



## ST. LOUIS COUNTY, DEPARTMENT OF PLANNING OFFICE OF COMMUNITY DEVELOPMENT'S "HOME IMPROVEMENT PROGRAM" GENERAL INFORMATION SHEET

**DESCRIPTION:** The Home Improvement Program (HIP) is a federally funded program, which provides technical advice and financial assistance to qualified low to moderate income homeowners for a variety of home repairs. The program is administered by St. Louis County's Department of Planning, Office of Community Development.

**ELIGIBLE CLIENTS:** A. The applicant must be the owner *and occupant* of the property to be improved. B. The combined Adjusted Gross Incomes (AGI) from **all adult household occupants (18 years of age and older) must be within the established low to moderate income guidelines.** Call (314) 615-8232, press "2" then "1" for income limits. C. Homeowners must be current in their mortgage payments, as well as Federal, State, and local Income Taxes, **AND their real estate taxes must be paid in full.** D. **Additionally, the program permits a one-time participation per homeowner for a lifetime.** Thus, you are **NOT** eligible for participation in this program if you have been in the program before - regardless of whether you have moved to another house, repaid the loan balance, got married, got divorced, changed your name(s), participated in a former Home Improvement Program (such as when it was a Rebate or Loan Program), allowed the property to be transferred to a relative (for any reason), or the previous five year forgivable loan has been released.

**ELIGIBLE REPAIRS:** Approved repairs or replacements are eligible, including repair of housing code violations (if within the scope and budget of this program). (*See the reverse side of this page for more detailed information regarding eligible repairs.*) Homeowners are required to select their own contractor and their assigned HIP Specialist will review all bids. **There is no need to obtain bids now.** Wait until **after** your inspection.

**FINANCIAL BENEFITS:** An eligible participant can be approved for a lifetime maximum of \$5,000 of repairs authorized by the program, under the following terms and conditions:

Homeowners will sign a **5-year Forgivable Loan Agreement** which will be recorded with the St. Louis County Recorder of Deeds. The Forgivable Loan will be reduced by 20% each year as long as the Program participant(s) continue to own and occupy that property. A full Deed of Release will be issued at the end of the 5 years, as long as the program participant(s) have continued to own and occupy that property. For Program participants who cease to own *or* occupy the property *before* the 5-year period has expired, a *pro-rated* repayment of the outstanding loan balance will be required, in order to obtain a Deed of Release.

**THE PROCESS:** A HIP (Home Improvement Program) Specialist will schedule a home visit to do an initial inspection of the home to determine which of the requested repairs are eligible and identify any potential safety hazards. The HIP Specialist will then prepare a written document called a "Scope of Work", and the homeowner receives a copy of this document. Under the provisions of this Home Improvement Program, hazards, and serious code violations will be included in your "Scope of Work" document, and must be included in the repairs to be done to the property. Within **45 days**, the homeowner must then solicit a minimum of **two (2) bids** for repairs exceeding \$1,000 and **one (1) bid** for repairs under \$1,000. These bids must be reviewed by St. Louis County's HIP Specialist. The homeowner will then select and enter into a contract within **60 days**, and complete the repairs within **4 months** of their acceptance into the program. Failure to obtain bids or a signed contract within the time specified, may result in the homeowner being suspended from the program.

**PAYMENT:** When the repairs have been completed and items requiring a building permit have passed inspection, the homeowner will notify the HIP specialist for a final inspection and approval. Pay requests will then be processed by the Hip Specialist through the accounting staff. Contractors will be paid directly by St. Louis County and contractors can normally expect to receive their check by mail in about 2 weeks.



## **Eligible Repairs Funded by the Home Improvement Program**

- Roof Replacement or Repair
- Concrete, Asphalt, and Masonry Replacement or Repair
- Hazardous Tree Removal or Tree Trimming
- Hand Rail Installation
- Electrical Repairs
- Plumbing Replacement or Repair
- Furnace and/or Air Conditioner Replacement or Repairs
- Waterproofing
- Tuck-pointing
- Hot Water Heater Replacement
- Insulation
- Foundation repairs (crack repairs, sump pump installation, etc.)

## **Items NOT covered by the Home Improvement Program Unless Property Built After 1978**

- ≠ Door Installation or Replacement
- ≠ Window Installation or Replacement
- ≠ Siding Replacement or Installation
- ≠ Gutter and Downspout Replacement (in some cases this may be an eligible repair)
- ≠ Interior or Exterior Painting

### **NORTH OFFICE**

41 South Central Avenue  
5<sup>th</sup> Floor  
Clayton, MO 63105  
314-615-8232

North County Office has an automated system. Press “1” to listen to the areas where we are currently accepting applications. If you hear your municipality or area within the list, press “1” again to leave your information for a call back OR if you have additional questions leave your contact information.

### **SOUTH OFFICE**

4546 Lemay Road  
St. Louis, MO 63129  
314-615-4025

North County Office Serves Most Areas North of Highway 40  
South County Office Serves West County and Areas South of  
Highway 40

*(Note: A Few Exceptions Apply)*

Visit our website for additional information:

[www.StLouisCo.com/PropertyandRoads/CommunityDevelopment/HomeImprovementProgram](http://www.StLouisCo.com/PropertyandRoads/CommunityDevelopment/HomeImprovementProgram)