



## 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 \$271,050.
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
<b>2021 Income Limits (80% AMI)</b>	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450
<b>House Value Limitation</b>	\$356,362							

Sources: 2021 income limits published by the Illinois Housing Development Authority (<http://www.ihda.org>) and 2021 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](http://www.cci-hci.org).