

**CITY OF ST. JOSEPH  
PLANNING AND COMMUNITY DEVELOPMENT  
COMMUNITY DEVELOPMENT EMERGENCY ASSISTANCE PROGRAM**

City Hall - Room 101-A  
1100 Frederick  
St. Joseph, Missouri 64501  
Telephone (816)271-4609

**Before your application will be accepted for processing for assistance for your home under the Emergency Assistance Program, you are required to furnish our office with the following information:**

- 1) **A completed application with the information requested below attached and returned to the above address;**
- 2) **Documentation showing ownership of your house (Warranty Deed or Deed of Trust); and**
- 3) **Current copies of your 1040 and W-2 forms and verification of benefits for the past 12 months.**
- 4) **Copy of all existing mortgages and/or liens on the property.**
- 5) **Acceptable verification of permanent disability.**

Upon receipt and verification of this information by Community Development Staff, an inspection of your home will be scheduled to determine the work to be completed and type of assistance available. **HOUSES WITH WEEDS, STORED TRASH AND DEBRIS, OR JUNK CARS WHICH VIOLATE CITY CODES MAY BE DETERMINED INELIGIBLE.**

**Qualifying Conditions**

1. Emergency assistance shall be provided to eligible property owners with spontaneous situations that would be considered life threatening; as defined in Paragraph 4 (1-6).
2. Applicant must own and occupy the house for at least six (6) months prior to applying, and must agree to continue residence and ownership for a period of at least two (2) years after such emergency rehabilitation.
3. Household income for all applicants must fall at or below the following income limits:

HOUSEHOLD SIZE	MAXIMUM INCOME
1	\$31,600
2	\$36,100
3	\$40,600
4	\$45,100
5	\$48,750
6	\$52,350
7	\$55,950
8 or more	\$59,550

**NOTE: INCOME GUIDELINES ARE SUBJECT TO CHANGE ANNUALLY**

4. The availability of funds shall be limited to the elimination of spontaneous emergency situations resulting from and including the following:
  - (1) Conditions creating electrical hazards;
  - (2) Hazardous plumbing or circumstances creating hazards such as:
    - (a) Broken and/or frozen water lines
    - (b) Broken and/or inoperative sewer systems
    - (c) Failed water heating systems
    - (d) Improper sewer venting causing hazardous gases;
  - (3) Heating system failure;
  - (4) Improper flues causing toxic gases and/or fire hazards;
  - (5) Structural failure;
  - (6) Leaking roof and/or conditions resulting from or contributing to water damage;
  - (7) Repairs for accessible and independent living;
  - (8) Abatement of some nuisance code violations for applicants age 62 and over or permanently disabled; and
  - (9) Any other extraordinary conditions due to natural disaster.
5. If inspection reveals multiple or incipient health or life threatening conditions with the house, the assistance may include work to eliminate all such conditions.
6. Assistance provided shall not exceed the work necessary to aid in the elimination of City adopted Section 8 Minimum Housing Code violations; however, work provided under this program does not mean the elimination of all existing violations.
7. The amount of assistance shall be what is determined necessary and feasible up to one hundred per cent (100%) of the estimated finished value of the property, minus all other existing liens and/or mortgages against that property.
8. Emergency assistance for work required up to \$5,000.00 will be in the form of a grant. Emergency assistance for work required over \$5,000.00 will be in the form of a deferred payment loan for qualified applicants age 62 and over or permanently disabled, or a low interest loan (0-4%) with the interest rate based upon the property owner's ability to pay not to exceed a 20 year term. Mortgage of said property will be filed as security for the loan.

9. Emergency assistance may include refinance of outstanding mortgages when necessary to provide affordability to applicant and/or place the City in an equitable position. Loans underwritten to include refinance of existing mortgages shall be at the rate of 2% over the otherwise qualified interest rate. In no case shall a property owner pay more than 30% of gross monthly income for housing expense (including mortgage payments, taxes and insurance).

### **POLICY/PROCEDURES**

1. Applications are processed to ensure that the applicant owns the property and appears to be within the guidelines. If applicant does not qualify, they are notified or given opportunity to provide more information.
2. Housing Rehabilitation Staff inspects the house for work required, prepares specifications and drawings, and estimates the cost of the needed repairs.
3. Homeowner approves specifications and financing strategy. Project is submitted to the City Purchasing Division for public bid by contractors. (Contractors must be licensed and in good standing with the City of St. Joseph.) If the bids prove the repair costs exceed the limitations as set forth in paragraph 7 above, then the bids will be rejected and the application canceled.
4. Upon receipt of acceptable bids, the homeowner will select a contractor in the case of a loan. In the case of a grant, the lowest and best bid will be selected by Community Development Staff. The homeowner will enter into a contract with the City and the chosen contractor for the work to be performed.
5. The homeowner completes loan forms for the loan portion of rehabilitation. All owners of record must sign legal documents. The owner/occupant agrees to occupy the property for two (2) years after rehab.
6. A pre-construction conference is held with the homeowner/contractor, and Rehab Program Manager to explain the work. A sign may be placed on the property stating that funding for the project is provided by the Department of Housing and Urban Development through the City of St. Joseph, Community Services Department, Community Development Housing Rehabilitation Program.
7. Contractors are notified to begin work. Rehab Program Manager follows progress of work to ensure work is done properly and in accordance with building codes and contract.
8. Loan payments begin 60 to 90 days after loan papers are signed. (Contractor is given 60 to 90 days from said date to complete work.)

**Note: The City of St. Joseph reserves the right to cancel, change, or amend this program without notice to applicants.**