



CITY OF  
ST. CHARLES  
ILLINOIS • 1834

# City of St. Charles

## NEW BUSINESS GUIDE





# Welcome to St. Charles

Hello and welcome to St. Charles—a city praised for its economic diversity, top-notch entertainment, beautiful downtown, and rich history. Our community has so much to offer. It is home to a variety of businesses and wonderful parks, as well as host to several community events that draw visitors both near and far.

We value the role local businesses play in our diverse and vibrant economy. City staff, along with the St. Charles Business Alliance and St. Charles Chamber of Commerce, are committed to assisting businesses, and share a common goal of creating opportunities in which businesses thrive. City staff works closely with these organizations to drive economic growth and make St. Charles a destination where people, businesses, and tourism prosper.

Heritage, Community, Service and Opportunity form the basis of our City mission. These four elements work together to offer something for everyone in St. Charles. When all elements of a community come together, great things can happen.

Sincerely,  
Mayor Raymond P. Rogina

## COMMUNITY PROFILE

Source: ESRI Community Analyst 2019



**POPULATION**  
**33,366**



**POPULATION**  
within 15 min drive time  
**180,763**



**HOUSEHOLDS**  
**12,545**



**HOUSEHOLD**  
**INCOME**  
**\$95,656**



**PERCENT WITH**  
**COLLEGE DEGREE**  
**53%**



**NUMBER OF**  
**BUSINESSES**  
**2,122**



**NUMBER OF**  
**RESTAURANTS**  
**194**



**ACRES OF PARK**  
**AND OPEN SPACE**  
**1,500**





## LOCATION SELECTION

### FINDING THE RIGHT SITE

Still looking for the perfect location for your business? The City of St. Charles maintains a database of available commercial sites, which can be found on the [Think St. Charles website](#).

### ZONING CONFORMANCE

Once a potential site has been identified, it is important to verify that the intended business use is allowed in that zoning district. Each zoning district has permitted uses and special uses. Special Uses require a public hearing before the Plan Commission and approval by City Council before the business may open.

Zoning can be checked by contacting the Community & Economic Development Department (cd@stcharlesil.gov or 630-377-4443). The City's zoning code and zoning maps are also available on the City's website to consult.

In addition to confirming that a business use is allowed in the zoning district, there are other considerations that may impact the suitability of a site, see below.

#### IMPORTANT PROPERTY QUESTIONS

- ☐ Is it located in a historic district?
- ☐ Is it in a Planned Unit Development (PUD), which may effect permitted uses?
- ☐ Is it in a flood plain?
- ☐ Does it have enough parking to meet the minimum?
- ☐ Does the building need any additions or alternations?
- ☐ Is the proposed use different than the previous occupant?



### PLANNING APPROVALS

The following applications may be required. Approval timelines will vary depending on size of the property, whether engineering plan review or a public hearing is required, and meeting schedules. In the event that multiple applications are submitted for a single project, they will be reviewed concurrently.

#### Concept Stage Applications:

Concept Plan: 45 days

#### Preliminary Stage Applications:

General Amendment: 45-60 days

Map Amendment: 45-60 days

Special Use: 60-90 days

Special Use for PUD: 60-120 days

PUD Preliminary Plan: 60-90 days

Minor Change to PUD: 30-45 days

Preliminary Plat of Subdivision:  
60-90 days

#### Final Stage Applications:

PUD Final Plan: 60-120 days

Final Plat of Subdivision: 60-90 days

Minor Subdivision Final Plat: 30-45 days

*Process timelines are approximate and are based on typical projects.*

## LOCATION SELECTION

- ☐ Check the Available Sites Database
- ☐ Confirm Zoning
- ☐ Determine if site is suitable
- ☐ Planning Approvals as required

## BUILDING & CODE ENFORCEMENT

### BASE SITE VISITS

#### Building Assessment and Safety Evaluation

As a courtesy service to local businesses owners, the City of St. Charles offers BASE site visits (previously known as “Chapter 34” visits). The purpose of the visit is to identify potential zoning, building, or fire code violations that may need to be remedied before the new business occupies the space.

Prior to signing a lease or purchasing a building, prospective buyers can call City Hall to set up a BASE site visit with city staff at the tentative new business location. Staff will typically be joined by the buyer and the real estate broker for a walk-through of the site.

### BUILDING PERMIT

Building permits shall be required for any additions, renovations or alterations being done to a property. See the list on the next page for examples of projects that require building permits. A building permit is required prior to beginning any work.

Permit fees vary depending on the type of permit and size of the project. Permits can be found online. Questions should be directed towards the **Building & Code Enforcement Office at 630-477-4406.**

## EXAMPLES OF PROJECTS THAT REQUIRE BUILDING PERMITS

*not a complete list*

- Awnings
- New Building Construction
- Building or structure demolition
- Parking lot construction or alteration
- Mechanical, electrical or plumbing work
- New roofing
- Facade improvements
- New accessory structures like a deck or garage
- Solar panel installation
- Lawn sprinkler systems
- Fences
- Business Signs

### CONSULTATION MEETING

The Building and Code Enforcement Division offers a consultation meeting where applicants can meet with City staff to discuss any questions or issues on the construction project, whether the project is just a proposal or already under construction. The meeting can be held at the site or at the City office.

### FINAL OCCUPANCY

A final occupancy certificate cannot be issued until all items including the Building & Code Enforcement, Fire Prevention Bureau, Planning, and Development Engineering permit conditions have been addressed.

### PERMIT PROCESS

- ☐ Determine if a permit is needed
- ☐ Building Permit Submission/Approval
- ☐ Make building improvements
- ☐ Building Inspections
- ☐ Certificate of Occupancy

Call J.U.L.I.E 48 hours prior to digging to identify all public utilities on site with color coordinated markers, including:

Electric Utilities: **Red**  
Water Utilities: **Blue**  
Sewer Utilities: **Green**  
Comcast/Telephone : **Orange**  
NICOR: **Yellow**





## ADDITIONAL APPROVALS

### BUSINESS LICENSING

The City of St. Charles does not operate a business licensing or registration program. Most businesses do not require a permit or approval from the City to open so long as they are a permitted use in the zoning district. However, some establishments do require a license.

### OTHER LICENSES

While the City of St. Charles does not require general business license, licenses are required for the following:

*Cigarette License*

*Coin-op Amusement License*

*Liquor Application - First Time/Renewal/1-Day*

*Massage License*

*Scavenger License*

*Towing License*

*Video Gaming License*

All licensing is handled by the Mayor's office. The Mayor is also the City Liquor Commissioner. Certain businesses are required to obtain licensure from the City, including massage establishments, pawnbrokers, tobacco retailers, etc., which are outlined in Title 5 - Business Licenses and Regulations. All licenses are renewed annually in April.

### BASSET TRAINING REQUIREMENTS AND CLASSES

Beverage Alcohol Sellers and Servers Education and Training is the licensing program administered by the State of Illinois Liquor Control Commission. Every employee who sells or delivers alcoholic liquor or beverages must be trained and certified. BASSET training and certification is a prerequisite to the issuance of a local liquor license.

### HOW LONG DOES IT TAKE TO OBTAIN A LIQUOR LICENSE?

The Local Liquor Control Commissioner has 60 days from the time of receipt of the license application to issue a written acceptance or rejection.

## ECONOMIC INCENTIVES

### BUSINESS IMPROVEMENT GRANT

This program offers 50/50 matching awards (up to \$25,000) for permanent structural & life safety modifications. Eligibility for this program is based on three factors:

**1) Location** - business must be located on the 1st floor of a commercial building located in the CBD-1 or CBD-2 zoning district or along either the Main Street, Randall Road or Lincoln Highway corridor.

**2) Eligible Businesses** - applicants must operate one of the following types of businesses: art studio, cultural facility, indoor recreation, live entertainment, hotel/motel, outdoor sales, personal services, coffee shop/tea room, restaurant, retail sales, tavern/bar, or theater.

**3) Eligible Expenses** - Eligible improvements include but are not limited to plumbing, electrical, fire sprinklers, alarms, and structural repairs. View the program guidelines for more details.

### FACADE IMPROVEMENT PROGRAM

Assists with the improvement and restoration of downtown building exteriors to enhance the character of the City's historic district. Funding assistance is available for 25% of the cost of maintenance work and 50% for certain types of historic preservation projects.





The St. Charles Business Alliance is a non-profit organization dedicated to enhancing the economic viability of St. Charles. The organization is instrumental in driving tourism and promoting St. Charles, organizing large scale events & the revitalization of Downtown St. Charles.

Contact the St. Charles Business Alliance to see how they can help promote your St. Charles Business.

**STCALLIANCE.COM**  
**info@stcalliance.org**  
**(630) 443 - 3967**



The Elgin Community College Small Business Development Center provides support services to new and existing St. Charles Businesses, including:

- One-on-one Business Counseling
- Strategic Growth Planning
- Financial Assessment
- Business Plan Review
- Sales and Marketing Strategy

**ELGIN.EDU/BUSINESS-**  
**COMMUNITY**  
**sbdc@elgin.edu**  
**(847) 214-7488**



The City of St. Charles is dedicated to serving the residents and business owners who call St. Charles home. The City provides customer service focused programs and services to everyone it serves, including preliminary site visits, zoning review, assistance with site selection, various grant programs to meet different needs and more.

Visit the city's Economic Development Web-portal for more information and the latest news.

**THINKSTCHARLES.COM**  
**cd@stcharlesil.gov**  
**(630) 377-4443**



The St. Charles Chamber of Commerce is a membership based organization that offers numerous networking events, member groups, educational programs, marketing opportunities, tools and resources to help your business be successful.

The St. Charles Chamber of Commerce is invested in the success of its members and is connections-focused, offering a breadth of quality programs and experiences.

To join the chamber or learn more, visit their website.

**STCHARLESCHAMBER.COM**  
**info@stcharleschamber.com**  
**(630) 584-8384**

## COMMERCIAL UTILITIES



### WATER, SEWER & ELECTRIC

The City of St. Charles provides Water, Sewer & Electric services. To start, stop or transfer existing utility services, business customers must call or visit the Utility Billing office at least one business day before the scheduled date and request service be transferred into their name.  
(630) 377-4426 | [utilitybilling@stcharlesil.gov](mailto:utilitybilling@stcharlesil.gov)

### NATURAL GAS

Northern Illinois Gas (NICOR) services the St. Charles area. If the property already has a gas meter, all you have to do is establish an account. This can be done by completing the “start services” form online or by calling  
(888) 642-6748

### COMMERCIAL REFUSE & RECYCLING

The City does not contract for collection of commercial refuse. Commercial refuse and recycling services are available through a number of licensed vendors with which businesses may contract independently.  
(630) 377-4405 | [pw@stcharlesil.gov](mailto:pw@stcharlesil.gov)



### COMMUNITY & ECONOMIC DEVELOPMENT

For questions about opening a new business, finding a location, zoning, historic districts, planned unit developments (PUDs), special uses, parking requirements and more.  
(630) 377-4443 | [cd@stcharlesil.gov](mailto:cd@stcharlesil.gov)

### BUILDING AND CODE ENFORCEMENT

For questions about building permits, inspections, occupancy, and more.  
(630) 377-4406 | [bceadm@stcharlesil.gov](mailto:bceadm@stcharlesil.gov)

### MAYORS OFFICE

For questions about all licensing, including liquor and tobacco licenses, contact the Mayor’s Office.  
(630) 377-4422 | [mayor@stcharlesil.gov](mailto:mayor@stcharlesil.gov)

### PUBLIC WORKS

For questions about public utilities including water, sewer, electric, or refuse collection.  
(630) 377-4405 | [pw@stcharlesil.gov](mailto:pw@stcharlesil.gov)

### UTILITY BILLING

For questions about starting, stopping or transferring utilities, making utility payments, or purchasing refuse bags and tags.  
(630) 377-4426 | [utilitybilling@stcharlesil.gov](mailto:utilitybilling@stcharlesil.gov)

For general inquiries, visit [www.stcharlesil.gov](http://www.stcharlesil.gov)





2 E. Main Street  
St. Charles, IL 60174  
(630)-377-4400

This document was created by the City of St. Charles Department of  
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