HOME REPAIR APPLICATION

North Newstead Association’s (NNA)
Choice Neighborhood Home Repair Program*

Please review the application entirely, if you have any questions, please call NNA (314) 385-4343.

YOUR HOME

To qualify for this program, you must be a homeowner who owns and resides in a home located in the Choice Neighborhood Initiative footprint. If you are unsure if you are within the boundaries, please call North Newstead Association at (314) 385-4343.

YOUR INCOME

To qualify for this program, your gross annual household income (before taxes) must not exceed the income limits listed in Table 1 (below). So, first find your household income amount. Then add up the income for everyone living in your home who is 18 or older. Does your income fall within the limit?

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<th>Table 1</th>
<th>FAMILY SIZE</th>
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ONCE YOUR APPLICATION IS SUBMITTED

Once we have reviewed your completed application and verified that you qualify for the program, your project will be referred to Mission St. Louis (a partner in this program). They will visit your home and evaluate the repair needs and will determine which repairs qualify. North Newstead Association’s Home Repair Manager will be available as a homeowner advocate throughout the entirety of the process to ensure that the correct repairs are completed. Also, be aware that there is a limited amount of funding available for repairs.

* We do not discriminate on the basis of race, religion, color, disability, or national origin in the administration of this program. This activity is financed in part through an allocation of Community Development Block Grant Funds from the Department of Housing and Urban Development and the City of St. Louis’ Community Development Administration.
SECTION A: ELIGIBILITY APPLICATION

Date: __________________  Property Address: _______________________________  St. Louis, MO (zip)_____

Home Phone #: __________________  Cell #: __________________  Work #: __________________

Email address(es): ___________________________________________________________

Total # of Bedrooms: _________  Type of Dwelling: □ single family  □ 2-family  □ 3-family  □ 4-family  □ Condo (attach a copy of your Condo Assoc. Agreement)

List All Homeowner Names on Property:

Name #1 ____________________________________________________________

  Marital Status: □ Single  □ Married  □ Divorced  □ Widowed  □ Separated

  Are you involved in a bankruptcy? □ Yes  □ No
  If Yes, which Chapter? □ Chapter 7  □ Chapter 13

Name #2 ____________________________________________________________

  Marital Status: □ Single  □ Married  □ Divorced  □ Widowed  □ Separated

  Are you involved in a bankruptcy? □ Yes  □ No
  If Yes, which Chapter? □ Chapter 7  □ Chapter 13

Name #3 ____________________________________________________________

  Marital Status: □ Single  □ Married  □ Divorced  □ Widowed  □ Separated

  Are you involved in a bankruptcy? □ Yes  □ No
  If Yes, which Chapter? □ Chapter 7  □ Chapter 13

In Table 2 (below), list the names of all persons who permanently live at the above address. Include the applicant, spouse, children (natural, adopted, as well as step-children) and any additional people permanently living at this address. Use additional sheets if necessary.

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<thead>
<tr>
<th>Name</th>
<th>Race</th>
<th>Hispanic? Yes or No</th>
<th>Date of Birth</th>
<th>Social Security #</th>
<th>Relationship</th>
<th>Disabled? Yes or No</th>
<th>Pregnant? Yes or No</th>
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Table 3 (below), list the income of all household members 18 years of age and older (including yourself) living at this address. Include wages and salaries (before taxes), earnings from self-employment, Workmen’s Compensation, Social Security, Pension, Railroad Retirement, Veteran’s Benefits, Rental Income Property, Supplemental Security Income (SSI), Temporary Assistance to Needy Families (TANF), Child Support payments, Dividend/Interest Income, etc.. Attach additional sheets if necessary.

<table>
<thead>
<tr>
<th>Name</th>
<th>Income Amount</th>
<th>Source</th>
<th>How Often? – weekly, bi-monthly or monthly</th>
<th>* Full-time Student? Yes or No</th>
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* Important – If any household member (18 years or older) is listed as a full-time student, and they have income from any of the sources listed above; please provide proof of full-time status (copy of transcript or class schedule).

SECTION B: STATEMENT

Do you have a monthly mortgage payment? Yes ☐ No ☐ (home paid off)

Are you current on your mortgage? Yes ☐ No ☐ N/A ☐

Are you currently in a Loan Modification Program? Yes ☐ No ☐

Warning!

Title XVIII, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Print Name: __________________________ Signature: __________________________ Date: __________

(homeowner)

Print Name: __________________________ Signature: __________________________ Date: __________

(homeowner)

Print Name: __________________________ Signature: __________________________ Date: __________

(homeowner)

Please note, that by signing this application, the Homeowner hereby represents and warrants that the Homeowner understands that unless and until CDA receives adequate funds from HUD, CDA shall have no obligation to the Homeowner to pay for the requested repairs. The City shall incur no liability to the Homeowner as a result of any such shortage of funds.
SECTION C: REQUIREMENTS

Besides living in the City of St. Louis, the following things are also a requirement:

- Own and live in your house for at least two (2) years.
- Have clear title to the property.
- Have insurance on your home.
- Have paid your real estate taxes.
- Be current on your mortgage loan payments.

Please understand that we want to assist you. Therefore, the sooner you are able to submit copies of all the required documentation, the sooner we can begin reviewing your application.

The following documents are required for this application – COPIES ONLY

- Entire recorded Warranty Deed on your home (not a Deed of Trust).
- Proof of identity: submit a copy of both driver’s license (or State ID), and social security card.
- Last year’s paid real estate tax receipt.
- Last year’s federal income tax returns (1040) and W-2’s.
- Current benefit letter (TANF, SSI, pension, SS, etc.).
- Last four paycheck stubs for everyone 18 years of age and older living in the home.
- Last three checking and savings account statements (copy of all pages).
- Proof of other income sources (rent income, child support, alimony, etc.).
- For child support, submit a 12 month history of payment from Missouri Child Support Enforcement.
- Proof of current homeowner’s insurance (the declaration page with coverage dates).
- Most recent Ameren with your name and address on it.
- Most recent Laclede Gas bill with your name and address on it.
- Most recent mortgage loan payment statement (copy of all pages).
- Most recent MSD bill with your name on it.
- If legally divorced, a copy of the Divorce Decree (all pages).
- If married or separated, each spouse must sign all documents whether or not they live in the property.
- All owners listed on your deed must sign all documents whether or not they live in the property.

SUBMITTING THIS APPLICATION

Do you have all of your documents copied? Yes ☐ No ☐

If you have questions before submitting the application, you may call NNA at (314) 385-4343. Once completed, we prefer that you mail the package to the following address (or drop it off in a sealed envelope). Please remember – we cannot take originals, and it is your responsibility to supply copies.

North Newstead Association
4601 Pope Ave.
St. Louis, MO  63115

What comes next? We will review your application to see if you meet program guidelines. We will contact you if we need additional information. When it is your turn to proceed further, we will notify you by mail.