Home Improvement Program

About the Program

The Home Improvement Program provides repair assistance to low- and moderate-income residents within the participating jurisdictions of the St. Charles Urban County: Cottleville, Lake Saint Louis, New Melle, St. Charles City, St. Paul, St. Peters, Weldon Spring, Wentzville, or unincorporated St. Charles County. This is a Community Development Block Grant (CDBG) program from the U.S. Department of Housing and Urban Development (HUD).

Next Steps

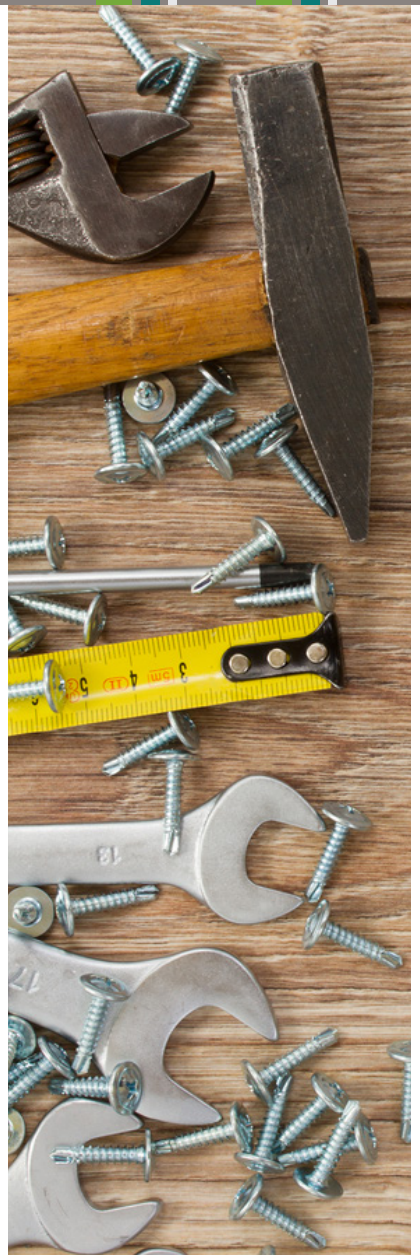
Once an application is received and processed, a full health and safety inspection will be scheduled to verify projects needing repair. The program administrator will contact the applicant after the inspection to provide a status report.

To request an application, please call or email:

Kathleen Thompson
CDBG Administrative Associate
636-949-3214
kathleen.thompson@stcharlescitymo.gov

EQUAL HOUSING OPPORTUNITY

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



ST. CHARLES COUNTY

City of Saint Charles Missouri

City of Cottleville ...growing for tomorrow

Lake Saint Louis Missouri

City of New Melle Missouri

City of Saint Paul Missouri

St. Peters Missouri

Weldon Spring Missouri

Wentzville Missouri The Crossroads of the Nation

Program Services

The St. Charles Urban County issues five-year forgivable loans up to $10,000 to assist with repairs on the homes of qualified homeowners. Loans are approved on a case-by-case basis. Approved loans are 0 percent interest with no closing costs or annual fees. If any time during the five-year term the homebuyer decides to move or sell the property, the total loan amount must be repaid to the jurisdiction in full.

All projects require three bids from a licensed contractor and any project started prior to approval is not eligible for reimbursement or payment. Code enforcement violations on a loan application with other projects on it must take precedence. This program cannot be used to upgrade or enhance any component of the home.

Qualified repair services include:

- General exterior maintenance
- Hazardous tree and limb removal
- Roof replacement
- Electrical system upgrading
- Plumbing system upgrading
- Deteriorated water heater and/or furnace and air conditioning unit replacement
- Siding replacement
- Insulation and weatherization
- Foundation repair and water proofing
- Handicap accessibility
- Deteriorated driveway and sidewalk repair/replacement
- Window replacement

Eligibility

To be eligible, individuals must:

- Live within unincorporated St. Charles County or within the city limits of Cottleville, Lake Saint Louis, New Melle, St. Charles City St. Paul, St. Peters, Weldon Spring, or Wentzville.
- Be owners and occupants of the single-family or two-family dwelling needing improvement.
- Reside at the address for at least one year.

Income Requirements

All applicants must meet the income criteria listed below to qualify for the Home Improvement Program. Below are the maximum gross combined income levels based on the number of persons living in the household.

Number in Household	Combined Income
1	$46,450
2	$53,050
3	$59,700
4	$66,300
5	$71,650
6	$76,950