

Assistance Available

The City of St. Charles has partnered with Kane County to offer a zero-interest, deferred-payment loan for income-eligible homeowners to fix maintenance issues on their homes.

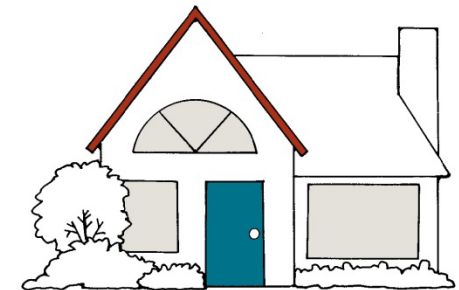
Up to \$20,000 in assistance is available from Kane County, with up to an additional \$10,000 from the City of St. Charles.

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Home Rehab & Accessibility Loan Program

Help for Homeowners



Home Rehab & Accessibility Loan Program

What is it?

Qualified St. Charles homeowners may receive a zero-interest, deferred-payment loan to help maintain the quality of their home.

Funding is provided by the St. Charles Housing Trust Fund.

How it Works

St. Charles homeowners apply to Community Contacts, Inc. for a loan through the Kane County Home Rehabilitation Program. Up to **\$20,000** in assistance is available through the County's program.

Homeowners may apply for an additional **\$10,000** from the City's program if:

1. The cost of improvements exceeds the \$20,000 offered by Kane County, OR
2. Certain project costs are not eligible for reimbursement through Kane County's program, but are eligible through the City's program

Loans are paid back when the home is sold or the title is transferred.

Eligible Improvements

- Repairs to mechanical systems
- Roof repair or replacement
- Window repair or replacement
- Insulation
- Accessibility improvements (such as grab bars and railings, motorized chair lifts, doorway widening, walk-in showers, accessible toilets, shower seats, ramps, bed rails, and lowered countertops.
- Insulation
- Termite damage repair
- Exterior painting
- Building security
- Drainage improvements
- Yard clean-up
- Exterior work that will improve neighborhood appearance

Ineligible Improvements

- Additions
- Upgrades (i.e. addition of bay window)
- Purchase or repair of furnishings
- Purchase of land
- Appliances
- Swimming pool/hot tub repair or construction
- Improvements to common elements of association owned or managed property

Who Can Apply?

St. Charles residents who own and live in a home within the City's corporate limits.

Household income may not exceed Federal income limits:

| Household Size | Maximum Income* |
|----------------|-----------------|
| 1 | \$67,150 |
| 2 | \$76,750 |
| 3 | \$86,350 |
| 4 | \$95,900 |
| 5 | \$103,600 |
| 6 | \$111,250 |
| 7 | \$118,950 |
| 8+ | \$126,600 |

*Effective 4/1/25

Learn More

This program is administered by Community Contacts, Inc., a non-profit organization based in Elgin.

Call Community Contacts at (847) 697-8800 for more information and to apply