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Local Policy: Housing Delivery from the Bottom Up

Paul J. Hoss, DuPage County, IL | May 27, 2025



Agenda



- 1. Introduction to DuPage County**
- 2. Our Journey: Context and Background**
- 3. Key Milestones and Achievements**
- 4. Looking Ahead: Vision and Next Steps**
- 5. Closing Remarks**

Introduction to DuPage County

❑ Facts about DuPage County:

- ❑ As of 2020, DuPage County's population was 933,031
 - ❑ Second most populous county in Illinois, after Cook County
- ❑ DuPage County has a land area of approximately 336 square miles
- ❑ 39 municipalities are located wholly or partly within the County
- ❑ Located approximately 20 miles west of downtown Chicago



Introduction to DuPage County

□ Historical Overview:

- Affluent, commuter-based suburb
- Many residents traditionally traveled to Chicago for work

□ Current Trends:

- High median income and strong economic standing still present
- Shift towards a local workforce as employers in DuPage seek highly educated professionals

□ Opportunities & Challenges:

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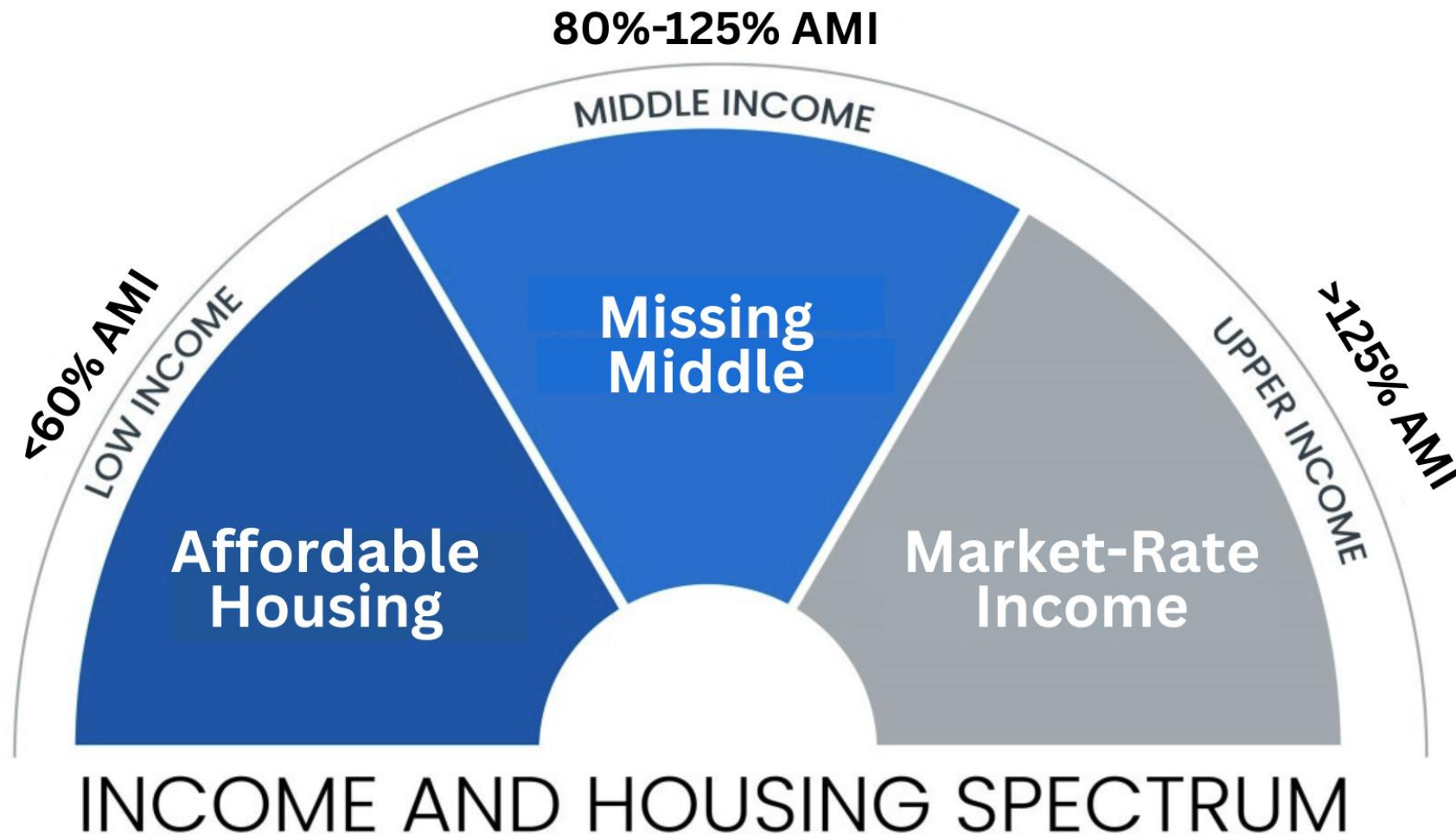
- Increased potential for residents to live and work locally
- Pathway to enduring economic prosperity

□ Challenges:

- Adapting to evolving job market needs and workforce demands
- High cost of living limit accessibility for some residents to live and work in the county



Introduction to DuPage County



Introduction to DuPage County

❑ Inclusionary Housing Policies and Affordability:

- ❑ The future of DuPage County will require a greater number and wider range of housing types affordable to residents earning 80% to 125% of AMI.
- ❑ Inclusionary policies help balance the housing market by using market-rate housing prices to subsidize a percentage of affordable housing units, typically between 10% and 30%.8.
- ❑ Incentive-based programs benefit the developer through a tax abatement or a fee-in-lieu that allows them to make more affordable projects that make sense financially. They benefit the community by creating more affordable units.

Housing Affordability in DuPage County



MEDIAN HOUSEHOLD INCOME: \$102,000

Highest in the seven-county Chicagoland region



INCOME DISPARITIES ACROSS THE COUNTY

- Low: \$32,400 in parts of northeast DuPage
- High: \$168,000 in affluent areas like Naperville



NEW HOME COSTS (2023): \$746,000

Households need to earn 191% of the median income to afford



APARTMENT AFFORDABILITY

Only 1 in 3 new apartments are affordable to those earning less than 100% of Area Median Income (AMI)

Introduction to DuPage County



“Recent migration statistics show DuPage County’s racial homeownership gap will also continue to grow. Due to insufficient production of low- and middle-income housing in the county and an average income for entering residents significantly lower than the countywide average and lower than residents who have left the county, the gap in homeownership is primed to keep growing.”

-ForEveryoneHome Housing Action Plan

Our Journey: Context and Background

❑ Housing Solutions Committee

- ❑ The DuPage County Board has committed \$5 million to support affordable housing, aligning with the strategic plan's goal of fostering a thriving economy.

❑ Grounded Solutions Partnership

- ❑ In the fall of 2023, DuPage County partnered with Grounded Solutions for an 18-month technical assistance, peer learning, and community engagement program to help localities chart a path to inclusive housing production and preservation through lasting affordability.



Our Journey: Context and Background

❑ Barriers to Attainable Housing Development in DuPage County

- ❑ Attainable housing development in DuPage County is hindered by limited land availability, high acquisition costs, complex zoning regulations, and lengthy approval processes that discourage developer interest.
- ❑ Additional barriers such as high permitting and impact fees make projects financially unfeasible, emphasizing the need for policy and procedural reforms to support sustainable housing development.



Limited & Costly Land

Scarce land availability and rising property prices make development difficult



Complex Zoning & Plat Entitlements

Lengthy and confusing approval processes delay projects



Regulatory Burden

Local and regional regulations add layers of complexity



High Fees & Entitlement Costs

Upfront expenses for approvals may deter development

Key Milestones and Achievements



- ❑ **Milestone #1: Streamlined Regulations:** Text amendments reduce regulatory barriers, simplifying the development process for both homeowners and developers.
- ❑ **Milestone #2: Expanded Housing Options:**
 - ❑ Historic lots now buildable as of right, offering new opportunities in established neighborhoods
 - ❑ Accessory Dwelling Units (ADUs) provide flexible housing solutions for homeowners and expand rental opportunities
 - ❑ Conversion of single-family homes into two units increases density along Principal Arterial roads, contributing to more affordable and diverse housing options
- ❑ **Milestone #3: Increased Homeownership & Rental Opportunities:** Over 30 property owners actively pursuing development under new amendments.
- ❑ **Milestone #4: Cross-Department Collaboration:** Partnerships with the Health Department lead to improved policies, allowing up to 14 units on a community well.

Key Milestones and Achievements



☐ **Achievement #1: Text Amendment T-1-2024 – Historic Lots of Record Minimum Lot Size** (Approved June 25, 2024)

- ☐ Allows Historic Lots of Record (platted pre-1957) that are at least 50 feet wide to be buildable—regardless of water/sewer service type.
- ☐ Previous minimum width for lots on well/septic was 66 feet—now reduced to 50 feet for greater flexibility.
- ☐ Streamlines the entitlement process and reduces regulatory burdens—avoids case-by-case zoning relief often denied due to municipal objections.
- ☐ Impacts ~1,000 lots now considered buildable *as of right*.
- ☐ Already, 20+ property owners have acted or are preparing to build—expanding homeownership opportunities.

Key Milestones and Achievements

❑ Achievement #2: Accessory Housing Amendments (Approved August 27, 2024)

- ❑ Permits Accessory Dwelling Units (ADUs) within existing homes or detached buildings in R-1 to R-4 zones via Conditional Use.
- ❑ Key regulations:
 - ❑ Max floor area: 1,000 sq ft
 - ❑ Must meet yard/bulk standards
 - ❑ Owner occupancy required in either main or ADU unit
 - ❑ No short-term rentals (<6 months)
- ❑ Prior code only allowed ADUs within/attached to the home, and only for occupants 62+ and family-related
- ❑ Expanded eligibility increases flexibility for homeowners and broadens rental housing stock
- ❑ 10+ homeowners are already moving forward under the new rules



Key Milestones and Achievements



- ❑ **Achievement #3: Text Amendment T-3-2024 – Two-Unit Conversions on Principal Arterials**
(Approved January 28, 2025)
 - ❑ Allows conversion of single-family homes into two units in R-3 and R-4 zones if located on a Principal Arterial Road
 - ❑ Subject to existing bulk regulations—no rezoning needed
 - ❑ 483 properties eligible under this amendment
 - ❑ Responds to withdrawn zoning relief applications due to neighbor/municipal opposition—offers a by-right path to gentle density
 - ❑ Reduces costs and regulatory delays, encouraging more diverse housing
 - ❑ Health Department support: now allows 14 units on a single community well, removing the requirement for sewer/water connections

Looking Ahead: Vision and Next Steps

❑ Through the recommendations of the ForEveryoneHome Housing Action Plan, DuPage County is moving forward with the following:

❑ 1. Establish Land Bank & Land Trust

- ❑ Goal: Secure and preserve land for long-term affordable housing
- ❑ Action: Explore partnership with local land banks/land trusts to:
 - ❑ Form a County Land Bank for strategic property acquisition
 - ❑ Create a County Land Trust model to maintain long-term affordability

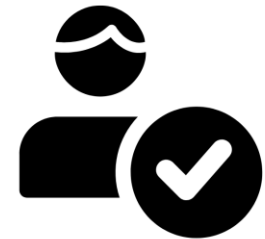
❑ 2. Develop County Housing Trust Fund

- ❑ Goal: Provide flexible, local funding for housing initiatives
 - ❑ Grants for first-time homebuyer programs
 - ❑ Support for affordable housing developments
- ❑ Next Step: Define structure, funding sources, and eligibility criteria

❑ 3. Creation of Two New Zoning Districts, R-3.A and R-4.A

- ❑ Goal: Create two new zoning districts to rezone County-owned property for expanded residential development, including attached and detached dwellings.
- ❑ Next Step: Hold a public hearing before the ZBA and seek final approval of text amendments from the County Board.

COMMUNITY



Closing Remarks



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