

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Community Development Block Grant (CDBG) is funded by the U.S. Department of Housing and Urban Development, (HUD). St. Charles Urban County is a cooperative arrangement of the cities of St. Peters, St. Charles, Lake Saint Louis, Cottleville, Wentzville, Weldon Spring, New Melle, St. Paul and unincorporated areas of St. Charles County to receive CDBG funds collectively. HUD CDBG regulations require grantees to submit to HUD for approval a 3- or 5-Year Consolidated Plan, and an Annual Action Plan, (AAP) for each year. St. Charles Urban County elected a 5 Year Consolidated Plan cycle which will run from 2021-2025. This document represents year 1 of the Consolidated Plan cycle and is the Annual Action Plan for January 1, 2021 - December 31, 2021.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The County's CDBG funds will be allocated toward projects with the objective of providing decent housing and a suitable living environment. The outcome will be to make these programs available and accessible for low income eligible residents. Programs were developed based on needs identified through the public hearing process, comments received, and jurisdiction experiences regarding needs. Below is a list of identified projects and the outcome and objectives associated with each program for FY21.

- Urban County Home Improvement Program-Availability/Accessibility for Decent Housing
- Urban County Homelessness Program- Availability/Accessibility for Decent Housing
- Urban County Rental Rehab/Development Program- Availability/Accessibility for Decent Housing;
- Urban County Transportation Program- Availability/Accessibility of Suitable Living Environments
- Urban County Community Services Program- Availability/Accessibility of Suitable Living Environments
- St. Peters Transportation Program- Availability/Accessibility of Suitable Living Environments
- St. Peters Meals on Wheels- Availability/Accessibility of Suitable Living Environments
- Public Services Coordinated Entry Program- Availability/Accessibility for Decent Housing
- St. Peters Home Improvement Loan Program- Availability/Accessibility for Decent Housing
- St. Peters Community Services Program- Availability/ Accessibility of Suitable Living Environment

- St. Charles City CDBG Code Enforcement Program- Availability/Accessibility of Suitable Living Environments

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

This plan covers the first year of the five-year CDBG Consolidated Plan period for the St. Louis County HOME Consortium covering 2021-2025. Fiscal year 2020 was year five of the St. Louis County Home Consortium's 5-year Consolidated Plan covering 2016-2020. During FY20 the County continued programs developed during prior years based on needs.

The County's total allocation for FY20 was \$1,097,975. The Urban County has not been authorized to use the FY20 funding. However, the County continued to fund programs previously administered including: St. Charles County Home Improvement Program, St. Charles City Home Improvement Program, St. Charles City and County Transportation Program, St. Peters Transportation Program, St. Charles County Homeless Prevention Program, St. Peters Community Services and Homeless Prevention Program, St. Charles City Meals on Wheels, St. Peters Meals on Wheels, and St. Charles Affordable Rental Housing Program. During FY20, the County continued to use the oldest activity funding first and continued to administer prior year programs including Urban County Rehabilitation and Urban County Transportation. During FY20, the County created minor plan amendments to protect, prepare, and respond to covid19. These amendments assisted the County in expending prior year available funds to assist with shelter and transportation needs during the beginning of the Covid-19 Pandemic.

Successful programs that will be funded during FY21 include Housing Rehabilitation, Transportation, Homeless Prevention, and Community Services. The County will continue to focus on better communication with the public on the availability of the programs during FY21. During FY20, the County advertised programs in a countywide newsletter which created broad interest in programs and assisted in reaching low income families and continued promotional activities especially to advertise CDBG-CV funding via promotional postcards, flyers distributed through churches, school districts and non-profit organizations.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The process for the development of this plan includes: posting the notice about the hearing and plan availability on the County's website; sending a notice to the participating jurisdictions for posting and

notification to their residents; and utilizing the Community Council of St. Charles' to discuss with attendees the public hearing and draft plan availability soliciting any comments and/or suggestions.

In FY2020, variety of community surveys have been conducted to understand the needs in relation to long term needs of the community needs and needs arising due to Covid19 pandemic:

1. Analysis of Impediments - Community and Stakeholder survey – [Executive summary](#)
2. Covid19 Community Needs Ranking Survey - [Summary](#)

Along with these surveys, the St Charles County Community Assistance Board (CAB) Homeless and Indigent funding annual service reports from 13 non-profit agencies have been used to see what category of needs seemed to be of priority. The County closely worked with the St Charles Community Council, Tri-County Continuum of Care (CoC), CoC Executive Community, St Charles Housing Team, Emergency Food and Shelter Program Commission (EFSP) to get timely feedbacks about the public needs in the County during FY2020. The County has revised [2030 Master Plan](#), which identifies an extensive range of community needs, goals and strategies in a variety of areas including housing, population, transportation, environment, community facilities, services, economy, and land use via an extensive public participation process. The County along with the St Louis Consortium has been working with a consultant to finalize the Analysis of Impediments to Fair Housing Choice report. County continuously supports [St Charles Housing Team](#)'s 3-step action plan to provide quality and affordable housing for all by building new affordable housing units, funding repair programs, transforming mobile homes and to start an [Affordable Veteran Housing Community Initiative](#). The County also has been taking part in St Charles County Emergency Shelter Task Force and Working Group's efforts to have a men's homeless shelter in St Charles County. All these initiatives helped the City and County identify needs collaboratively prior to the preparation of 2021-2025 Consolidated plan and 2021 Annual Action Plan.

There has been much discussion on existing needs and how existing programs are necessary to continue to meet these needs concerning homelessness, coordination intake, mobile home repairs, and transportation. It has been the consensus of the meetings that more CDBG funds, than available, are needed and that HUD should reconsider the 15% cap for public services. Although there is an influx of covid19 related funding to the County, the agencies indicated the difficulty of tying the need to the pandemic when utilizing additional financial resources. The community and stakeholders are given the opportunity to provide comments for the public hearing. The Draft Plan was available for a 30-day comment period beginning June 5, 2021.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Staff spent time during variety of meetings describing existing programs and answering questions about the Urban County's CDBG programs. Many agencies were represented and shared comments on needs they are experiencing. The identified needs include: transportation for the elderly, disabled and low to moderate income residents; affordable and accessible housing; rent and utility assistance; homelessness; community service programs to assist elderly, disabled and low income; and agency operational and case management costs. No new needs or categories of need are particularly highlighted during the meetings. With limitations on the allocation of public service dollars, attendees understand restraints on identifying needs and projects that fall within these categories as they cannot all be funded. Agencies support the County and existing established programs as a resource for filling in the gaps and assisting their clientele for identified needs.

6. Summary of comments or views not accepted and the reasons for not accepting them

The County took all comments into consideration. The County uses the St. Charles County Community Assistance Board to select a subrecipient to expend CDBG homelessness funds each year. This was relayed during the meeting.

7. Summary

During FY21, the County will fund 15 existing projects to support neighborhood stability and essential public services for the qualified residents of the Urban County.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ST. CHARLES COUNTY	Department of Community Development
CDBG Administrator	CITY OF ST. CHARLES	Department of Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

St. Charles County and several participating jurisdictions have joined to form an "Urban County". The Urban County is a grantee of Community Development Block Grant, (CDBG) funds. It contracts with the City of St. Charles for general administrative activities including the preparation of the Consolidated, Annual Action and Consolidated Annual Performance and Evaluation plans and the administration of several county wide programs. The City of St. Charles is also a subrecipient of the Urban County's CDBG funds and administers its own programs. Starting from 2021, City of St Charles transportation and home improvement loan programs will be administered under Urban County transportation and home improvement loan programs. The City of St. Peters will also continue its subrecipient status to administer its own programs.

Consolidated Plan Public Contact Information

The St. Charles Urban County CDBG Administrator's contact information is as follows.

Kathleen Thompson, CDBG Administrator, City of St. Charles, Community Development, 200 N. Second Street, Room 303, St. Charles, MO 63301, 636-949-3214, Kathleen.Thompson@stcharlescitymo.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The County acknowledges the importance of the consultation part of the development of the Annual Plan. Beginning in June of 2020 the City and County staff continued to meet with local government staff, various citizen's boards and commissions, non-profit housing specialist, Public Housing Authority, St Charles County Housing Team (Voluntary Council Dedicated to Quality Affordable Universal Design Housing) and the Tri-County Continuum of Care (made up of more than 60 public service agencies to determine the priority needs of the community. The County enlisted the assistance of the Community Council of St. Charles County and specifically the Continuum of Care to help make contacts within the community to encourage participation in the process.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The County coordinates with public and assisted housing providers through its representation at the Continuum of Care meetings and committees. Staff promotes CDBG and HOME programs and gives updates on what programs may be available throughout the year to eligible residents of the participating jurisdictions. The Continuum meetings provide an excellent opportunity for networking and sharing of information regarding programs. These agencies can then take the program information back to their clients to share the opportunities that are available. St Charles County Community Assistance Board (CAB) meetings also provide an important area of communication where agency representatives from the CAB award recipient agencies (around 13 agencies) are available to share their client's needs and observations, and provide feedback to the Board and the staff about the necessary steps to prevent homelessness and reach housing goals in the St Charles County.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Staff participates in the Continuum of Care meetings to get updates on the Continuum's efforts to address the needs of homeless persons. Many of the agencies participating in the meetings are working with these homeless populations. At risk homeless was an identified need during the last 5-year Con Plan period and continues to be acknowledged by the County as a need in the new 5-year plan as well. St. Charles County has previously funded Sts. Joachim and Ann Care Services, Crider Center, Community Council of St Charles County and North East Community Action Corp, (NECAC) participants in the Continuum of Care, with CDBG money to fund homeless programs providing rent and or utility assistance up to \$400.00 for those in jeopardy of becoming homeless. This use falls under the 15% public service cap, so programs with limited funding such as transportation, another identified priority

need, is also funded with a portion of this cap. The County staff works actively in CoC Executive Committee for addressing the needs of homeless persons.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The County does not receive ESG funds. Staff participates in the Continuum of Care meetings, receiving updates on the Homeless Management Information System (HMIS). This process is handled through the Community Council, which applied for funding directly to assist with the administration of the system. The HMIS system allows the Community Council to generate data to assist the County with completing CDBG plans. The County staff works actively in CoC Data and Performance Committee for the efficient operation and administration of HMIS.

2. Agencies, groups, organizations, and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Tri-County Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Other government - State Other government - County Other government - Local Regional organization Business Leaders Civic Leaders

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Agencies are notified via the Community Council to attend a public hearing to help identify needs within the community. St. Charles County/Urban County will host one joint hearing to attract area agencies and public participation in the process. The County also will send the notice to the participating jurisdictions for posting and notification to their residents. A notice regarding the public hearing will be also posted in the area newspaper to encourage public participation. During the hearing, the County will solicit comments on all needs within the jurisdictions. Agencies will be given an opportunity to discuss all topics of need to be considered. Discussion includes the need for affordable rental housing, housing rehabilitation, transportation services, homeownership and rent and utility assistance. The County, either through its newspaper publication, through the Continuum of Care contact list, mailings, or direct email or phone calls always try to contact all area agencies to encourage participation.</p>

2	Agency/Group/Organization	St. Charles Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Persons with Disabilities Services-homeless Other government - Federal Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The CDBG Administrator met with the PHA Director to discuss working together on the issues checked above. CDBG and PHA will work together to improve participation in program for the residents of the PHA, and to encourage the PHA participation in the Family Self Sufficiency Program in inform them about Homeownership Assistance Programs as well as other programs for job mentoring and training.
3	Agency/Group/Organization	AGING AHEAD (formerly Mid East Area Agency on Aging)
	Agency/Group/Organization Type	Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the	See previous description.
2	Agency/Group/Organization	COMMUNITY COUNCIL ST CHARLES
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Service-Fair Housing Regional organization

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The organization is the lead agency for Continuum of Care. It provides statistics for Coordinated Entry, point in time counts and the associated need assessments.</p>

3	Agency/Group/Organization	Sts. Joachim & Ann Care Service
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Member of the Continuum of Care; received CDBG and CDBG-CV Public Services Funding to address homeless prevention. They provide great feedback about their clientele and their needs.
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4	Agency/Group/Organization	NECAC
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Services-Health Services-Education Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Please refer to the above description.

Identify any Agency Types not consulted and provide rationale for not consulting

Through assistance from the St. Charles Community Council and Continuum of Care, the County provided outreach to St. Charles County organizations. There were no agencies purposefully left out of the public hearing process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	St Charles Community Council	The Continuum of Care provides a networking opportunity for area agencies to gather to discuss the state of the community regarding their clients, programs, and assistance. The Continuum of Care also leads the charge to end homelessness. The County coordinates with the Continuum agencies to provide assistance in reaching their goals to assist those in need within the community.
2030 St Charles County Master Plan	St. Charles County	St Charles County’s 2030 Master plan is an integrated set of recommendations intended to promote the general welfare and prosperity across St. Charles County by coordinating desired land uses with facilities serving the public. The plan embodies community values in its vision statements, goals, and objectives and it has variety of interrelated sections. Especially the Housing section overlaps with the CDBG goals and strategies with the proposed programs.
St Charles Housing Team Action Plan	St. Charles Housing Team	St Charles Housing Team identified that 6 in 10 households earning less than \$50,000 and less are housing cost burdened (estimated 23,000 households). To create affordable housing solutions, Housing Team continues to get in touch with Urban County participating jurisdiction mayors for consensus building to have new affordable housing units for workforce population, funding repair programs for aging housing stock that will be 70 years and older by 2030, repairing, replacing and transforming mobile homes. These action items completely overlap with Urban County’s down payment assistance, home improvement loan and affordable rental programs.

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The County acknowledges the importance of citizen participation in the development of its plans. Getting citizen participation has been a struggle for the County but discussing or hosting the hearing during a meeting of the St. Charles Continuum of Care has increased participation in the process. The process for the development of this plan included: posting a notice about the hearing and plan availability on the County's website, sending a notice to the participating jurisdictions for posting and distribution to their residents, utilizing the Community Council's attendees of various agencies with discussing the public hearing and draft plan availability. The County determined goals and eligible programs for FY21 based on the needs identified during the process as well as successful prior year programs. The CDBG Administrator also consulted and presented program activities and budgeted plans with the Citizen's with Disabilities Advisory Board on x/x/2021, the Human Relations Commission on x/x/2021, and St Charles Home Repair Network that consists of City of St Charles Staff, St Charles Urban County Staff, Lowes, Sts. Joachim & Ann, NECAC, Habitat, Hammer Heads, Harvester Christian Church and Element Church on x/x/2021

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Various Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public meeting to be held on June 18 at CoC meeting, 2021. The number of 25 attendees: x	Comments and suggestions to be received at the public meeting	There were no comments that were unaccepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Various Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public hearing to be held on June 28 at County Council (CC) meeting.	Comments and suggestions	There were no comments that were no unaccepted comments	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Consultation	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Various</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Consultation with Housing Team regularly regarding CDBG updates and needs. Monthly meetings</p>	<p>Comments and suggestions: how to utilize CDBG funding for affordable housing. Possibility of combine HOME funding with CDBG to fund Men's shelter and an affordable veteran housing. Affordable housing, transportation need highlighted</p>	<p>There were no comments that were not accepted</p>	<p>St Charles Housing Team</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Consultation	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Various</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Consultation with Veteran Housing Committee regularly on how to utilize CDBG and HOME funding along with another funding resources to fund an affordable housing community for veterans in St Charles County</p>	<p>Comments and suggestions: Possibility of combine HOME funding with CDBG to meet affordable veteran housing need. HABITAT and City of St. Charles partnership for a housing project.</p>	<p>There were no comments that were not accepted</p>	<p>St Charles Veteran Housing initiative</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5.	Public Consultation	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Various</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Consultation with St Charles Community Assistance Board (CAB) and the 13 CAB funding recipient agencies regularly on the public service, homeless prevention and affordable housing needs in St Charles County</p>	<p>Comments and suggestions: St Charles County affordable housing and transportation needs were highlighted.</p>	<p>There were no comments that were not accepted</p>	<p>St Charles Community Assistance Board</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6. Kathleen to revise	Consultation with PHA	Minorities Non-English Speaking - Specify other language: Various Residents of Public and Assisted Housing	On x, 2021 met with Mary Clements, Director of the St. Charles Public Housing Authority, at Park Ridge Apartments. Discussed how to better engage PHA resident input and use of CDBG	Comments and ideas on how to work together with the PHA's Family Self Sufficiency Program using HOME funds and CDBG.	There were no unaccepted comments	
7. Kathleen	Public Municipal Posting Notice	Persons with disabilities Non- targeted/broad community	To be presented the proposed budget and activities to the City of St. Charles Citizens with Disabilities Advisory Board on x, 2021	No written comments were provided at the meeting. A board member suggested that there be a small set aside of the Home Improvement Program to provide for accessible home modifications.	There were no unaccepted comments	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8 Kathleen	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Discussed public hearing with St. Charles Community Council members and meeting attendees, which included the solicitation of comments, public hearing date and raft plan availability.</p> <p>There were approximately 35 attendees.</p>	<p>Comments and suggestions received at COC meeting were funding for coordination of intake/case management, homeless prevention, and transportation. A few spoke of asking HUD to increase the spending cap for Public Services from 15% to 20%.</p>	<p>There were no unaccepted comments</p>	
8. Kathleen	Consultation with St Charles Lenders Coalition	<p>Non-targeted/broad community</p>	<p>Other Consultations with the Lenders Coalition March 28, 2019. Coordinate efforts to promote homeownership and lending services to low-moderate income households.</p>	<p>All parties agreed to schedule a home buyer's seminar on May 9, 2019. Included attendees were 2 banks and 3 housing counseling agencies.</p>	<p>There were no unaccepted comments</p>	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The FY21 Annual Action Plan has been developed based on an allocation of \$1,106,358.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,106,358	0	0	\$1,106,358	Add from con plan	Funds various programs through the participating jurisdictions of St. Charles County
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Housing Other	542,080	0	0	0		Funds 41 units of PSH for homeless persons with disabilities and the Tri-county HMIS data system.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Missouri Housing Trust Fund (MHTF)	public - state	Housing Public Services Other	\$444,282	0	0	\$444,282		Funds various housing and emergency assistance programs in St. Charles County and Lincoln and Warren Counties via recipient agencies (Sts Joachim and Care Service (SJA), NECAC, Youth in Need, Agape Ministries)
Missouri Housing Innovation Program (MoHIP)	public - state	Housing Public Services Other	\$143,990	0	0	\$143,990		Funds Coordinated Entry and HMIS programs in St. Charles County and Lincoln and Warren Counties via recipient agencies (Community Council and Youth in Need)
Supportive Services for Veterans (SSVF)	public - state	Housing Public Services Other	\$496,677			\$496,677		Funds variety of services and housing programs in St. Charles County and Lincoln and Warren Counties via recipient agency St. Patrick

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
MHDC-ESG	Housing Public Services Other	Housing	\$183,997	0	0	\$183,997		Funds emergency shelter, street outreach and rapid rehousing programs in St. Charles County and Lincoln and Warren Counties via recipient agencies Our Lady's Inn, SJA, Community Council and Youth in Need
Section 8	public - federal	Housing	\$4,440,018	0	0	0		Funds 730 vouchers allocated to St. Charles County for rental housing subsidies including 15 VASH vouchers.
Tax Credits	public - state	Housing	0	0	0	0		
CoC HUD Competition Awards	public - federal	Housing	\$310,569	0	0	0	0	Funds MIS, Coordinated Entry, Transitional housing, rapid rehousing, permanent housing, CoC planning programs in St. Charles County and Lincoln and Warren Counties via recipient agencies Compass Health, SJA, Community Council and Youth in Need

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing	0	0	0	0	0	rehab 200 units at Hidden Valley Estates in Wentzville. 60 units of senior housing (Meadowland Estates, O'Fallon).
Other	public - state	Housing	0	0	0	0	0	0
Emergency Food and Shelter Program (EFSP)	public - federal	Public Services	\$102,504	0	0	0	0	Funding for public services, homeless prevention, shelter operations via 6 agencies. (ph37 through FEMA)
St Charles County Domestic Violence Board Funding	public - local	Housing Public Services	0	0	0	0	0	Funding for public services, homeless prevention, shelter operations via 6 agencies.
St Charles County CAB funding (Includes project CARE)	public - local	Housing Public Services	\$309,000	0	0	0	0	Funding for public services, homeless prevention, shelter operations via 13 agencies.
Other	public - local	Public Services	\$60,000	0	0	\$60,000	0	The City will assist in funding the St. Peters Transportation Program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax credits	public - federal	Housing Services	1,043,000					4% tax credits from MHDC for Vitus development to rehab 200 units at Hidden Valley Estates in Wentzville. (2019)
Tax credits	public - federal	Housing Services	\$4,400,000					Awarded to Jess Development for 60 units of senior housing (Meadowland Estates, O'Fallon). They received \$900,000 in 9% tax credits, \$1,300,000 in HOME funds, and \$2,200,000 from the MHDC fund balance. (2019)

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Community Development Block Grant will fund similar programs that receives private, state and local funds, such as rent and utility assistance but will also expand services to low income families by funding additional programs not already funded by other resources such as rehabilitation and transportation. All the funds received by the County are important to reach and assist as many in the community as possible. The CDBG programs help to expand available services for low income families and fill the gap in services. There have been no matching requirements identified at this time.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs

identified in the plan

At this time, there is no publicly owned land or property to address the needs identified within the plan.

Discussion

Leveraged funds will come from sources other than CDBG such as Low-Income Housing Tax Credits, Section 8 Housing Choice Vouchers, McKinney Vento Homeless Assistance, and the Missouri Housing Trust Fund. Other provided funds are provided to CDBG Sub recipients from the Missouri Foundation for Health and Community Housing Grant, as well as other HUD funded programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development/ Rehabilitation	2021	2025	Affordable Housing	St. Charles Urban County	Housing Rehabilitation	CDBG: \$80,000	Rental units rehabilitated: 1 Household Housing Unit to purchase or multiple units if no acquisition.
2	Housing Rehabilitation	2021	2025	Affordable Housing	City of St. Peters St. Charles Urban County	Housing Rehabilitation	CDBG: \$607,867	Homeowner Housing Rehabilitated: 77 Housing Unit (St Charles Urban County HIP funding also includes St Charles HIP funding)
3	Program Administration	2021	2025	Administration	City of St. Peters Urban County	Administration	CDBG: \$266,400	Households assisted Rehab: 60 (St Peters: 5 households, Urban County 55 households) Allocated funding: \$98,000 Households assisted (other): N/A
4	Transportation Services	2021	2025	Non-Homeless Special Needs	St. Charles Urban County City of St. Peters	Transportation Services	CDBG: \$95,875	Total Rides:1000 (Public service activities other than Low/Moderate Income Housing Benefit; 750 rides (Urban County), 250 rides (City of St. Peters)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Services	2021	2025	Homeless /Non-Homeless Special Needs	St. Charles Urban County	HMIS and Coordinated Entry support (CE) Rent and Utility Assistance (CAB) Community services	CDBG: \$72,500	Total households assisted: 82 HMIS/CE: 20 units of service (Public service activities such as point in time county, CE and HMIS support) Households assisted: 50 (rent and utility assistance to prevent homelessness) Households assisted: 32 (Public service activities – St. Peters Lawn Maintenance Program, St. Peters Meals on wheels program and Urban County Community Services Program)

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development/ Rehabilitation
	Goal Description	Affordable rental housing has been identified as a priority need for the community during the planning processes for Annual Action Plans, Master Plan, Analysis of Impediments to Fair Housing Choice report. St Charles County provides funding to purchase and/or rehab for at least 1 affordable rental unit. The funding can also be utilized by the developers who might choose to rehab multiple units and make it available to the low/moderate income residents. This project was identified as a community need for affordable rental housing. The total funds allocated for this housing rehab program is \$80,000.
2	Goal Name	Housing Rehabilitation
	Goal Description	Includes the City of St Charles The Home Improvement Programs provide decent, safe, affordable housing for low-moderate homeowner occupants. The Home Improvement Programs funded in the St. Charles Urban County's participating jurisdictions provides services to this demographic that they would not otherwise be able to afford. A total of 77 units of service are projected which also includes the funding of one full time staff person and one part time staff person to administer the Home Improvement Programs for the County. St Charles County (including City of St Charles) proposes 55 units, and St Peters 22 units.
3	Goal Name	Program Administration
	Goal Description	The City of St Charles is under contract with the St Charles Urban County to administer CDBG activities. St Peters will provide their own oversight of the Home Improvement Program, transportation, and other small projects specifically for St. Peters residents. The County will allocate \$168,000 for general program administration and \$98,000 for HIP program administration.

4	Goal Name	Transportation Services
	Goal Description	Also includes the City of St Charles St Charles Urban County has essential transportation programs for the elderly and disabled. Residents of all participating jurisdictions, (PJ's) are eligible to participate. The City of St. Peters coordinates their own transportation program. The City of St Charles coordinates rides for the other PJ's. A total of \$95,875 was provided to fund transportation services within the Urban County. It is estimated that the program will provide 1000 trips of essential transportation.
5	Goal Name	Community Services
	Goal Description	The public services projects are divided amongst the participating jurisdictions. All programs and activities provide such services to low-moderate income persons to include those with disabilities and who are elderly. Public service activities include St. Peters Lawn Maintenance Program, St. Peters Meals on Wheels program, Urban County Community Services Program to meet general community needs. There is also Urban County Homeless Prevention program that provides rent and utility assistance and Urban County HMIS / Coordinated Entry program to support Point in Time Homeless Count, Coordinated Entry and HMIS Services. The total funding for these programs is \$72,520.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The St. Charles Urban County will fund seventeen (15) projects during FY21. These projects will be funded based on priority needs identified during the FY21-FY25 Consolidated Planning period and FY21 Annual Planning process. These identified needs will be funded with CDBG monies and/or leveraged municipal funds.

#	Project Name
1	2021 Urban County Home Improvement Program
2	2021 Urban County Rehab Admin
3	2021 City of St. Charles Code Enforcement
4	2021 City of St. Peters Rehab Admin
5	2021 City of St. Peters Home Improvement Loan Program
6	2021 Urban County Rental Rehab Program
7	2021 CDBG Administration by City of St. Charles
8	2021 CDBG Administration by St. Charles County
9	2021 Public Services Urban County Homeless Prevention (CAB)
10	2021 Public Services City of St. Peters Meals on Wheels
11	2021 Public Services City of St. Peters Community Services - Lawn Maintenance
12	2021 Public Services City of St. Peters Transportation
13	2021 Public Services Urban County Transportation
14	2021 Public Services Urban County HMIS / Coordinated Entry
15	2021 Public Services Urban County Community Services - General

Table 7 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

There is a total of 15 projects the County will fund for FY21. Six projects are administered by the City of St Charles on behalf of the Urban County, five are the City of St Peters projects, and seven projects are for the City of St. Charles. The City of St Charles is a sub-recipient of the Urban County's and is charged with administration of CDBG funds. All projects funded are available within each participating jurisdiction and are based on the needs identified within them. The City of St Charles and St Peters will manage their individually assigned programs. St Charles County is the lead agency for the Urban County, and the CDBG Entitlement Grantee.

Limited funding and public service cap will always be an obstacle to addressing all needs within the Urban County. However, during FY21, the County will continue to provide funding for projects to continue addressing the identified needs. The Urban County will also continue to administer some previously funded projects during FY21.

AP-38 Project Summary
Project Summary Information

1	Project Name	2021 Urban County Home Improvement Program
	Target Area	St. Charles Urban County
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$372,867
	Description	Provide assistance to eligible low-income families within participating jurisdictions of the Urban County with home improvements through a 5-year, 0% interest forgivable loan, and some instances grants.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The County anticipates assisting 55 low income families living within the Urban County with home rehabilitation projects during FY21.
	Location Description	Available in St. Charles, Lake Saint Louis, Cottleville, Wentzville, Weldon Spring, New Melle, St. Paul and unincorporated areas of St. Charles County
	Planned Activities	Provide financial assistance for home improvement projects including, but not limited to siding, electrical repairs, plumbing, concrete improvements and roof repair or replacement.
2	Project Name	2021 Urban County Rehab Admin
	Target Area	St. Charles Urban County
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$97,000
	Description	Provides for 1 full time and one part time staff to review and approve applications for the home improvement program, set up their files. Work with the client in obtaining proposals, schedule inspection, process payments, close on the loans and review documents for subordination deeds for refinancing and assist with loan repayment and project close outs.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Rehab admin review and support for 55 applicants in the Home Improvement Loan Program.
	Location Description	Participants will reside within the participating jurisdictions of the Urban County the administration office is location within the St. Charles City Hall building.
	Planned Activities	Staff to review and approve applications for the Home Improvement Loan Program, set up their files. Work with the client in obtaining proposals, schedule inspection, process payments, close on the loans and review documents for subordination deeds for refinancing and assist with loan repayment and project close outs.
3	Project Name	2021 City of St Charles Code Enforcement
	Target Area	City of St. Charles
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$70,000
	Description	Provision of decent, safe affordable, housing in neighborhoods where 51% of the populations are of low to moderate income. The activity provides health and safety inspections for rental occupancy. Code enforcement activities ensure that all properties within the designated areas are compliant with property maintenance codes which insures that property values are maintained.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Code Enforcement is estimated to provide 250 rental occupancy inspections, and 50 units of property maintenance code compliance. The program inspector also works with Home Improvement Clients to ensure that home rehab work is property quoted and completed.
	Location Description	Within US Census Tracts where the populations are at least 51% low-moderate income.
	Planned Activities	Provide rental occupancy and property maintenance inspections.
4	Project Name	2021 City of St. Peters Home Improvement Program
	Target Area	City of St. Peters

	Goals Supported	Affordable Housing Development/Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$165,000
	Description	Provide assistance to eligible low income families within participating jurisdictions the city of St. Peters with home improvements through a 5-year, 0% interest forgivable loan.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The County anticipates assisting 22 low income families living within the City of St. Peters with home rehabilitation projects during FY21.
	Location Description	Low income residents living within the City of St. Peters are eligible to participate in the program based on funding availability and eligibility.
	Planned Activities	Provide financial assistance for home improvement projects including, but not limited to siding, electrical repairs, plumbing, concrete improvements and roof repair or replacement.
5	Project Name	2021 City of St. Peters Rehab Admin
	Target Area	City of St. Peters
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$1,000
	Description	Housing Rehab Administration
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	5
	Location Description	City of St. Peters
Planned Activities	Review applications, set up file, schedule inspection, close loans, process payments, prepare deeds and full deeds of release, and subordination deeds of trusts, and other clerical duties to support the program.	

6	Project Name	2021 Urban County Rental Rehab Program
	Target Area	St. Charles Urban County
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Affordable Rental Development/Rehabilitation
	Funding	CDBG: \$80,000
	Description	Funds to acquire and/or rehabilitate at least one housing unit to rent at affordable prices.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Activity provides for at least 1 rental housing unit rehabilitation
	Location Description	Location is to be determined within St. Charles Urban County.
	Planned Activities	Provide funding for one or more affordable rental unit
7	Project Name	2021 CDBG Administration by City of St. Charles
	Target Area	Unincorporated St. Charles County
	Goals Supported	Program Administration
	Needs Addressed	Administration
	Funding	CDBG: \$146,510
	Description	Provides for 1 full time CDBG Administrator and 1 part time support staff
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Provides support for all programs and clients assisted.
	Location Description	CDBG Administration Office is located within St. Charles City Hall
	Planned Activities	Provides CDBG Regulatory compliance as well as general administration for the Urban County including preparation of the Con Plan, Annual Plan, Consolidated Annual Performance & Evaluation Report Environmental Review and required reports and communications with the U.S. Department of Housing and Urban Development.

8	Project Name	2021 CDBG Administration by St. Charles County
	Target Area	St. Charles Urban County
	Goals Supported	Program Administration
	Needs Addressed	Administration
	Funding	CDBG: \$21,890
	Description	Provides program delivery costs for all programs associated with CDBG Urban County.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Provide program administration for general planning activities.
9	Project Name	2021 Public Services Urban County Homeless Prevention (CAB)
	Target Area	St. Charles Urban County
	Goals Supported	Community Services
	Needs Addressed	Community Services
	Funding	CDBG: \$25,000
	Description	Provides temporary assistance for rent & utility payments to prevent homelessness.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	St. Charles County estimates assisting 50 residents who qualify as low income.
	Location Description	All residents assisted with this program will live within one of the CDBG Urban County participating jurisdictions.
	Planned Activities	It is estimated that 50 residents will receive temporary rent and utility assistance through sub-recipients.
	Project Name	2021 Public Services St. Peters Meals on Wheels

10	Target Area	City of St. Peters
	Goals Supported	Community Services
	Needs Addressed	Community Services
	Funding	CDBG: \$10,000
	Description	Public services that provides hot meals to home bound seniors and the disabled
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	St. Peters' estimates assisting 10 residents
	Location Description	All participants will be residents within the city limits of St. Peters.
	Planned Activities	The City will provide limited transportation services to elderly, disabled and low-income St. Peters residents who lack access to a vehicle or unable to drive.
11	Project Name	2021 Public Services St. Peters Community Services Lawn Maintenance
	Target Area	City of St. Peters
	Goals Supported	Community Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$2,520
	Description	Provides funds for lawn maintenance for elderly and disabled households.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families assisted is 12.
	Location Description	City of St. Peters
Planned Activities	Property maintenance activity-prevent tall grass & weeds	
12	Project Name	2021 Public Services City of St. Peters Transportation
	Target Area	City of St. Peters

	Goals Supported	Community Services
	Needs Addressed	Transportation Services
	Funding	CDBG: \$28,500
	Description	Provides essential transportation services
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of St. Peters estimates that funding will assist residents with 250 rides or units of services.
	Location Description	St Peters City Limits
	Planned Activities	Essential transportation to health care providers, for grocery shopping, for trips to the Social Security office and other eligible places as necessary.
13	Project Name	2021 Public Services Urban County Transportation
	Target Area	St. Charles Urban County
	Goals Supported	Community Services
	Needs Addressed	Transportation Services
	Funding	CDBG: \$67,375
	Description	Provides essential transportation services
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The County estimates that funding will assist residents with 600 rides or units of services.
	Location Description	County Wide within participating jurisdictions
	Planned Activities	Essential transportation to health care providers, for grocery shopping, for trips to the Social Security office and other eligible places as necessary.
14	Project Name	2021 Public Services Urban County HMIS Coordinated Entry
	Target Area	St. Charles Urban County
	Goals Supported	Community Services

	Needs Addressed	Community Services
	Funding	CDBG: \$25,000
	Description	Data Entry to HMIS, and coordination of the HUD Annual PIT Homeless County
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 Units of Services (Coordinated Entry Services to assist the homeless with resources and support the Continuum of Care)
	Location Description	Urban County
	Planned Activities	Connect homeless people to housing resources-end homelessness
15	Project Name	2021 Public Services Urban County Community Services Program
	Target Area	St. Charles Urban County
	Goals Supported	Community Services
	Needs Addressed	Community Services
	Funding	CDBG: \$10,000
	Description	Provide funding for eligible organizations to provide variety of community services to low income Urban County residents
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Will be estimated based on the applications that will be reviewed by the St Charles County Community Assistance Board (CAB)
	Location Description	St Charles Urban County
	Planned Activities	Variety of eligible activities including but not limited to mental health, landlord counseling, food assistance etc.

AP-38 Project Summary
Project Summary Information

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The St. Charles Urban County consists of the unincorporated areas of St. Charles County in addition to 8 participating jurisdictions including City of St Charles, Cottleville, Lake St. Louis, St. Peters, Weldon Spring, Wentzville, St Paul, and New Melle. The cities of St. Charles and St. Peters are the only municipal sub-recipients of the Urban County for FY21. All programs, except City of St. Peters programs and City of St. Charles Code Enforcement program, will be available for eligible residents within the participating jurisdictions of St. Charles County.

Geographic Distribution

Target Area	Percentage of Funds
City of St. Peters	19%
City of St Charles	6%
St. Charles Urban County	75%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As a previous entitlement, the City of St. Charles will be a sub-recipient of the Urban County during FY21. The City of St Charles Transportation and Home Improvement program will be combined with St. Charles Urban County Transportation and Home Improvement Program. The new Urban County programs continue to include existing CDBG funded programs for eligible City of St. Charles residents per its agreement with the County. All program funding will be allocated toward Urban County wide programs. City of St Peters will continue providing the 19% of FY21 allocation separately to the St. Peters residents to provide home improvement loan, transportation, and community services. City of St Charles will continue providing code enforcement services to the City of St. Charles residents, 6% of the FY21 funding.

Discussion

During FY18, St. Charles County and the City of St. Charles began to administer programs on a county-wide basis related to housing, transportation, community services, and rent and utility assistance which were all identified as priority needs. The City of St. Peters will continue to run their own home improvement program and public services programs. Some activities will receive new funding during FY21 while others will continue utilizing prior year remaining funds. The County will continue to promote the programs.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The availability of affordable rental units has been identified as a priority need within the Urban County. While this need is not a result of a community barrier, the County will make funding available during FY21 to assist with efforts to expand the affordable rental units within the Urban County jurisdictions. The County plans to identify and fund an agency or individual to purchase and/or rehab a property if necessary and rent as an affordable unit per the terms of the County agreement.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Analysis of Impediments identified several municipalities within the Urban County that have policies related to group homes to be an impediment. The County initiated communications with key community stake holders regarding individual policies. Several communities have revised policies based on the County initiated contact. The St Louis (County) HOME Consortium including St. Louis County, St. Charles County, Jefferson County, the cities of Florissant and O'Fallon, and the Housing Authority of St. Louis County engaged a contractor to prepare an Analysis

of Impediment to Fair Housing Choice (AI). This new AI was completed in 2021.

Discussion

Other than some group home policies, the County has not identified any additional local policy or regulations that create significant barriers to the development of affordable housing with the Urban County jurisdictions. However, the recent analysis of impediments to fair housing report it is highlighted that research evaluating municipal zoning codes to identify potential fair housing issues might be required. St Charles County is currently in the process of updating its ordinance for unincorporated areas as a part of this process. Smaller jurisdictional policies may be more stringent on lot size requirements, but there is still opportunity throughout the Urban County for the development of affordable housing on smaller lots via residential zoning and subdivision districts, cluster development, planned unit developments, and the rehabilitation of existing homes.

During FY21, the County will again provide funding for a new affordable development project or the rehabilitation of existing housing to increase the number of affordable units within the Urban County. The County will continue to support developers applying for Missouri Housing Development Corporation funding for affordable developments.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The County makes allocations based on needs, but this does present an obstacle out of the County's control in trying to address all needs. During FY21, the County will continue to fund existing programs to meet underserved needs. The County will also continue programs funded in previous years utilizing the prior year's funding. The County will continue to assess the needs on an annual basis to determine the best way to address obstacles and the underserved needs.

Actions planned to address obstacles to meeting underserved needs

During the 5-year Consolidated Plan and 1-year planning process, several needs were identified through the public hearing and public comment period. The County has several existing programs to assist in meeting some of the underserved needs. As in the past, many of the identified needs are considered Public Services according to HUD guidelines and therefore must fall within the 15% public service cap. The County makes allocations based on needs, but this does present an obstacle that is out of the County's control in trying to address all needs. The County will also continue programs funded in previous years utilizing the prior year's funding. The County will continue to assess the needs on an annual basis to determine the best way to address obstacles and the underserved needs.

Actions planned to foster and maintain affordable housing

During FY21, the County has identified several housing programs to assist with the maintenance and or creation of new affordable units. The County will continue to fund a few habilitation programs to assist low income families with maintaining their homes. The County and the City of St. Charles will administer the Home Improvement Loan Program to provide funding to be used toward code violations or the repair or replacement of defective components of the home. Ten thousand dollars of funding becomes a grant after the homeowner continues to live in or maintain their property for 5 years. During 2021, the County will continue to administer a Property Maintenance program for eligible participants within an Urban County jurisdiction to address exterior property maintenance or code violations utilizing prior year allocations. With the effort to foster affordable housing, the County has allocated funding that can be used to provide funding for a new affordable development or to assist with rehabilitation existing rental units. These funds are limited, and the intent is to increase the number of affordable rental units within the County.

Actions planned to reduce lead-based paint hazards

The County will continue to provide the Protecting Your Family from Lead Brochure to all applicants of the housing rehabilitation programs and will require lead testing for any homes built prior to 1978 where a painted surface will be impacted. This will continue to be important as the housing stock

continues to age. The County created a lead abatement program using HOME funds.

Actions planned to reduce the number of poverty-level families

To reduce poverty, area families need to have a steady income. The County will continue to support the efforts of the local career center and educational institutions in their training programs and job placement efforts for all within the community including poverty level families. These families may also be eligible for County-wide CDBG programs ultimately freeing up their own funding to go toward essential needs. The County will also continue to support funding a local agency to provide rent and utility assistance to those who may be in jeopardy of becoming homeless. The County is working with Sts. Joachim and Ann Care Service to purchase an affordable property that they can rehabilitate and rent out to a low-mod individual at or below market rent.

Actions planned to develop institutional structure

The County and the City of St. Charles have an excellent institutional structure with open communication regarding CDBG projects and plans. The County has and will also continue to communicate with the participating jurisdictions regarding projects to ensure participation from residents throughout the Urban County. Communication will continue to be the key in the success of the programs. The Urban County also relies on the St. Charles Community Council and local social service agencies to relay and respond to the needs of the community and for the dissemination of program information. The County will continue to foster these relationships to improve the success rate of the CDBG programs.

Actions planned to enhance coordination between public and private housing and social service agencies

St. Charles County has Housing Choice Vouches funded by the US Department of Housing and Urban Development, (HUD) that are administered through NECAC. The Urban County has public housing units under the jurisdiction of the St. Charles Public Housing Authority located within the City limits of St. Charles. St. Charles County agencies also work with landlords to facilitate the rental of available units for area low income families. With FY20 funding available for housing, the County will communicate with local agencies to encourage the use of these funds to meet the housing needs within the Urban County. The County also continues to promote available programs within the County during meetings of the Continuum of Care of St. Charles County and to area social services agencies working with low income families within the participating jurisdictions.

Discussion

During FY21, the County will continue several programs developed during the Consolidate Planning period to address the needs of the Urban County. The public service cap will continue to challenge the amount of funding and programs the County can administer with CDBG money to address the identified

needs. The County will continue to spend down prior year dollars through existing programs and will continue to work with the Urban County jurisdictions, the St. Charles County Community Council and area social service.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

St. Charles County will use CDBG funds to benefit 70% low to moderate income persons over the five-year Consolidated Plan period. The greatest needs fall within these populations and therefore dollars will be directed to assist individuals who fall within the low to moderate income levels during the 2021, 2022, 2023, 2024, and 2025 program years. Many programs require an application and review of income prior to acceptance. Some programs will accept elderly or disabled residents based on an assumption that they are low to moderate income once age, disability, and or public assistance status is confirmed.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	30,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	30,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

The only instance when program income would be on hand prior to the new start year would be if the funds are received and no funds were expended before the start of the next year. St Charles County will use CDBG funds to benefit 70% low to moderate income persons over the five-year Consolidated Plan period. The greatest needs fall within these populations and therefore dollars will be directed to assist individuals who fall within the low to moderate income levels during the 2021, 2022, 2023, 2024, and 2025 program years. Some programs will accept elderly or disabled residents based on an assumption that they are low to moderate income once age, disability, and or public assistance status is confirmed.

