



MISSOURI SENATE

JEFFERSON CITY

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**For Immediate Release:**  
**November 20, 2008**

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## State Senator Jeff Smith Calls Attention to Homeowner Assistance Resources

State Senator Jeff Smith wants to alert citizens to the many local and federal resources available to help people who are finding it challenging to hold onto their homes during these difficult financial times.

“The widespread and near total collapse of the housing sector has affected people nationwide, including families in my district,” Sen. Smith said. “They need help understanding the options available and possible solutions to their housing and mortgage dilemmas. Fortunately, there are numerous resources and agencies that can assist or refer families and seniors in the city of St. Louis to the appropriate assistance which could prove to be a lifesaver to many households.”

Assistance agencies and groups, listed alphabetically, include:

- Better Family Life-Housing — (314) 367-1843  
*Pre-foreclosure counseling and financial assistance on case-by-case basis.*
- Beyond Housing — (314) 533-0600  
*Foreclosure counseling and help so families can stay in their home.*
- [Catholic Charities Housing Resource Center](http://www.ccstl.org/Services/CCHRC.html) — (314) 802-5444 or (314) 241-5600  
*Online: <http://www.ccstl.org/Services/CCHRC.html>*
- HOPE — (314) 776-0155  
*Reverse mortgage counseling and housing option consultation for the elderly and referrals for social work services.*
- HUD — (314) 539-6583  
*Housing assistance program for families.*
- Internal Revenue Service — (800) TAX-FORM (800-829-3676)  
*Special tax relief available for eligible struggling homeowners. Ask for IRS Publication 4681 (Canceled Debts, Foreclosures, Repossessions and Abandonments) and Form 982.*  
*Online: [www.irs.gov](http://www.irs.gov)*
- Missouri Housing Development Commission — (816) 759-6600  
*Homeownership division — (800) 246-7973*

*State's housing finance agency.*

- National Foundation for Credit Counseling — (800) 388-2227  
*Online: [www.nfcc.org](http://www.nfcc.org)*
- St. Louis Housing Authority — (314) 531-4770  
*Section 8 and public housing assistance for individuals, families, and special programs for seniors.*
- St. Louis Transitional Hope House – (314) 382-3801  
*Facilitates transition of families from instability and crisis to stability and self-sufficiency.*
- St. Patrick Center — (314) 802-0700  
*A multi-service agency serving those who are homeless and at risk of becoming homeless in St Louis city and county.*
- United Way — (800) 427-4626  
*You may also dial “211” from a landline.*

Senator Smith also called attention to two state-managed property tax relief programs that were recently expanded. The Senior Citizen Property Tax Credit and the Homestead Preservation Tax Credit programs allow eligible senior citizens and disabled homeowners to receive a credit on their real estate property taxes.

The Senior Citizen Property Tax Credit allows eligible homeowners to receive a \$1,100 tax credit, including individuals with incomes up to \$30,000 and married couples with incomes up to \$34,000. The Homestead Preservation Tax Credit allows eligible homeowners to receive a tax credit if their property taxes increased by a set percentage. Eligible homeowners can receive only one of the tax credits. To determine which property tax credit assistance program is most beneficial to you, contact the Department of Revenue at 1-800-877-6881 or online at [www.dor.mo.gov](http://www.dor.mo.gov).

“Resources are available for people who are struggling with housing and homeowner issues, and I want to encourage citizens to look at the many options available close to home to see which ones best serve their needs,” Sen. Smith said.

Contact information for these agencies and other resources are available at Sen. Smith’s website at the Community Service Directory link [www.senate.mo.gov/smith](http://www.senate.mo.gov/smith). Or, you may request a directory by mail by calling (573) 751-3599.

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