



Dr. Marc-Antonie Cooper

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MEMORANDUM

To: Mayor and City Council
From: Dr. Marc-Antonie Cooper, City Manager
Re: Criteria for Home Repair Program
Date: November 7, 2022

The American Rescue Plan Act (ARPA) of 2021 appropriated funds that local municipalities could use to aid Disproportionately Impacted Households and Communities. Such improvements will increase the lifespan of the City's housing stock, work to address systemic housing inequities, and stabilize home values for the neighborhood and the residents, who were significantly impacted during the Great Recession and COVID-19 pandemic.

To qualify, you must:

- Be the homeowner and occupy the house and/or owner-occupied duplex.
- Eligible homes must be within the Qualified Census Tract of the City of Forest Park and must be up to date on tax payments and have no active code cases.
- Have a household income that is at or below 185 percent of the Federal Poverty Guidelines for the size of its household based on the most recently published poverty guidelines or income at or below 40 percent of area median income for its county and size of household based on the most recently published data.
- The income limit for 185 percent of the 2022 Federal Poverty Guidelines for a household of three is \$42,605 per year. In other words, recipients can always presume that a household earning below this level, or a community with median income below this level, is disproportionately impacted by the pandemic and eligible for services to respond. A single person the 2022 Federal Poverty Guidelines sets the income at making no more than \$25,141.50.

PERSONS IN FAMILY – 185% of Federal Poverty Guidelines as of April 2022, can make not more than the below amount(s):

One	\$25,141.50
Two	\$33,873.50
Three	\$42,605.60
Four	\$51,337.50
Five	\$60,069.50
Six	\$68,801.50
Seven	\$77,533.50
Eight	\$86,265.50

- Must provide proof of all forms of income (check stubs, bank statements, etc.)
- Provide proof of residency State issued ID, Tax records, and/or deed in the same name of the properties occupying resident.

How Funds may be used?

- Funds must be used to repair, improve, or remove health and safety hazards.
 - Weatherization (winterizations)
 - Health and Safety Hazards (hazardous tree removals, window replacements, leaky toilets, minor HVAC repairs and/or disabled ramp installations.
 - Re-roofing
- Resident must submit three estimates for the project, along with application for funds.
- All repairs must be completed by a licensed and bonded contractor that offer repair warranty for a period.
- Program will pay awarded amount directly to the contractor, and not to the resident.
- If cost of project exceeds maximum grant award, resident must pay additional amount directly to the contractor, and the balance of the maximum grant award will then be paid by the program.

How much money can I get? (one-time payment amount)

- Minimum - \$1,500
- Maximum - \$10,000

Terms of the Grant?

- Grants must be repaid if the property is sold in less than 3 years.