This brochure is one in a series designed to provide information on various regulations administered and enforced by the Department of Community Development of the City of St. Charles. The purpose of these brochures is to provide citizens with basic, easy-to-use information regarding City codes and services. Topics covered in this series of brochures include:

- *Opening a New Business in St. Charles*
- *Home Improvement Loan Program*
- *Home Occupation Regulations*
- *Homeowners Assistance Program*
- *Zoning District Regulations*
- *Sign Guidelines*
- *Guidelines for Parking Recreational Vehicles in Residential Zoning Districts*
- *Fence Regulations*
- *Accessory Structures*
- *Deck Requirements*
- *Building in Historic Districts*
- *Swimming Pools, Spas, Hot Tubs*
- *Basement Finish*
- *Rental Unit Inspection Program*
- *Code Enforcement*
- *Recycling Guide*
- *Annexation*
- *Room Additions*

Any of these brochures may be obtained from the Department of Community Development, 200 North Second, Suite 303, St. Charles, MO 63301. Department phone numbers are: Planning Division: (636) 949-3222; Code Enforcement: (636) 949-3227. Department hours are 8:00 a.m. to 5:00 p.m. Monday through Friday.

Department of Community Development
200 North Second, Suite 303
St. Charles, MO 63301

CITIZEN
INFORMATION
SERIES

HOME IMPROVEMENT LOAN PROGRAM

DEPARTMENT OF
COMMUNITY DEVELOPMENT

- The Home Improvement Loan Program provides low-interest/no interest loans to low and moderate income City residents.

- Recipients must be owners and occupants of single-family or two-family dwellings.

- Income eligibility for a loan:
  Maximum gross income
  as follows:
  1 person household, $38,950
  2 persons, $44,500;
  3 persons, $50,050;
  4 persons, $55,600;
  5 persons, $60,050;
  6 persons, $64,500.

- Interest rate: 3% for ten years or 0% deferred payment loan.

- No interest loans are available to qualified homeowners at 0%; repayable when property ownership is transferred.

- To qualify for 0% 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
- Replacement of roof
- Upgrading of electrical system
- Upgrading of plumbing system
- Replacement of deteriorated water Heater and/or furnace & a/c
- Window replacement
- Siding replacement
- Insulation & weatherization
- Foundation repair\ water proofing
- Handicap accessibility
- Repair & replacement of deteriorated driveway & sidewalks
- Lead, mold & radon abatement & containment

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.

It is declared by Ordinance § 94.01 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 or handicap status.

EQUAL HOUSING OPPORTUNITY

CITY OF SAINT CHARLES
EST 1809
MISSOURI
Community Development

To Apply for a Loan

To request an application call: 636-949-3222:

Please provide the following items to the Home Improvement Loan 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
4. A certified\recorded deed
5. Monthly mortgage payment
6. Proof that homeowner insurance and real estate taxes are paid to date.
7. Previous twelve months utility bills

Accommodations will be made available to anyone who may need assistance with this application process.
To request assistance call
Anita Telkamp,
CDBG Administrator
636\949-3224.