



Dear Applicant,

St. Charles County will accept applications for the 2015 Urban County Home Improvement Loan Program (UC HILP) until the program is filled on a first come, first accepted basis. This program offers up to \$5000.00 as a 0% interest forgivable loan to be repaid upon the sale or transfer of ownership of the home and in some cases refinances when a subordination policy is not met. However, if the homeowner maintains and occupies the home for 5 years from the date of signing loan documents, the loan will be forgiven.

In order to be considered for the program, an applicant must:

- Be a homeowner in Unincorporated St. Charles County, or the corporate city limits of Cottleville, Dardenne Prairie, Lake St. Louis, St. Paul, St. Peters, Weldon Spring or Wentzville.
- Reside in the home at least one year prior to application; home must be your primary residence.
- Not exceed the current income limits established by HUD
- Never have participated in the UC or St. Peters HILP program

To determine your eligibility for the program, the following documentation must be completed and submitted:

1. The enclosed Participant Information form
2. The enclosed Eligibility Certification form
3. The enclosed Declaration form
4. The enclosed Release form
5. A copy of your completed and signed 2015 Federal income tax including schedules and attachments **(Please do not submit originals. Submit copies)**
6. Proof of all sources of income (W-2 forms, interest and dividend statements, MO Refund 1099-G if applicable, Social Security statement, pension statement, annuities, child support letter, unemployment compensation letter, divorce decree, etc.) *Please note that all Social Security received is counted as income. **(Please do not submit originals. Submit copies)**
7. Proof of ownership of your home (General Warranty Deed, Quit Claim Deed, etc) **A Deed of Trust is not acceptable.** If the name of a deceased person appears on the general warranty deed, a death certificate is also required. A copy of the General Warranty Deed can be obtained in person at the St. Charles County Recorder of Deeds at 201 N. 2nd St., St. Charles, (636) 949-7505.

Please submit your application materials in a large envelope by mail or in person to:

City of St. Peters
 Attn: Dept. of Community Services
 One St. Peters Centre Blvd.
 St. Peters, MO 63376

If you have any questions about the application process or the UC HILP, please call the Community Services Office at 636-477-6600, Ext. 1365. Thank you for your cooperation.

Brandi McDowell
 Accounting Clerk-CDBG, City of St. Peters



Discrimination is prohibited on the basis of race, color, religion, sex, handicap, familial status or national origin.

**St. Charles Urban County
2015-2016 HOME IMPROVEMENT LOAN PROGRAM**

PARTICIPANT INFORMATION (please print legibly)

1. Applicant Name _____
2. Address _____ City _____ Zip Code _____
3. Phone: Home _____ Cell _____ Business _____
4. Email _____
5. Number of people currently living in your household (including adults & children) _____

6. List **all** household members living at your address at time of application, including yourself first:

Name (Last, First, Middle)	Age	Relationship to Head of Household
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please check each category below that applies to the Head of Household:

7. Male _____ Female _____
8. **Ethnicity:** (select *only one*)
Hispanic or Latino _____ -or- Not Hispanic or Latino _____
9. **Race:**
American Indian/Alaskan Native _____
Asian _____
Black/African American _____
Native Hawaiian/Other Pacific Islander _____
White/Caucasian _____
10. **Disabled**---Head of Household is _____ is not _____ disabled based on the HUD Section 504 regulation which defines an individual with a disability as any person who has a physical or mental disability that substantially limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment (24 CFR 8.3). Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself. The law also applies to individuals who have a history of such impairments as well as those who are perceived as having such an impairment.
11. How did you find out about the program? _____

12. When is the best time to contact you? _____

**ST. CHARLES URBAN COUNTY HOME IMPROVEMENT LOAN PROGRAM
2015 ELIGIBILITY CERTIFICATION**

Report 2015 Income for everyone living in the home at the time of application submittal
Please submit 2015 Federal Taxes and back up for all income. Do not submit 2015 Missouri Tax Return.

If you were not required to file 2015 Federal Taxes please check below statement. You are still required to submit proof of income.

I was not required to file 2015 Federal Taxes

<small>Office Use Only</small>	<u>SOURCE OF INCOME</u>	<u>2015 GROSS INCOME</u>	<u>PERSON(S) RECEIVING INCOME</u>
	Wages or Salary from Employment. Enter Name of Employer(s):	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	Earnings from Self-Employment	\$ _____	_____
	Social Security	\$ _____	_____
	Veteran's Benefits	\$ _____	_____
	Pensions/Annuities	\$ _____	_____
	Dividends and/or Interest	\$ _____	_____
	Unemployment Compensation	\$ _____	_____
	Railroad Retirement	\$ _____	_____
	Worker's Compensation	\$ _____	_____
	Child Support	\$ _____	_____
	Maintenance/Alimony	\$ _____	_____
	Income from Rental Property	\$ _____	_____
	Supplemental Security Income (SSI)	\$ _____	_____
	TANF	\$ _____	_____
	Missouri State Refund (Line 10 on 2015 1040 Tax Return)	\$ _____	_____
	Other Types of Income. List:	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	TOTAL GROSS INCOME FOR 2015	\$ _____	_____
	TOTAL HOUSEHOLD MEMBERS	_____	_____

To be completed by Staff:
Verification Complete (Date) _____
Checked by: _____

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Convictions may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Signature

Please send back up of all income (copies).
Do not send originals.

Signature

DECLARATION

The undersigned acknowledge that participation in the Urban County Home Improvement Loan Program is voluntary.

The undersigned hereby apply for participation in the Urban County Home Improvement Loan Program as administered by the City of St. Peters and agree to provide the City with the information requested on the Participant Information Form, the Eligibility Certification and all other information requested by the County.

The undersigned further agree to comply with all program conditions, including, but not limited to, compliance with all applicable federal, state, county, and/or city requirements pursuant to the Housing and Community Development Act of 1974, as amended.

The undersigned hereby authorize the City to obtain the documents necessary for participation in the Urban County Home Improvement Loan Program, including title information, income verification, etc.

The undersigned affirm and acknowledge that any misrepresentation of material facts or the failure to produce any requested information may result in a declaration of non-eligibility or a termination of continued participation in the program and a consequent denial of any and all benefits.

The undersigned further represent and warrant that the information that has been given is true and complete to the best of their knowledge.

The undersigned further affirm and acknowledge that they have been notified of and understand their rights and responsibilities as applicants for the Urban County Home Improvement Loan Program.

OWNER

DATE

OWNER

DATE

ST. PETERS STAFF

DATE

RELEASE

This release is made and entered into this _____ day of _____, 20____, by and between
_____, hereinafter referred to as "Owner" of the property
Owner(s) Name

located at _____, and St. Charles County
Property Address, City & Zip

(hereinafter referred to as the "County").

In consideration of the Owner's voluntary participation in the St Charles Urban County Home Improvement Loan Program, the Owner hereby releases and agrees to indemnify and hold harmless St. Charles County, the Cities of Cottleville, Dardenne Prairie, Lake St. Louis, St. Paul, St. Peters, Weldon Spring, Wentzville, its agents, employees, and officers from all claims, damages or causes of action (including reasonable attorneys fees) caused by or arising in any manner from the owners participation in the St. Charles Urban County Home Improvement Loan Program and any agreements or contracts between the Owner and home improvement contractors.

I, the Owner, have read this release and understand all its items. I execute it voluntarily and with full knowledge of its significance the day and year first written above.

OWNER

DATE

OWNER

DATE

Name _____ Address _____

Style of Home (check one) Walkout Basement _____ Non-Walkout Basement _____

Number of Bedrooms (total rooms with beds) _____

Location of Bedrooms (check all that apply) Upstairs _____ Main Level _____ Basement _____

Please list projects or repairs you would like to complete with the loan money.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

****Please note that all code violations take precedence over other projects and repairs. Any projects started prior to approval are not eligible for reimbursement or payment.**

Below will be signed AFTER the Initial Inspection, once all projects are discussed and agreed upon by Program Staff and homeowner(s).

The undersigned agrees that all projects approved by the County are listed above. Any projects in addition to this list must be approved by the County or its representatives before work begins.

Signature

Date

Signature

Date

Program Staff

Date

Applicant information to keep for reference.

ST. CHARLES URBAN COUNTY HOME IMPROVEMENT LOAN PROGRAM 2015-2016

St. Charles Urban County has accepted a grant from the United States Department of Housing and Urban Development (HUD), to conduct the Community Development Block Grant Program under Title I of the Housing and Community Development Act of 1974 as amended. The goal of the program is to provide financial assistance for the rehabilitation of private properties. The Home Improvement Loan Program is available to residents eligible and desirous of receiving said funds for the purpose of making repairs to owner occupied property.

PROGRAM DESCRIPTION AND GUIDELINES

A. Eligibility – General

In order to be eligible for the St. Charles Urban County Home Improvement Loan Program, applicants must be first time participants in a HILP program (Urban County or St. Peters) and all of the following criteria must be met:

- The property must be within unincorporated St. Charles County or the corporate limits of Cottleville, Dardenne Prairie, Lake St. Louis, St. Paul, St. Peters, Weldon Spring or Wentzville.
- The property to be improved must be owner-occupied.
- The total household income from all occupants is equal to or less than 80% of the median household income as defined and published by HUD.
- Real estate taxes are paid up-to-date.
- Personal property taxes are paid up-to-date.
- The structure to be improved cannot be located within a floodplain.
- The owner-occupant has clear title (fee simple) to the property with no outstanding federal or state tax liens or pending bankruptcies.
- The property to be improved is either a single-family or a multi-family permanent structure. Condominiums are eligible. Mobile homes are not eligible.

B. Eligible Income

Participants must be eligible for the program based on Federal 2015 taxes. The total gross income of all members of the household over the age of 17 must count towards the total household income. If a member of the household (excluding the head of household) is a full time student (must submit proof), a maximum of \$480.00 of their individual income will be counted toward the total household income. There will be spaces held for those meeting the very low-income qualifications. Remaining spots will be filled by those meeting very low or low income guidelines. Very low-income levels are listed first and low-income levels are listed second and are defined as having maximum income levels as follows:

- 1 person household \$24,650 or \$39,400;
- 2 person household \$28,150 or \$45,000;
- 3 person household \$31,650 or \$50,650;
- 4 person household \$35,150 or \$56,250;
- 5 person household \$38,000 or \$60,750;
- 6 person household \$40,800 or \$65,250;
- 7 person household \$43,600 or \$69,750;
- 8 person household \$46,400 or \$74,250.

C. Eligible Repairs-all eligible repairs to be made with like materials when acceptable

- Repair or replacement of water and sewage systems and their components: traps, vents, supply lines, drain lines, stacks, water heaters, sump pumps, drain tiles, septic tanks and fields, etc.
- Repair or replacement of heating and air-conditioning systems and their components: furnaces, A-coils, compressors, thermostats, gas piping, flues, ducts, etc.
- Repair or replacement of electrical systems and all their components, including the installation of new services.
- Replacement of defective plumbing fixtures, including defective lavatory bowls.
- Eradication of all serious insect, termite and rodent infestation.
- Correction or repair of insufficient exit ways.
- Repair of seriously deteriorated walls, wall tile, ceilings and floors.
- Repair or replacement of structurally defective concrete and wood porches, porch overhangs, steps and rails.
- Repair or replacement to roofs that are aged, damaged or leaking, including gutters, downspouts, and splash basins.

- Masonry and concrete flatwork including tuckpointing, chimney repair, foundation repair, retaining walls, sidewalks, driveways, etc.
- Repair of exterior walls in order that the structure may be kept watertight, free from chronic dampness, weather-tight, includes siding, aluminum trip wrap, etc.
- Exterior painting of all surfaces where needed.
- Security items such as lock upgrades, plexiglass instead of glass, glass block windows in basements, etc.
- Replace defective exterior doors, storm doors, patio doors, and garage doors.
- Repair and/or Replacement of existing fences and gates.
- Tree removal (in rare cases), branch trimming away from house when necessary, tie walls, backfill to correct water problems, etc.
- Modifications, which improve the cost-effective energy efficiency of the structure per the Model Energy Code, including thermal replacement windows, attic and wall insulation, etc.
- Modifications, which improve the accessibility of the structure for homeowners or their children with disabilities.
- Smoke detectors and carbon monoxide detectors.
- Compliance with the County or Municipal Residential Code.

D. Ineligible Repairs

- New construction, such as the building of a room addition, basement bedroom construction or related conversion, storage sheds, converting carports into garages, etc.
- Repair, replacement or the installation of appliances, including garage door openers.
- Landscaping, when its purpose is not for the eradication of soil erosion or the diversion of water away from the structure's foundation.
- Remodeling work, when its purpose is to update or esthetically change the appearance of the area rather than replace a defective component.
- Certain county or municipal violations such as grass cutting, trash removal, cleaning, derelict vehicle towing, etc.

- Construction of privacy fences or pool enclosures, except when required by Code.
- Security alarm systems, security bars on windows, doors, etc.

E. Process

An initial housing and environmental inspection will also be conducted. All participants are required to have this inspection before any work can be done. Any work started or completed before the initial inspection is not eligible. The inspection will include a minimum housing code check on the exterior of the home. All housing code violations must be addressed prior to additional projects and are eligible for financial assistance under this program. Three bids for each project over \$500.00 and one bid for projects \$500.00 and under will need to be submitted within 90 days (3 months) of the initial inspection and all work must be completed within 180 days (6 months) of the date of the initial inspection. Consideration will be given to those projects delayed by weather. Please do not get bids prior to being accepted into the program as they usually expire after 30 days. When all work is completed, a final inspection is required before final payment will be made.

After the initial inspection has been completed, a program meeting will be set up to review the program guidelines and review the work to be performed. Loan documents can also be signed at this time. This program meeting must occur prior to performing any work under this program.

**Please note that if you live in a home built prior to 1978 and intend to perform work, which impacts a painted surface you will be required to have a lead-based paint inspection. The County has contracted with a Company to perform the test and payment for the test will be deducted from your total loan. This will be discussed further during your program meeting.