

# **Vacancy Prevention Resource Guide**

This guide was put together by the Vacancy Prevention Working Group (“VPWG”). The VPWG’s mission is to reduce new vacancies in the city by educating and connecting residents to tools and advocating for additional resources. VPWG is part of the Vacancy Collaborative, a coalition of partners committed to the reduction of vacant property as a top priority in St. Louis. The Vacancy Collaborative coordinates existing vacancy efforts and encourages the public and private sectors to work together in a comprehensive and coordinated way.

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## **Home Repair**

### **Adapt-Ability, Inc.**

314-432-1101

Provides home modifications for individuals with disabilities.

### **EnergyCare**

For 30 years, EnergyCare has helped low-income households to keep their house warm in the winter and cool in the summer, while keeping control over their energy bills.

Services include: free home repair for insulation/weatherization, distribution of blankets, heaters, AC, emergency assistance with utility payments and repairs. Services are for homeowners and renters with priority to seniors, disabled individuals, and households with children under 5 years old.

### **Harambee Youth Training**

314-726-4988

Provides free tuckpointing for senior, low income, and disabled homeowners.

### **Healthy Home Repair Program Hotline**

314-657-3888

Provides emergency & comprehensive repairs. Services are for 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 and have homeowner's insurance. Eligibility is limited to low and moderate income households (less than 80% of Area Median Income).

### **Mission: St. Louis**

314-771-5000

St. Louis provides nonemergency minor home repairs to low/moderate income households. You may be eligible for their services if you live in St. Louis City, are a senior citizen (age 62+), are age 18+ and legally disabled, are a caregiver for a senior citizen or a legally disabled adult. Homeowners and renters may apply.

Website: <https://www.missionstl.org/mhrp>

### **North Newstead Association**

314-385-4343

Provides minor repairs for individuals 60+ in owner occupied homes.

### **St. Andrew's Senior Solutions**

314-726-5766

Provides minor repairs and many other in home services for seniors.

### **Rebuilding Together St. Louis**

314-918-9918 ext 28

Provides major and emergency home repair. Must be owner occupied and 60+, disabled, or veteran homeowners.

### **ReStore – Habitat for Humanity**

314-531-4155

Provides discount materials for home repair and improvement.

**Saint Joachim & Ann Care Services**

636-441-1302

Provides minor home repair for homeowners. Also provides rental/mortgage and utility assistance programs. Must be at or below 50% of the area median income to qualify.

**Sewer Lateral Repair Program**

314-647-3111

This program covers repairs to lateral sewer lines under the right-away.

**St. Louis Area Agency on Aging**

314-612-5918

Provides a chore program and a minor repairs program. Repairs may include heating or cooling repair and modification such as ramps, grab bars, and hand rails. Individuals 60+ are eligible.

**Urban League of St. Louis**

314-615-3646

Provides weatherization services that includes a range of free residential improvement services to reduce energy costs, increase safety, and provide an increased quality of life. Homeowners and renters eligible. Priority for the elderly, disabled, and families with children.

**50/50 Sidewalk Program**

314-622-4800

Property owners are required to maintain their sidewalks in good repair. The City of St. Louis offers owners a cost sharing option through the 50/50 sidewalk program.

**Loans and Financing****Housing Options Provided for the Elderly (HOPE)**

314-776-0155

Provides assistance with reverse mortgages.

**Justine Petersen**

314-533-2411

Services include credit education and building, help for first time & experienced homebuyers, foreclosure prevention and small business products.

**Midland States Bank**

636-256-2303

Loans for minor/major repairs ranging from \$1,500-\$10,000. No collateral required, no appraisal needed, and flexible underwriting is available.

**Midwest BankCentre**

314-383-0680

Loan for minor/major repairs. Loans may be up to \$10,000 with an interest rate as low as 3.99% APR with up to 5 years to repay. Requires FICO score of 580 or above.

**Reliance Bank**

314-569-7200

The Neighborhood Helper Home Improvement Loan has a fixed interest rate as low as 2.00%APR, a 5-year repayment term and loan amounts between \$1,500-\$5,000.

**Spire Natural Gas Energy Efficiency Program** 1-866-542-4252

Their Home Energy Efficiency Loan Program provides different loan programs for energy efficiency home improvement.

**YGrene Works** 1-855-901-3999

Provides financing for energy efficiency home improvements and repairs. Requires no money down and there is no minimum FICO score. Loans are based on available home equity.

## **Financial Assistance**

**Urban League of St. Louis** 314-615-3646

Provides utility assistance for homeowners and renters.

**Saint Joachim & Ann Care Services** 636-441-1302

Provides minor home repair for homeowners. Also provides rental/mortgage and utility assistance programs. Must be at or below 50% of the area median income to qualify.

**Saint Louis Association on Aging** 314-612-5918

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, that provides tax relief for seniors who own their own homes.

## **Eviction Help**

**Catholic Legal Assistance Ministry** 314-977-3993

Provides legal assistance for low income individuals. Their services are broad and include representation for eviction.

**Metropolitan St. Louis Equal Housing and Opportunity Council**

314-534-5800 <http://ehocstl.org/landlordtenant-inquiry/>

EHO is a fair housing enforcement agency working to end illegal housing discrimination in the Metropolitan St. Louis area. We operate throughout Missouri and Illinois. They also provide a landlord/tenant help line that provides personalized legal information.

**Legal Services of Eastern Missouri – Housing Law** 314-534 4200

LSEM assists families and individuals facing eviction, loss of housing assistance, poor living conditions, discrimination, and other housing issues. They also hold workshops and presentations on tenant rights, subsidized housing, and fair housing issues.

**Foreclosure Assistance**

**Justine Petersen** 314-533-2411

Services include credit education and building, help for first time & experienced homebuyers, foreclosure prevention and small business products.

**Legal Services of Eastern Missouri – Consumer law** 314-534 4200

LSEM assists families and individuals facing foreclosure as well as issues with rent-to-own transactions.

**Other Services**

**Legal Services of Eastern Missouri – Neighborhood Vacancy Initiative**

314-534-4200

Provides services that prevent and alleviate vacancy. Services include drafting beneficiary deeds, title clearance, and problem property litigation for community organizations.