

**NOTICE OF STUDY SESSION**  
**3rd Ward Revitalization Update**

CITY HALL, Fifth Floor  
6801 Delmar Blvd., University City, Missouri 63130  
**Monday, March 9, 2026**  
**5:30 p.m.**

**AGENDA**

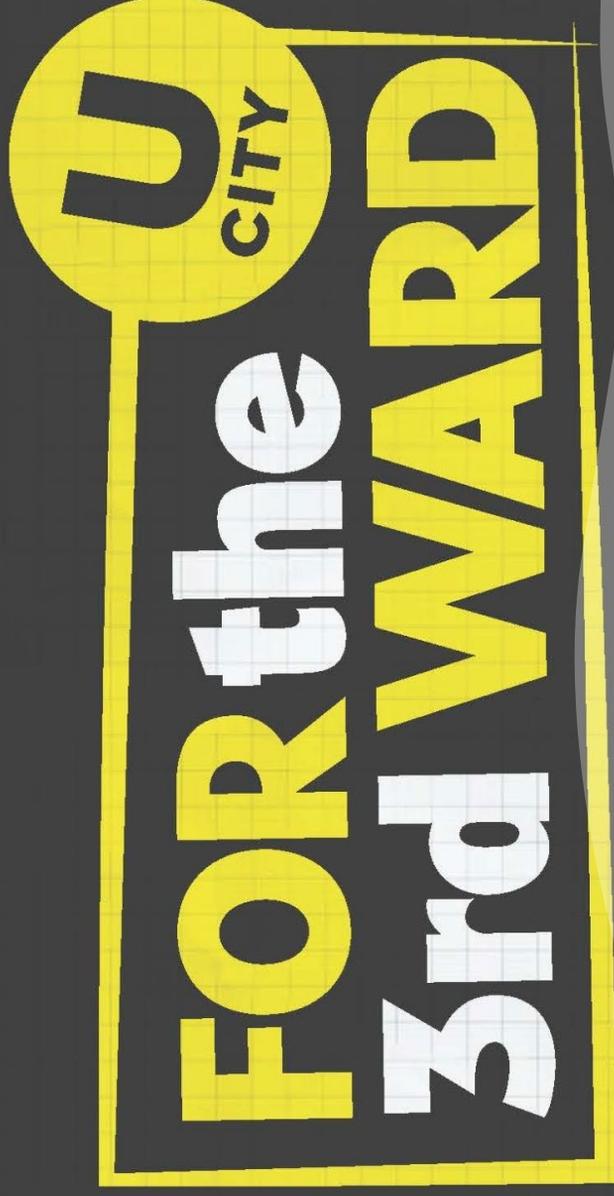
1. Meeting called to order
2. Changes to Regular Agenda
3. 3rd Ward Revitalization Update (Housing Programs)
4. Adjournment

The public may also observe via:

Live Stream via YouTube:

[https://www.youtube.com/channel/UCyN1EJ\\_-Q22918E9EZimWoQ](https://www.youtube.com/channel/UCyN1EJ_-Q22918E9EZimWoQ)

Posted this 6<sup>th</sup> day of March 2026.



Implementation Plan Proposal:

## **3rd Ward Housing Programs**

City Council Study Session  
March 9, 2026



# Program Overview

---

- Grounded in the 3rd Ward Housing & Revitalization Plan
  - Extensive community engagement in 3rd Ward to create strategies for investing \$10M revitalization funds from the Market at Olive TIF into Ward 3
  - Council adopted the plan and its recommendations at the January 13, 2025, meeting
- Plan Recommendation: Develop a Housing Toolkit
  - Home Repair Program
  - Aging in Place and HISA Grants
  - Path to Home Ownership Program
  - Weatherization Assistance Program
  - Tenant Opportunity to Purchase Program

# Implementation Proposal

---

- Launch 2 Pilot Programs
  - Test process from start to finish
  - Make tweaks before fully launching both programs in FY 27
- Path to Homeownership Program:
  - Up to \$10,000
  - Down payment & closing support
  - Cap: 10 grants
- Home Repair Program:
  - Up to \$15,000
  - 5-year forgivable structure
  - Cap: 20 forgivable loans
- Partnership with SHED to assist with program administration
- Structured oversight and performance evaluation built into launch

# Path to Homeownership Program

---

- **Eligibility Guidelines:**
  - First-time homebuyers
  - Property outside FEMA 100-year floodplain
  - Required homeownership education through financial institutions (financial literacy + maintenance)
  - 5-year owner-occupancy requirement
- **Application Process:**
  - Applicant submits application with mortgage pre-approval letter
  - Applicant uploads homebuyer education certificate
  - Grant Commitment Letter issued
  - City sends funds directly to the title company

# Home Repair Program

---

- Eligibility Guidelines:
  - 5+ years residency in the 3rd Ward; continued residency for 5 years after project completed or pay back pro-rated loan
  - Owner-occupied property
  - Clear Title
  - Current on real estate taxes
  - Current on Personal Property taxes
  - Current on mortgage payments
  - Must have homeowner's insurance
- Eligible Improvements
  - Cleaning, painting, and staining exterior surfaces
  - Repairing or replacing masonry, cornices, entrances, doors, windows, decorative details, and awnings
  - Wall, ceiling, roofing, or flooring repairs
  - Plumbing, electrical, and mechanical repairs
  - Air conditioning and heating, Flood repair and mitigation, sump pumps

**Priority given to exterior repairs and roof replacements**

# Home Repair Program

---

- **Matching & Income Options:**
  - 1. Reimbursable Grant
  - 2. Sliding Scale Match
  - 3. Tiered Repayment Forgivable Loan
- **Application Process:**
  - Applicant submits application
  - Property inspection to assess repair needs
  - Application approved, contractor selection begins
  - Applicant submits for payment, City verifies work is completed and provides payment

- **Path to Homeownership:**
    - City maintains application system and program oversight
    - Staff reviews applications for eligibility and completeness
    - Coordination with participating lenders and title companies
    - Grant funds sent directly to title company at closing
  - **Home Repair Grant:**
    - Proposed agreement with SHED
    - SHED and the City connect residents to community partners and resources
    - SHED provides homeowner communication, contractor coordination, and construction monitoring
    - Dedicated SHED workspace at City Hall
- 

## **Program Administration**

# Council Guidance: Matching & Income Requirements

---

- **Option (1): Reimbursable Grant**
  - Applicant pays 100% of project
  - City reimburses 50%, up to \$15,000
- **Option (2): Sliding Scale Match**
  - 0–50% AMI: City funds repairs up to \$15,000
  - 51–60% AMI: City funds 90%, homeowner 10%
  - 61–70% AMI: City funds 75%, homeowner 25%
  - 71% AMI and above: City funds 50%, homeowner 50%
- **Option (3): Tiered Repayment Forgivable Loan**
  - Households at or below 80% AMI - City funds repairs up to \$15,000; loan is forgivable over 5 years
  - Households over 80% AMI – applicant repays portion of loan over 2 years, rest is forgiven over next 3 years

# Q&A

---

