



City of St. Charles Home Rehabilitation & Accessibility Loan Program

The City of St. Charles is committed to preserving and maintaining its affordable housing stock. To this end, the City offers a Home Rehabilitation & Accessibility Loan Program to income-eligible St. Charles homeowners. The program offers 0% interest, deferred payment loans to help fund necessary home repairs and improvements. The program also aims to support St. Charles seniors who wish to age-in-place by funding accessibility improvements and modifications. Funding is provided by the City of St. Charles Housing Trust Fund.

How it Works

The City's program works in conjunction with Kane County's Home Rehabilitation Program. Up to \$20,000 in assistance is available from Kane County. Up to \$10,000 is available from the City under the following circumstances:

1. The cost of the Eligible Improvement(s) exceeds the maximum amount paid by Kane County; OR
2. The homeowner has project costs that are not eligible for reimbursement through Kane County's program, but are Eligible Improvements through the City's program.

Income-eligible St. Charles homeowners apply to Community Contacts, Inc., an Elgin-based nonprofit organization, for a loan through the Kane County program and the City of St. Charles program, if applicable.

Eligible Improvements

- Repairs/improvements to mechanical, heating, plumbing, structural, and electrical systems
- Windows in need of repair or replacement
- Repairs or replacement of roofing
- Exterior painting
- Improvements to building security
- Termite damage repair
- Drainage improvements
- Yard clean-up
- Insulation
- Exterior work that will improve overall neighborhood appearance
- Improvements and modifications for physically disabled persons, including but not limited to: grab bars and railings; motorized chair lifts; doorway widening; walk-in showers; accessible toilets; shower seats; ramps; bed rails; and lowered countertops.

Ineligible Improvements

- Additions/upgrades to existing structure or component parts, i.e. window upgrades (bay window), room additions, etc. (except to provide access to persons with disabilities)
- Purchase or repair of furnishings
- Purchase of land/real property
- Construction/repair of swimming pools or hot tubs
- Appliances
- Improvements to common elements of association owned or managed property

Available Funds

A maximum of \$10,000 is available per household. The loan is a 0% interest deferred loan, with repayment at the time of sale or transfer of deed.

Eligibility

The following criteria determine applicant eligibility:

1. Income: The annual gross income of the applicant's household may not exceed the income limits established in Table 1.
2. Location: The subject property must be within the City of St. Charles corporate limits.
3. Home Value: The value of the applicant's home may not exceed \$524,225.
4. Type of Unit: The unit must be an owner-occupied residential property.
5. Ownership: The person receiving the loan must live within the dwelling unit, and not rent the unit to other persons.

Table 1: Income Limits. To be eligible for the program, the applicant's annual gross household income cannot exceed the most recent income limits for a household at 80% Area Median Income based on household size.

	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
2025 Income Limits (80% AMI)	\$67,150	\$76,750	\$86,350	\$95,900	\$103,600	\$111,250	\$118,950	\$126,600
House Value Limitation	\$524,225							

Sources: 2025 income limits published by the Illinois Housing Development Authority (<http://www.ihda.org>) and 2025 FHA Mortgage Limit for Kane County (<https://entp.hud.gov/idapp/html/hicostlook.cfm>).

How to Apply

The program is administered through Community Contacts, Inc. a non-profit housing assistance organization based in Elgin. Contact Community Contacts, Inc. at (847) 697-8800 or visit www.cci-hci.org.