

- The Home Improvement Program provides repair assistance to low and moderate-income City residents.
- Recipients must be owners and occupants of single-family or two-family dwellings.

Income eligibility:

Maximum gross income based on the number of persons living in the household and their combined incomes:

- 1 person household, \$43,050
- 2 persons, \$49,200
- 3 persons, \$55,350
- 4 persons, \$61,450
- 5 persons, \$66,400
- 6 persons, \$71,300

- No interest loans are available to qualified homeowners
- To qualify for a loan, either: (1) Household expenses (mortgage, real estate taxes, home insurance, utilities are more than 30% of gross; or (2) income is at or below 50% of median family income.

Some Qualified Repairs Include:

- General exterior maintenance
- Removal of hazardous trees and limbs
- Replacement of roof
- Upgrading of electrical system
- Upgrading of plumbing system
- Replacement of deteriorated water Heater and/or furnace & a/c
- Siding replacement
- Insulation & weatherization
- Foundation repair\ water proofing
- Handicap accessibility
- Repair & replacement of deteriorated driveway & sidewalks

Priority is given to repair housing conditions which represent an accessibility barrier and\or immediate hazard to the health and\or safety of the occupants or to the public.

The *Fair Housing Policy* of the City of St. Charles to assure equal opportunity to all persons, and is unlawful to discriminate against anyone based on race, color, creed, religion, ancestry or national original, familiar status, age, gender, and income assistance or handicap status.



To Apply for a Loan
Or for any questions Please Call:

636-949-3214:

Please provide the following items to the Home Improvement Program at the Department of Community Dev. on the Third Floor of City Hall, 200 North Second Street, Suite 303, St. Charles, MO, 63301-2851,

1. Completed application
2. List of items needing repair
3. Proof of income for all occupants including most recent tax filings, SSI, pension, etc.
4. A certified\recorded deed
5. Monthly mortgage payment and escrow statement
6. Proof that homeowner insurance and real estate taxes are paid to date.
7. Supporting documents for all assets listed

Kathleen Thompson,
CDBG Administrative Associate
636-949-3214.