

**AGENDA
CITY OF ST. CHARLES
HOUSING COMMISSION
JEFFREY FUNKE, CHAIR**

**THURSDAY, APRIL 17, 2025 - 7:00 P.M.
COUNCIL COMMITTEE ROOM
2 E. MAIN STREET, ST. CHARLES, IL 60174**

- 1. Call to Order**
- 2. Roll Call**
- 3. Presentation of minutes from the March 20, 2025 meeting of the Housing Commission**
- 4. Discussion with Lazarus House – Rental Assistance Programs**
- 5. Home Rehab Program – New Program Working Session**
- 6. Kane County Affordable Housing Fund – Housing Trust Fund Allocation for 2025**
- 7. Project Updates**
- 8. Additional Business**
- 9. Future Meeting Dates**
 - a. Thursday, May 8, 2025 at 7:00pm Council Committee Room
 - b. Thursday, June 12, 2025 at 7:00pm Council Committee Room
 - c. Thursday, July 10, 2025 at 7:00pm Council Committee Room
- 10. Public Comment**
- 11. Adjournment**

ADA Compliance

Any individual with a disability requesting a reasonable accommodation in order to participate in a public meeting should contact the ADA Coordinator, Jennifer McMahon, at least 48 hours in advance of the scheduled meeting. The ADA Coordinator can be reached in person at 2 East Main Street, St. Charles, IL, via telephone at (630) 377 4446 or 800 526 0844 (TDD), or via e-mail at jmcmahon@stcharlesil.gov. Every effort will be made to allow for meeting participation. Notices of this meeting were posted consistent with the requirements of 5 ILCS 120/1 et seq. (Open Meetings Act).

**MINUTES
CITY OF ST. CHARLES
HOUSING COMMISSION
THURSDAY, MARCH 20, 2025
DENS A & B**

Members Present: Sean Baker, Kate Bell, Louis Dries, Liz Eakins, Jeff Funke, John Glenn, Karrsten Goettel, David Pietryla

Members Absent: Milupa King

Others Present: Ellen Johnson, Planner

1. Call to Order

Chair Funke called the meeting to order at 7:00pm.

2. Roll Call

Ms. Johnson called roll with seven members present. Mr. Pietryla arrived at 7:15pm.

3. Presentation of minutes from the January 9, 2025 meeting of the Housing Commission

A motion was made by Mr. Goettel and seconded by Mr. Baker with a unanimous voice vote to approve the January 9, 2025 meeting minutes.

4. 2024 St. Charels Housing Affordability Analysis

Ms. Johnson presented the findings of the annual Affordability Analysis. She reported that St. Charels' housing stock is at 8.3% affordable, down from 12.9% in 2023. This is the lowest affordability finding since the analysis was first completed 15 years ago. It is also the first time St. Charels has been under 10% affordable. On the ownership side, 6.6% of units are affordable, down from 13.2% in 2023. This means just 6.6% of homes are valued under the \$249,000 affordable purchase price. The decrease was due to a 12% increase in home values coupled with a 1.6% increase in Area Median Income. On the rental side, rental affordability dropped from 12.2% in 2023 to 11.6%. Despite rents remaining consistent from last year, affordability dropped due to the addition of 464 new market rate units in 2024.

Median home sale price in 2024 was \$406,000, which is by far the highest in the past 15 years. Commissioners discussed that St. Charels is an attractive town and the school district is desirable; demand pushes up prices.

Ms. Eakins suggested including in the report data on household income compared to housing supply. Ms. Johnson said Chicago Metropolitan Agency for Planning is preparing data for each municipality which will hopefully include this information.

Ms. Johnson said the Affordability Analysis will be presented to Planning & Development Committee next month.

5. Home Rehab Program – New Program Working Session

Ms. Johnson said Habitat for Humanity of Northern Fox Valley representatives came to the last meeting. They expressed a willingness to work with the City on a new home rehab program. The idea would be to create a new, additional, home rehab program. The program would be administered by Habitat. Habitat would assist applicants, review applicant eligibility, approve and schedule work, verify completion, and then request City reimbursement.

The Commission reviewed parameters of the current program and discussed how the new program could be structured. After discussion, Commissioners agreed on the following:

- Grant program, with a small contribution from the homeowner; perhaps 5%. (Current program is a 0% interest loan, paid back when the home is sold/ownership transferred. Habitat had stated they do not offer loans, only grants with a homeowner contribution sometimes required.)
- Income eligibility: up to 60% Area Median Income (current program is up to 80% AMI)
- Property must be within City limits (same as current program)
- Property must be owner-occupied (same as current program)
- Can be any type of owned unit- single-family home, townhome, condo, etc. (same as current program)
- Home value cannot exceed \$498,250, which is the current FHA Mortgage Limit for Kane County (same as current program)
- Eligible improvements should be urgent needs that need to be addressed quickly, such as: mechanical equipment repair/replacement; windows; roofs; building security; exterior work to maintain integrity of the structure; accessibility improvements

Commissioners discussed how much money should be budgeted for the program. There was support for the idea to set the budget on an annual basis based on a certain percentage of the Housing Trust Fund, such as 5% of the fund balance (uncommitted funds only).

It was discussed that a benefit of this program vs. the existing program is that applicants in urgent need would be able to access City funds and have the work completed quickly. Habitat has experience with similar programs and has stated they have the capacity to process applications and arrange contractors to complete the work in a very timely manner.

Ms. Johnson said she would send a draft program proposal to Habitat for feedback and report back to the Commission. Ultimately, City Council would need to approve the program.

6. Rental Assistance Discussion

Ms. Johnson said a representative of the St. Vincent de Paul Society attended the last meeting and shared information about their rental assistance program. He was interested in City funding. Ms. Johnson said rental assistance is an eligible use of the Housing Trust Fund, however the City has not previously been interested in creating a rental assistance program. The City has focused use of the Trust Fund on activities that would promote and create more long-term affordability and neighborhood improvement as opposed to short-term assistance.

The Commission expressed an interest in learning more about the potential for using the Housing Trust Fund for rental assistance/rent subsidy. Ms. Eakins shared that Lazarus House also has rental assistance programs. They work directly with landlords. It was discussed that a program could be structured so that organizations like St. Vincent de Paul Society and Lazarus House would apply to the City for funding to

support their existing rental assistance programs. Ms. Eakins said she would reach out to Lazarus House to see if they would be willing to attend a future meeting to discuss their program.

7. Project Updates

Ms. Johnson said a permit has been issued for the Habitat home to be constructed on the Dean Street lot donated by the City.

8. Additional Business - None

9. Future Meeting Dates

- a. Thursday, April 10, 2025 at 7:00pm Dens A & B – to be rescheduled for April 17.
- b. Thursday, May 8, 2025 at 7:00pm Dens A & B
- c. Thursday, June 12, 2025 at 7:00pm Dens A & B

10. Public Comment- None

11. Adjournment at 8:50pm