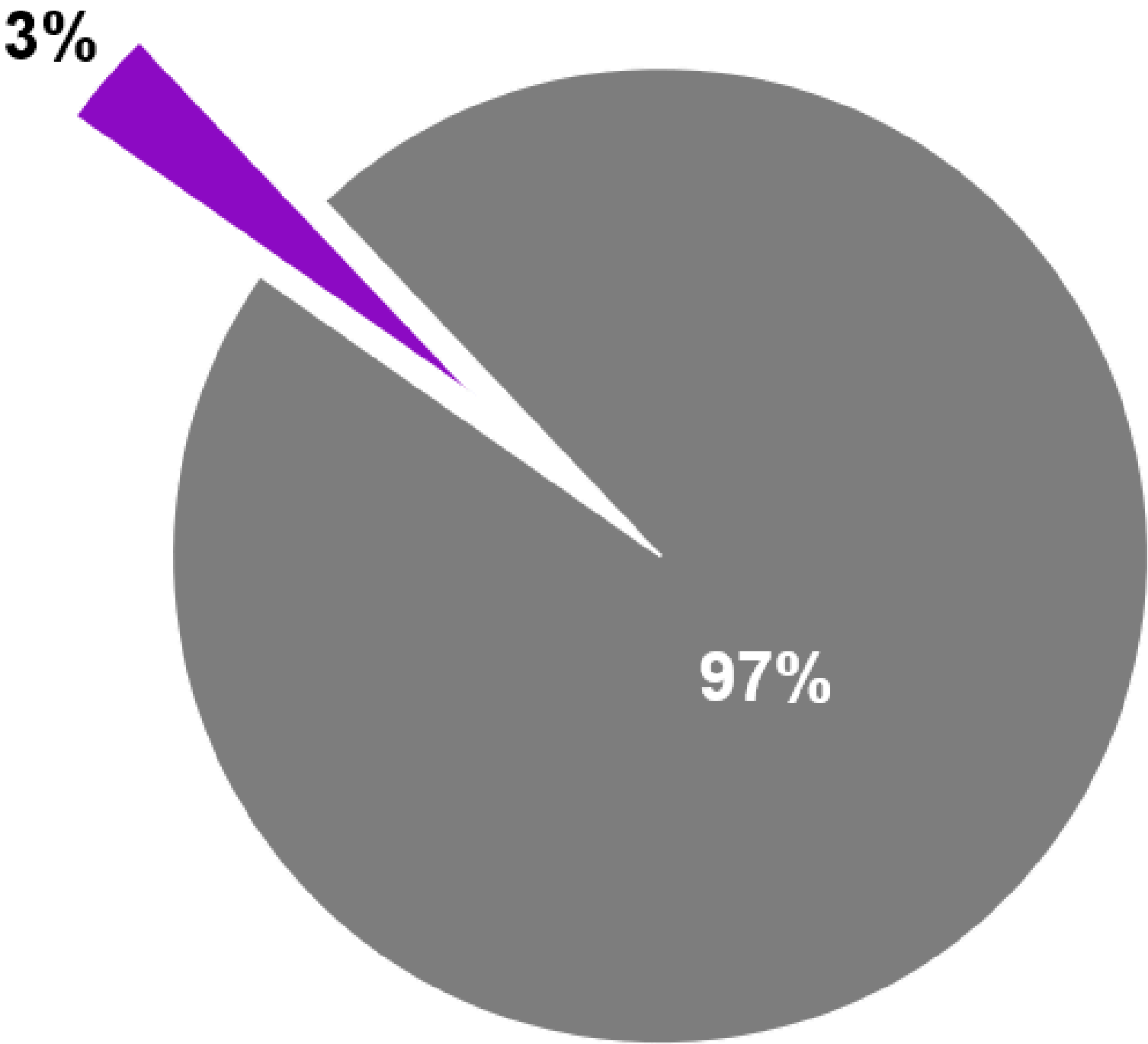
Sources of Data: 2022 5- Year ACS Census Data (2018-2022 Average): DP04: Selected Housing Characteristics - Census Bureau Table; Aurora Housing Authority FY2024 Draft Annual 50075-HP: FY2024-DRAFT-ANNUAL-50075-HP.pdf (auroraha.com); Policy Map Report - Local Housing Solutions: Report | PolicyMap; HUD Multifamily assistance & Section 8 Database: Multifamily Assistance & Section 8 Database | HUD.gov / U.S. Department of Housing and Urban Development (HUD); HUD Multifamily Data: Data | HUD.gov / U.S. Department of Housing and Urban Development (HUD); HUD LIHTC Database: LIHTC Database Access (huduser.gov); Rural Development Datasets: USDA Service Center Agencies Online Services.

PUBLIC HOUSING IN AURORA



■ **Public Housing**
1,943 Units

■ **All Other Housing**
58,549 Units

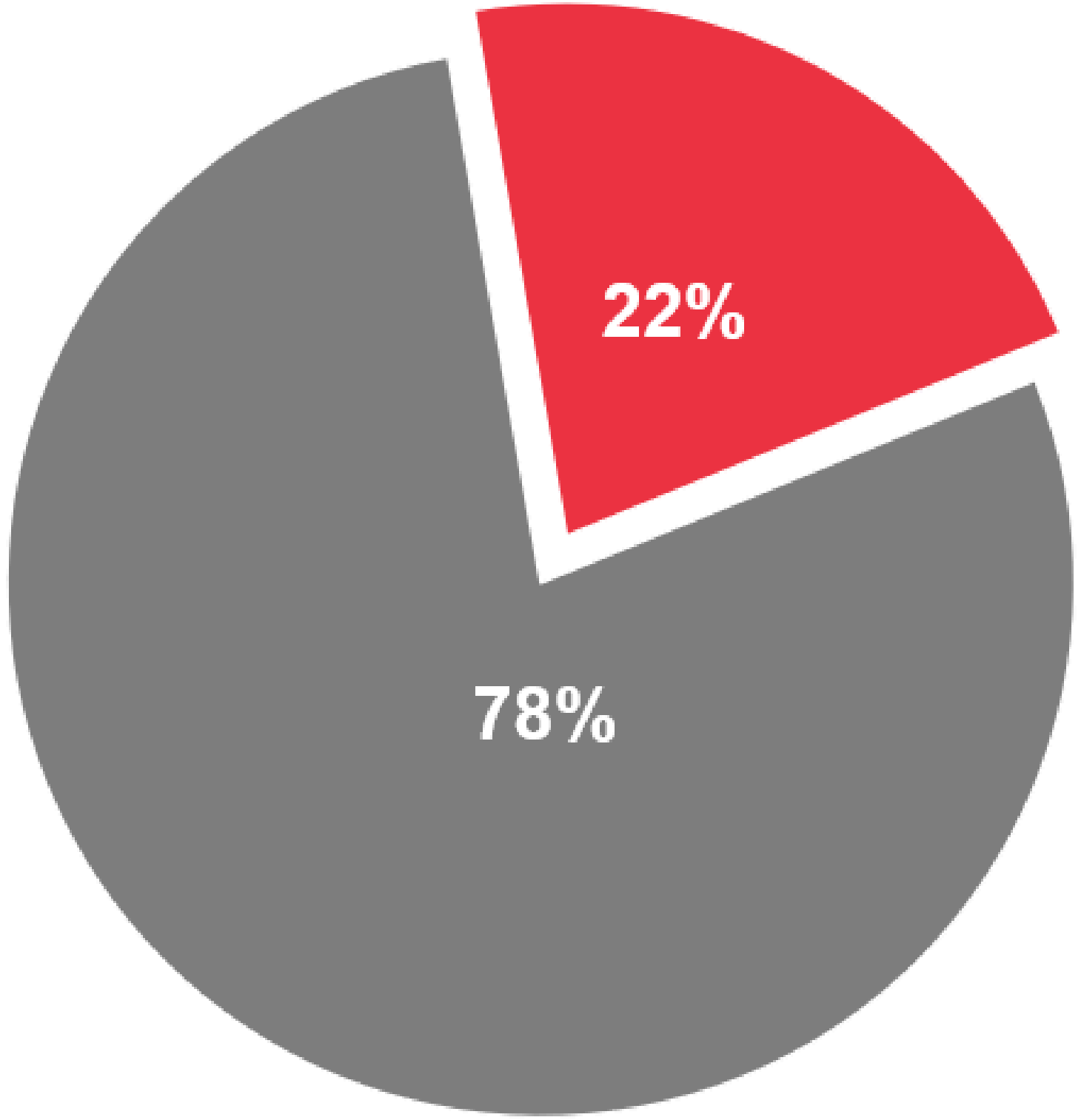


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MARKET RATE AFFORDABLE HOUSING IN AURORA



- **Market Rate Affordable Housing**
13,058 Units
- **All Other Housing**
47,434 Units

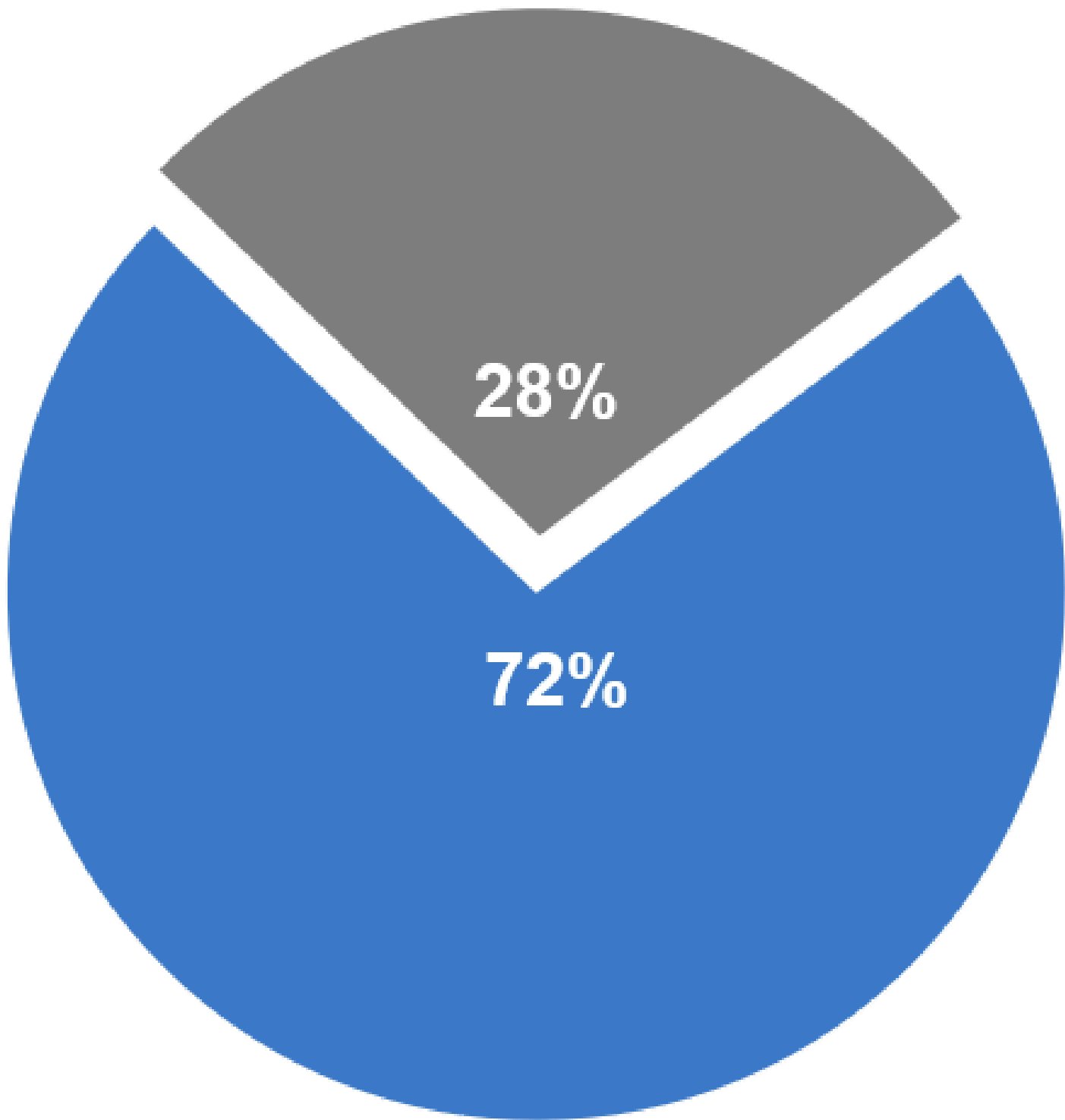


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MARKET RATE HOUSING IN AURORA



- **Market Rate Housing**
43,837 Units
- **All Other Housing**
16,655 Units

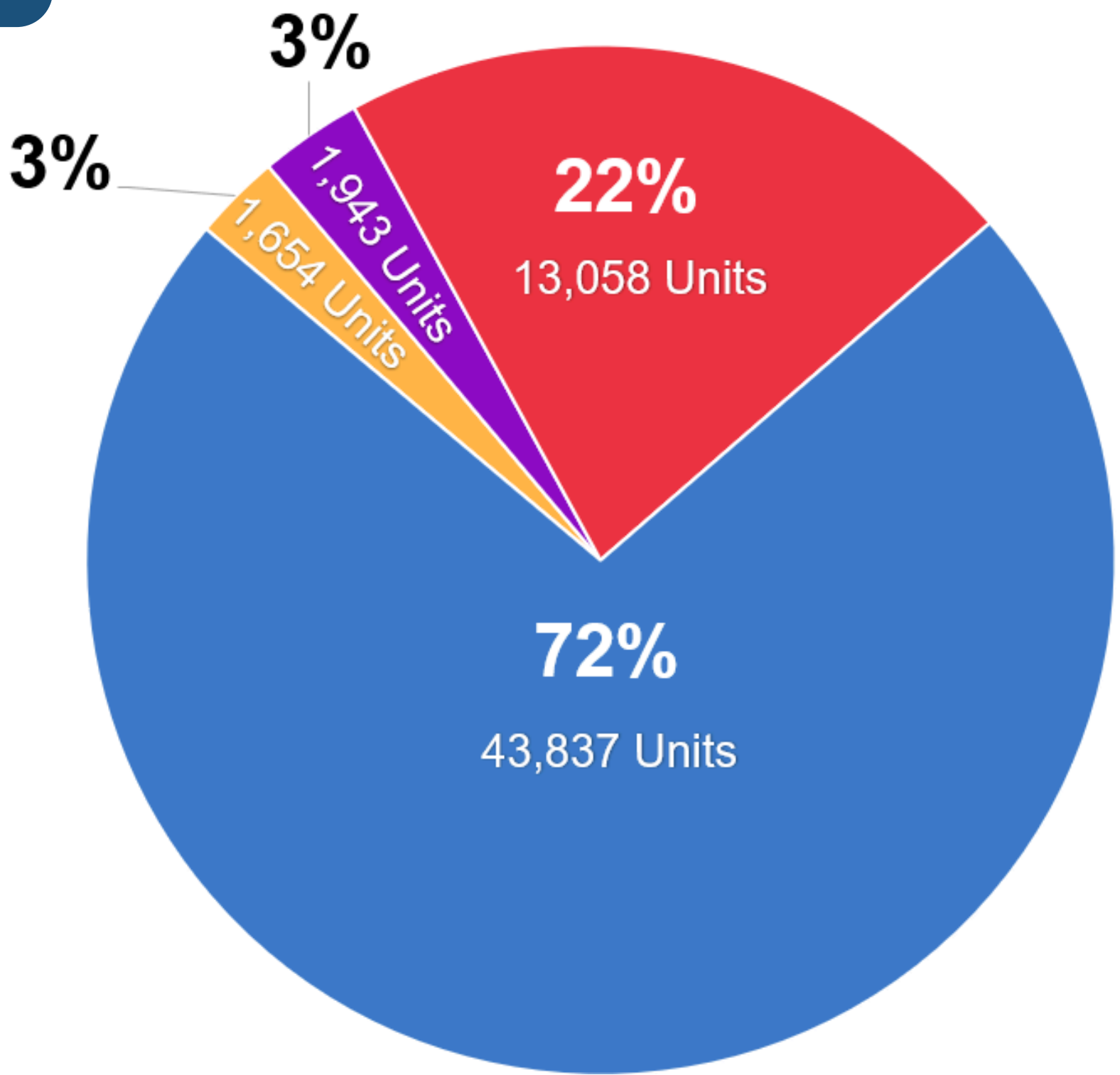


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ONLY 1 IN 3 OF AURORA'S HOUSING UNITS ARE AFFORDABLE.



- Subsidized Housing
- Public Housing
- Market Rate Affordable Housing (Excludes Subsidized Units)
- Market Rate Housing



Sources of Data: 2022 5- Year ACS Census Data (2018-2022 Average); DP04: Selected Housing Characteristics - Census Bureau Table; Aurora Housing Authority FY2024 Draft Annual 50075-HP; FY2024-DRAFT-ANNUAL-50075-HP.pdf (auroraha.com); Policy Map Report - Local Housing Solutions: Report | PolicyMap; HUD Multifamily assistance & Section 8 Database: Multifamily Assistance & Section 8 Database | HUD.gov / U.S. Department of Housing and Urban Development (HUD); HUD Multifamily Data: Data | HUD.gov / U.S. Department of Housing and Urban Development (HUD); HUD LIHTC Database: LIHTC Database Access (huduser.gov); Rural Development Datasets: USDA Service Center Agencies Online Services.

*Percentage numbers rounded to nearest whole number.

EXAMPLES OF AFFORDABLE HOUSING IN AURORA



2014: Fox Prairie Homes
(40 scattered site rental units)



2015: Aurora St. Charles Senior Living Center
(56 LMI rental units and 4 market rate units)



2019: Artesan Lofts
(38 rental units; mixed use project)

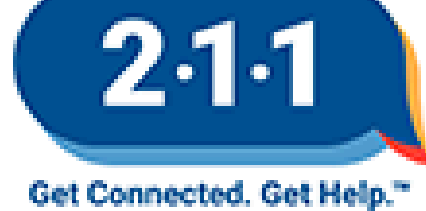


2024: Fox Valley Apartments
(47 rental units)



2024 Development Underway: 1449 Senior Estates
(47 rental units)

AFFORDABLE HOUSING NEED



Choose data to display

KANE, KENDALL, WILL ▼

LAST 365 DAYS ▼

TOTAL REQUESTS
FOR YOUR FILTERS
12,766

Top service requests Jun 14, 2023 to Jun 12, 2024

TOP REQUEST CATEGORIES Display as: ☒ PERCENT ☐ COUNT

Housing & Shelter <small>00</small>	39.9%
Food <small>00</small>	4.6%
Utilities <small>00</small>	11.2%
Healthcare & COVID-19 <small>00</small>	6.5%
Mental Health & Addictions <small>00</small>	9.5%
Employment & Income <small>00</small>	9.2%
Clothing & Household <small>00</small>	3.6%
Child Care & Parenting <small>00</small>	1.0%
Government & Legal <small>00</small>	3.7%
Transportation Assistance <small>00</small>	5.1%
Education <small>00</small>	<1%
Disaster <small>00</small>	<1%
Other <small>00</small>	5.1%
Total for top requests <small>00</small>	100%

TOP HOUSING & SHELTER REQUESTS

Shelters <small>00</small>	23.8%
Low-cost housing <small>00</small>	26.2%
Home repair/ maintenance <small>00</small>	3.8%
Rent assistance <small>00</small>	40.4%
Mortgage assistance <small>00</small>	4.1%
Landlord/ tenant issues <small>00</small>	1.2%
Contacts <small>00</small>	0%
Other housing & shelter <small>00</small>	<1%
<small>0 = No requests made Not Available = Data not collected Some requests are only computed at the category level</small>	

(Numbers reflect entire county areas and are not limited to City of Aurora.
Information taken from <https://uwaypath.211counts.org/>)

IMPACT OF AFFORDABLE HOUSING ON HOUSEHOLD FINANCES

Household #1

Annual 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

Annual 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%	

DATA COLLECTION AND ANALYSIS



**EXISTING STUDIES
AND LITERATURE
REVIEW**



**NATIONAL
REVIEW OF
BEST PRACTICES**



**STAKEHOLDER
ENGAGEMENT**

DATA COLLECTION AND ANALYSIS

EXISTING STUDIES AND LITERATURE REVIEW

A comprehensive and literature review was conducted in which staff collected, examined, and analyzed:

01

**METROPOLITAN MAYORS CAUCUS
HOUSING STUDIES AND REPORTS**

02

HOMES FOR A CHANGING REGION

03

**CHICAGO METROPOLITAN AGENCY
FOR PLANNING (CMAP)**

04

**CITY OF AURORA
CONSOLIDATED PLAN
2020-2024**

05

**AURORA-ELGIN-KANE COUNTY
ANALYSIS OF IMPEDIMENTS**

06

**AURORA HOUSING AUTHORITY
FIVE-YEAR ANNUAL PLAN**

07

**KANE COUNTY CONTINUUM OF
CARE (COC)**

08

**DUNHAM FOUNDATION
COMMUNITY NEEDS
ASSESSMENT: SIGNIFICANT
COMMUNITY NEED #1: HOUSING
& AFFORDABLE HOUSING**

09

**JOINT CENTER FOR HOUSING
STUDIES OF HARVARD UNIVERSITY:
AMERICA'S RENTAL HOUSING 2024**

10

**CENTER FOR NEIGHBORHOOD
TECHNOLOGY AURORA COMPREHENSIVE
REHABILITATION PROGRAM EVALUATION**

11

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

12

**U.S. CENSUS
AMERICAN COMMUNITY SURVEY**

DATA COLLECTION AND ANALYSIS

EXISTING STUDIES AND LITERATURE REVIEW

THE MAIN FINDINGS WERE:

- 1 Comprehensive Development Approaches:** Strategies to encourage mixed-use and mixed-income and transit-oriented developments while being sustainable.
- 2 Preservation and Enhancement of Housing Stock:** Preserving existing housing and prioritizing affordable units.
- 3 Partnerships and Collaborations:** Partnerships with community-based groups, non-profits, regional partners, and housing authorities to streamline coordination and maximize resources.

DATA COLLECTION AND ANALYSIS

NATIONAL REVIEW OF BEST PRACTICES AND SUCCESS STORIES

- ◆ **Nationwide search of success stories and planning best practices.**
 - Initial search did not factor in population size of socioeconomic characteristics.
 - 100+ initially reviewed including national award winning developments and strategies.
- ◆ **Strategy list cut down based on Aurora's current market conditions and zoning code.**
 - Policies and programs already in action.
 - Problems that do not need to be solved.

DATA COLLECTION AND ANALYSIS

NATIONAL REVIEW OF BEST PRACTICES AND SUCCESS STORIES

FINDINGS TO EXPLORE:

- **Establish City affordable housing fund**
- **Incorporate mixed-income development**
- **Landlord incentives**
- **Increase awareness of available services
and reduce stigma of affordable housing**

DATA COLLECTION AND ANALYSIS

STAKEHOLDER ENGAGEMENT

39

Stakeholders provided feedback in HOME-ARP Listening Sessions: January 2023 through February 2023.

60

Individual Consultations: January 2024.

59

Landlord Interviews & Surveys.

559

Responses submitted with 20,377 data points collected from online Affordable Housing Survey open from December 2023 through February 2024.

500

Letters sent to seniors with paper-based survey with a return envelope.

3

Listening sessions throughout the City.

AFFORDABLE HOUSING STAKEHOLDERS



AFFORDABLE HOUSING STAKEHOLDER FEEDBACK



DATA COLLECTION AND ANALYSIS

STAKEHOLDER ENGAGEMENT

*While there were many findings from the stakeholder engagement conducted, **three main points** arose:*

1

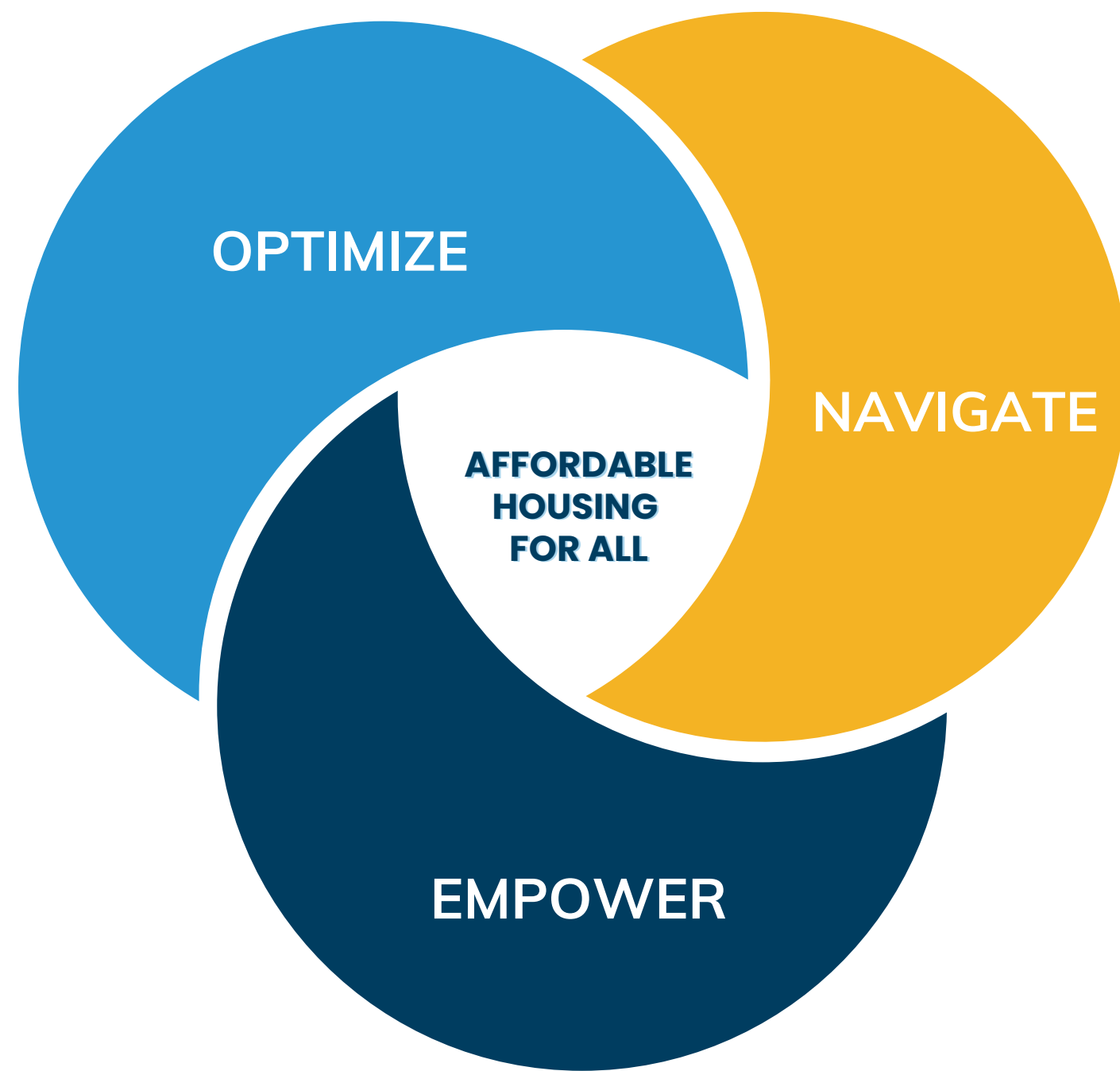
Affordability challenges and housing availability in terms of rental units and homeownership costs.

2

The need for City programs that provide rent assistance, collaboration with landlords, and financial incentives for property rehabilitation and homeownership .

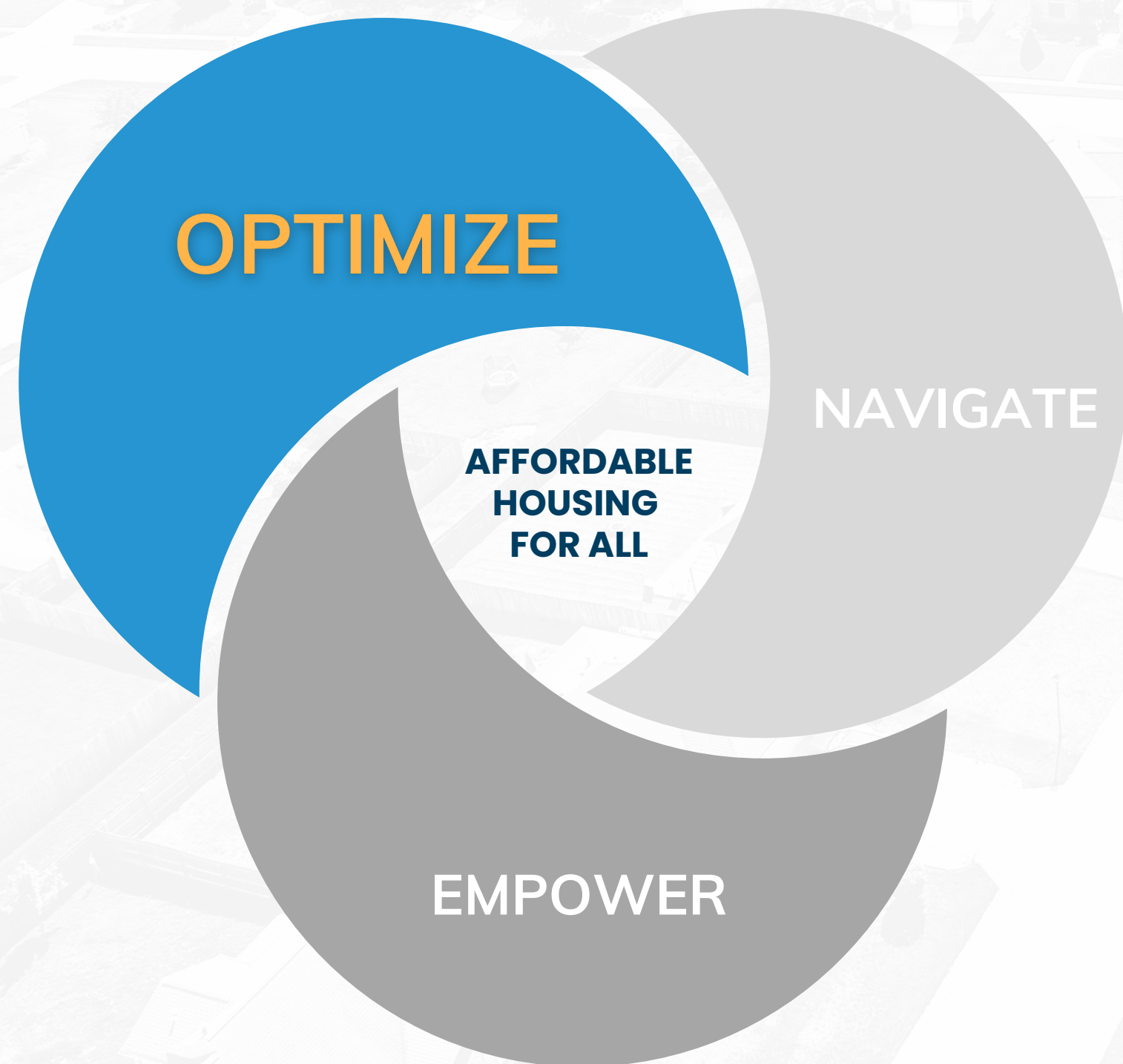
3

The need for specialized housing including family-sized apartments, workforce housing, housing for seniors, individuals experiencing homelessness, domestic violence survivors, and those with disabilities.



**HOUSING
RECOMMENDATIONS**

O.N.E. AURORA

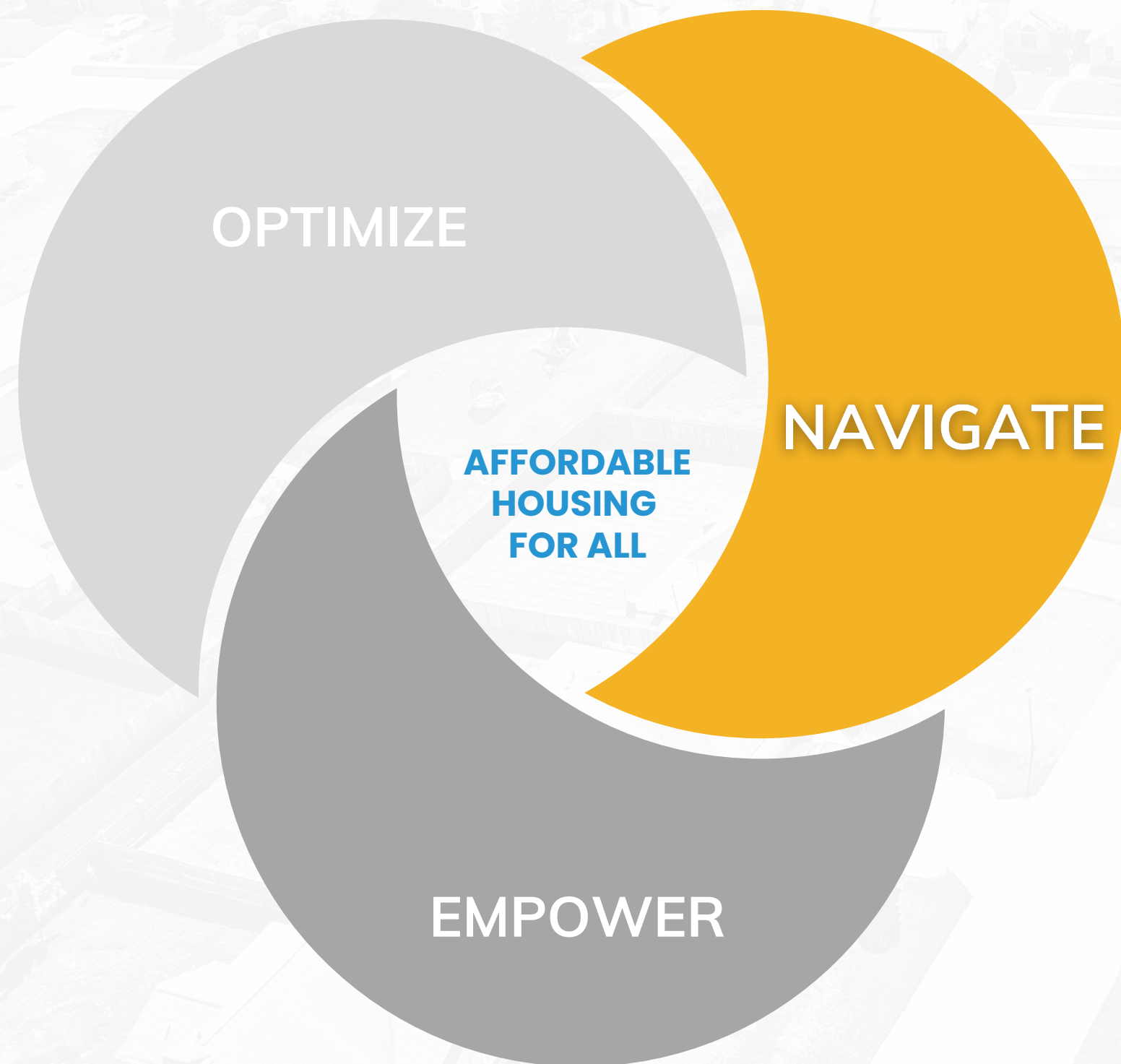


IN ORDER OF PRIORITY

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.

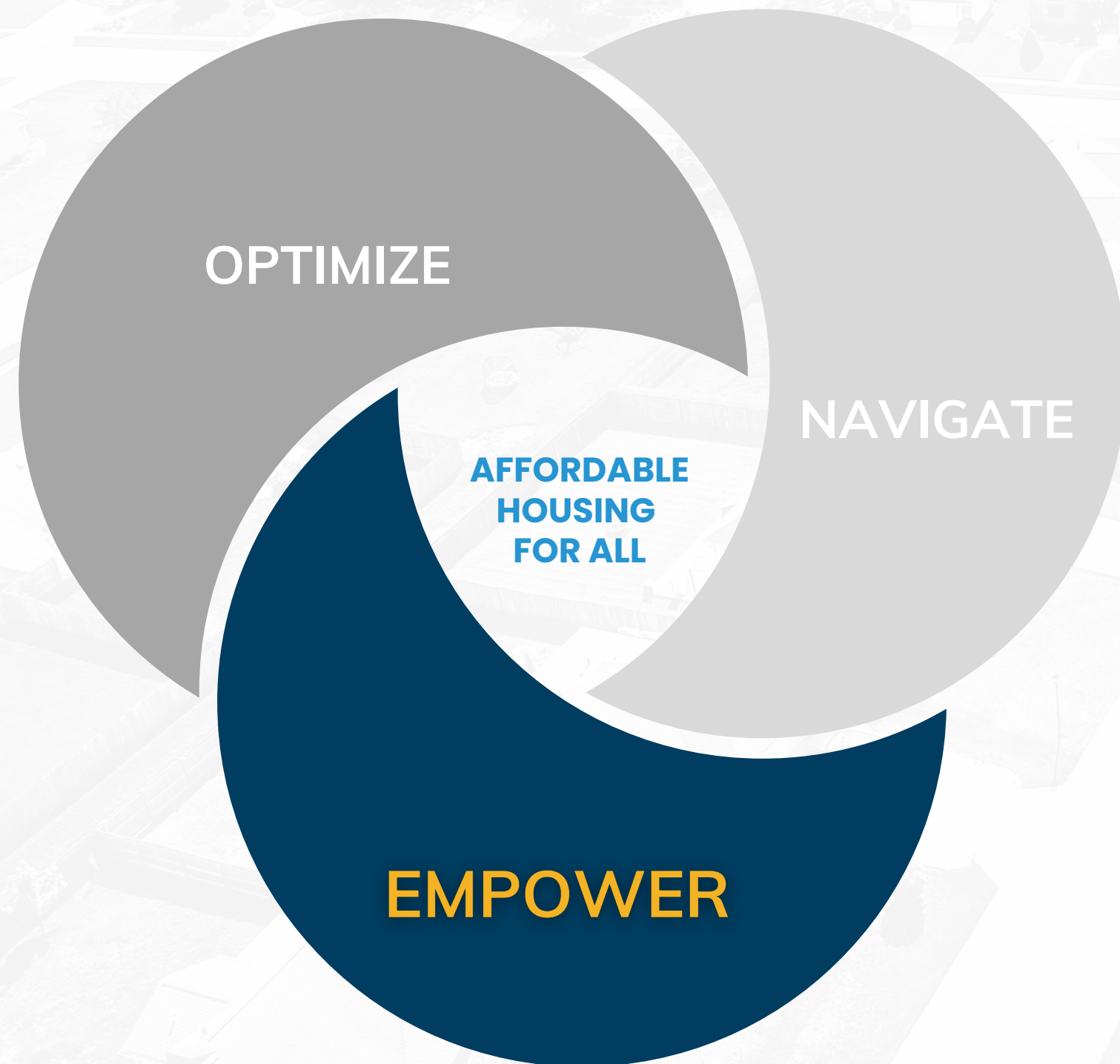


IN ORDER OF PRIORITY

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.



IN ORDER OF PRIORITY

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.

NEXT STEPS

1

FINALIZE

Finalize plan and recommendations to present to stakeholders including City Council.

2

CONFIRM

Further research recommendations and establish timelines and outcomes to measure progress and outcomes of recommendations.

3

DEVELOP

Design policies and procedures and research funding opportunities for each outcome.

4

IMPLEMENT

Release calls for proposals and secure partnerships where feasible to assist in implementing recommendations.

5

REPORT

Spring 2025: Provide update to stakeholders outlining accomplishments and next steps in implementing recommendations from this Plan.

**MAYOR
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CITY OF AURORA AFFORDABLE HOUSING STRATEGY

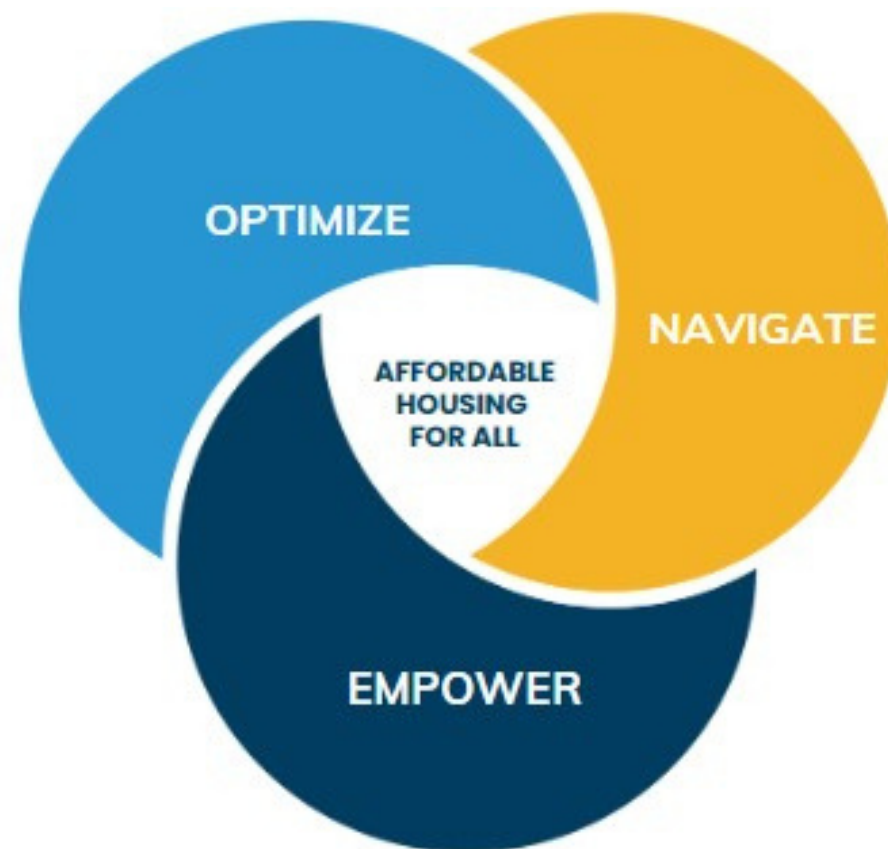
QUESTIONS?

Chris Ragona, Director of Community Services

Community Services Department

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