

# 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 County is a Grantee of the CDBG. 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 Consolidate Plan cycle which runs from 2021-2025. This document represents year 2 of the Consolidated Plan cycle and is the Annual Action Plan for January 1, 2022 – December 31, 2022.

### 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 FY2022

- Urban County Home Improvement Program - Availability/Accessibility for decent housing
- Urban County Affordable Rental Program - Availability/Accessibility for decent housing
- Urban County Transportation Program - Availability/Accessibility for the purpose of creating economic opportunities
- St Peters Transportation Program - Availability/Accessibility for the purpose of creating economic opportunities
- St Peters Meals on Wheels - Affordability for the purpose of creating economic opportunities
- Public Services Coordinated Entry Program - Accessibility for the purpose of creating economic opportunities
- Urban County Public Services Program - Availability/Accessibility for the purpose of creating economic opportunities
- St Peters Home Improvement Program - Availability/Accessibility for decent housing
- St Peters Community Services Program - Availability/Accessibility of suitable living environments

- St Charles Code Enforcement - Availability/Accessibility of suitable living environments
- St Charles Continuum of Care - Suitability for the purpose of creating economic opportunity
- Urban County Homeless Prevention Program - Availability/Accessibility for decent housing

### **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 second year of the five-year CDBG Consolidated Plan period for the St. Louis County HOME Consortium. During FY21 the County continued programs developed during prior years based on unmet needs. St Charles County is not reprogramming any unspent funds during this planning process. St Charles County will continue to focus on better communication with the public on the availability of the programs to include advertising the programs in the participated jurisdictions monthly newsletters to their residents and doing presentations with all of the different municipalities Community Development Departments.

### **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 public hearing and plan availability on the County's website, sending the notice to the participating jurisdictions for posting and notification to their residents, and utilizing the Community Council of St Charles to hold a public hearing and solicit any comments and/or suggestions at a monthly Continuum of Care (COC) meeting. A list of existing or unmet needs will be discussed with the attendees to see how existing programs are necessary to continue in meeting the needs and addressing homelessness, coordination intake, mobile home repairs, and transportation. The draft plan will be made available for a 30-day comment period.

### **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 describing existing programs and answering questions about the Urban County's CDBG programs with the members of the Continuum of Care. Many agencies were represented and shared comments on needs they are experiencing. The identified needs include: affordable and accessible housing.

### **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 homelessness funds each year. This was relayed during the public hearing.

## **7. Summary**

The County will fund 15 existing projects during FY2022.

**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	
CDBG Administrator	ST. CHARLES COUNTY	Department of Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative**

St Charles County contracts with the City of St Charles for program administration of the CDBG funds. Robert Myers, Planning & Zoning Division Director, St Charles County is the primary contract and Kathleen Thompson, CDBG Administrator, City of St Charles is the secondary contact.

**Consolidated Plan Public Contact Information**

Interested parties can send their comments to Ms. Kathleen Thompson, CDBG Administrator St Charles Urban County 200 N 2nd Street, Ste 303, St Charles, MO 63301 or by email to [Kathleen.thompson@stcharlescitemo.gov](mailto:Kathleen.thompson@stcharlescitemo.gov)

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

### **1. Introduction**

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.

#### **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. Staff promotes CDBG & 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.

#### **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. Assistance to the residents at risk of homelessness was an identified need during the 5-year Con Plan period and continues to be acknowledged by the County as a need. St Charles County has previously funded Sts. Joachim and Ann Care Services and Community Council of St Charles County, who are participants in the Continuum of Care, with CDBG money to fund homeless programs such as providing rent and or utility assistance for those in jeopardy of becoming homeless. This use falls under the 15% public service cap so funds are limited as transportation, another identified priority need, is also funded with a portion of this cap.

#### **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 handles 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.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	COMMUNITY COUNCIL ST CHARLES
	<b>Agency/Group/Organization Type</b>	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 Child Welfare Agency Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Business Leaders

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>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  Market Analysis  Anti-poverty Strategy  Lead-based Paint Strategy</p>
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Agencies were notified via the Community Council to attend a public hearing to help identify needs within the community. St Charles Urban County hosted a joint public hearing in an effort to attract area agencies and public participation in the process. There were approximately 40 individuals that attended the virtual public hearing. The agencies were given an opportunity to discuss all topics of need to be considered. Discussion included the need for affordable rental housing, housing rehabilitation, transportation, home-ownership, rent and utility assistance. The County, either through its website, through the Continuum of Care contact list, mailings, or direct email and phone calls made an effort to contact all area agencies to encourage participation.</p>
<p>2 <b>Agency/Group/Organization</b></p>	<p>St. Charles Housing Authority</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  PHA  Services - Housing  Services-Persons with Disabilities  Services-homeless  Other government - Federal  Grantee Department</p>



<p><b>What section of the Plan was addressed by Consultation?</b></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  Anti-poverty Strategy</p>
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The CDBG Administrator continuously meets with the PHA Director to discuss working together on the issues above. CDBG and PHA will work together to improve participation in programs for the residents of the PHA, and to encourage the PHA participation in the Family Self Sufficiency Program to inform them about Homeownership Assistance Program as well as other programs for job mentoring and training.</p>

**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 in regards to their clients, programs, and assistance. The Continuum of Care also leads the charge to end homelessness. The County coordinates with the Continuum agencies in an effort to provide assistance in reaching their goals to assist those in need within the community.

**Table 3 - Other local / regional / federal planning efforts**

**Narrative**

The County and the Continuum of Care coordinate efforts to host public hearings within the County for its planning processes. The communities acknowledge that while some of their needs may vary, there are also some that overlap. Staff representing St Charles County also shared information on programs and their guidelines to assist in helping eligible residents.

**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 past plans. Participation has increased since the County began discussing and hosting public hearings at one of their meetings. The process for the development of this plan included conducting surveys to better understand the community needs. The County determined goals and eligible programs for FY22 based on the needs identified during the process, successful prior year programs, and following suggestions from the 2030 Master Plan. There has been much discussion on existing needs and how existing programs are necessary to continue address the unmet needs.

**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  Residents of Public and Assisted Housing	On January 26, 2022 met with the Director of the St. Charles Public Housing Authority and the board members at Park Ridge Apartments.	Comments and ideas on how to engage with the PHA's families to explain their options in moving on from the Self Sufficiency program	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)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Various Persons with disabilities	On February 4th 2022, met with members of the St Charles County Housing Team	Comments and ideas on the lack of affordable housing in the County. Team members will continue to reach out to local government Planning and Zoning departments to discuss the lack of housing for low-moderate income families.	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)
3	Public Meeting	Minorities  Non-English Speaking - Specify other language: Various  Persons with disabilities  Non-Targeted/Broad community	Presented the proposed budget and activities to members of the CoC to solicit comments for proposed activities	Comments received were the continued need of funding for coordination of intake/case management, homeless prevention, and transportation.	There were no unaccepted comments	
4	Public Meeting	Minorities  Non-English Speaking - Specify other language: Various  Persons with disabilities	On April 1, 2022 met with the members of the St Charles Housing Team	Next steps to plan for an affordable housing project	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)
5	Public Meeting	Minorities Non-English Speaking - Specify other language: Various Homeless	On April 13, 2022 met with the Community Council of St Charles and non-profit organizations that serve St Charles County	Continued discussion on the need for a homeless shelter specifically one to housing single men. Agencies were discussing how much they wanted to participate in this project and the funding that is needed. Members were also discussing if a shelter was constructed in another County there is still a need for short term / long term housing for the next steps to move out of a shelter.	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)
6	Public Hearing	Minorities Non-English Speaking - Specify other language: Various Homeless	Presented the proposed budget and activities to members of the CoC to solicit comments for proposed activities	Comments received were the continued need of funding for coordination of intake/case management, homeless prevention, and affordable housing.	There were no unaccepted comments	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

#### 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	1,087,986	0	0	1,087,986	3,312,464	The County will continue to allocate 15% to admin, 15% to public service, and the remaining dollars to fund various programs for eligible low-income families through the participating jurisdictions of St Charles Urban County.



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: \$		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	0	0	0	0	985,022	St Charles Continuum of Care anticipates receiving funding for the Homeless Management System
Housing Trust Fund	public - state	Housing Public Services	0	0	0	0	1,184,000	Funds emergency assistance and rental assistance to prevent homelessness for approximately 225 households, and assists with housing agency operating funds.
LIHTC	public - state	Housing	0	0	0	0	4,124,000	Low Income Housing Tax Credits received are both federal and state tax credits for housing development
Section 8	public - federal	Housing	0	0	0	0	16,942,639	Section 8 vouchers for low-income housing for eligible County residents. Vouchers will be allocated to St Charles County for rental housing subsidies.

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 - state	Housing	0	0	0	0	4,706,392	Will fund affordable rental housing and affordable home ownership

**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 some similar receiving 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. All of the funds received by the County are important to reach and assist as many in the community as possible. The CDBG programs help expand available services for low-income families and fill a gap in services. There have been no matching requirements identified at this time.

**If appropriate, describe publically 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**

While it appears that St Charles County has several financial resources available to assist low-income St Charles residents, these dollars do not fulfill all of the needs or fill in all of the service gaps experienced within the County. Community Development Block Grant funds are an important resource for the County and have assisted many families with needed programs and services over the last three years and will continue to be an important resource over the next 5 years.

## 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	Affordable Housing Development / Rehabilitation	CDBG: \$80,000	Rental units rehabilitated: 1 Household Housing Unit
2	Housing Rehabilitation	2021	2025	Affordable Housing	City of St. Peters St. Charles Urban County City of St. Charles	Housing Rehabilitation	CDBG: \$58,000	Homeowner Housing Rehabilitated: 65 Household Housing Unit
3	Program Administration	2021	2025	Administration	City of St. Peters St. Charles Urban County City of St. Charles	Program Administration	CDBG: \$259,788	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Transportation	2021	2025	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County City of St. Charles	Transportation	CDBG: \$70,678	Public service activities other than Low/Moderate Income Housing Benefit: 850 Persons Assisted
5	Community Services	2021	2025	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County City of St. Charles	Community Services	CDBG: \$67,520	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
6	Homeless Prevention	2021	2025	Affordable Housing	St. Charles Urban County	Homeless Prevention	CDBG: \$25,000	Homelessness Prevention: 50 Persons Assisted
7	Code Enforcement	2021	2025	Affordable Housing	City of St. Charles	Code Enforcement	CDBG: \$70,000	Housing Code Enforcement/Foreclosed Property Care: 350 Household Housing Unit

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing Development/Rehabilitation
	<b>Goal Description</b>	Affordable rental housing was identified as a priority need for the community. St Charles County provides 1 rental unit through the purchase of one house and the cost to rehab the home. This project was identified as a community need for affordable rental housing
2	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Includes the City of St Charles and St Peters The Home Improvement Programs provide decent, safe, affordable housing for low-moderate homeowner occupants. The 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 65 units of service are projected which also includes funding of one full time staff person and one part time staff person to administer the Home Improvement Programs for St Charles County and the City of St Peters
3	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	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 Program, and other small projects specifically for St Peters residents
4	<b>Goal Name</b>	Transportation
	<b>Goal Description</b>	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.
5	<b>Goal Name</b>	Community Services
	<b>Goal Description</b>	The Community Services projects are divided amongst the participating jurisdictions. The City of St Peters also has public services projects such as transportation, Meals on Wheels, Lawn Mowing services, and General Community Services. All programs and activities provide such services to low-moderate income persons to include those with disabilities and who are elderly.

6	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	The Community Services projects are divided amongst the participating jurisdictions. Some community services are funded for homeless prevention within St Charles County municipalities. The services can include but not limited to Coordinated Entry, and the Point in Time homeless count.
7	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	City of St Charles Only. Supports one full time inspector that works in CDBG eligible areas where the majority of the households are primarily low-moderate income. The Code Enforcement Officer conducts property maintenance inspections and rental inspections to ensure that a house is safe, decent, and habitable.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

St Charles Urban County will fund 15 projects during FY22. These projects will be funded based on priority needs identified during the FY-2021-2025 Consolidated Planning period and the FY22 Annual Planning process. These identified needs will be funded with CDBG monies and/or leveraged municipal funds.

#	Project Name
1	2022 UC Home Improvement
2	2022 STC Rehab Admin
3	2022 STC Code Enforcement
4	2022 STP Home Improvement
5	2022 STP Rehab Admin
6	2022 UC Affordable Rental
7	2022 STC Administration
8	2022 UC Admin
9	2022 UC Homeless Prevention (CAB)
10	2022 STP Meals on Wheels
11	2022 STP Community Services Lawn Mowing
12	2022 STP Transportation
13	2022 UC Transportation
14	2022 UC Coordinated Entry
15	2022 Community Services

**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 FY2022. Five projects are administered by the City of St Peters. The City of St Charles is a sub-recipient of the Urban County and is tasked 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 combined their home improvement and transportation program with the Urban County's programs starting in 2021. The City of St Peters continues to manage their programs that have been assigned to them. 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 in addressing all of the needs within the Urban County. During FY2022, 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 in 2022.

**AP-38 Project Summary**  
**Project Summary Information**



<b>1</b>	<b>Project Name</b>	2022 UC Home Improvement Program
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Affordable Housing Development/ Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$350,000
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County anticipates assisting 65 low-income families living within the Urban County with home rehabilitation projects during FY22.
	<b>Location Description</b>	Available in St. Charles, Dardenne Prairie, Lake Saint Louis, Cottleville, Wentzville, Weldon Spring, New Melle, St. Paul and unincorporated areas of St. Charles County
	<b>Planned Activities</b>	Provide financial assistance for home improvement projects including, but not limited to siding, electrical repairs, plumbing, concrete improvements and roof repair or replacement.
<b>2</b>	<b>Project Name</b>	2022 STC Rehab Admin
	<b>Target Area</b>	City of St. Charles
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$97,000

	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rehab admin review and support for 65 applicants in the Home Improvement Loan Program.
	<b>Location Description</b>	Participants will reside within the participating jurisdictions of the Urban County the administration office is location within the St. Charles City Hall building.
	<b>Planned Activities</b>	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.
<b>3</b>	<b>Project Name</b>	2022 City of St Charles Code Enforcement
	<b>Target Area</b>	City of St. Charles
	<b>Goals Supported</b>	Code Enforcement
	<b>Needs Addressed</b>	Code Enforcement
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Code Enforcement is estimated to provide 300 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.
	<b>Location Description</b>	Within US Census Tracts where the populations are at least 51% low- moderate income.
	<b>Planned Activities</b>	Provide rental occupancy and property maintenance inspections.
4	<b>Project Name</b>	2022 STP Home Improvement Program
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Affordable Housing Development/Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$165,000
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County anticipates assisting 22 low-income families living within the City of St. Peters with home rehabilitation projects during FY22.
	<b>Location Description</b>	Low-income residents living within the City of St. Peters are eligible to participate in the program based on funding availability and eligibility.
	<b>Planned Activities</b>	Provide financial assistance for home improvement projects including, but not limited to siding, electrical repairs, plumbing, concrete improvements and roof repair or replacement.
5	<b>Project Name</b>	2022 STP Rehab Admin
	<b>Target Area</b>	City of St. Peters

	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$1,000
	<b>Description</b>	Housing Rehab Administration
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of St. Peters
	<b>Planned Activities</b>	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	<b>Project Name</b>	2022 UC Affordable Rental
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Affordable Housing Development/ Rehabilitation
	<b>Needs Addressed</b>	Affordable Rental Development/Rehabilitation
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Funds to acquire and/or rehabilitate at least one housing unit to rent at affordable prices.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Activity provides for at least 1 rental housing unit rehabilitation

	<b>Location Description</b>	Location is to be determined within St. Charles Urban County.
	<b>Planned Activities</b>	Provide funding for one or more affordable rental unit
<b>7</b>	<b>Project Name</b>	2022 STC Administration
	<b>Target Area</b>	City of St Charles
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$142,000
	<b>Description</b>	Provides for 1 full time CDBG Administrator and 1 part time support staff
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provides support for all programs and clients assisted.
	<b>Location Description</b>	CDBG Administration Office is located within St. Charles City Hall
	<b>Planned Activities</b>	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.
<b>8</b>	<b>Project Name</b>	2022 UC Admin
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$19,788.10

	<b>Description</b>	Provides program delivery costs for all programs associated with CDBG Urban County.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Provide program administration for general planning activities.
9	<b>Project Name</b>	2022 UC Homeless Prevention (CAB)
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Community Services
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provides temporary assistance for rent & utility payments to prevent homelessness.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	St. Charles County estimates assisting 50 residents who qualify as low income.
	<b>Location Description</b>	All residents assisted with this program will live within one of the CDBG Urban County participating jurisdictions.
	<b>Planned Activities</b>	It is estimated that 50 residents will receive temporary rent and utility assistance through sub-recipients.
	<b>Project Name</b>	2022 STP Meals on Wheels

10	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Community Services
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Public services that provide hot meals to home bound seniors and the disabled
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	St. Peters' estimates assisting 10 residents
	<b>Location Description</b>	All participants will be residents within the city limits of St. Peters.
	<b>Planned Activities</b>	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	<b>Project Name</b>	2022 STP Community Services Lawn Mowing
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Community Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$2,520
	<b>Description</b>	Provides funds for lawn maintenance for elderly and disabled households.
	<b>Target Date</b>	12/31/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of families assisted is 12.
	<b>Location Description</b>	City of St. Peters
	<b>Planned Activities</b>	Property maintenance activity-prevent tall grass & weeds
<b>12</b>	<b>Project Name</b>	2022 STP Transportation
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Community Services
	<b>Needs Addressed</b>	Transportation Services
	<b>Funding</b>	CDBG: \$28,500
	<b>Description</b>	Provides essential transportation services
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City of St. Peters estimates that funding will assist residents with 250 rides or units of services.
	<b>Location Description</b>	St Peters City Limits
<b>Planned Activities</b>	Essential transportation to health care providers, for grocery shopping, for trips to the Social Security office and other eligible places as necessary.	
<b>13</b>	<b>Project Name</b>	2022 UC Transportation
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Community Services



	<b>Needs Addressed</b>	Transportation Services
	<b>Funding</b>	CDBG: \$42,177.90
	<b>Description</b>	Provides essential transportation services
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County estimates that funding will assist residents with 600 rides or units of services.
	<b>Location Description</b>	County Wide within participating jurisdictions
	<b>Planned Activities</b>	Essential transportation to health care providers, for grocery shopping, for trips to the Social Security office and other eligible places as necessary.
14	<b>Project Name</b>	2022 UC Coordinated Entry
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Community Services
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Data Entry to HMIS, and coordination of the HUD Annual PIT Homeless County
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 Units of Services (Coordinated Entry Services to assist the homeless with resources and support the Continuum of Care)
	<b>Location Description</b>	Urban County

	<b>Planned Activities</b>	Connect homeless people to housing resources-end homelessness
<b>15</b>	<b>Project Name</b>	2022 Community Services Program
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Community Services
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Provide funding for eligible organizations to provide variety of community services to low-income Urban County residents
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Will be estimated based on the applications that will be reviewed by the St Charles County Community Assistance Board (CAB)
	<b>Location Description</b>	St Charles Urban County
	<b>Planned Activities</b>	Variety of eligible activities including but not limited to mental health, landlord counseling, food assistance etc.

## **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**

St Charles Urban County consists of the unincorporated areas of St Charles County in addition to 8 participating jurisdictions including the cities of St Charles, St Peters, Cottleville, Lake St Louis, Weldon Spring, Wentzville, St Paul, New Melle and now Dardenne Prairie. The cities of St Charles and St Peters are the only subrecipients of the Urban County for FY2022. All programs, except for the City of St Peters programs and the City of St Charles Code Enforcement, will be available for eligible residents within the participating jurisdictions of St Charles County.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of St. Peters	19
St. Charles Urban County	53
City of St. Charles	28

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of St Charles and St Charles Urban County combined their Transportation and Home Improvement programs together. These programs continued to include existing CDBG funded programs for eligible City of St Charles and St Charles Urban County residents per its agreement with the County. City of St Peters will continue to provide 20% of the FY2022 allocation separately to St Peters residents for the home improvement loan, transportation, and community services. The City of St Charles will continue providing Code Enforcement services to the City of St Charles residents.

### **Discussion**

The City of St Charles and St Charles Urban County continue to administer programs on a county-wide basis related to housing, transportation, and community service assistance which were all identified as priority needs. The City of St Peters will continue to run their own home improvement program and public service programs. Some activities will receive new funding during FY22 while others will continue utilizing prior year remaining funds. The County will continue to promote all of the programs offered.



## **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 FY22 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 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 recent analysis of impediments to fair housing report highlighted that research is needed to evaluate municipal zoning codes to identify potential fair housing issues. 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.

### **Discussion**

## **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 FY2022, 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 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 year 2 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 if the identified needs are considered Public Services according to HUD guidelines and therefore must fall within the 15% public service cap. The County makes allocation 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 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 FY2022, the County has identified several housing programs to assist with the maintenance and or creating of new affordable units. The County and the City of St Charles will administer the home improvement program to provide funding to be used toward code violations or the repair or replacement of broken components within the home.

### **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 education 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 free 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 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 Vouchers 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 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 service agencies working with low-income families within the participating jurisdictions.

### **Discussion**

During FY22, the county will continue several programs developed during the Consolidated 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 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

The County's program will provide funding for 15 projects to total \$1,087,986

#### 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
<b>Total Program Income:</b>	<b>30,000</b>

#### 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.	90.00%

#### Discussion