



City of St. Peters
One St. Peters Centre Blvd
P.O. Box 9, St. Peters, MO 63376
636-477-6600 x 1362

HOME IMPROVEMENT LOAN PROGRAM

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, and
- If you live in a flood plain you must have flood insurance coverage to participate.

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-** signature required
3. **The enclosed Declaration form** – signature required
4. **The enclosed Release form** – signature required
5. **A COPY of your most recently filed federal income tax including schedules and attachments.**
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, just copies please.**
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.
8. **The enclosed Race and Ethnic Data Reporting Form**

Please submit your application materials in the enclosed envelope by mail or in person to:

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

Your patience is appreciated during the application review process. You will be notified of acceptance or denial in the program once eligibility is determined. If you have any questions about the Home Improvement Loan Program, please call the Community Services Department at 636-477-6600, ext. 1362. Thank you for your cooperation.

Community Services,

Lisa Medina



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

**ST. PETERS URBAN COUNTY
2021-2022 HOME IMPROVEMENT LOAN PROGRAM**

PARTICIPANT INFORMATION

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

<u>Name (Last, First, Middle)</u>	<u>Age</u>	<u>Relationship</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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? _____

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.**

The area below will be signed during the Initial Inspection/Program Meeting, 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

ST. PETERS URBAN COUNTY HOME IMPROVEMENT LOAN PROGRAM 2021-2022 ELIGIBILITY CERTIFICATION

Report income for everyone living in the home at the time of application submittal
Please submit most recently filed Federal Taxes and back up for all income. *Do not submit Missouri State Tax Return.

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

_____ **I was not required to file a federal income return for the most current tax year.**

<small>Office Use</small>	<u>SOURCE OF INCOME</u>	<u>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 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 2021 1040 Tax Return)	\$ _____	_____
	Other Types of Income. List:		
	_____	\$ _____	_____
	_____	\$ _____	_____
	TOTAL GROSS INCOME	\$ _____	
	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

Signature

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

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

Race and Ethnic Data Reporting Form

U.S. Department of Housing and Urban Development
Office of Housing

OMB Approval No. 2502-0204
(Exp. 06/30/2017)

Name of Property **Project No.** **Address of Property**

Name of Owner/Managing Agent **Type of Assistance or Program Title:**

Name of Head of Household **Name of Household Member**

Date (mm/dd/yyyy): _____

Ethnic Categories*	Select One
Hispanic or Latino	
Not-Hispanic or Latino	
Racial Categories*	Select All that Apply
American Indian or Alaska Native	
Asian	
Black or African American	
Native Hawaiian or Other Pacific Islander	
White	
Other	

***Definitions of these categories may be found on the reverse side.**

There is no penalty for persons who do not complete the form.

Signature

Date

Public reporting burden for this collection is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits and voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is authorized by the U.S. Housing Act of 1937 as amended, the Housing and Urban Rural Recovery Act of 1983 and Housing and Community Development Technical Amendments of 1984. This information is needed to be in compliance with OMB-mandated changes to Ethnicity and Race categories for recording the 50059 Data Requirements to HUD. Owners/agents must offer the opportunity to the head and co-head of each household to "self certify" during the application interview or lease signing. In-place tenants must complete the format as part of their next interim or annual re-certification. This process will allow the owner/agent to collect the needed information on all members of the household. Completed documents should be stapled together for each household and placed in the household's file. Parents or guardians are to complete the self-certification for children under the age of 18. Once system development funds are provided and the appropriate system upgrades have been implemented, owners/agents will be required to report the race and ethnicity data electronically to the TRACS (Tenant Rental Assistance Certification System). This information is considered non-sensitive and does not require any special protection.

Instructions for the Race and Ethnic Data Reporting (Form HUD-27061-H)

A. General Instructions:

This form is to be completed by individuals wishing to be served (applicants) and those that are currently served (tenants) in housing assisted by the Department of Housing and Urban Development.

Owner and agents are required to offer the applicant/tenant the option to complete the form. The form is to be completed at initial application or at lease signing. In-place tenants must also be offered the opportunity to complete the form as part of the next interim or annual recertification. Once the form is completed it need not be completed again unless the head of household or household composition changes. There is no penalty for persons who do not complete the form. However, the owner or agent may place a note in the tenant file stating the applicant/tenant refused to complete the form. **Parents or guardians are to complete the form for children under the age of 18.**

The Office of Housing has been given permission to use this form for gathering race and ethnic data in assisted housing programs. Completed documents for the entire household should be stapled together and placed in the household's file.

1. The two ethnic categories you should choose from are defined below. You should check one of the two categories.

1. **Hispanic or Latino.** A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term "Spanish origin" can be used in addition to "Hispanic" or "Latino."
2. **Not Hispanic or Latino.** A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

2. The five racial categories to choose from are defined below: You should check as many as apply to you.

1. **American Indian or Alaska Native.** A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
2. **Asian.** A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam
3. **Black or African American.** A person having origins in any of the black racial groups of Africa. Terms such as "Haitian" or "Negro" can be used in addition to "Black" or "African American."
4. **Native Hawaiian or Other Pacific Islander.** A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
5. **White.** A person having origins in any of the original peoples of Europe, the Middle East or North Africa.

Applicant information to keep for reference.

ST. PETERS URBAN COUNTY
HOME IMPROVEMENT LOAN PROGRAM
2021-2022

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 most their most recently filed Federal 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 \$17,850 or \$47,550;	5 person household \$31,040 or \$73,350;
2 person household \$20,400 or \$54,350;	6 person household \$35,580 or \$78,800;
3 person household \$22,950 or \$61,150;	7 person household \$40,120 or \$84,200;
4 person household \$26,500 or \$67,900;	8 person household \$44,660 or \$89,650.

Applicant information to keep for reference.

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, and 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 or Replacement of existing fences and gates.
- Tree removal (in rare cases **and** approval), 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 2015 International Residential Code.
- Materials purchased by the homeowner(s) **must** be solely used for the approved projects. Any materials that can be used after completion of the approved project(s) are **not** eligible for reimbursement.
- **Must** repair or replace with like-materials.

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.**