

## The Economic Development Corporation of Jefferson County

5217 Highway B

P.O. Box 623

Hillsboro, MO 63050

636-797-5336

#### www.jeffcountymo.org

Call our office to request an application packet to be mailed or download your application documents from our web site under the "CDBG" page.





# First Time Home Buyer Program

This program is an effort by the County to provide zero-interest funds to low-to-moderate income-eligible applicants in the form of a five-year forgivable loan (Second) of up to \$7,000.00. Funds may be used to cover eligible closing costs and/or a down payment.

To participate in this program, please contact one of our HUD Counseling Agency Partners:

• The Housing Partnership, Inc.

P O Box 16356 729 Lemay Ferry Rd. St. Louis, MO 63125 (314) 631-9905 www.thehousingpartnershipstl.org

• **Beyond Housing** 6506 Wright Way

St. Louis MO 63121 (314) 376-5822

www.beyondhousing.org





Jefferson County Missouri



The Economic Development Corporation of Jefferson County is the Contracted Administrator for the Jefferson County Community Development Block Grant (CDBG) Program funded through the U.S. Department of Housing and Urban Development (HUD). Individual programs are offered to all residents of the unincorporated areas of the County and participating municipalities.

Programs are designed to provide sustainability to owner-occupied, low-to-moderate income (LMI), single family residences within our County. Our programs are forgivable but do require equity in the home equal to the amount of assistance being provided. We do not provide services to any rental property or rental units.

#### Current Programs being offered include:

- Homeowner Rehabilitation
- Private On-Site Sanitary Sewer Replacement (Septic System)
- Public Sewer Tap-on Fee
- First Time Home Buyer



2025 Income Guidelines:

# of person(s) living in the applicant home	80% of Median Income-Max income to qualify
1	\$62,400
2	\$71,300
3	\$80,200
4	\$89,100
5	\$96,250
6	\$103,400
7	\$110,500
8	\$117,650

<sup>\*</sup>Eligibility is based on the total income (not just taxable) of all persons living in the home for the most recent two years



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### **Home Rehabilitation Program**

This is a two-year forgivable grant of up to \$15,000 available to LMI, owner-occupied, single family residences for the repair or replacement of health and safety issues (as defined by HUD). Example: roof, HVAC, windows, electrical, plumbing, etc. We DO NOT replace appliances, flooring/carpeting, paint, fix driveways, basements/foundation work or any general maintenance issues. Items requesting rehabilitation must be verified as in a non-working or dilapidated condition to qualify. We do not remodel or provide components to your home that do not already exist.

## Private Sanitary Sewer System (Septic System) Program

This is a two-year forgivable grant of up to \$20,000 available to LMI, owner-occupied, single family residences for the repair or total replacement of your failing private on-site sanitary sewer systems (Septic Systems). Failing status must be verifiable through Jefferson County Code Enforcement or state licensed sewer inspector.

### **Sewer Tap-on Fee Program**

This program is a one-time grant available to LMI, owner-occupied, single family residences to provide the tap-on fee charged for new public sewer service from any Public Sewer District or Municipal Service within Jefferson County.