

Applicant information to keep for reference.

**ST. CHARLES URBAN COUNTY
HOME IMPROVEMENT LOAN PROGRAM
2011-2012**

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 2010 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 during the lottery drawing. All remaining spots will be filled by random drawing for 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 \$24,350 or \$38,950;
- 2 person household \$27,800 or \$44,500;
- 3 person household \$31,300 or \$50,050;
- 4 person household \$34,750 or \$55,600;
- 5 person household \$37,550 or \$60,050;
- 6 person household \$40,350 or \$64,500;
- 7 person household \$43,100 or \$68,950;
- 8 person household \$45,900 or \$73,400.

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

Applications for the 2011 St. Charles Urban County Home Improvement Loan Program will be available from October 26, 2011-December 30, 2011. The 2011 St. Charles Urban County Home Improvement Loan Program will be set up as a lottery and those participating will be randomly selected from all applications submitted by 5 p.m. on December 30, 2011. The lottery drawing will take place at St. Peters City Hall located at One St. Peters Centre Blvd., St. Peters, MO 63376 on Wednesday, January 4, 2012 at 6:00 p.m. Please enter through the West Entrance. Anyone who has submitted an application is welcome to attend the lottery drawing. (You need not be present to be considered for the program).

After acceptance into the program, participants will be required to submit photos of the home and streetscape as required by the environmental review as well as some projects where there is a request for funding. Participants will receive additional information regarding the photos once accepted into the program.

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.

****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 will contract 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.**