



St. Louis County Home Improvement Program

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

The applicant must be the owner and occupant of the property to be improved. The adjusted gross household income from all adults must meet established low-moderate Income Limits. Homeowners must be current in their mortgage payments and real estate taxes must be paid in full. Applicants are served on a first-come first-served basis until all funds are committed. Applications are taken over the telephone in an interview process.

Approved repairs or replacements necessary to maintain minimum housing code standards are eligible. Homeowners are required to solicit bids and select their own general contractor. The check will be submitted directly to the contractor following final inspection. A participant can receive 100% of the cost of correcting authorized repairs, based on a maximum benefit limit of \$5,000. Program participation is limited to Once In A Lifetime Program Participation, regardless of the fact they married or moved to a different address after five years.

Homeowners are required to sign a 5-year Forgivable Loan Agreement that provides for an annual reduction of twenty percent of the amount of the grant, as long as they continue to own and occupy their house. This 5-year Forgivable Loan Agreement will be on record with the St. Louis County Recorder of Deeds office as an agreement with the property owner.

Interested residents should contact the HIP satellite offices to make an application:

South County Office
4546 Lemay Ferry Road
St. Louis, MO 63129
(314) 615-4025

Saint Louis
COUNTY
HUMAN SERVICES

Office of Community Development

Home Improvement Program

~ As of June 1, 2022 ~
We are accepting applications
for the areas listed below:

To apply, homeowners in these areas should call: 314-615-4025	To apply, homeowners in these areas should call: 314-615-8232
Affton	
Ballwin	
Bella Villa	Breckenridge Hills
Brentwood	Bridgeton
Ellisville	Edmundson
Eureka	Glen Echo Park
Fenton	Jennings
Frontenac	Hazelwood
Glendale	Norwood Court
Grantwood Village	Pagedale
Green Park	Pasadena Park
Kirkwood	Saint Ann
Lakeshire	Sycamore Hills
Lemay	Woodson Terrace
Manchester	
Maplewood	
Marlborough	
Maryland Heights	
Oakland	
Overland	
Richmond Heights	<p>WHY ISN'T MY MUNICIPALITY ON THIS LIST?</p> <p>If you don't see your community listed, it is most likely due to one of the following reasons:</p> <ul style="list-style-type: none"> • <i>There is already a long waiting list for your municipality.</i> Once the waiting list for a municipality reaches a certain length, the municipality is removed from the list until enough applicants are served that the waiting list is shorter. This list is updated every month, so you may want to check back regularly. • <i>Your municipality may not currently participate in the Home Improvement Program.</i> Most municipalities in St. Louis County receive an annual allocation of Community Development Block Grant (CDBG) funds that can be used for a variety of different activities. Not all municipalities allocate their CDBG funds to the Home Improvement Program. • <i>You live in Florissant.</i> Due to its population size, Florissant receives its own CDBG allocation directly from HUD; therefore, it does not participate in St. Louis County's program. For information about Florissant's Home Improvement Program, call 314-839-7680.
Rock Hill	
Shrewsbury	
Sunset Hills	
Valley Park	
Webster Groves	
Wildwood	
Winchester	
<p>Unincorporated Areas of St Louis County that are <i>south</i> of Hwy. 40-64, including Unincorporated Areas in the following zip codes: 63122, 63123, 63125, 63126, 63127, 63128, 63129, 63131, 63011, 63021, 63026, 63038, 63088</p>	

HOME IMPROVEMENT PROGRAM

SUMMARY

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

CRITERIA

The applicant must be the owner and occupant of the property to be improved. The Adjusted Gross household income from all occupants must meet established low-moderate Income Limits. Homeowners must be current in their mortgage payments and real estate taxes must be paid in full. Applicants are served on a first-come first-served basis until all funds are committed. Applications are taken over the telephone in an interview process.

PROCESS GUIDELINES

Approved repairs or replacements necessary to maintain minimum housing code standards are eligible. Homeowners are required to solicit bids and select their own general contractor. The check will be submitted directly to the contractor following final inspection. A participant can receive 100% of the cost of correcting authorized repairs, based on a maximum benefit limit of \$5,000. Program participation is limited to Once In A Lifetime Program Participation, regardless of the fact they married or moved to a different address after five years.

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HUD FY 2022 Income Limits
HOME IMPROVEMENT PROGRAM
For St. Louis County, Missouri
Effective April 19, 2022

NUMBER OF PERSONS	Income Limits
1	53,150
2	60,750
3	68,350
4	75,900
5	82,000
6	88,050
7	94,150
8	100,200

For each person in excess of eight, multiply the 4-person base, times:

09 - 1.40
10 - 1.48
11 - 1.56
12 - 1.64

13 - 1.72
14 - 1.80
15 - 1.88
16 - 1.96

EX: 9 people at Level 1 – 75,900 X 1.40 = 106,250 (Round out to the nearest \$50)

Income Limit areas are based on FY 2022 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2022 [Fair Market Rent documentation system](#).

<https://www.huduser.gov/portal/datasets/il/il2022/2022summary.odn>

OFFICE OF COMMUNITY DEVELOPMENT