AGENDA
CITY OF ST. CHARLES
HOUSING COMMISSION
SEAN BAKER, CHAIR

THURSDAY, NOVEMBER 13, 2025 - 7:00 P.M.
DENS A & B
2 E. MAIN STREET, ST. CHARLES, IL 60174

1. **Call to Order**

2. **Roll Call**

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

4. **Urgent Need Home Rehab Program with Habitat for Humanity of Northern Fox Valley – Update**

5. **Permanent Supportive Housing Program with Lazarus House**
   a. **Discussion**
   b. **Recommendation**

6. **Project Updates**

7. **Additional Business**

8. **Future Meeting Dates**
   a. Thursday, December 11, 2025 at 7:00pm Council Committee Room
   b. Thursday, January 8, 2026 at 7:00pm Council Committee Room
   c. Thursday, February 12, 2026 at 7:00pm Council Committee Room

9. **Public Comment**

10. **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 (TTY), 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
WEDNESDAY, JULY 9, 2025
COUNCIL COMMITTEE ROOM

Members Present: Sean Baker, Kate Bell, Louis Dries, Liz Eakins, Jeff Funke, John Glenn, Milupa King

Members Absent: Karrsten Goettel, Vicki Spellman

Others Present: Ellen Johnson, Planner

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1. **Call to Order**

Chair Funke called the meeting to order at 7:02pm.

2. **Roll Call**

Ms. Johnson called roll with seven members present.

3. **Presentation of minutes from the May 8, 2025 meeting of the Housing Commission**

A motion was made by Ms. Bell and seconded by Ms. Eakins with a unanimous voice vote to approve the May 8, 2025 meeting minutes.

4. **Election of Officers**

A motion was made by Mr. Funke to nominate Sean Baker as Chair. Seconded by Ms. Eakins.

A motion was made by Mr. Glenn to nominate Kate Bell as Vice Chair. Seconded by Mr. Dries.

Chair and Vice Chair nominations were approved with a unanimous voice vote: Chair- Sean Baker; Vice Chair- Kate Bell.

5. **Home Rehab Program Partnership with Habitat for Humanity of Northern Fox Valley**

   a. **Discussion**

Ms. Johnson summarized that over the last few months, the Commission has discussed creating a new home rehab program in partnership with Habitat. She has been working with Barb Beckman at Habitat on creation of the program. A program outline was provided based on the Commission's feedback at the last meeting.

Ms. Johnson explained that the City will still offer the existing home rehab program which piggy-backs on Kane County's program and is available to homeowners at 80% AMI in the form of a no-interest loan. The new program would be for urgent needs, available to homeowners at 60% AMI as a grant of up to $20,000. Eligible improvements would be HVAC, plumbing, structural, windows, exterior doors, roofs, and accessibility improvements. Habitat indicated the program is in keeping with their other critical repair programs. Homes must be within the City's corporate limits. Maximum home value is $524k, which is the current FHA mortgage limit for Kane County; this is the metric also used for the City's existing home rehab program. Habitat's other critical repair programs have a home value limit of about $250k. St. Charles homeowners can apply for Habitat's existing programs, but many would not qualify based on the home value limit. More St. Charles homeowners should be able to qualify for the City's program based on the higher home value. The Commission reviewed the other program qualifications listed in the outline.

Mr. Glenn suggested clarifying the provision regarding owners' associations to make it clear that if the owner is responsible for exterior maintenance like doors and windows, then they are eligible for the program, even if the property is in an HOA.

Ms. Johnson said the City will pay an administrative fee of 5% to Habitat. Habitat will take on all program administration. They will take calls, assist applicants with applications, vet applicants, verify eligibility, approve applications, quote work, oversee work, and pay contractors. Then they will request reimbursement from the City. Habitat will also collect the homeowner contribution.

Mr. Dries suggested clarifying that Habitat will also handle permitting.

Commissioners discussed limiting recipients to $20,000 over a certain period of time. Mr. Baker suggested 3 years, to match the requirement that applicants remain in the home for 3 years. Commissioners agreed.

Commissioners expressed enthusiasm for the program and for partnering with Habitat, a well-known, respected, and experienced organization.

Commissioners discussed promotion of the program.

Ms. Bell stated the School District can spread the information through school social workers. She offered to discuss with the D303 community liaison.

Ms. Johnson said the City can issue a press release jointly with Habitat. She will work with the Communications Division to promote through the City's social media pages. The new City podcast may also be an option.

Commissioners suggested outreach to other organizations to promote the program: Park District (for inclusion in the program catalogue), local churches, Salvation Army, Lazarus House, Senior Services, and any other organizations who serve seniors.

Ms. Johnson said the budget for grant programs is typically set annually by City Council at the start of each fiscal year (May 1). Setting the budget as 5% of the Housing Trust Fund balance as previously discussed may be difficult to administer; staff would rather not connect the budget directly to the Trust Fund balance, but rather have a defined budget each year. For example, this year the budget could be $80,000 which is about 5% of the Trust Fund balance. Then next year, we will reassess based on program usage. Commissioners agreed.

b. Recommendation

Ms. Eakins made a motion to recommend to Planning & Development Committee approval of the Urgent Need Home Rehab Program. Seconded by Mr. Glenn. Motion passed by unanimous voice vote.

Ms. Johnson said staff will create a service agreement with a budget and program description to bring to Planning & Development for recommendation, followed by City Council for final approval. Then the program would be in place.

6. Permanent Supportive Housing Program Partnership with Lazarus House

Ms. Johnson said the direction from the Commission from the last meeting was to pursue working with Lazarus House to create a program which would involve City funding of one household through a Permanent Supportive Housing program. The assistance would be about $17,850 per year for a 10-year period; $178,000 total. Ms. Johnson said she has met with the new Lazarus House director and a couple board members. They are supportive and would like to move forward. Ms. Johnson will draft the program and bring it back for review at the next meeting.

Commissioners discussed uncertainty in the federal budget and potential impacts on Lazarus House's programs, including its Permanent Supportive Housing program.

7. CMAP Local Housing Profile for St. Charles

Ms. Johnson provided the document for Commissioners' review. Commissioners discussed the shortage of affordable housing nationwide. Mr. Glenn suggested the book, "Abundance" by Ezra Klein.

8. Project Updates

No updates.

9. Additional Business

The Habitat volunteer day at the Dean Street house will most likely be September 13th. The date needs to be verified by Habitat. Maximum of 10 volunteers.

Ms. Johnson reported that the new City Council liaison to the Housing Commission is Vicki Spellman, 3rd Ward Alderperson.

10. Future Meeting Dates

a. Thursday, August 14, 2025 at 7:00pm Council Committee Room
b. Thursday, September 11, 2025 at 7:00pm Council Committee Room
c. Thursday, October 9, 2025 at 7:00pm Council Committee Room

11. Public Comment- None

12. Adjournment at 7:50pm