

**MINUTES  
CITY OF ST. CHARLES, IL  
HOUSING COMMISSION MEETING  
THURSDAY, JUNE 20, 2013**

**Members Present:** Amundson, Payleitner, Eakins, Pierog and Hansen

**Members Absent:** Holler, Goettel, Henningson, and Hall

**Others Present:** Matthew O'Rourke

**1. Opening of Meeting**

The meeting was convened by Vice Chair Amundson at 7:15 p.m.

**2. Roll Call**

**3. Approval of Agenda**

A motion was made by Hansen and seconded by Payleitner to approve the Agenda. Motion carried. – Voice Vote.

**4. Approval of Housing Commission Minutes**

A. March 21, 2013 Housing Commission Minutes

Motioned by Payleitner and seconded by Eakins to approve the March 21, 2013 Housing Commission minutes. Motion carried – Voice Vote, Amundson - Abstain.

**5. Discussion Items**

A. CMAP Housing Study - Update

O'Rourke gave a brief overview of the Chicago Metropolitan Agency for Planning (CMAP) housing study process and where they were at in this process; in particular, he stated that the City Council has approved a resolution accepting the assistance to participate in the study. He also distributed a copy of the scope of services to the members to illustrate the steps involved in the process. O'Rourke stated that the process will be more involved and more detailed than originally thought. O'Rourke stated that the study taskforce will be comprised of three members from each participant community: a staff person, an elected official, and a representative of a housing commission. He stated that O'Rourke will serve as the staff person, Member Payleitner will be the elected official, and Chair Holler will represent the Housing Commission.

O'Rourke described the timeline of the project and that work will be starting in July and will take approximately a year to complete.

Vice Chair Amundson asked for a brief overview of the scope of the study. O'Rourke stated that this is part of CMAP's ongoing Homes for a Changing Region program. It was started with seed money from HUD. CMAP study's sub regions, typically four communities at a time, and using their methodology generates a report that states what the types of demographics

and housing trends can be expected in the future. The idea is to try and determine what gaps might exist in a community's existing housing market to help guide future housing policies and decisions.

Vice Chair Amundson asked if this was a holistic housing and infrastructure type of study. O'Rourke stated this is more specific to housing needs.

Vice Chair Amundson mentioned an expected phenomenon called the "senior bubble". He stated that one of the current trends predicts that home owners about to retire would like to sell their large homes, but there are no younger buyers to purchase these homes for a variety of reasons such as, they can't afford or don't want a 4,000 square foot home. Vice Chair Amundson stated that he is concerned that there will be subdivisions left vacant if this trend continues. O'Rourke stated that that is the point of the study, if that is gap identified then the report would state that and it's really more of an analysis of trends, but it is not prescriptive.

Member Eakins asked if this data will be similar to the data that staff has been preparing. O'Rourke stated it would be similar but will not have the emphasis on affordability that the affordable housing update has.

Member Pierog presented an article that speaks to this topic regarding the need for senior housing and also the senior bubble. Member Pierog mentioned that she has observed that there are people who downsized 15 years ago that are now looking for senior independent facilities. Member Pierog stated that the City seems to lack the aging in place type facilities.

Member Hansen stated that there is a little bit of a chicken and egg phenomenon in that the first developer to take on this type of product in the area takes the biggest financial risk. If the first one is successful others will replicate, but iterated that if there is the demand then someone will take on this risk. He also stated that finding the first developer is the tricky part. O'Rourke stated that this report should help make that case, and at least let the development community know what demand is out there.

Vice Chair Amundson stated that there is another facet to using this information, he stated that there is also the need to address what happens to the homes that do not have buyers. He stated that the nice suburban homes that were bought 20 years ago to raise families are not what the current generation wants. Member Payleitner stated that even if the next generation could afford these homes they do not want them. Vice Chair Amundson stated that the market might dictate that some of these homes become duplexes, or some other form of redevelopment. Member Hansen also stated that these large homes have large tax bills and that younger buyers are not interested in paying those either. O'Rourke stated that this is the emerging trend, but cautioned that he wanted to see if there was another shift when the millennials start having children.

Vice Chair Amundson asked if CMAP is going to be able to look at the next 20 years and see how it affects these communities. O'Rourke stated that Rita Tungare and himself, along with representatives from the other study communities, met with CMAP in May to discuss the study. O'Rourke stated that there was a very similar conversation at that meeting and he thinks CMAP will be cognizant of these trends.

Member Pierog asked how this study affects the Housing Commission. O'Rourke stated that staff will bring the information to the Commission to review and see if there are any comments. He stated that there will also be public workshops and information meetings that the Commission can attend. O'Rourke also stated that one of the jobs of the Commission will be to get the word out to attend the public workshop.

Vice Chair Amundson asked if transportation will be part of the study. O'Rourke stated that there is not a large transportation piece in the study, but they will be running an analysis using a tool developed by the Center for Neighborhood Technology that examines cost of housing when transportation costs are also factored into this cost.

O'Rourke stated that this process will also involve more staff time than originally anticipated so the majority of his time will be spent on this study for the next year.

**B. HTF Programs - Affordable Homebuyer Down Payment Assistance**

O'Rourke reiterated that the majority of his time at this point will be shifted to the CMAP study, but plans on continuing research on this topic. He stated that he has been focusing on researching other community's programs, and found that their programs are similar to the Kane County program.

O'Rourke also stated the he has spoken with Scott Berger at Kane County about this idea. Scott stated that he would be a little worried about duplication, but understood the desire to branch out beyond first time homebuyers. He stated that he would be willing to let the City of St. Charles advertise the County's program. This would help the City determine what, if any, interest exists in the community for this type of program. O'Rourke stated that he felt this is a great opportunity offered by Scott to gauge community interest before spending a lot of time and resources developing a program.

**6. Additional Business**

Member Pierog stated that she has been officially reappointed by the School District as a representative to the Commission.

**7. Next Meeting Dates**

A. July 18, 2013

**8. Meeting adjourned at 8:02 p.m.**

Motion made by Eakins and seconded by Hansen to adjourn.

Voice Vote – Motion Carried