

**MINUTES
CITY OF ST. CHARLES
HOUSING COMMISSION
THURSDAY, APRIL 9, 2026
DENS A & B**

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

Members Absent: Kate Bell, Karrsten Goettel, Vicki Spellman

Others Present: Ellen Johnson, Planner II

1. Call to Order

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

2. Roll Call

Ms. Johnson called roll with six members present.

3. Presentation of minutes from the January 22, 2026 meeting of the Housing Commission

A motion was made by Mr. Funke and seconded by Ms. Eakins with a unanimous voice vote to approve the January 22, 2026 meeting minutes.

4. 2025 St. Charles Housing Affordability Analysis

Ms. Johnson presented the results of the annual Affordability Analysis. Overall, 8% of St. Charles' housing stock is considered affordable, down from 8.3% last year. The affordable purchase price for a family of four at 80% Area Median Income is \$266,389. This is up 7% from last year due to the increase in AMI. Affordable rents as defined by IHDA are also up 7% from last year. For owner-occupied units, 6.2% are affordable. The rental stock is 11.6% affordable. The overall affordability share is 8%. This is the second year in a row under 10% affordable. Illinois Housing Development Authority is expected to release its next 5-year update on each community's affordable housing share in 2028.

Commissioners discussed that the worsening trend of housing affordability St. Charles is experiencing is a nationwide issue. Building more housing would lower prices, but construction costs are rising. New housing developed in St. Charles over the past five years is nowhere near affordable.

Commissioners discussed the multi-family residential project proposed on the Bircher Commons property behind Meijer. City Council reviewed a Concept Plan for the project and expressed strong support in requiring the developer to provide affordable units within the development as opposed to accepting fee-in-lieu. The Affordability Analysis can be used to support the need for affordable units.

5. Kane County Affordable Housing Fund – Housing Trust Fund Allocation for 2026

Ms. Johnson provided background on the City's participation in the Kane County Affordable Housing Fund (AHF). Last year, the City allocated \$500,000 from the St. Charles Housing Trust Fund to be made

available to affordable housing developers through the AHF. City Council stipulated that the \$500,000 in funding be offered for 2025 only, and that future allocation should be discussed each year, instead of the funds automatically carrying over if unused.

Ms. Johnson reviewed the Housing Trust Fund account report. The available balance excluding funds reserved for other projects and programs is approximately \$1.9 million.

Commissioners discussed allocating about 1/3 of the Housing Trust Fund balance, for an allocation of \$600,000. It was discussed that if a larger project were proposed, additional funds could be requested and that would be reviewed by the Housing Commission and City Council.

A motion was made by Mr. Glenn and seconded by Mr. Funke to recommend allocating \$600,000 from the St. Charles Housing Trust Fund to the Kane County Affordable Housing Fund for 2026. Motion passed by unanimous voice vote.

City Council will consider the recommendation at an upcoming Committee of the Whole meeting.

6. Program / Project Updates

Ms. Johnson said the Urgent Need Home Rehab Program with Habitat for Humanity is up and running. No projects have been approved yet, but Habitat has received some inquiries. A press release was issued about the program by the City.

The City will also be issuing a press release soon about the City – Lazarus House Permanent Supportive Housing Program.

7. Additional Business

Commissioners discussed the Carroll Tower foreclosure situation and expressed concern for the future of the building and the residents.

Ms. Johnson and Mr. Funke participated in a second Habitat build day at the Dean Street house in early March. Commissioners expressed interest in attending the open house.

Chair Baker discussed his recent meeting with the Fox River Valley Initiative. They are still interested in helping affordable housing be developed in St. Charles. They discussed the Carroll Tower situation as well.

8. Future Meeting Dates

- a. Thursday, May 14, 2026 at 7:00pm Dens A & B
- b. Thursday, June 11, 2026 at 7:00pm Dens A & B
- c. Thursday, July 9, 2026 at 7:00pm Dens A & B

9. Public Comment- None

10. Adjournment at 7:53pm