

ST. LOUIS CITY

HOME REPAIR GUIDE



AUGUST 2023

WELCOME

Dear St. Louis Community,

We are thrilled to introduce you to the Home Repair Network (HRN)—a coalition of home repair service providers in St. Louis City and County who came together during the pandemic and quickly recognized the urgent need to improve the home repair system for the St. Louis region.

Made up of members from across the City-County line, we understand that safe and comfortable homes are the cornerstone of thriving neighborhoods and that supporting our region's homeowners is not only an investment into our communities but also a means of promoting generational wealth building.

In May 2023, the HRN officially launched with a singular purpose: to work collectively toward improving the home repair infrastructure in our region so we can better address the pressing needs within our communities. This guide is step one in doing exactly that.

We would like to extend our sincerest gratitude to all our partners who have made this possible and a special thank you to the President of the Board of Alderman's Office for their partnership in creating this comprehensive Home Repair Resource Guide. We hope you find the guide helpful and that you reach out and let us know your thoughts.

Thank you,

Member Organizations of the Home Repair Network

FROM PRESIDENT MEGAN GREEN

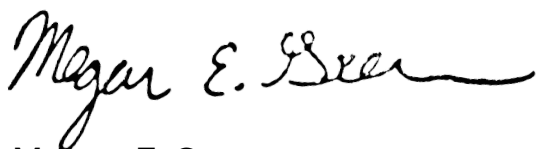
We often hear that homeownership is the key to financial stability and that a home is the cornerstone of generational wealth. Owning a home allows us to plan for the future because mortgage rates—unlike rental costs—stay steady over time.

Keeping your home in good shape is important—not only because you deserve to enjoy living in it, but also because a well-kept home provides economic stability and protects your health and well-being. When we care for our own homes, we improve our quality of life. When our neighbors care for their homes, our neighborhoods feel like communities. And when we sustain that effort over time, we make our communities safer and more prosperous.

However, the benefits of homeownership are hard to realize if a homeowner does not have access to the capital, knowledge, and connections needed to execute on home repairs. We know that maintaining a home can be expensive, confusing, and time-consuming process.

That's why the work of the Home Repair Network is so important. Our community has many service organizations committed to helping people repair their homes. We are honored here at the Board of Aldermen to play our part in helping residents navigate the home repair ecosystem by producing the 2023 St. Louis Home Repair Guide.

Sincerely,

A handwritten signature in black ink that reads "Megan E. Green". The signature is fluid and cursive, with a long horizontal flourish at the end.

Megan E. Green

President, St. Louis Board of Aldermen

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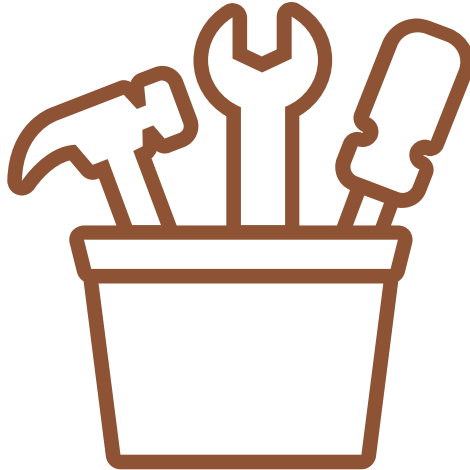
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TYPES OF HOME REPAIR

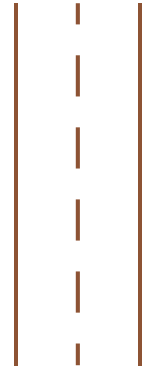


There are many different types of damage your home may face, and it can be difficult to know what type of repair you need. The following section helps you identify the problem and the proper specialist to contact for each issue.

Home repairs can be major or minor depending on the amount of work that they require. Most home repair service providers will need to know the extent of repair required before agreeing to do the work.

Asphalt

Asphalt is an affordable, but less durable alternative to concrete and is used for paving parking areas and driveways. When cracks and potholes form, consider hiring an **asphalt contractor** to reseal, repair, or replace your surface.



Carpentry

Staircases, door frames, and rafters are all examples of things typically made by a **carpenter** during home construction or repair. If you have loose or broken stair treads, missing handrails, or you need to make your home accessible via a ramp, you need a carpenter.

Major vs. Minor

Major repairs include rebuilding walls or building decks and ramps. Minor repairs include repairing holes, installing handrails, or rebuilding wooden steps.

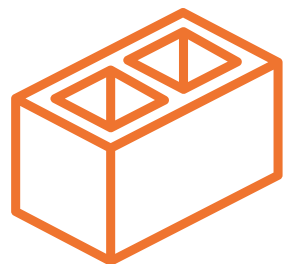


Concrete

Visible cracks, separation, or sinking in the concrete within or outside of your home may suggest a structural repair needs to be completed by a **concrete contractor**.

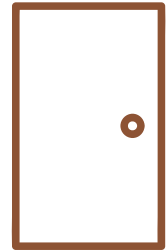
Major vs. Minor

A major repair would be pouring concrete for sidewalks or steps. A minor repair would be patching.



Doors

If any exterior or interior doors are not closing or opening properly due to warping or damage to the frame, you may require the services of a **carpenter** or **door installer**. A **locksmith** can help with repair or replacement of any broken locks to secure your home.



Electrical

One of the leading causes of house fires is faulty wiring in your home's electrical system. Your home may have faulty wiring if you see blinking lights, lights that dim when you turn on appliances, or sparks coming from an electrical outlet. We recommend always consulting a professional **electrician** to avoid electrocuting yourself or causing a fire.



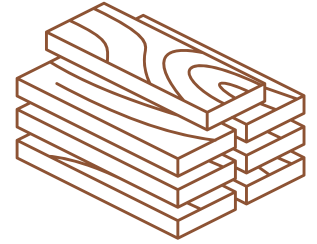
Fire Protection

Many home fires are started by poorly maintained electrical systems or heating systems such as furnaces, stoves, and chimneys. Fire protection is taking steps to prevent fires before they start and ensuring your warning systems are functional. You can request free replacement smoke alarms and carbon monoxide detectors from the City Fire Department.



Flooring

When floorboards are splintered or pose tripping hazards, a flooring repair done by a **carpet layer**, **flooring contractor**, or **carpenter** may be necessary. For cosmetic repairs, flooring replacement, and preventing trip hazards, a general or flooring contractor is typically sufficient. However, if your floors are uneven or sagging, it's best to contact a **structural engineer**.



Major vs. Minor

A major repair would be flooring replacement.
A minor repair would be removing thresholds.

Foundation

Taking care of the foundation of your home is essential to ensure stability. If you observe any signs of damage, such as cracks, leaks, or settling, it might be time to hire a **foundation contractor**.



Guttering

Clogged gutters can lead to foundation erosion, basement flooding, and wall/roof water damage. If you need help repairing or replacing gutters, contact a **gutter installer** or **gutter maintenance professional**. Clean your gutters twice a year to prevent such issues.



Heating, Ventilation, and Air Conditioning (HVAC)

Controlling the temperature, humidity, and air purity in your home is made possible by HVAC technologies. If your home experiences extreme hot or cold temperatures, is too damp or dry, you may require an HVAC repair by a **HVAC Service Technician**.



Major vs. Minor

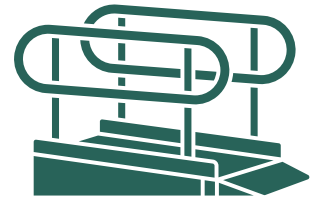
A major repair would be replacing the entire HVAC system. A minor repair include things like sealing ductwork, changing filters, or inspecting the HVAC system.

What is Insulation?

The act of preventing heat, sound, and electricity from escaping your home through leaks.

Home Modifications

A home modification is any alteration made to a home to meet the needs of people who have changing physical abilities. If you are unable to get around your house like you used to and are at risk of falling during daily activities, schedule a home modification assessment by a **home modification specialist** or an **occupational therapist**.

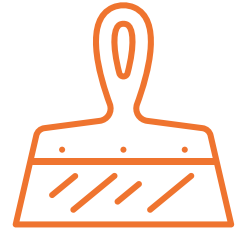


Major vs. Minor

Major home modifications includes electric stair lifts, porch lifts, or ramps. Minor repairs include the addition of grab bars or ADA toilets.

Interior Wall Repair

If you have cracking plaster or sagging ceilings in your house, have a **structural engineer** check to see if you need structural repairs. Cosmetic repairs like holes or peeling can be handled by a **drywaller**. For warping or water stains, correct with waterproofing first!



What is a load-bearing wall?

It supports the weight of the floors or roof structure above it.

Landscape

Tasks like mowing grass, removing weeds, trimming overgrown bushes and branches also protect your home from storm damage and pests. If you have dead, dying, or overgrown trees that pose a threat to your home, hire a professional **tree trimmer**.



Masonry

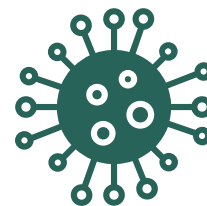
Masonry is the specialized skill of constructing or restoring structures such as bricks or stones.

"Tuckpointing" involves the replacement of old mortar from the joints of your brick or stonework. If you notice cracks in the bricks and stones of your home, you may need to seek masonry repair services from a **mason** or **tuckpointer**.



Mold

Mold thrives in moist environments, such as around leaky roofs, windows, or pipes. It can grow on surfaces like paper products, cardboard, ceiling tiles, and wood. Even dust, paints, wallpaper, insulation, drywall, carpet, fabric, and upholstery. Mold can be a furry growth, black stains, or specks of black, white, orange, green, or brown. If you have mold growth in your home, you can call a mold specialist to remove it and keep your family healthy.



Painting

Painting refers to both cosmetic and more serious issues concerning interior and exterior surfaces of your home. If you notice peeling, bubbling, or flaking paint on your walls, it may be necessary to seek out a professional **painter** for repair work.



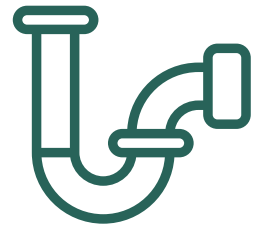
Pests

Dealing with a pest infestation in your home can be overwhelming. To ensure that your home is free from pests, it is crucial to schedule a pest inspection annually by an exterminator. This inspection should focus on termites, because they can cause substantial damage to your property.



Plumbing

The plumbing system in your house is made up of pipes, tanks, and fittings that help with water supply, heating, and sanitation. If you're having problems like low water pressure or leaks, it might be time to call a **plumber**.

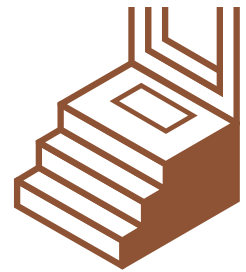


Major vs. Minor

A major repair would be repairing plumbing stacks. Minor repairs include things like replacing P-Traps, repairing leaky faucets, replacing toilets, or installing low-flow showerheads

Porch

If you have broken floorboards, a falling railing, or the porch is separating from the main structure, it may be time for a repair. A skilled **carpenter** or **structural engineer** can assist you with this task.



Major vs. Minor

A major repair would be structural fixes. Minor repairs would be step or handrail replacement or repair.

What is a Soffit?

The underside of the eaves of your roof.

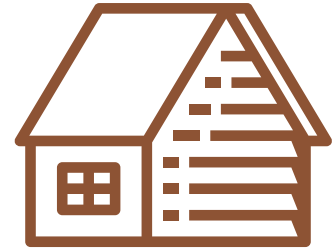
Roofing

Roofing repairs protect your home from damage. If you have missing shingles, a sagging roof, or leaks, it's time for repair. It may also be time for repair or replacement if your roof is 20 years or older. **Roofers** can help with this.



Siding

If you notice cracked or loose boards, wood rot, faded colors, blistering, or bubbling in your home's protective siding, it may be time for repair or installation. Consider reaching out to a roofer, siding repair, or exterior repair contractor for assistance.



Waterproofing

Waterproofing is protecting your home against water damage and potential leaks. Dampness, mildew, mold, water stains and warping are all signs you need a waterproofer. Depending on the severity of the damage, foundation repair may also be necessary.



Weatherization

Protecting your home and its interior from the elements like sunlight, rain, and wind is called weatherization or weatherproofing. If you notice drafts from doors or windows, experience cold or hot temperatures even when the heat or air conditioning is on, or if you receive unusually high utility bills, you may need weatherization work done by a **general contractor** or another specialist.

What is Energy Efficiency?

The installation of energy-efficient measures to reduce energy consumption and cut energy costs

CAN I DO IT MYSELF?

Use this checklist to determine if you can DIY a home improvement project

- ☐ **What kind of repair is it?**
For electrical work, roofing, masonry, and plumbing, it's best to hire a professional.
- ☐ **Consider the scope of the project**
Is this a fairly small project? Have you ever done anything like this before?
- ☐ **Assess your skill level**
Start small with home repair projects if you're inexperienced. Assess your resources or experience with renovations to determine the scale.
*** The Building Division requires residents to take a test to ensure they are qualified to do electrical and plumbing work on their own home.
- ☐ **Learn the skills you'll need**
You can watch a video of someone doing the same project or ask family and friends to help you learn.
- ☐ **Is this safe?**
Consider how comfortable you are with the tools you may need and if you know how to operate them safely.
- ☐ **Check if the job you are doing needs a permit**
Learn more about St. Louis permit requirements through this [link](#).
- ☐ **Will you actually save money?**
Some projects require many supplies and the rental of tools.



PERMITS

PERMITS REQUIRED IN ST. LOUIS CITY

- New structures
- Accessory buildings over 50 square feet
- Porches, decks, and retaining walls
- Installation, removal, or cutting of any structural beams, joist replacement, or bearing support
- Foundations and footing repair and/or replacement
- Any work that changes the class of construction of the building
- The conversion of basement or attic to living quarters
- The removal or installation of any partition
- Swimming pools
- Anything involving structural work and/or supports
- The installation of pre-cast stone
- All new fences of any type
- An entire new roof, when roof work is not replacement of like material or when more than 25% of the roof sheathing is replaced

Permits can be obtained by the homeowner or the contractor based on your agreement.

HISTORIC PRESERVATION

Property located within a City Historic District or is a City Landmark requires approval of:

- Exterior painting
- Gutters and downspouts
- Windows
- Doors
- Tuckpointing
- All fences
- Awning and canopies and similar exterior work



HIRING A CONTRACTOR



A contractor is involved with all the phases of a home repair. Your contractor should understand the minute details of the home repair, and they supervise all the team members involved in the repair so that you don't have to. Your contractor will be the person you talk to the most throughout this entire process, so you want to ensure you trust your contractor. Below are some tips for hiring the right contractor.

TIPS FOR HIRING A CONTRACTOR

1

Interview each contractor you are considering.

This will help you trust your contractor and make sure you are both on the same page with your home repair.

2

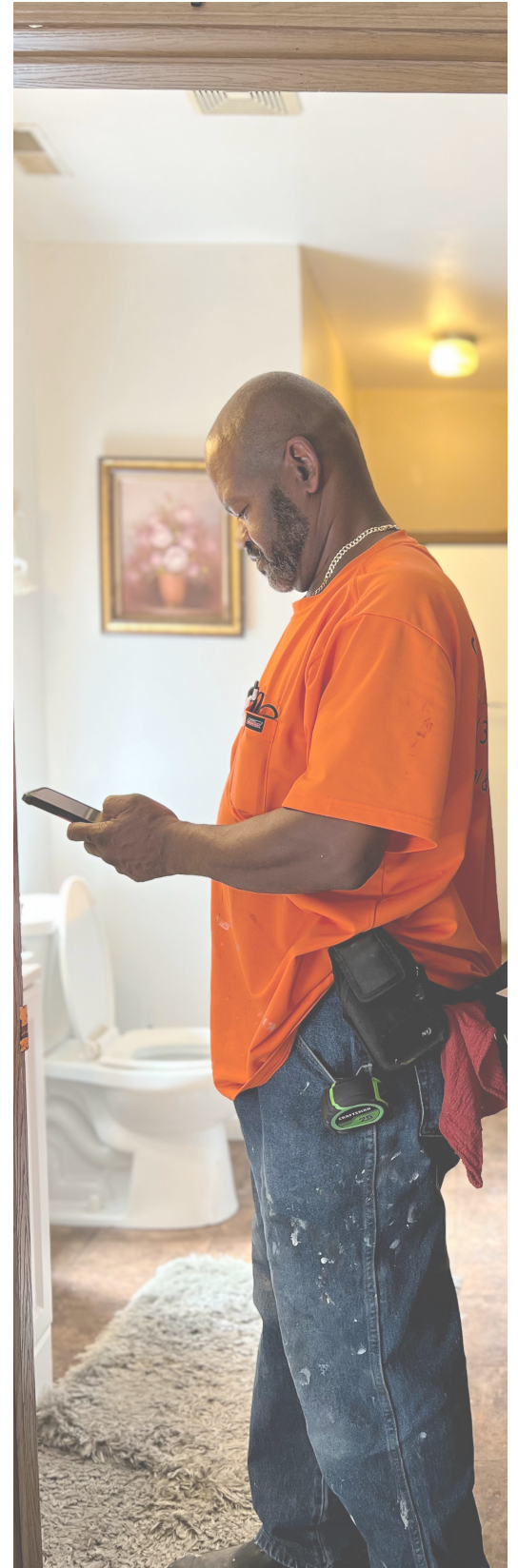
Get estimates from various contractors for comparison.

This will help you feel confident you are getting a fair deal on your home repair.

3

Check your contractor with the local Better Business Bureau (BBB) .

The BBB will have records that show whether your contractor is trustworthy or if there have been previous problems with them.





4

Always request written contracts and copies of the contract once signed.

Having copies of your contract will make sure that you have proof of the deals made. In case something goes wrong.

5

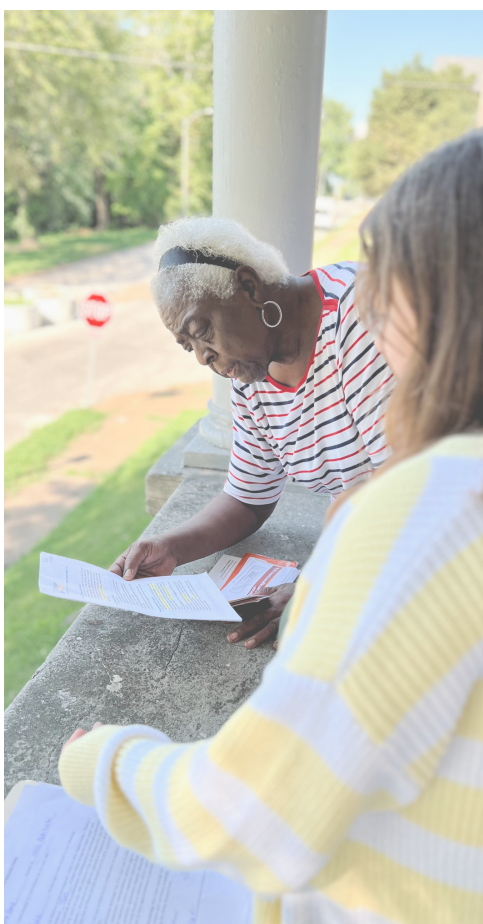
Get referrals from friends, neighbors, and organizations.

Referrals often lead to the best results when you are looking for a contractor. It will help you narrow down to people who are trusted.

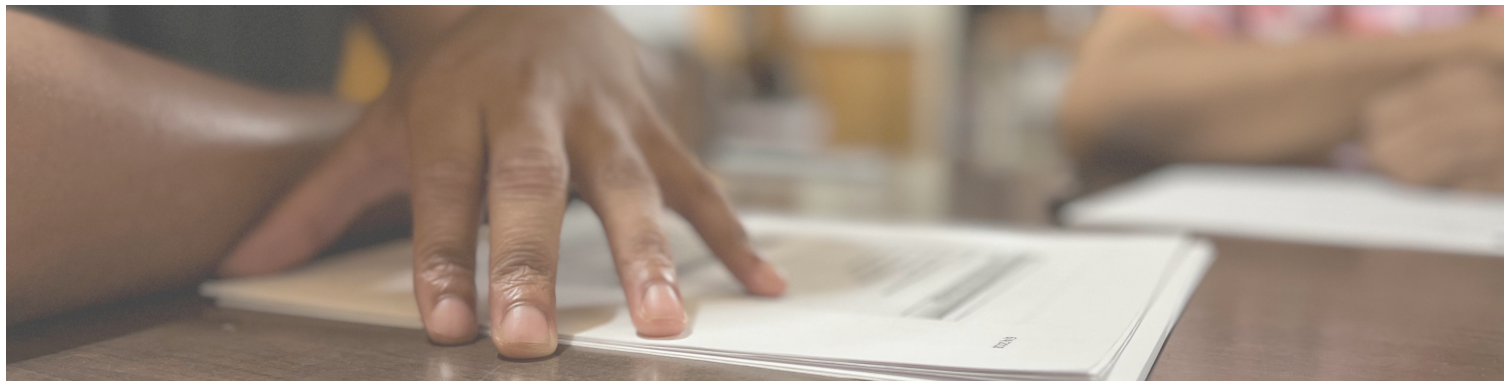
6

Ask when payment is expected.

Don't hesitate to negotiate for a price that better fits your budget and a payment plan that would work better for your budget.



CONTRACTOR RED FLAGS



Watch out for potential red flags that indicate that a contractor may not be reliable. Avoid working with a contractor who has ANY of the red flags listed here.

CONTRACTOR PAYMENT

- Do not let the contractor arrange a loan for you.
- Make sure your payment schedule is affordable.
- Do not pay the full amount up front.
- Avoid paying cash.
- Keep all copies of your paperwork and receipts.



Asks for money while doing the job, even if only small amounts



Refuses to provide a written estimate or contract



Offers to complete your job at an unusually low price



Refuses to provide a license number or provide a registration number



Offers to pay your insurance deductible



Requires full or substantial payment before beginning work



Refuses to provide references



Shows up unsolicited



Uses high-pressure sales tactics

WHEN HIRING A CONTRACTOR GOES WRONG



You may be a victim of a scam, if you are working with a contractor who has taken your money but not completed the project. If you are unable to reach them to complete the work, here are the next steps you can take: (1) Filing in Missouri Small Claims court, (2) Contacting a government agency, and/or (3) hiring an attorney.

Hiring an attorney is a great way to get a legal expert's advice on the case. Unfortunately, it can also be expensive. If the amount of money taken by the scammer is under the limit of \$5,000, you may be able to resolve the matter in Missouri's Small Claims court.

There are also many government agencies you can ask to help you investigate the issue and potentially get your money back. Consider contacting these agencies on the next page.

Better Business Bureau (BBB)

You can file a complaint with the BBB, which might entice the contractor to either finish the job or give you your money back. You can call the BBB at 314-645-3300.

Manufactured Housing and Modular Units Consumer Recovery Fund

The Fund was established for the purpose of paying unsatisfied claims as approved by the Missouri Public Service Commission. With the Commission's approval, you may receive compensation. For more information on the Fund, call 1-800-819-3180.

Consumer Protection Division

The Missouri Attorney General's office offers help for cases of fraud or deception. You can call the Consumer Protection Division at 1-800-392-8222.

Federal Trade Commission

The federal government partners with law enforcement to investigate cases of fraud and suggest the next steps for your case. You can contact the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).



FINANCING HOME REPAIRS



Home repairs can often be expensive, but there are different options for financing your repair. You can finance a home repair through:

Loans from a Bank
Home Insurance
Free Home Repair Programs

FINANCIAL JARGON

Collateral

An item of value that a lender can seize from a borrower if he or she fails to repay a loan according to the agreed terms

Fixed Interest Rate

Having a fixed interest rate means that you'll pay a set amount of interest on a loan or line of credit.

Home Equity

The amount of your home that you actually own. Equity is the difference between what your home is worth and what you owe your lender.

Prime Rate

The interest rate at which banks lend to customers with the strongest credit scores

Unsecured Loan

Unsecured loans don't require collateral. They're also referred to as signature loans because a signature is all that's needed if you meet the lender's requirements. Because lenders take on more risk when loans aren't backed by collateral, they might charge higher interest rates and require good or excellent credit.

Variable Interest Rate

Can go up or down in response to changes in the prime rate or other index rates.

TYPES OF LOANS & LOAN PROVIDERS



Home Equity Lines of Credit (HELOCs)

A HELOC is a revolving line of credit that allows homeowners to borrow money against the equity in their home. This is an option best suited for homeowners whose homes have appreciated in value and/or have made significant payments against their mortgage. Unless stated otherwise, HELOCs have variable interest rates. The institutions below offer HELOCs:

- BMO Bank
- Central Bank
- CNBSTL
- Commerce Bank
- FCB Banks
- First Bank
- Lindell Bank
- PNC
- Reliance Bank
- Simmons Bank
- Sterling
- St. Louis Community Credit Union

Home Equity Loans

A Home Equity Loan is a fixed-rate loan which allows a homeowner to get a lump-sum of cash for a one-time need and specific loan amount (like repairing a roof or remodeling a kitchen). It functions as a second mortgage. The institutions below offer Home Equity Loans.

- BMO Bank
- Central Bank
- CNBSTL
- Commerce Bank
- FCB Bank
- First Bank
- Reliance Bank
- Simmons Bank
- St. Louis Community Credit Union

Unsecured Personal or Home Improvement Loans

These are loans that may be used for home improvement projects that do not require the homeowner to have home equity. The institutions below offer unsecured loans for home improvement:

- CNBSTL
- FCB Bank (\$10,000 - \$75,000, up to 7 year repayment period)
- First Bank (up to \$10,000, flexible repayment periods)
- Midwest Bank Centre (\$1,500+, 5 year repayment period)
- Midland States Bank (\$5,000 - \$25,000, 15 year repayment period)
- PNC (\$1,000 - \$35,000)
- St. Louis Community Credit Union (\$500 - \$15,000, 5 year repayment period) *Qualified members only

Special Loan and Home Improvement Programs

Below are a number of other programs to help homeowners pursue home improvement projects.

- **CNBSTL - HOPE Improvement Loans:** Part of CNBSTL's Home Ownership Program and Education (HOPE) program, these loans are designed to assist homeowners with financing general home repairs, painting projects, renovations, roofing and gutters, and more. Non-traditional credit verification methods considered for borrowers with little to no credit history. No home equity required. Property must be located in a low- or moderate-income census tract.
- **Justine Petersen - \$5,000 forgivable loans** for eligible home repairs. Eligible homeowners must live in the City with household income at or below 80% of the Area Median Income (AMI).
- **Spire - Natural Gas Energy Efficiency Program** offers loans specifically for energy efficiency home improvements, such as replacements or updates for water heaters, furnaces, thermostats, and boilers.
- **Sterling Bank - Home Refresh Program**



INSURANCE PAYOUTS

If your home needs a repair and you have home insurance, there's a good chance your home insurance may be able to chip in to help you pay for the damages that are caused by disasters.

If you face damages, you should file a claim with your insurance company immediately and document the damage with photos and videos. Sometimes, the damage makes your home unlivable. Save receipts for any hotel stays, restaurant meals, or temporary repairs that you are forced to have. The insurance company may reimburse you for these purchases. The insurance company will also send an adjuster to your home to assess the damages. Remember that the adjuster is ultimately there to represent the company's interests, so politely advocate for your financial needs.

Regardless of the type of coverage you buy, maintaining a detailed inventory of your property's contents will assist you if a disaster strikes. Your inventory will help you prove the value of what you owned, which could speed your claim processing, and will provide documentation for tax deductions you can claim for your losses. An up-to-date inventory can also help you to determine the correct amount of insurance to purchase.



INSURANCE PAYOUTS

FEMA, or the Federal Emergency Management Agency, is a federal agency that helps people before, during, or after disasters. FEMA has information to help you prepare for, respond to, and recover from disasters specific to your location. Missouri is covered under Region 7 and may be able to assist you if you live in an area where an active disaster has been declared for Individual Assistance. You can apply for disaster assistance through DisasterAssistance.gov, through the FEMA mobile app, or by calling the FEMA Helpline at 800-621-3362.

There are some disasters that homeowner's insurance policies often do not cover, like floods. Usually, there is a separate insurance policy you can purchase to fill the gap, like flood insurance. Each homeowner's insurance policy is different, so whether you already have a policy or if you're planning on purchasing one, check the details of what your plan covers.

*Thinking about a
reverse
mortgage?*

Housing Options Provided for the Elderly (HOPE)

HOPE is a HUD-approved housing counseling agency, and has a team of expert reverse mortgage counselors who are qualified by HUD to provide the official reverse mortgage counseling needed in order to apply for a reverse mortgage. This counseling requires a \$200 fee.



GRANTS AND FREE HOME REPAIR PROGRAMS



If you can't pay for your home repair out-of-pocket or with the financial resources listed in this guide, there are multiple service providers in St. Louis that offer home repairs at little or no cost. They help identify funding and reliable contractors to complete the work.

However, there is high demand for these services and it is not uncommon for these organizations to have waitlists that are years long. Time is not your friend in home improvement and can turn minor home repair needs into major problems. These major problems can not only be costly, but may put your health at risk as well. Make sure you have pursued all other options before relying on the following organizations.

At a Glance: Common Repairs

This is not an extensive list of repairs that these programs offer. Use this list to find a program that may work for you, and then look at their eligibility requirements and full list of services on each program's page below.

	Weatherization	Modifications	Electrical	Roofing	Doors/Locks
Mission STL	X	X	X		X
Rebuilding Together	X	X	X	X	X
Habitat STL	X		X	X	X
CBA	X	X	X	X	X
North Newstead	X	X	X		X
Carondelet			X	X	X
Dream Builders 4 Equity	X	X	X	X	X
Urban League	X				X
SHED STL					
Beyond Housing	X	X	X	X	X
St. Andrew's	X	X	X		X

ELIGIBILITY REQUIREMENTS

Organizations all have different requirements for the people they serve.

Organizations have these requirements for many different reasons. Their funders may have these requirements for their donation or the requirements may be to meet the organization's capacity. Either way, these are usually firm requirements, without wiggle room.

The repairs listed may be subject to change. Please contact these organizations for more In depth Information.



This symbol indicates the organization serves veterans. This may also include the direct family of a veteran.



This symbol indicates the organization has age requirements. Organizations define seniors differently, so keep an eye out for the range.



This symbol indicates the organization serves people with disabilities. They may need documentation of your disability.



This symbol indicates the organization requires certain documents. This could mean proof of insurance, up to date taxes, or personal documents.



This symbol indicates there is an income requirement for the organization. This may align with the federal poverty guidelines, but could have a different determination across programs.



This symbol indicates the organization only serves certain areas. They may have specified neighborhoods or only serve the City/County.

North Newstead Association



 314-385-4343  northnewstead.org  4601 Pope Ave,
St. Louis, MO 63115  homerepair@northnewstead.org

Repairs Offered: Only Offering Minor Repairs

Weatherization, HVAC, Plumbing, Flooring, Electrical, Carpentry, Home Modifications, Fire Protection, Wall repair, Ceiling fans, Concrete, and Porch

Eligibility

The homeowner must be over the age of 62 OR have a documented disability.

Current on property taxes and insurance.

How to Apply

When you call, you will need your birth certificate, driver's license, or current state issued ID. Once your application has been received, you will be added to the waitlist.

Service Area

Baden, Carr Square, Fairground, Fountain Park, Gate District, Greater Ville, Hamilton Heights, JeffVanderLou, Kingsway East, Kingsway West, Lewis Place, Mark Twain/I-70 Industrial Park, North Pointe, O'Fallon, Old North St. Louis, Penrose, St. Louis Place, The Ville, Vandeventer, Walnut Park West, and Wells-Goodfellow.

Rebuilding Together St. Louis



314-918-9918



rebuildingtogether-stl.org



357 Marshall Ave., Suite 2
St. Louis, MO 63119

Repairs Offered

Home Modification, Accessibility Repairs, Fire Prevention, and Safety Repairs. The following repairs are reviewed for improving safety, health, and independence: Carpentry, Electrical, Plumbing, Roofing, Tuckpointing, Landscape Clean Up, Porch, Stairs, Doors/Window Repair, and Gutters.

Eligibility



You are eligible to apply if you are age 65 or older, living in a home you own in St. Louis City or St. Louis County, Missouri, OR you are a US Military Veteran or the surviving spouse of a US Military Veteran living in a home you own in St. Louis City or St. Louis County, Missouri, OR you are a homeowner in St. Louis City or St. Louis County, Missouri, with a diagnosed disability that requires home modifications for you to be able to move around your home safely.

AND

Your household qualifies as low-income based on HUD guidelines, with an income at or below 60% of the area median income for the St. Louis area. US Military Veterans can be at or below 80% of the area median income for the St. Louis area. Real estate tax must be paid within the last three years on your home.

How to Apply

Call the office to request an application or visit the website to learn of targeted locations and download the application at www.rebuildingtogether-stl.org. You will need income verification counting all household income sources and a DD214 discharge form, if you are a US Military Veteran. There will be a period of time for processing the application. You will receive a phone call or be notified by mail to confirm meeting eligibility. When the application is approved, then site visits are conducted to confirm eligibility and review necessary home repairs. Then you will be notified by phone call or mail about assistance.

Service Area

Rebuilding Together- St. Louis covers St. Louis City and St. Louis County.

Mission St. Louis



 314-771-5000  homerepairstl.org  3108 N. Grand Blvd
St. Louis, MO 63107  colleen.forrest@missionstl.org

Repairs Offered

Weatherization, Minor to Moderate HVAC, Plumbing, Electrical, Lighting Replacement, Carpentry, Doors/Window Repair, Grab Bars, Handrails, Ceiling fans, Window AC Units

Eligibility

You must be a St. Louis City resident, live in and own your home, and be 60+ years old or legally disabled. The household must meet low-moderate income requirements (at or below 80% AMI) and you also must be current on property taxes.

How to Apply

Call or email the Minor Home Repair Office. In addition to the application, they will also need the following supporting documentation: proof of income from ALL household members 18+ (examples: Social Security/SSI/SSDI award letters, 2 full months' pay stubs, current pension letter, etc.), birth certificate or current state issued ID, and Social Security card of homeowner. If applicable, you must provide proof of disability.

Service Area

Mission: St. Louis serves St. Louis City older adults and individuals with disabilities.

St. Andrew's Senior Solutions



314-726-5766



<https://standrewseniorsolutions.com>



1001 Craig Rd, Suite
162, St. Louis, MO,
63146

Repairs Offered

Weatherization, Minor Plumbing, Flooring, Minor Electrical, Light Carpentry, Doors/Window Repair, Hand Rails, Grab Bars, Porches

Eligibility



You must be over the age of 60, on a limited income, and you must be the homeowner in St. Louis City or County.

How to Apply

You will call the office to apply to this program, where you will be screened over the phone. You will also need an in person home assessment to determine if you qualify for this program. You will need income verification when applying.

Service Area

St. Andrew's Senior Solutions serve homeowners In St. Louis City and St. Louis County.

Beyond Housing



314-376-5836



our241.com/resource/beyond-housing-home-repair-program/



6506 Wright Way,
St. Louis, MO 63121

Repairs Offered

Roofing, Guttering, Fascia, Soffit, Siding, Windows, Doors, Tuck-pointing, Concrete, Asphalt, Tree Trimming/Removal, Landscaping (for water drainage purposes), Piering / Foundation work, Deck Replacement/Repair, Electrical, Plumbing, HVAC, Flooring, Rough Carpentry, Drywall/Plaster, Insulation, Waterproofing (drain tile system & sump pump), Termite Treatment

Eligibility



Your property taxes must be paid, the owner needs to have Homeowner's Insurance, the house needs to be owner-occupied, and household needs to be below the 80% Area Median Income. Priority is given to households with permanent household members who are at least 62 years of age or are mentally or physically disabled.

How to Apply

Call the office to apply. They will contact you after there is an opening. That is when you will receive an application and a list of supporting documentation you will need to submit based on the household situation. You will need to provide proof of all sources of income and proof of homeowner's insurance. You may also need a signed Memorandum of Understanding and a completed Household Questionnaire for each person 18 years or older.

Service Area

Homeowner in Bellerive, Bel-Nor, Bel-Ridge, Berkeley, Beverly Hills, Cool Valley, Glen Echo Park, Greendale, Hanley Hills, Hillsdale, Jennings, Normandy, Northwoods, Norwood Court, Pagedale, Pasadena Hills, Pasadena Park, Pine Lawn, University City, Uplands Park, Velda City, Velda Village Hills, Vinita Park, or Wellston

Dream Builders 4 Equity



314-376-5836



our241.com/resource/beyond-housing-home-repair-program/



1408 Kingshighway
Blvd St. Louis, MO
63113

Repairs Offered

Weatherization, HVAC, Plumbing, Painting, Flooring, Roofing, Electrical Carpentry, Doors/Window Repair, Home Modifications, Fire Protection, Masonry, Wall repair, Vanity, Gutters, Waterproofing, Ceiling fans, Tile Work, Siding, Landscaping, Trees, Asphalt, Concrete, Foundation, Porch, Tuckpointing

Eligibility



You must be a senior to be considered.

How to Apply

Call the office to apply. They will contact you and conduct a walkthrough of your home to determine the repairs needed.

Service Area

Dream Builders 4 Equity provides services for the Hyde Park neighborhood.

Urban League of Metropolitan St. Louis

 **URBAN LEAGUE**
of Metropolitan Saint Louis, Inc.
EMPOWERING COMMUNITIES. CHANGING LIVES.



314-200-0857



ULSTL.com



1408 N.
Kingshighway St.
Louis, MO 63113

Repairs Offered

Wall and Ceiling Insulation, Sealing Air Leaks in the home, Installing Weather Stripping, Dryer Venting, Glazing and Repairing Windows and Doors - Performing Minor Duct Repair, Hot Water Tank Repair and Replacement, Furnace Repair and Replacement

Eligibility



The Urban League provides weatherization assistance to qualified homeowners and renters residing in St. Louis City. They emphasize service to elderly persons living on a fixed income, the disabled, and families with children. There is no cost to qualified homeowners or renters for weatherization services.

Household Size Maximum Income

Missouri- 1: \$25,520 2: \$34,480. 3: \$43,440. 4: \$52,400

Each additional person add \$8,960

How to Apply

You call the office or go in person to the office to pick up an application. You will then need to provide identification and SSN for everyone in the household, proof of income for prior three months for everyone in the household, Current Tax Return (Self-Employed), Current Gas and Electric Bill, Current Mortgage Statement/Property Deed, and Proof of Homeowner's Insurance.

Service Area

Urban League provides services to St. Louis City and East St. Louis residents.

SHED, Inc.



314-782-7433



SHEDSTL.org



P.O. Box 300414 St.
Louis, MO 63130



colleen.forrest@
missionstl.org

Repairs Offered

Guttering, Landscaping, and Minor exterior home Issues

Eligibility



SHED works with seniors 65+ and people with disabilities.

How to Apply

You will call the office for an application where they will determine your needs to make sure they are ones SHED can address. You will need to have your birth certificate, driver's license, or current state issued ID.

Service Area

SHED works on homes in University City.

Restore St. Louis

RESTORE
SAINT LOUIS



314-726-2302



<https://restorestlouis.org/the-workday/>



1142 Hodiament
Avenue
St. Louis, MO 63112



harmstrong@ncfstl.org

Repairs Offered

Restore St. Louis prioritizes building/maintaining ramps and yard work. They also offer Plumbing, Flooring, Carpentry, Doors/Window Repair, Insulation, Home Modifications, Drywall repair, Ceiling fans, Tile Work, Landscaping, Foundation, and Porches

Eligibility



Restore St. Louis is a faith based ministry and their goal is to serve anyone who is disabled, widowed, elderly, or an immigrant/refugee.

How to Apply

You will call the office to apply for the program. They will ask about your job and request to meet the person in need before the repair is accepted.

Service Area

Restore St. Louis service boundaries are 170 West, River East, 64-40 South, and 270 North. There are opportunities for anyone in the St. Louis area to receive services.

Habitat for Humanity



 314-400-0022  [habitatstl.org](https://www.habitatstl.org)  3830 S. Grand Blvd., St. Louis, MO 63118  homerepair@habitatstl.org

Repairs Offered

Home Safety Modifications, Weatherization, HVAC, Plumbing, Flooring, Gutters, Carpentry, Doors/Windows Repair, Insulation, Drywall, Siding, Cabinetry, Ceiling fans, Concrete, Landscaping, Porches

Eligibility

You must have an income that falls below 300% of the Federal Poverty Line, based on the number of members in your household. Applicants must own and be living in a home that requires home repair services. Your repair needs impacting daily quality of life that require immediate attention should be resolved through other means.

How to Apply

Call and leave a message for the print application to be mailed to a home address, or fill and submit the online application via email. Applications can also be dropped off at the Habitat office. Applicants will be contacted for any missing items from an application, or notified when an applicant has been qualified. A member of the Home Repair team will call to schedule a home assessment on a rolling basis.

Service Area

Habitat for Humanity serves homes located In St. Louis City.

Community Development Administration



314-657-3888

Repairs Offered

Weatherization, HVAC, Plumbing, Foundation, Painting, Flooring, Roofing, Electrical, Carpentry, Doors/Window Repair, Home Modifications, Fire Protection, Masonry, Wall repair, Vanity, Gutters, Waterproofing, Ceiling fans, Tile Work, Siding, Trees, Asphalt, Concrete, Pests, Porch, Tuckpointing, Sewer, Chimney

Eligibility



Homeowners who live in the City of St. Louis, have owned and lived in their home for at least 2 years, have clear title, are current on their real estate taxes, are current on their mortgage payments, have homeowner's insurance, and have income less than 80% of Area Median Income.

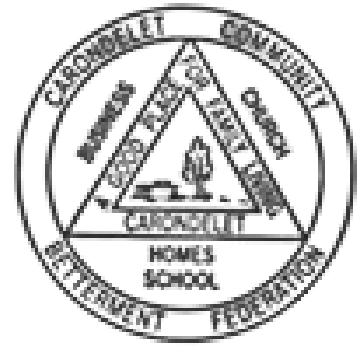
How to Apply

You will call the Healthy Home Repair Hotline. You will be given a phone screening at the time of application and need to provide copies of utility bills; income verification (examples: current Social Security benefit letter, SSI/SSDI benefit letter, pension statement, pay stubs, etc.); your birth certificate, driver's license, or current state issued ID; Social Security card of homeowner; proof of disability; and proof of homeowner's Insurance.

Service Area

Community Development Administration serves homes located In St. Louis City.

Carondelet Community Betterment Federation INC.



314-752-6339

Repairs Offered

HVAC, Plumbing, Flooring, Roofing, Gutters, Electrical, Carpentry, Doors/Window Replacement or Repair, Siding, Masonry, Tuckpointing, Ceiling Fans, Concrete, and Porches

Eligibility



You must be 62+ years of age, special needs, or low income, own and reside in the home, and be current on Real Estate taxes. All household members will attend intake, and 2 years of Income Tax Returns are required at intake.

How to Apply

Please contact Kelly Wamhoff (kwamhoff@ccbf6408.org) or George Kindler (gkindler@ccbf6408.org) or call 314-752-6339 for an eligibility quiz and to schedule an intake.

Service Area

Carondelet Community Betterment Fund serves people in zip codes 63111 and 63116.

WHAT IF I RENT?

Who Is Responsible for Repairs?

Your landlord has a responsibility to maintain the minimum standard conditions: properly working furnace, walls, floors, and ceiling (including water leaks or holes), plumbing, fire doors and fire escapes, electrical wiring, elevators, locks on doors, and common areas in multifamily buildings. If there are hazardous or unsanitary conditions in your rental unit, you should first politely ask your landlord to fix the problems. You should communicate with your landlord in written or electronic correspondence like text or email. Lay out a reasonable time period for your landlord to complete these repairs and document the repairs that need to be done through photographs. If repairs endanger your health and well-being, contact Citizens' Service Bureau: 314-622-4800. Before withholding rent due to repair delays, talk with legal counsel.



WHAT IF I RENT?

Repair and Deduct

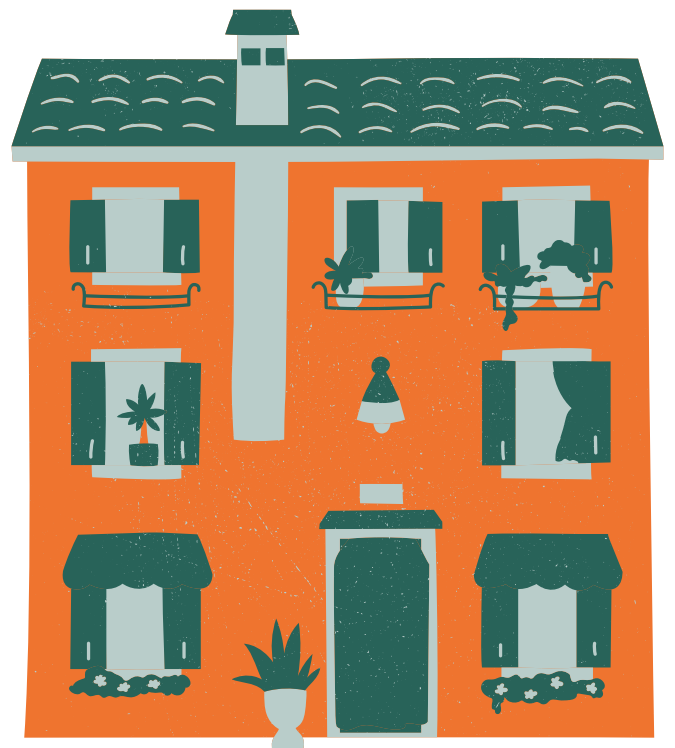
It may be possible for you to do the repair yourself and deduct the cost of the repair from your rent. In Missouri, repair and deduct laws can be quite complicated, and you should consult with an attorney before taking action. Generally, if you have lived in the unit for six months or more, you are current on your rent, and requests for the landlord to make repairs have gone unanswered, you may be able to make some repairs yourself.

You cannot have caused the defect you are repairing, and the cost of the repair must be less than \$300 or one half the monthly rent, whichever is greater. You can only make repairs after giving 14 days notice to your landlord. Afterwards, you can submit an itemized statement and receipts to your landlord before making the rent deduction.

Again, repair and deduct laws in Missouri are highly technical, and legal assistance may be helpful.

Suing Your Landlord

If you run out of options to get your landlord to complete repairs that are endangering your health or well-being, you may decide to sue for breach of implied warranty of habitability. To move forward with the legal process, you can contact a trusted lawyer or use the below resources to find reputable legal assistance.



Resources for Renters

Legal Services of Eastern Missouri (LSEM)

Legal Services provides free legal assistance to low-income individuals in 21 counties across Eastern Missouri, including assistance for renters and homeowners alike: www.lsem.org or call 314-543-4200.

Homes for All St. Louis Renter Hotline

Fights for affordable housing and tenants' rights in St. Louis, Missouri. This hotline offers free advice about your housing rights. Call at 314-252-8356.

The Metropolitan St. Louis Equal Housing and Opportunity Council

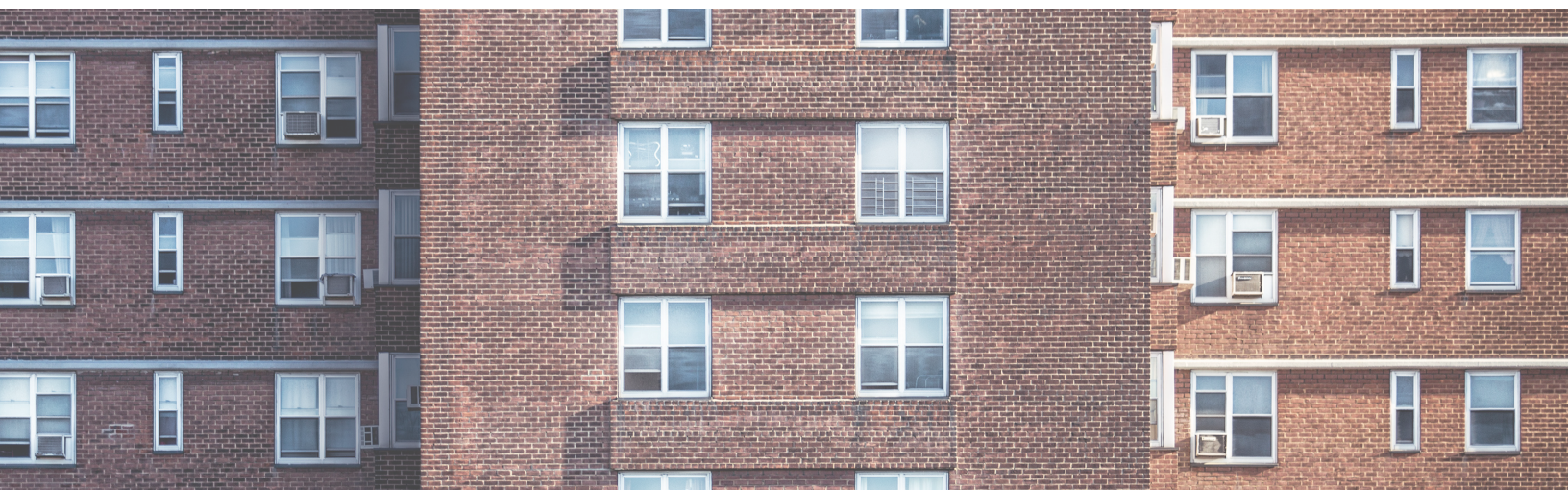
Seeks to ensure equal access to housing and places of public accommodation for all people through education, counseling, investigation, and enforcement. Call at 314-534-5800.

Citizens' Service Bureau

Effectively and efficiently register and route city service requests, answer citizen requests for information. You can file service request and complaints by calling 314-622-4800.

Catholic Legal Assistance Ministry

CLAM provides civil legal aid to the St. Louis metropolitan area and surrounding counties. Serves clients at 150% of the Federal Poverty Level or less. Call 314-977-3993.



APPLICATION TIPS

Some tips that will make applying for programs a little easier

Set up a voicemail on your phone so that the programs you applied for can get a hold of you! It can be hard for them to reach you without a way to leave a message and you may miss out on your repair.



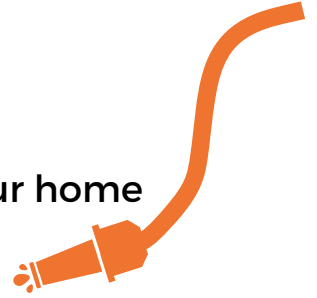
Many programs also need you to send digital documents when assessing you for a home repair. You can go to your local Public Library to receive assistance on how to scan important documents and send them. If you have a smart phone, it may also be able to scan and digitize your documents.





PREVENTATIVE MAINTENANCE

There are some things you can do regularly to protect your home and try to prevent more damage.



1. **Change Filters**

Change your furnace filter every 90 days. The filter collects airborne dust, hair, and other small particles so they don't harm your furnace's working parts. If the filter is full, it restricts airflow and makes your furnace work less efficiently and break down over time.

2. **Disconnect Hoses**

Make sure that you disconnect your hose from water in winter months. For example, if you have a hose in your yard and you leave it connected, it could freeze not only the hose, but your pipes. This could cause serious water damage in your house.

3. **Trim Trees**

Trim trees that have branches hanging around your home. These branches can grow into your roof or fall onto your house during storms causing damage.

Energy providers in St. Louis offer rebate programs to update things like water heaters, furnaces, and thermostats. These programs will help you save money on your appliance and save on energy costs in the long run. Call your energy provider to ask about rebates you qualify for!

INSURANCE AND LEGAL PROTECTIONS

For many families, your home is your most important asset. Protecting it is necessary and difficult at the same time.

Home repair is part of protecting your asset. Homeowner's insurance is a very helpful tool in doing so. Homeowners insurance covers damage to your home, property, personal belongings, and other assets in your home. If you don't already have homeowners insurance, buying it now could make your life easier the next time you need a home repair.



There are many different insurance plans available, so you should look up what each plan offers and decide which one makes the most sense for your family.

If you cannot purchase insurance on the market, the state of Missouri offers a public option called the Missouri FAIR Plan. The FAIR Plan strives to provide service and basic coverage, but it is a last resort for people who cannot find homeowner's insurance anywhere else.

You can contact the Missouri Department of Insurance for further guidance at 800-726-7390.

LEGAL TERMS TO KNOW

Beneficiary Deed

A deed that transfers the ownership of your property to another person, the beneficiary, once the property owner has died.

Power of Attorney

The authority to act for another person in specified or all legal or financial matters.

Healthcare Directive

A legal document that provides instructions for medical care only in the event that you cannot communicate your own wishes.

Will

A legal document that sets forth your wishes regarding the distribution of your property and the care of any minor children. If you die without a will, those wishes may not be carried out.

Probate

The process completed when a deceased person leaves assets to distribute, such as bank accounts, real estate, and financial investments. Probate is the general administration of a deceased person's will or the estate of a deceased person without a will.

LEGAL ASSISTANCE



Protecting your home often also involves legal action. Estate planning attorneys can be fairly reasonable and are likely your best option. Research what services each one offers to decide which one is best for your family.

Consulting with a lawyer can be critical to making sure you've adequately planned for your assets, including your property, after death. If you are unable to afford a lawyer, Legal Services of Eastern Missouri may be able to provide basic estate planning assistance.

Call 314.534.4200 or visit www.lsem.org to learn more

GOVERNMENT RESOURCES

- **Saint Louis Association on Aging**
 - Provides a comprehensible and coordinated system of community-based services for older adults in the City of St. Louis. This includes the Circuit Breaker Tax Credit, which provides tax relief for seniors who own their own homes.
- **Abandoned Vehicles – 314-622-4800**
 - Streets/Alleys
- **Adult Abuse – 314-340-7303**
- **Alley – 314-622-4800**
 - Trash in Alley
- **Child Abuse – 1-800-392-3738**
- **Fire Department – 314-533-3406**
- **Planning and Urban Design Agency – 314-657-3700**
 - Building Permits, Planning, and Zoning
- **Police Department – 314-231-1212**
- **Refuse (Trash & Recycling) – 314-622-4800**
- **Streets – 314-647-3111**
- **Water Division – 314-771-2255**
- Find Your Neighborhood Improvement Specialist:
<https://www.stlouis-mo.gov/government/departments/public-safety/neighborhood-stabilization-office/find-nso.cfm>

ACKNOWLEDGMENTS

First, we would like to thank the members of the Home Repair Network. Their contributions to our community and the challenges they face in the pursuit of their work inspired the creation of St. Louis Home Repair Guide.

The organizations that shared their knowledge with us include:

- North Newstead Association
- Rebuilding Together - St. Louis
- Mission St. Louis
- St. Andrew's Senior Solutions
- Beyond Housing
- Dream Builders 4 Equity
- Urban League of Metropolitan St. Louis
- SHED, Inc.
- Restore St. Louis
- Habitat for Humanity
- Carondelet Community Betterment Federation, Inc.
- Legal Services of Eastern Missouri
- Community Development Administration, City of St. Louis
- City Emergency Management Agency, City of St. Louis
- Community Innovation and Action Center at the University of Missouri - St. Louis

We would like to specially praise Board of Aldermen interns Ishan Gupta and Anna Dodge for their research and writing contributions to the Home Repair Guide.

The design of this Guide was inspired by the Detroit Home Repair Resource Guide produced by action research group Poverty Solutions at University of Michigan.

Lastly, thank you to the residents of St. Louis who reached out to the Board of Aldermen to share your challenges. You inspire us everyday.

