



Do you need money for home improvements?

St. Charles County provides income qualifying residents of the Urban County who experience an emergency need for eligible home improvements.

PROGRAM DESCRIPTION

This program is available to all eligible participants living within *unincorporated St. Charles County, Dardenne Prairie, Lake St. Louis, Cottleville, St. Paul, St. Peter, Weldon Spring, and Wentzville.*

This program will provide **0% interest 5-year forgivable \$5,000 loans** to income qualifying households for emergency repairs. Eligible projects include correcting code violations, and improvements to address energy efficiency, accessibility, and safety issues. The household must qualify as low income with priority given to those households meeting very low income guidelines. The table below lists 2014 income limits based upon 2013 Federal Income Tax Returns. If the homeowner continues to live in and maintain the home for five years from the date of signing the loan document, the loan is **automatically forgiven**.

APPLICATIONS

Applications are available at the city hall for each participating jurisdiction or you may download the application by going to <http://cd.sccmo.org/communitydevelopment/>.

APPLICATION SUBMITTAL

Applications must be submitted to: City of St. Peters, Attn: Amy Heckart, 1 City Centre Blvd., St. Peters, MO 63376.

APPLICATION SELECTION PROCESS

Applications are currently being accepted and will be available until funds are fully committed.

PROGRAM QUESTIONS

Questions regarding the program and income qualifications should be directed to: Amy Heckart, 636-477-6600 ext. 1204

FY 2014 Income Limit Area	Median Income	FY 2014 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
St. Charles County	\$67,100	Very Low (50%) Income Limits	\$23,500	\$26,850	\$30,200	\$33,550	\$36,250	\$38,950	\$41,650	\$44,300
		Extremely Low (30%) Income Limits	\$14,150	\$16,150	\$18,150	\$20,150	\$21,800	\$23,400	\$25,000	\$26,600
		Low (80%) Income Limits	\$37,600	\$43,000	\$48,350	\$53,700	\$58,000	\$62,300	\$66,600	\$70,900