



HOME IMPROVEMENT PROGRAM

APPLICATION PACKAGE

2024

The City of Florissant has accepted a grant from the United States Department of Housing and Urban Development (HUD), to conduct the Community Development Block Grant Program under Title I of the Housing and Community Development Act of 1974 as amended. The goal of the program is to provide financial assistance for the rehabilitation of private properties. The Home Improvement Program is available to eligible residents to make repairs to owner occupied property.



CITY OF FLORISSANT HOME IMPROVEMENT PROGRAM



START HERE

Thank you for your interest in the City of Florissant's Home Improvement Program!
Now that you've picked up the application here's an overview of your next steps:

Read this application packet through

- Applications will be available starting on April 1, 2024.
- Read the Home Improvement packet and note any questions you may have!

Come to our Informational Seminar

- The Informational Seminar will be held April 4 at 6:00pm in Florissant City Council Chambers located at 955 Rue St. Francois.
- We will review the program and you will have the opportunity to ask questions.
- Attendance is recommended but not required to apply.

Put together your application

- Gather all your documents and fill out the paperwork included in the application.
- Make copies of all necessary documents to include in your application.
- **We do NOT want originals.**

Make an appointment to review your application

- We are happy to sit down and review your application for completeness. **Incomplete applications will not be eligible** for participation in the Home Improvement Program.
- Application review is recommended, not required to apply.
- To make an appointment, call 314-839-7680.

Turn in your complete application

- **Turn in your complete application starting at 8 a.m. on Wed., May 1st, 2024.**
- Applications will not be accepted prior to this time.
- All completed applications from first time participants are accepted on a first-come, first-serve basis
- **If you haven't participated in 10 years**, your application will be considered if funding is available **AFTER** all first-time participants are considered
- When submitting your completed application you will simply be dropping it off. We will not be reviewing any documents at that time.



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PROGRAM INFORMATION

This program offers a no-interest forgivable loan of up to \$7,000 to a limited number of qualified Florissant residents to make improvements involving safety and code violations. The loan must be repaid if the borrower transfers ownership of the property within five years of the date of the loan. Loans will be secured by a Deed of Trust, a promissory note, and an agreement will be executed. **If the applicant remains in the improved home for the entire five-year period, then the loan will be forgiven.**

ELIGIBILITY

In order to be considered for the Home Improvement Program, the following criteria must be met:

THE APPLICANT MUST:

- Be the fee simple owner and occupant of the single-family dwelling to be improved
- Have no pending bankruptcies
- Have owned and lived in the home for at least **two years prior to application**
- Not be a newly legalized alien
- Be current on mortgage payments, real estate taxes, and homeowners insurance
- If you haven't participated in 10 years, your application will be considered if funding is available **AFTER** all first-time participants are considered
- Return a **COMPLETED** application package between Wednesday, May 1, 2024 thru Friday, May 31, 2024 **or until all funds have been expended** to the Government Building, 1055 rue St. Francois

THE HOUSE TO BE IMPROVED MUST:

- Be located within the City of Florissant and not in a floodplain
- Have no outstanding federal, state, or city tax liens

THE HOUSEHOLD INCOME:

The most recent prior year's income will be used to determine eligibility. To qualify as low income to moderate income, the total gross income of all members of the household over the age of 18 must not exceed these limits, which are established by HUD:

	<u>Income</u>
One-Person Household	\$56,250
Two persons	\$64,300
Three persons	\$72,350
Four persons	\$80,350
Five persons	\$86,800
Six persons	\$93,250
Seven persons	\$99,650

These income guidelines are subject to change prior to the application deadline.



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REPAIR ELIGIBILITY

ELIGIBLE REPAIRS

Approved repairs or replacements necessary to maintain minimum housing code standards are eligible. Examples may include:

- Repair or replacement of water & sewage systems & their components: traps, vents, supply lines, drain lines, stacks, water heaters, faucets, sump pumps, drain tiles, septic tanks & fields.
- Repair or replacement of heating and air-conditioning systems and their components: furnaces, A-coils, compressors, thermostats, gas piping, flues, registers, ducts, etc.
- Repair or replacement of electrical systems & components, including installation of new service.
- Replacement of defective plumbing fixtures, including defective lavatory bowls, vanities, bathtubs, shower doors, shower stalls, toilet facilities, kitchen sinks, etc.
- Eradication of all serious insect, termite and rodent infestation.
- Correction or repair of insufficient exit ways.
- Repair of seriously deteriorated walls, wall tile, ceilings and floors.
- Repair or replacement of structurally defective concrete and wood porches, porch overhangs, steps and rails.
- Repair or replacement to roofs that are aged, damaged or leaking, including gutters, downspouts and splash basins
- Masonry and concrete flatwork including tuck-pointing, chimney repair, foundation repair, retaining walls, sidewalks, driveways, etc.
- Repair of exterior walls in order that the structure may be kept watertight, free from chronic dampness, weather-tight, includes siding, aluminum trip wrap, etc.
- Exterior and interior painting of all surfaces where needed.
- Some security items such as lock upgrades, plexi-glass instead of glass, etc.
- Exterior doors, storm doors, patio doors, garage doors and openers, etc.
- Installation of kitchen base cabinets, wall cabinets, countertops, etc.
- Repair of existing fences and the installation of new fences and gates.
- Moderate landscaping to correct problems, such as tree removal (in rare cases), branch trimming away from house, tie walls, backfill, seeding, etc.
- Modifications which improve the cost-effective energy efficiency of the structure per the Model Energy Code, including thermal replacement windows, attic and wall insulation, etc.
- Modifications which improve the accessibility of the structure for homeowners or their children with disabilities.
- Smoke detectors and carbon monoxide detectors.
- Compliance with the BOCA basic building codes.



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INELIGIBLE REPAIRS

- New construction, such as the building of a room addition, basement bedroom construction or related conversion, storage sheds, converting carports into garages, etc.
- Repair, replacement or the installation of appliances.
- Landscaping, when its purpose is not for the eradication of soil erosion or the diversion of water away from the structure's foundation.
- Remodeling work, when its purpose is to update or aesthetically change the appearance of the area rather than replace a defective component.
- Certain municipal violations such as grass cutting, trash removal, cleaning, derelict vehicle towing, etc.
- Construction of fences or pool enclosures in excess of 48 inches in height.
- Security alarm systems, security bars on windows, doors, etc.

PROGRAM PROCESS AND OVERVIEW

NOTIFICATION OF APPLICATION STATUS

All applicants who submit a completed application package by the deadline date will receive a letter notifying them of either their preliminary acceptance into or denial from the program. These letters will be mailed within 8 weeks after receipt of the completed application.

Please note: Funds cannot be committed to any project until the Environmental Review is satisfied. This review includes approval from the State Historical Preservation Office. In order to obtain this review, please be advised street-view photos of the home may be taken by a staff person from our office.

INITIAL INSPECTION

Following the receipt of your preliminary acceptance letter, an initial minimum housing code and environmental inspection will be scheduled through the Community Development Office. This inspection is conducted for both the interior and exterior of the house before any work begins. The homeowner will need to be present at this inspection that typically runs 1- 3 hours. A copy of the inspection list with items required for repair will be given to the homeowner for reference; another copy will be retained by the Community Development Office.

- **Any work that is under contract, started, or completed PRIOR to both notification of acceptance and the initial minimum housing code inspection will NOT be eligible for payment. There is no exception to this rule.**

At the Initial Inspection and upon acceptance into the program, the Homeowner will review and sign:

- Homeowner's Agreement
- Deed of Trust
- Promissory Note
- Subordination Policy

OBTAINING BIDS, SELECTION & APPROVAL OF CONTRACTORS

SEQUENCE OF WORK

No items may be addressed without the prior approval of the Community Development Director.

Housing code violations are eligible repairs under this program and must be corrected before work that is not required for code compliance.

HOMEOWNER COMPLETED WORK

All work that homeowners seek to complete themselves must be completed prior to the authorization of any contracted work. However, bids should be obtained immediately following the Initial Inspection.

Homeowners must obtain permission from the Community Development Office before completing any work themselves.

If granted, and work is performed by the homeowner, friend, or relative, the homeowner will be reimbursed for materials only. Original receipts need to be retained for reimbursement purposes. **No labor charges can be paid for any work done by the homeowner, friends or relatives.** The homeowner will be reimbursed at the end of the program for materials they purchased.

OBTAINING BIDS

All work being done by a contractor needs a written estimate that must be submitted to the Community Development Office for approval prior to work being started.

Within 45 days of the initial inspection, it will be the responsibility of the homeowner:

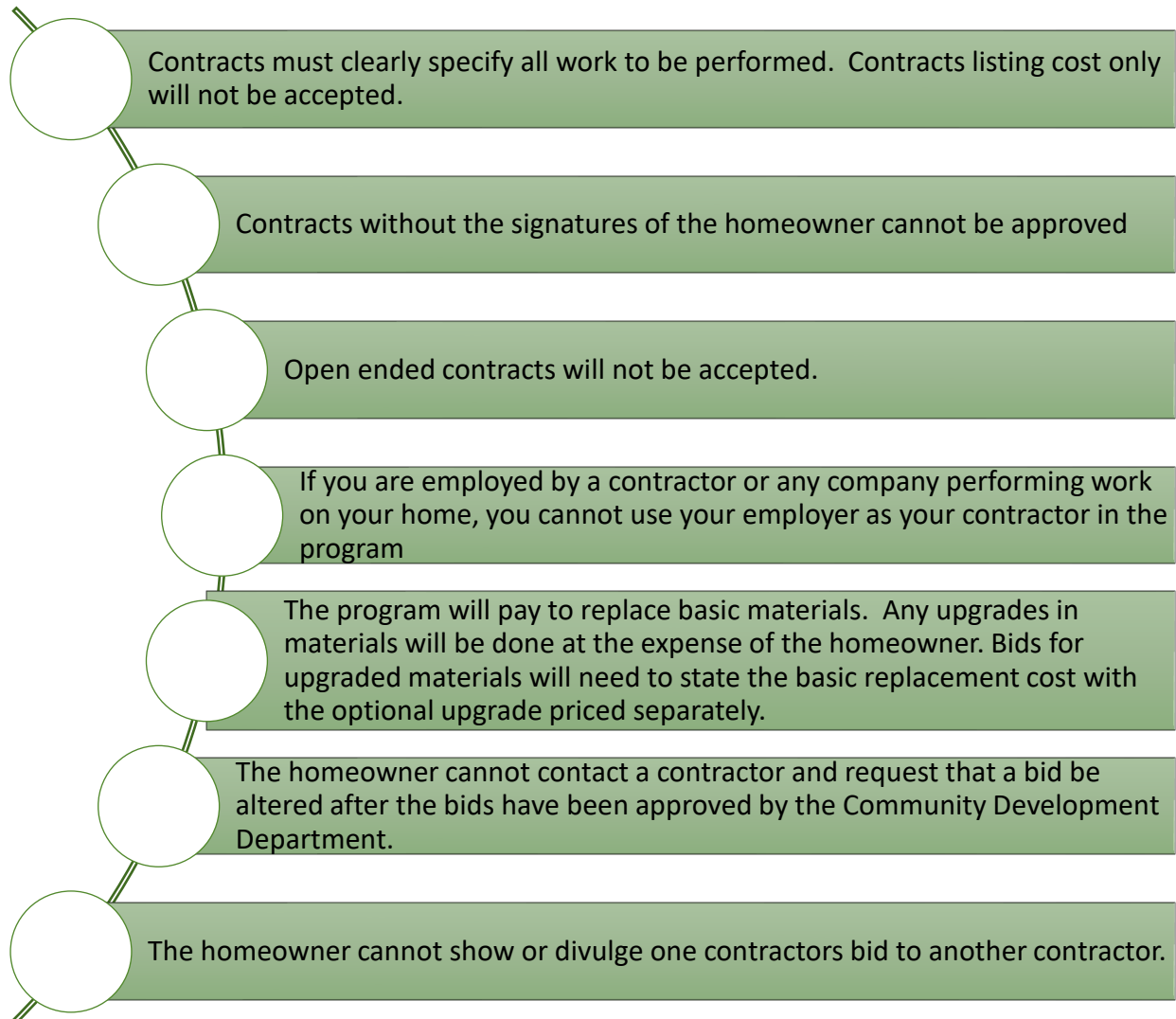
1. To obtain a minimum of three formal, written bids for each project to be completed for all work items over \$500 (minimum of one formal written bid for work under \$500)
2. To select a contractor
3. To submit all bids to the City of Florissant's Community Development Office for review and approval.



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BID REQUIREMENTS



SELECTED CONTRACTOR REQUIREMENTS

The selected contractor must:

- be licensed and registered with the Missouri Secretary of State's office
- not be found on the federal debarment or suspension list
- be insured for liability and insured and bonded for the completion of work
- obtain the necessary permits and licenses from the City of Florissant

The Community Development Office will review the status of the selected contractor for any Federal debarment or suspension and registration with the Missouri Secretary of State prior to approval.



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The homeowner must ensure that the chosen contractor agrees in the written contract to:

- Complete the work within 4 months of the initial inspection date
- Accept payment from the City after the City inspection in the form of a check which will be made out to the contractor and mailed.
- Provide contractor's social security number and/or federal identification number.
- Provide homeowner with lien waivers for all material and labor.

Failure to meet the timeframes under this section may result in the homeowner being suspended from the program.

REINSPECTIONS

INDIVIDUAL PROJECTS

The homeowner should call the Community Development Office to schedule a re-inspection as soon as it is clear when a contractor will finish a project or when the homeowner will complete all the aspects of a project they are completing themselves so that it can be inspected. This ensures contractor can be paid in a timely manner and the program can continue moving forward.

The homeowner should have the following paperwork ready at the inspection: signed contracts; receipts and/or invoices; lien waivers and any permit cards required.

For reinspection, an authorized adult must be present at the home, but it can be someone other than the homeowner.

FINAL INSPECTION

At the completion of all work, predications, and funds expended a final inspection will need to be scheduled though the Community Development Office. This last inspection will require the homeowner to be present.

PAYMENT FOR REPAIRS

CONTRACTOR PAYMENTS

After bid approval from the Community Development Office, the work is completed, and it successfully passes inspection, then payment can be processed. No payments can be made to any contractor until all work on the contract is complete and inspected. In order to process payment the homeowner is responsible for ensuring copies of the invoice, W-9, and related lien waivers, etc. are all sent to the Community Development Office as soon as possible for prompt payment.

Note: All invoices must be made payable to the homeowner.



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Reminder: For clarification purposes you may want to include a phrase in the contract stating that payment is contingent upon inspection and approval of work by the City of Florissant.

Occasionally homeowners may select bids that require some out of pocket costs. The homeowner may not make payment to any contractor without prior approval by the Community Development Director. If payment is made without prior approval by the Community Development Director, no reimbursement will be made to the homeowner.

HOMEOWNER REIMBURSEMENT

After all work is completed and contractors are paid, if there are additional funds remaining and the homeowner has receipts eligible for reimbursement, the homeowner can submit the original receipts to the Community Development Office for reimbursement.

Any receipts for materials or supplies must list each item purchased, the amount of each item, and the date of purchase. All receipts must be in the homeowner's name.

LOAN STIPULATIONS

SUBORDINATION

If you are considering refinancing your mortgage during the duration of your Home Improvement Loan (5 years): No subordination will be considered on a property for at **least one** year after the final inspection. Subordinations will be considered only if mortgage payments are current. The City will only subordinate one time during the duration of the loan and it must meet subordination criteria.

REPAYMENT OF LOAN

If a homeowner sells the house during the course of the program, the Home Improvement Loan will be terminated immediately, and **all funds expended must be paid back** prior to sale or at time of closing. Additionally, the homeowner may choose to repay the loan at any time; however, the Repayment of the loan is required if any of the following occur within five years of receipt of the loan:

- Refinancing outside the subordination guidelines
- Rental
- Sale
- Transfer of ownership or occupancy of any part of the improved property.



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RELEASE OF LOAN BY FORGIVENESS

If the homeowner continues to own and occupy the improved home for the entire five-year period, the loan will be forgiven and a “Deed of Release” will be recorded.

ADDITIONAL PROGRAM INFORMATION

FUTURE HOME IMPROVEMENT APPLICATIONS

A homeowner may receive more than one home improvement loan in a lifetime subject to the following criteria:

1. All first-time participants will have priority
2. Past participants of the program will only be considered every 10 years if funding is still available

If any funds are still available after all first-time participants are considered priority will be given to past participants from oldest to newest.

PROGRAM TERMS

The homeowner is required to remain in the house for five years. The five-year period begins the date the Deed of Trust is signed.

If a homeowner decides to withdraw from the Loan Program after the initial inspection, they are still responsible for abating any code violations listed on the inspection checklist.

Exterior work that needs to be completed must be done before weather conditions become a problem as most exterior painting and concrete work cannot be done below certain temperatures.

The program will pay to replace with similar type of materials. Any upgrades in materials will be done at the expense of the homeowner. Bids for upgraded materials will need to state the replacement cost with the optional upgrade priced separately.

Code items must be completed FIRST. No optional items may be addressed without the prior approval of the Community Development Director.

Any work started prior to the inspection must be completed, inspected, and approved before any Home Improvement monies can be spent on your home.

Any storm/hail damage that has not been corrected prior to coming into the program, must be completed before any Home Improvement monies can be spent on your home.



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HELPFUL TIPS

It is best to contract with specific contractors for the type of work to be done (Electricians, plumbers, etc.)

Show the contractor your inspection sheet so they can bid on all the work they are able to do at one time.

Please make sure that the inspector has access to inspect your home. They will need to be able to see receptacles, your electrical service panel, your plumbing stack and the walls and floor of your garage.

Please make sure that the inspector can get to these items without having to climb over things, such as washers/dryers and stored boxes.



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HOUSEHOLD INFORMATION

Applicant's Name _____

Address _____ Zip Code _____

Phone: _____ Alternate Phone: _____

Email _____

Please check each category below that applies to a member of your household:

U.S. Citizen _____ Legalized Alien _____ Illegal Alien _____ Disabled _____

List all household members living at your address, including yourself:

**FAILURE TO INCLUDE A HOUSEHOLD MEMBER
WILL RESULT IN A DECLARATION OF INELIGIBILITY FOR THE PROGRAM**

Name (First, Middle, Last)	Social Security #	Age	Relationship to Applicant	Gender	Race/ Ethnicity
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Age of Home or Year built: _____

Is your home located in a floodplain? _____

Is your home located near a major highway, roadway, railroad or airfield? _____

Is your home located near hazardous operations, a dump, landfill, or industrial site? _____

For Community Development Use Only:	Approved: <input type="checkbox"/>	Denied: <input type="checkbox"/>
Past Participation: Yes, Year _____ No _____	Date _____	Community Development Director _____



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In the past 10 years, did you have a discharged or pending bankruptcy? _____
(if yes, please provide documentation of status of the bankruptcy)

Are the real estate taxes on this property paid to date? _____

Are there any federal, state or local tax liens on the property? _____

Are all loans (i.e. first mortgage, second mortgage, home equity, etc.) that are secured by this real property paid to date? _____

How did you find out about the program? _____

Are you a first-time participant in the program? _____

When is the best time to contact you? _____

Please list projects or repairs you would like to complete with the proceeds of the loan, and estimate the cost of each. Please note that all code violations will be required to be completed before other projects and repairs.

The City of Florissant shall ensure that decisions affecting applicants to the Home Improvement Program are made without regard to their race, color, religion, sex, national origin, age, disability, or any other protected status.

The undersigned declare that the information which has been given is true and complete to the best of their knowledge, and all supporting documents are submitted without alteration or falsification.

Applicant's signature

Address

Date

Co- Applicant's signature

Address

Date

Community Development Director

Date



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DECLARATION

The undersigned acknowledge that participation in the Home Improvement Program is voluntary.

The undersigned hereby apply for participation in the Home Improvement Program as administered by the City of Florissant and agree to provide the City with the information requested on the Household Information Form and all other information requested by the City.

The undersigned hereby understands that the loan is for eligible home improvements not to exceed the amount of \$7,000.00.

The undersigned further agree to comply with all program conditions, including, but not limited to, compliance with all applicable federal, state, county and/or city requirements pursuant to the Housing and Community Development Act of 1974, as amended.

The undersigned hereby authorize the City to obtain the documents necessary for participation in the Home Improvement Program, including title information, income verification, etc.

The undersigned affirm and acknowledge that any misrepresentation of material facts or the failure to produce any requested information may result in a declaration of non-eligibility or a termination of continued participation in the program and a consequent denial of any and all benefits.

The undersigned further represent and warrant that the information that has been given is true and complete to the best of their knowledge.

The City of Florissant shall ensure that decisions affecting applicants to the Home Improvement Program are made without regard to their race, color, religion, sex, national origin, age, disability, or any other protected status.

The undersigned further affirm and acknowledge that they have been notified of and understand their rights and responsibilities as applicant/s for the Home Improvement Program.

Homeowner's Printed Name

Address

Homeowner's Signature

Date

Homeowner's Printed Name

Address

Homeowner's Signature

Date

City of Florissant Representative

Date



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RELEASE

This release is made and entered into this _____ day of _____ (month), 2024
by and between _____ (name), hereinafter referred to
as “the Homeowner” of the property located at _____ (address),
and the City of Florissant (hereinafter referred to as “the City”).

In consideration of the Homeowner’s voluntary participation in the City’s Home Improvement Program (HIP), the Homeowner hereby releases and agrees to indemnify and hold harmless the City, its agents, employees and officers from all claims, damages or causes of action (including reasonable attorney’s fees) caused by or arising in any manner from the Homeowner’s participation in the City’s Home Improvement Program and any agreements or contracts between the Homeowner and home improvement contractors.

I/We, the Homeowner/s, have read and understand this release. I/We execute it voluntarily and with full knowledge of its significance the day and year written above.

Homeowner’s Signature

Date

Homeowner’s Signature

Date

Community Development Director

Date



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CHECKLIST

Completed and Signed Forms:

- Program Overview Signature Page
- Household Information
- Declaration
- Release

Supporting Documentation:

- Copy of the most recent federal income tax return with all schedules and attachments for everyone over 18 in the household or IRS Letter 1722
- Proof of all sources of income:
 - Pay stubs for the most recent four weeks of pay
 - Child support letter or proof of no child support
 - Divorce decree
 - Interest and/or dividend statements (1099s required)
 - Pension statement
 - Annuities
 - Social Security statement
 - Unemployment compensation
- Proof of ownership: General Warranty Deed, Special Warranty Deed or Quit Claim Deed (A deed of trust is not proof of ownership)
- Bankruptcy Discharge (if applicable)
- Copy of a driver's license or state id
- Copy of your most recent paid property tax receipt
- Proof of paid homeowner's insurance
- Copy of the most recent mortgage statement showing you are up to date on payment

For Office Use Only:
Initial, Date & Completion Code



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APPLICATION DOCUMENT FAQ'S

These are some general answers to commonly asked questions about the application process to help you get started. We understand every situation is unique, so please do not hesitate to call our office at 314-839-7680 for further information.

Q: Someone in my household is 18 years old or over but is a full-time student. Do I still need to include their information?

A: Yes, all the same tax and income documentation is required. However, their full-time status is considered towards the household's income eligibility. To document fulltime status, please include a fulltime enrollment status letter or copy of their schedule.

Q: Someone in my household is 18 years old or over but doesn't file taxes. What do we submit for them?

A: We will need Verification of Non-Filing from the IRS for every member of the household that is 18 years old or over who doesn't file taxes. This can be obtained by filling out either IRS Tax Form 4506-T or 4506T-EZ or online at: [IRS Tax Transcript Request](#).

If you are submitting the paper form, you can request a copy of one from our office or the local IRS office. Then, fill out the IRS form according to the IRS instructions, make a copy of the completed form and include it in your Home Improvement Application. Mail off the original to the address stated in the IRS Instructions. When your verification of non-filing letter arrives, bring a copy of it to the Community Development Office.

Q: Someone in my household is 18 years old or over and doesn't work, isn't a full-time student, and isn't retired. What do I need to submit for them for current income documentation?

A: This individual will need to fill out and sign an Affidavit of No Income. Request a copy from Community Development Office. Have the individual sign and fill it out and include it in place of their pay stubs in your application.

Q: Someone lives with me but does not contribute financially. Do I still have to count their income?

A: Yes, the combined household income must include all occupants 18 years old or over, regardless of their contribution to the household.

Q: Where can I make copies of my documents to submit in my application?

A: St. Louis County Libraries offer copying at low cost (typically \$.10-\$.15/ page)
The Florissant Valley branch is located a half mile from our offices at:
Florissant Valley Branch Library
195 N New Florissant Rd, Florissant, MO 63031
(314) 994-3300

Q: I am retired. What do I need to submit for my current income?

A: If you receive Social Security payments or pension/annuity/other monthly distributions you will need documentation on what you receive monthly. For social security this typically comes



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in the form of a letter you receive in December/January annually, stating any adjustment to your current payment amount. If you no longer have this letter, you can obtain a statement of benefits from your local social security office. Include copies of this documentation in your application.

For other retirement/investment payments, if you do not already receive a statement with your monthly disbursement amount for 2024, call them and have them send you a statement or letter with your monthly benefit disbursement information. Include copies of this documentation in your application.

Q: I don't have a mortgage on my home. What do I submit for my mortgage statement?

A: You will need to fill out an Affidavit of No Mortgage. Request a copy from Community Development Office.

Q: I pay for my homeowner's insurance through escrow. What document are you looking for?

A: Call your homeowner's insurance agency and ask for a document or letter that includes: the insured address, policy dates, **and an indication of some kind that the policy is paid current/zero balance due. You can also supply us with a copy of your receipt if it was mailed to you, or a mortgage statement that shows the disbursement amount and date. It is not unusual for this to be two documents.**

Q: I pay for my real estate taxes through escrow. What document are you looking for?

A: Proof of payment can be printed from the St. Louis County Revenue website at <https://revenue.stlouisco.com/ias/>. You can also supply us with a copy of your receipt if it was mailed to you, or a mortgage statement that shows the tax disbursement amount and date.

Q: Where can I get a copy of my deed?

A: Deeds can be obtained in person at the St. Louis County Recorder of Deeds at 41 South Central 1st floor, Clayton, MO 63105. Or online at <https://tapestry.fidlar.com/Tapestry2/>.

If the name of a deceased person appears on the deed, a death certificate is required.

Examples of accepted documents: General Warranty Deed, Special Warranty Deed or Quit Claim Deed. A Deed of Trust is not acceptable.



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IMPORTANT REMINDERS

A SEMINAR EXPLAINING THE 2024 HOME IMPROVEMENT PROGRAM WILL BE HELD ON **THURSDAY, APRIL 4, 2024 AT 6:00PM** IN THE COUNCIL CHAMBERS AT FLORISSANT CITY HALL LOCATED AT 955 RUE ST. FRANCOIS 63031.

**COMPLETED APPLICATIONS WILL NOT BE ACCEPTED
BEFORE 8AM WEDNESDAY, MAY 1, 2024**

It is strongly recommended that applicants make an appointment with the Community Development Office to assure accuracy and completeness. Incomplete applications may result in disqualification. To make an appointment for individual assistance please call 314-839-7680. Appointments will be taken through the end of April. **No application review appointments will be taken for May.**

The following will result in a declaration of ineligibility:

1. Failure to complete the attached forms in their entirety
2. Failure to submit required documentation
3. Inaccurate or false information