



Dear Applicant,

As a participating jurisdiction in the St. Charles Urban County, the City of St. Peters will administer a St. Peters Urban County Home Improvement Loan Program (H.I.L.P) once federal funding becomes available. In anticipation of the release of these funds, the City is beginning its application process. Application will be available until the program is filled on a first come, first accepted basis. This program offers up to \$5,000.00 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 resident and homeowner in the corporate limits of the City of St. Peters
- Reside in the home at least one year prior to application
- Not exceed the current income limits established by HUD
- Be a first time participant in the 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 the enclosed envelope by mail or in person to:

**City of St. Peters**  
**Attn: Dept. of Community Projects**  
**P.O. Box 9**  
**St. Peters, MO 63376**

If you have any questions about the application process or the Home Improvement Loan Program, please call the Community Services Department at 636-477-6600, Ext. 1365. Thank you for your cooperation.

Brandi McDowell  
Accounting Clerk/CDBG



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

**ST. PETERS URBAN COUNTY  
2015-16 HOME IMPROVEMENT LOAN PROGRAM**

**PARTICIPANT INFORMATION**

- 1. Applicant Name \_\_\_\_\_
- 2. Address \_\_\_\_\_ Zip Code \_\_\_\_\_
- 3. Phone: Home \_\_\_\_\_ Cell \_\_\_\_\_ Email \_\_\_\_\_
- 4. Number of people currently living in your household \_\_\_\_\_
- 5. List **all** household members living at your address, including yourself:

| Name (Last, First, Middle) | Age   | Relationship |
|----------------------------|-------|--------------|
| _____                      | _____ | _____        |
| _____                      | _____ | _____        |
| _____                      | _____ | _____        |
| _____                      | _____ | _____        |

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

- 6. Male \_\_\_ Female \_\_\_
- 7. Ethnicity: (select *only one*)  
Hispanic or Latino \_\_\_  
Not Hispanic or Latino \_\_\_
- 8. Race:  
American Indian/Alaskan Native \_\_\_  
Asian \_\_\_  
Black/African American \_\_\_  
Native Hawaiian/Other Pacific Islander \_\_\_  
White/Caucasian \_\_\_
- 9. Disabled \_\_\_ I am 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.
- 10. How did you find out about the program? \_\_\_\_\_  
\_\_\_\_\_
- 11. When is the best time to contact you? \_\_\_\_\_

**ST. PETERS URBAN COUNTY HOME IMPROVEMENT LOAN PROGRAM  
2015-16 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>2015</u>         |                                   |
|---|---------------------|-----------------------------------|
| <u>SOURCE OF INCOME</u>   | <u>GROSS INCOME</u> | <u>PERSON(S) RECEIVING INCOME</u> |
| Wages or Salary from Employment.<br>Enter Name of Employer(s):<br>_____ | \$ _____            | _____                             |
| _____   | \$ _____            | _____                             |
| _____   | \$ _____            | _____                             |
| _____   | \$ _____            | _____                             |
| Earnings from Self-Employment   | \$ _____            | _____                             |
| Social Security   | \$ _____            | _____                             |
| Veteran's Benefits  | \$ _____            | _____                             |
| Pensions/Annuities  | \$ _____            | _____                             |
| Dividends 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<br>(Line 10 on 2015 1040 Tax Return)              | \$ _____            | _____                             |
| Other Types of Income. List:<br>_____                                   | \$ _____            | _____                             |
| _____   | \$ _____            | _____                             |
| 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 Home Improvement Loan Program is voluntary.

The undersigned hereby apply for participation in the 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 City.

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 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 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 the City of St. Peters (hereinafter  
Property Address  
referred to as the "City").

In consideration of the Owner's voluntary participation in the St. Peters Urban County Home Improvement Loan Program, the Owner hereby releases and agrees to indemnify and hold harmless the City, 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. Peters 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 \_\_\_\_\_

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 payment.**

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

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
St. Peters Staff

\_\_\_\_\_  
Date

**Applicant information to keep for reference.**

**ST. PETERS 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. Peters Urban County Home Improvement Loan Program, applicants must be first time participants in the program and all of the following criteria must be met:

- The property must be within the corporate limits of the City.
- 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.
- St. Peters' 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 low-income qualifications. All remaining spots will be filled for those meeting low or moderate income guidelines. Low-income levels are listed first and moderate-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 2009 International 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 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**

After acceptance into the program, an initial housing and environmental inspection will 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 and review of the work to be performed. Both the interior and the exterior of the home will be inspected. All housing code violations must be corrected 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.** 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.

**\*\*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 City 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 initial inspection.**