

CHECKLIST · NAPERVILLE

Moving to Naperville Checklist: Your First 90 Days

What to do and in what order, the deadlines, the numbers and where each errand is done. Print it and tick it off.

SHORT ANSWER

If you are subject to the address-reporting requirement, report your new address to USCIS within the first 10 days. In your first week call the city's own electric utility: in Naperville electricity comes from the municipality, not a company (630-420-6059), and you have to give two business days notice. The deposit is up front: \$150 for electricity and \$100 for water and wastewater. Gas comes from Nicor Gas. Within 30 days handle title and plates (\$316); there is no city vehicle sticker. And in your first week, learn which side of 87th Street you live on.

DAY ONE: WHICH SIDE OF 87TH STREET ARE YOU ON?

Naperville splits in two at 87th Street: north of it is DuPage County, south of it is Will County. That line changes your marriage license, your birth certificate, your property tax bill, your jury summons, where you apply for LIHEAP and what the income limit is, whether you qualify for Access DuPage, and which township office is yours. It does not change your school district or your driver's license. Find out which side you are on from your lease, your property tax bill or your city utility record, and note it before you start this list.

The first 10 days

TASK	WHERE / HOW
☐ Report your address to USCIS (Form AR-11)	As a general rule required for most people who are not U.S. citizens, green card holders included; holders of A and G visas and Visa Waiver visitors are exempt. Online account or the free AR-11: uscis.gov/addresschange . Moving from Chicago to Naperville, or to another apartment in town, still counts.
☐ Form EOIR-33 if you have an immigration court case	Within 5 days: respondentaccess.eoir.justice.gov
☐ If you have ICE check-in obligations	Report the address through the ICE Portal too, within 5 business days of moving: portal.ice.gov
☐ Tell the Secretary of State	If you hold an Illinois license or ID, report the address change to the SOS within 10 days. A USPS change of address does not update the USCIS record.

The first week

TASK	WHERE / HOW
☐ Electricity: the city utility	Naperville owns its electric utility (63,747 customers as of January 2026) and you call the Finance Department, not ComEd: 630-420-6059. Give two business days notice. Apply through the Help Center portal or by phone. Finance is at 400 S. Eagle St., open in person weekdays 8 a.m. to 4:30 p.m., with the call center 7 a.m. to 7 p.m.
☐ Budget for the deposit	City ordinance: \$150 for electricity or two months of estimated charges, whichever is greater; \$100 for water and wastewater on the same rule. That is at least \$250 up front. For renters the deposit is held until the account closes, then applied to the final bill.
☐ Is your address on the city utility?	The city's electric service area is 46 square miles and the city itself is 39, and ComEd serves some parts of Naperville. We could not find an official map of which streets are on ComEd: ask the landlord for the last bill, or call 630-420-6059 and ask about your address. Who sends the bill changes the deposit, the assistance programs and the shut-off rules.
☐ Gas: Nicor Gas	888-642-6748, emergency line 888-NICOR4U. If you smell gas, leave the building and call from outside.
☐ Water, wastewater and trash	All on the same city account. Water comes from Lake Michigan through the DuPage Water Commission; for a main break or pressure problem call 630-420-6137. Trash and recycling come from the city hauler Groot at \$15.70 a month , added to your city bill, with no separate sign-up. Groot 630-892-9294. We could not verify the city's 2026 water rate, so treat the first two months as an observation period.
☐ Book the license appointment	1771 W. Diehl Road, Unit 110. Weekdays 7:30 a.m. to 5 p.m., Saturday 7:30 to noon, appointment required. The old address on 75th Street is no longer current. Do not lose the 90 days you have on a foreign license.
☐ Confirm your school district	District 203 or District 204. Both cross the county line, so you cannot guess from the county: ask the district about the address. A student with an incomplete immunization or exam record on October 15 is not admitted.
☐ Naper Notify and the reporting channels	There is no 3-1-1 number to dial. The Customer Care Center is 630-420-6060 (also the number for a power outage), the city's general line is 630-420-6111, and potholes and street lights go through the Public Works Request Center. Naper Notify is the city's free alert system; sign up in your first week. In an emergency, 911.
☐ Library card	Nichols Library (200 W. Jefferson Ave.), Naper Blvd. Library (2035 S. Naper Blvd.) and the 95th Street Library (3015 Cedar Glade Dr.) · 630-961-4100. Free for residents aged 18 and over inside the city limits: either a photo ID showing your current address, or a photo ID plus proof of address. There is no SSN on the list. The page does not say whether a foreign passport is accepted, so call. You can use the reading rooms, the public computers and the Wi-Fi without a card.
☐ Apply for an SSN (if eligible)	There is no SSA office in Naperville. The nearest is Woodridge, 7440 Providence Dr., (866) 303-2724, about 8 miles. But your ZIP code decides which office serves you, and that is messier here because the city spans several ZIP codes and two counties: ssa.gov/locator .

Within 30 days

TASK	WHERE / HOW
☐ Illinois insurance	Minimum \$25,000 / \$50,000 / \$20,000.
☐ Title and plates	SOS, by appointment (1771 W. Diehl Rd.): title \$165 plus plate \$151 = \$316. There is no city vehicle sticker.
☐ Emissions test	Every two years, free, walk-in, and valid on both sides of 87th Street. Check eligibility by plate at illinoisairteam.net , 844-258-9071.
☐ I-PASS or Pay By Plate	I-88 to the north, I-355 to the east. Pay a missed toll through Pay By Plate within 14 days.
☐ Metra parking	The permit system is gone: \$3 a day, by license plate, weekdays 6 a.m. to 6 p.m. PayByPhone zone 3442 for Naperville, 3441 for Route 59. No refund if you type the plate wrong.
☐ If you have no insurance (DuPage side)	Access DuPage: for people over 19, uninsured, with income below 250 percent of the federal poverty guidelines, resident in DuPage at least 30 days. The program says all immigration statuses are welcome. Enrolling is free, the care is not: about \$15 for a primary care visit, \$5 to \$15 for a specialty care visit, \$10 to \$20 for a prescription. Phone 630-510-8720; in town you enroll at Naperville Township, 139 Water St.
☐ If you have no insurance (Will side)	You cannot join Access DuPage; the rule is county residency. Alternatives: the Will County Community Health Center in Joliet, 815-727-8670 (sliding fee), and the Will-Grundy Medical Clinic in Joliet, which says on its own page that patients pay nothing for care.
☐ If you rent, build a document file	The deposit receipt, the photos you took on move-in and the correspondence. Heat must be at least 68 degrees Fahrenheit from October 1 to May 1; if the home is not warm, call Code Enforcement on 630-420-6693.

Within 90 days

TASK	WHERE / HOW
☐ The 90 days on a Turkish license	They are running out: schedule the Illinois license tests inside that window.
☐ Türkiye paperwork	An appointment at the Turkish Consulate General in Chicago. From Naperville the Metra BNSF line reaches Union Station in about 64 minutes on an all-stops train, \$6.75 one way. The consulate covers 13 states, so appointments fill early: konsolosluk.gov.tr
☐ If you bought a home, apply for the exemption	The general homestead exemption here is up to \$6,000 , not the \$10,000 used in Cook County. It starts only when you apply, so apply in the year you buy. For neither county could we find an official statement on which ID is accepted for an exemption, so call the county first.
☐ Set up your tax file	Illinois income tax is a flat 4.95 percent and there is no city income tax. If you cannot get an SSN, use Form W-7 for an ITIN; the nearest IRS office doing in-person ITIN document review is Downers Grove, by appointment only on 844-545-5640.

Numbers to know in Naperville

SUBJECT	NUMBER
Metra BNSF one way (Zone 4 to Union Station)	\$6.75 · day pass \$13.50 · monthly pass \$135.00 · reduced \$3.25 and \$6.50
Metra trip that does not enter Zone 1	one way \$3.75
Metra station parking	\$3 a day · \$14.25 a week · \$54 a month · weekdays 6 a.m. to 6 p.m.
Pace bus	\$2.00 with Ventra transit value · \$2.25 cash · reduced \$1.00 and \$1.10
City electricity, 2026 residential rate	\$21.52 monthly customer charge plus \$0.11968 per kWh · average bill \$121.87 (average use 844 kWh)
Utility deposit	electricity \$150, water and wastewater \$100 (or two months of estimate, whichever is greater)
Trash and recycling (Groot)	\$15.70 a month, on the city bill
Title and plates	\$165 plus \$151 = \$316 · no city vehicle sticker
Marriage license (both counties)	\$35 · both parties in person · effective the day after issue · valid 60 days · issued by the county of the ceremony
Certified birth certificate	DuPage \$14 first copy, \$2 each extra · Will \$12 first copy, \$4 each extra
Apostille (Illinois SOS Index Department)	\$2 per document
City real estate transfer tax	\$1.50 per \$500 of the price
Homestead exemption	up to \$6,000 off assessed value · senior \$5,000 · disability \$2,000 · home improvement up to \$25,000
Illinois income tax	flat 4.95 percent · personal exemption \$2,925 (2026) · no city income tax
Food and beverage tax	1.0 percent citywide · 1.75 percent downtown · since January 1, 2026 it also covers drive-thru and takeout

If you rent

- **The 68 degree rule:** the city property maintenance code requires every habitable room to be at least 68 degrees Fahrenheit from October 1 to May 1. If the home is not warm in midwinter, that is a city violation, not just a dispute. Hot water must reach at least 110 degrees. As a tenant you can request an inspection: 630-420-6693 or CodeEnforcement@naperville.il.us.
- **Short-term rentals are banned:** an ordinance effective September 1, 2020 (20-087) banned them, with fines of \$1,000 a day and \$2,500 a day for a repeat within 12 months. Looking for a short-term apartment to stay in for months while you find a permanent home will not work here; consider a hotel, extended stay or a direct lease. Seeing a listing online does not mean the rule has gone.
- **The city fair housing ordinance and the 90 days:** Municipal Code Title 12 bars discrimination on grounds including race, religion, national origin, familial status, disability, sexual orientation and legal source of

income. The city's own example speaks directly to newcomers: saying "I cannot rent to you without seeing your green card" is listed as an example of national origin discrimination. **The complaint window is 90 days** (fairhousing@naperville.il.us, 630-305-5315; liaison 630-420-6190). The window at the state Department of Human Rights is one year, so if the city's 90 days has passed, the state route is still open.

- **If you have no SSN:** the Illinois Human Rights Act has banned immigration status discrimination in housing since January 2024, and the Department of Human Rights lists screening out applicants who have no SSN among its examples of unlawful conduct; an ITIN has to be accepted.
- **Deposits and notice:** we found no local deposit cap, rent control or notice ordinance on the city pages, so state rules apply: no statutory cap, an itemized damage list within 30 days if deductions are made and otherwise the whole deposit within 45 days, and double the deposit from a bad-faith landlord. Notice is 30 days on a month-to-month tenancy and 60 days year to year. We could not verify whether DuPage or Will County has its own tenant ordinance like suburban Cook County's.
- **Rental license:** we found no city rental license requirement for landlords. If in doubt ask Code Enforcement: 630-420-6693. Free legal help: Prairie State Legal Services and the HOPE Fair Housing Center.

If you bought a home: which county, which calendar

SUBJECT	NORTH SIDE: DUPAGE	WILL SIDE: SOUTH
Treasurer	421 N. County Farm Rd., Wheaton, IL 60187 · 630-407- 6500 · weekdays 8 a.m. to 4:30 p.m.	302 N. Chicago St., Joliet, IL 60432 · 815-740-4675 · weekdays 8:30 a.m. to 4:30 p.m.
Tax year 2025 installments	June 1, 2026 and September 1, 2026	June 1, 2026 and September 1, 2026 · bill mailed May 1, 2026
Late interest	1.5 percent a month per installment	1.5 percent from June 2, rising 1.5 points a month (3 percent on July 2, 4.5 on August 2, 6 on September 2, 7.5 on October 2)
Tax sale	In November · we could not verify the 2026 date, so call 630-407-6500	December 1, 2026 · last day to pay November 30, 2026 · delinquent list November 4 and 5, 2026
Payment	Online credit card (2.10 percent fee) or e-check, mail, bank, in person	Mail (USPS postmark counts), in person, online

- **Do not carry Cook County numbers over here:** the \$10,000 homeowner exemption you may have heard about is specific to Cook County. Here the general exemption is up to \$6,000, the senior exemption \$5,000, the senior freeze income limit \$65,000 in the DuPage record and \$75,000 for the 2026 assessment year per the Will County assessment office, disability \$2,000, returning veteran \$5,000 and home improvement up to \$25,000.
- We read the DuPage figures from an undated page capture, so confirm them on the county's own page or by phone before you apply. Township assessors do the assessing and send it to the county Supervisor of Assessments.

- **An exemption starts only when you apply**, so apply in the year you buy. For neither county could we find an official statement on whether an ITIN holder or a noncitizen can claim an exemption, or which ID is accepted; call the county.
- The city's own charge appears at the sale: a real estate transfer tax of \$1.50 per \$500 of the price. Ask your real estate attorney or the title company who pays it before closing.
- Before sending a tax payment from an account in Türkiye, ask the county whether it accepts payment from a foreign bank.

IF YOU ARE NOT A CITIZEN, REMEMBER

- Do not check the "I am a U.S. citizen" box on any form and do not register to vote. If a jury summons arrives, do not throw it away: it comes from Wheaton on the north side (DuPage jury commission 630-407-8785) and from Joliet on the south (Will jury commission 815-727-8612), and the two courts handle it differently.
- Talk to an immigration attorney before applying for SNAP, Medicaid, All Kids or any other public benefit: means-tested benefits received on or after September 18, 2026 can be weighed in a green card case. You can also apply at the IDHS office in town: 1717 Park St., Suite 105, 630-328-1000.
- Check your I-94 record at i94.cbp.dhs.gov. If it is wrong, the CBP office in O'Hare Terminal 5 fixes it, about 25 to 30 miles from Naperville.
- If a green card application is pending, do not leave the country without advance parole.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN NAPERVILLE

Have a question about your immigration status?

Attorney Asim Clinch serves clients in Naperville and the surrounding area, in Turkish and English.

Free evaluation: clinchlaw.com/free-evaluation · +1 866-491-7669

Office: 321 N Central Expy, Ste 206, McKinney, TX 75070

Attorney responsible for this guide: Asim Clinch, Esq., Clinch Law Firm P.C. Attorney Asim Clinch is a member of the Missouri Bar (No. 76084) and practices U.S. federal immigration law.

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