



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



The City of O'Fallon, Missouri



Public Assistance Specialist

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 Grant Programs

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

Home Improvement Loan Program



contact:

Jessica Hawkins

City of O'Fallon

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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 remain in the home for five years and do not sell.
- 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, windows and AC/furnace. Please see the application for a complete list.
- Ineligible expenditures include new construction, appliances, and security alarm systems.

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- Housing code violations must be corrected before other projects.
- Work must be completed within six months of the initial inspection date.
- Payment is made from the City after the Final City inspection.

How to apply

- 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 of submitting thier application.

Eligibility

- A U.S. citizen or legal alien.
- Reside within the corporate city limits of O'Fallon and not in a floodplain.
- Meet the income requirements.
- 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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