

## ST. LOUIS COUNTY DEPARTMENT OF PLANNING OFFICE OF COMMUNITY DEVELOPMENT HOME IMPROVEMENT PROGRAM INFORMATION SHEET

### **DESCRIPTION:**

The Home Improvement Program (HIP) is a federally funded program, which provides technical advice and financial assistance to qualified homeowners for a variety of home repairs. The program is administered by St. Louis County's Department of Planning, Office of Community Development.

### **ELIGIBLE CLIENTS:**

The applicant must be the owner and occupant of the property to be improved. Adjusted gross household income from **all adult occupants (18 years of age and older) must meet established low to moderate income guidelines**. Homeowners must be current in their mortgage payments and real estate taxes must be paid in full. Applicants are served on a first-come first-served basis until all funds are committed. The program permits a one-time participation per homeowner.

### **ELIGIBLE REPAIRS:**

Approved repairs or replacements necessary to maintain minimum housing code standards are eligible. Homeowners are required to select their own general contractor and their assigned HIP Specialist will review and approve the bids.

### **FINANCIAL BENEFITS:**

A participant can receive **100%** of the cost of correcting authorized repairs, based on a maximum lifetime benefit limit of **\$5,000** under the following terms and conditions:

**Homeowners** will sign a **5-year Forgivable Loan Agreement** providing for an annual reduction of 20% percent of the original amount of the grant, as long as they continue to own and occupy their house. **This 5-year Forgivable Loan Agreement will be on record with the Recorder of Deeds office as a lien against your property.** Homeowners that continue to own and occupy their homes for five (5) years after the agreement was signed will be issued a **Deed of Release, thereby releasing the lien that was previously recorded against their property.** Participants, who cease to own and occupy the property before the 5-year period has expired, will be responsible for paying back the pro-rated cost of the improvements to St. Louis County in order to obtain a Deed of Release.

### **THE PROCESS:**

All participants **may be required to attend a 3-hour homeowner seminar**. Owner acknowledges that all housing code violations may not be included under the scope of work, however any items marked **REQUIRED** must be completed and certified such at the final inspection. The owner receives a copy of the "Scope of Work" and solicits **two (2)** bids for repairs **exceeding \$1,000** and **one (1)** bid for repairs **under \$1,000**. These bids are reviewed with a HIP Specialist. The homeowner must obtain bid approval within **45 days**, sign a contract within **60 days** and complete all repairs within **four (4) months** of their acceptance into the program. Failure to obtain bids or a signed contract in the time specified will result in the homeowner being **suspended** from the program.

### **PAYMENT:**

When the repairs are completed and pass final inspection, a check will be submitted directly to the contractor.



St. Louis County  
Department of Planning  
Office of Community Development

## **NO COST Home Improvement Repairs for County Homeowners**

Saint Louis County Government's Home Improvement Program is offering up to **\$5,000** in home repairs for eligible homeowners at NO COST. Eligible items include concrete/asphalt/masonry, tuck-pointing, roofing, tree trimming/removal, electrical, plumbing, heating, air conditioning and foundation work.

*We are currently seeking participants in:*

# EDMUNDSON

**To be eligible:** You must own and live in your home, your property taxes must be current, you cannot have participated in the program previously, and your household's total annual taxable income must be within the Adjusted Gross Income Limits

Family of 1	Less than \$43,050	Family of 5	Less than \$66,400
Family of 2	Less than \$49,200	Family of 6	Less than \$71,300
Family of 3	Less than \$55,350	Family of 7	Less than \$76,200
Family of 4	Less than \$61,450	Family of 8	Less than \$81,150

The Home Improvement Program is federally funded and operates through St. Louis County Government's Department of Planning in conjunction with the respective municipalities.

To apply, please call 314-615-8232. Press "1" to hear the areas for which we are currently accepting applications. If you do not hear your area on this list, we cannot accept an application at this time. Follow the prompts on the menu to leave a message if you believe you are an eligible resident living in one of the listed municipalities. *Funding availability is limited so act swiftly!*



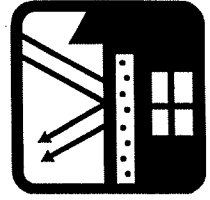
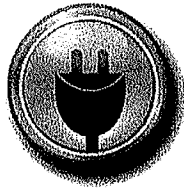
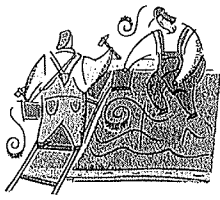
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Phone: 314-615-8232

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E-mail: [HipNorth@stlouisco.com](mailto:HipNorth@stlouisco.com)

Community Development Website: <http://www.stlouisco.com/PropertyandRoads/CommunityDevelopment/HomeImprovementProgram>



## **Eligible Repairs Funded by the Home Improvement Program**

- Roof Replacement
- Concrete and Masonry Repair or Replacement
- Tree Removal
- Hand Rail Installation
- Major Electrical Repairs
- Major Plumbing Repair or Replacement
- Furnace and Air Conditioner Replacement
- Major Waterproofing
- Insulation

## **Items NOT covered by the Home Improvement Program**

- ≠ Door Installation or Replacement
- ≠ Window Installation or Replacement
- ≠ Siding Replacement or Installation
- ≠ Gutter and Downspout Replacement
- ≠ Interior or Exterior Painting

For more information call:

(314) 615-8232

For Most North County Municipalities