

FNIP Program

City Council Quarterly Report

January 20th 2026

FNIP Mission

FNIP MISSION

The mission of the Ferguson Neighborhood Improvement Program is to provide and enhance housing opportunities, improve the quality of life, and foster a spirit of community among the residents of Ferguson. FNIP fulfills its mission by promoting housing development and conservation, and by offering programs and services to increase the pride, distinction, and livability of its neighborhoods, and to improve the appearance and value of individual homes.

Acronyms

► Acronym Explanations

- ARPA - American Rescue Plan Act
- EIM - Exterior Improvement Matching Program
- FTAP - Ferguson Tree Assistance Program
- GNG - Good Neighbor Grant (New Home Buyer)
- NIM - Neighborhood Improvement Matching Program
- SW - 50/50 Sidewalk Program
- MAHA - Missouri Abandon Housing Act
- EDST - Economic Development Sales Tax

FNIP Status

- ▶ Current Program Status

- ▶ 5 Functioning Grant Programs - 2 w/Low Income Options
 - ▶ Exterior Improvement - 50% matching w/\$1,500 maximum & low income option
 - ▶ Tree Assistance - 75% matching w/\$2,500 maximum & low income option
 - ▶ New Home Buyer - \$3,500 closing assistance for targeted groups
 - ▶ Sidewalk Repair - 50% matching w/\$2,500 maximum
 - ▶ Neighborhood Organization - \$1,000 grant for qualified projects

- ▶ Conservation Programs

- ▶ Missouri Abandon Housing Act - Assessed 22 properties, 2 are in active status
 - ▶ Require substantial capital reserves to fund the process (acquisition, rehab, etc.)
 - ▶ May require subsidized sales pricing

Summary Program Status - 2022-Nov2025

► Application Status

- EIM - 481 applications approved, 34 open
- FTAP - 112 applications approved, 23 open
- GNG - 21 applications approved, 2 open
- SW - 5 applications approved, 3 open

► Grant Status

- EIM - paid \$438,484 - \$1,516,367 total investment - near 4x!
- EIM - committed pending - \$51,000 (to be paid)
- FTAP - \$164,642 paid, \$46,000 pending (to be paid)
- GNG - paid \$51,500 - 19 new homeowners! 2 pending @ \$7,000 (to be paid)
- SW - \$4,500 paid, \$9,712 invested - \$6,000 pending (to be paid)
- Total ARPA status \$710,626 paid/committed, \$2,011,516 invested - 3x!
- Received \$650,000 in ARPA funds

Issues Driving Separation

- ▶ FNIP administratively dissolved multiple times
 - ▶ 12/19/2012 to 3/5/2019
 - ▶ 12/6/2023 to ??
 - ▶ 12/30/2024 to 2/24/2025
- ▶ 501c3 was revoked 11/15/2016 due to not filing paperwork
 - ▶ Reinstated 10/3/2019 & again on 11/24/2020
- ▶ Several FNIP loans were made that were never recovered
 - ▶ Missing paper work, unable to respond to legal action
 - ▶ Payments were not tracked
- ▶ Financial records unobtainable from City
- ▶ Several applications lost by City staff
- ▶ Bank account overdrawn April 2023, bounced several checks
- ▶ FNIP Board lacked a quorum for several years
- ▶ No active programs were being developed or administered

Flow Process for Applications

- ▶ Application is submitted (email, mail, drop off, pick-up)
 - ▶ Checked for completeness & homeowner notified of any missing information
 - ▶ Requirements checked (ownership, location, taxes, work dates, etc.)
 - ▶ If all requirements are met the application is sent to the Board for a vote
 - ▶ Homeowner is notified of pass/fail, with an explanation
 - ▶ Homeowner can correct the reason for failure and reapply
 - ▶ Homeowner can request an appeal to the Board & attend next Board meeting
 - ▶ The Board will vote again upon hearing the homeowner's case and reapplication
- ▶ We work diligently, within the requirements, to help everyone get approved
 - ▶ Application workshops, 1-on-1 in home help, phone calls, and e-mails