

City of Hazelwood



Home Improvement Program (Operated by St. Louis County)

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. 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.**

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 a lien against the property.

Interested Hazelwood residents should contact the St. Louis County HIP office to inquire about the program and make an application:

St. Louis County
Clayton Office

41 S. Central, 5th Floor
St. Louis, MO 63105

(314) 615-8232