

# Who Are We?

The Economic Development Corporation of Jefferson County is the Contracted Administrator for the Jefferson County Community Development Block Grant (CDBG) Program funded thru 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. All programs are five-year forgivable loans and 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:

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

# Do I Qualify?

2018 Income Guidelines:

# of person living in the applicant home	80% of Median Income-Max income to qualify
1	\$43,050
2	\$49,200
3	\$55,350
4	\$61,450
5	\$66,400
6	\$71,300
7	\$76,200
8	\$81,150

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



(636) 797-5336

[www.jeffcountymo.org](http://www.jeffcountymo.org)

## Home Rehabilitation Program


This is a five-year forgivable loan 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 five-year forgivable loan 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 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.



*The Economic Development  
Corporation of Jefferson County*

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[www.jeffcountymmo.org](http://www.jeffcountymmo.org)

Call our office to request an application packet to be mailed or download your application documents from our web site under Services/Entitlement




**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 \$5,000.00. 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  
336 E. Ripa Ave.  
St. Louis, MO 63125  
(314) 631-9905  
[www.thehousingpartnershipstl.org](http://www.thehousingpartnershipstl.org)
- **Beyond Housing**  
6505 Wright Way  
St. Louis MO 63110  
(314) 533-0600  
[www.beyondhousing.org](http://www.beyondhousing.org)
- **Better Family Life**  
5415 Page Blvd.  
St. Louis MO 63112  
(314) 367-3440  
[www.betterfamilylife.org](http://www.betterfamilylife.org)



**2018  
CDBG  
Entitlement  
Programs**

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