



For more information about the Home Improvement Loan Program, contact:



CDBG Administrator

City of O'Fallon
100 N. Main St.
O'Fallon, MO 63366
(636) 379-5411

Or access our website
www.ofallon.mo.us,
click on CDBG Information



EQUAL HOUSING OPPORTUNITY

Discrimination is prohibited on the basis of race, color, religion, sex, handicap, familial status or national origin.

Program funded by:

U.S. Department of Housing & Urban Development

contact:

Jessica Hawkins

City of O'Fallon
Community Development Block Grant (CDBG) Administrator

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O'Fallon, MO 63366

The City of O'Fallon, Missouri



Home Improvement Loan Program



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The City of O'Fallon's Home Improvement Loan Program (HILP) provides a one-time, no-interest forgivable loan of up to \$5,000 to eligible residents to make repairs and improvements to owner occupied property.



How it works

- The loan will be forgiven if you do not refinance and remain in the house for at least 5 years.
- Once accepted into the program, an initial housing code and environmental inspection will be conducted for both the interior and exterior of the house.
- Eligible repairs include such projects as repair or replacement of water heaters, sump pumps, siding, roofs and a variety of other home improvements.
- Ineligible expenditures include new construction, appliances, and security alarm systems.

[cont.]

- Within 45 days of the initial inspection, the homeowner must:
 - 1.) Obtain a minimum of 3 formal, written bids for each project to be completed
 - 2.) Select a contractor
 - 3.) Submit all bids to the CDBG Administrator for review and approval
- Housing code violations must be corrected before other projects.
- Work must be completed within 6 months of the initial inspection date.
- Payment is made from the City after the Final City inspection.

How to apply

- Applications are available one time per year.
- Priority will be given to low income households on a "first-come, first served" basis. After these applications are considered, if there are funds remaining, then applications from moderate income households will be prioritized on a "first-come, first served" basis.
- All applicants will be notified of their status within 4-6 weeks.

Eligibility

- A U.S. citizen or legal alien.
- Low or moderate income; the total gross income of all members of the household over the 18 years must not exceed these limits, which are established by HUD.
- Reside within the corporate city limits of O'Fallon and not in a floodplain.
- Be the owner and occupant for at least one year of the single family dwelling to be improved.
- Have no pending bankruptcies.
- Be current on mortgage payments, real estate taxes, and have no outstanding federal, state or city tax liens.
- Return a complete application package between the designated time periods.



Program contact

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