



**SAINT CHARLES COUNTY, MISSOURI**

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

**FIVE YEAR CONSOLIDATED PLAN 2016-2020**

**FY 2017 Year Two Annual Action Plan  
Consolidated Annual Performance Evaluation Report (CAPER)**

**SAINT CHARLES URBAN COUNTY MEMBERS**



Community Development Block Grant Administration Provided By  
City of Saint Charles, MO  
Department of Community Development



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## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Fiscal year 2017 was year two of the St. Louis County Home Consortium's 5 year Consolidated Plan covering 2016-2020. The participating jurisdictions of the St. Charles Urban County include unincorporated St. Charles County and the municipalities of Cottleville, Dardenne Prairie, Lake St. Louis, St. Paul, St. Peters, Weldon Spring and Wentzville. The County's total allocation for FY16 was \$668,464.00. During FY17, the County continued to fund several programs previously administered including: Urban County Home Improvement Loan Program, St. Peters Urban County Home Improvement Loan Program, St. Peters Transportation Program, St. Peters Community Services, Homelessness Program, St. Peters Meals on Wheels and St. Charles County Demolition. During FY17, 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. The County also assisted 29 families with purchasing homes within the Urban County utilizing HOME funds through a Home Ownership Program. During FY17, the County did a couple budget adjustments to move money from activities that were slow to spend to activities where dollars would be expended more quickly. These adjustments assisted the County in expending prior year available funds to assist with meeting timeliness for FY17. The County's timeliness ratio for FY17 was 1.46.

### **Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing Development/ Rehabilitation	Affordable Housing	CDBG: \$ / LIHTC: \$ / Tax Credits: \$	Rental units rehabilitated	Household Housing Unit	2	1	50.00%	1	2	200.00%
Community Services	Non-Homeless Special Needs	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	90	14	15.56%	7	7	100.00%
Demolition	Affordable Housing	CDBG: \$	Buildings Demolished	Buildings	16	0	0.00%			
Fair Housing Administration	Public Education	CDBG: \$	Other	Other	45	0	0.00%			

Homeless Prevention	Homeless	CDBG: \$ / Competitive McKinney-Vento Homeless Assistance Act: \$ / Housing Trust Fund: \$ / Section 8: \$ / ESG: \$ / Missouri Housing First: \$ / Other: \$ / St. Charles County Indigent Fund: \$	Homelessness Prevention	Persons Assisted	240	50	50	20.83%	50	50	100.00%
Housing Rehabilitation	Affordable Housing	CDBG: \$ / Housing Trust Fund: \$	Homeowner Housing Rehabilitated	Household Housing Unit	308	69	45	22.40%	45	45	100.00%
Program Administration	Administration	CDBG: \$ / Competitive McKinney-Vento Homeless Assistance Act: \$	Other	Other	1	1	100.00%				

Senior Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	400	50	12.50%	50	50	100.00%
Senior Services	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
Storm Water/ Sanitary Sewer	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	100	7	7.00%			
Transportation Services	Non-Homeless Special Needs	CDBG: \$ / City of St. Peters: \$ / Other: \$50000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1750	388	22.17%	250	250	100.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

During the development of the FY17 Annual Plan, rehabilitation, transportation, homelessness and demolition were identified as priority needs within the St. Charles Urban County. These activities received the largest allocation of CDBG dollars. The Urban County and the City of St. Peters as a subrecipient, administered several rehabilitation programs, each continued their transportation programs and the County funded

homelessness and the demolition activity for St. Charles County. These activities allowed the County to continue to address the highest priority needs within the Urban County.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).  
91.520(a)

	<b>CDBG</b>
White	326
Black or African American	19
Asian	2
American Indian or American Native	1
Native Hawaiian or Other Pacific Islander	0
<b>Total</b>	<b>348</b>
Hispanic	3
Not Hispanic	348

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

### Narrative



**CR-15 - Resources and Investments 91.520(a)**

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	686,116	701,184
HOME	HOME		
HOPWA	HOPWA		
ESG	ESG		
Competitive McKinney-Vento Homeless Assistance Act	Competitive McKinney-Vento Homeless Assistance Act	273,600	
Housing Trust Fund	Housing Trust Fund	292,000	
LIHTC	LIHTC	1,031,000	
Section 8	Section 8	4,100,000	
Tax Credits	Tax Credits	2,300,000	
Other	Other	758,775	589,000

**Table 3 - Resources Made Available**

**Narrative**

St. Charles Urban County programs are promoted throughout the community to attract all races and ethnicities for participation. The County sends notices to the local chapter fo the NAACP and the English as a second language department at the St. Charles Community College. The County also promotes programs at the Continuum of Care meetings in an effort to expand outreach to minority families who may need assistance. Note: Three families assisted through the homelesses program identified as multi-racial and have been included as African American for the purposes of the tables.

Most current available demographic info for St. Charles County:

Based on total population percentages by race and participant information by race, participation in programs during 2017 is a good representation of race within the County as a whole.

**Identify the geographic distribution and location of investments**

<b>Target Area</b>	<b>Planned Percentage of Allocation</b>	<b>Actual Percentage of Allocation</b>	<b>Narrative Description</b>
City of St. Peters	40	30	Sub-recipient & participating jurisdiction of St. Charles Urban County
St. Charles Urban County	52	64	Includes Unincorporated St. Charles County & 7 municipal jurisdictions
Unincorporated St. Charles County	8	6	unincorporated St. Charles County boundaries

**Table 4 – Identify the geographic distribution and location of investments**

**Narrative**

The "other" figure includes \$100,000.00 for St. Charles County Domestic Violence fund, \$40,000.00 for the St. Charles County Indigent Fund, \$247,500.00 for the St. Charles Homeless Fund and \$21,705.26 in St. Peters Transportation Program.

## **Leveraging**

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

The only leveraged dollars for existing activities during 2017 were in the St. Peters Transportation Program. In addition to CDBG dollars, the City of St. Peters allocated dollars to its transportation program to assist additional residents with transportation services. As noted above: The "other" figure includes \$100,000.00 for St. Charles County Domestic Violence fund, \$40,000.00 for the St. Charles County Indigent Fund, \$247,500.00 for the St. Charles Homeless Fund and \$21,705.26 in St. Peters Transportation Program, could be considered matching as they have identified the same CDBG mission and goals as HUD CDBG funded programs and activities..

**CR-20 - Affordable Housing 91.520(b)**

**Evaluation of the jurisdiction’s progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.**

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	29
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>0</b>	<b>29</b>

**Table 5 – Number of Households**

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	50
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	0	44
Number of households supported through Acquisition of Existing Units	0	2
<b>Total</b>	<b>0</b>	<b>96</b>

**Table 6 – Number of Households Supported**

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

County CDBG programs do not provide affordable housing for residents but may assist in keeping them housed. A total of 50 families were assisted during FY17 with rent and utility assistance for those in jeopardy of becoming homeless and are included in the nonhomeless figure. Sts. Joachim and Ann spent the FY15 funding and assisted families during 2017. The County continuously evaluated additional efforts to promote the programs during 2017.

**Discuss how these outcomes will impact future annual action plans.**

The County continues to expend dollars for rent, utility and rehab activities. These are identified needs within the participating jurisdictions of the Urban County and the County intends to continue to fund these activities in future action plans. If there appears to be unspent dollars in these activities as future plans are prepared, the County will assist additional families to utilize unspent funds or reevaluate existing funding for possible reallocations.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	68	0
Low-income	125	0
Moderate-income	139	0
<b>Total</b>	<b>332</b>	<b>0</b>

Table 7 – Number of Households Served

**Narrative Information**

Income based figures for persons served cover the Urban County Homelessness program, the Urban County Home Improvement Loan Program, Urban County Emergency Repair Program, St. Peters Property Maintenance Program, St. Peters Home Improvement Loan Program, and Community Services. The County presumes transportation and meals on wheels participants to be low income based on age and are not included in the above chart as they are not directly related to housing.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The County's homelessness goal utilizes CDBG funding to assist those who are in jeopardy of becoming homeless. Funding was allocated toward this need in FY17 to help keep families in their homes. Sts. Joachim and Ann Care Services was awarded funding to assist those who were in danger of becoming homeless. This program has also covered hotel costs to assist those who may currently be homeless or unsheltered. The FY17 dollars will be spent during FY17 by Our Lady's Inn who was awarded the dollars by the County Community Assistance Board. The County is represented at the St. Charles Continuum of Care meetings and supports its efforts in ending homelessness.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Sts. Joachim and Ann Care Services was the 2017 subrecipient utilizing FY15 CDBG funding to assist those facing homelessness with rent and utility assistance. The program focuses on keeping individuals with mental illness from becoming homeless.

### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

In addition to utilizing CDBG funds to aid in keeping individuals from becoming homeless, the County supports local social service agencies addressing these needs within the County. These agencies play a key role in ending homelessness.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to**

**permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

CDBG funding assists agencies working with individuals in jeopardy of becoming homeless, but it alone cannot, and does not, address homelessness. The Continuum of Care participates in a Homeless Count each year in January to identify homeless individuals within Lincoln, Warren and St. Charles Counties. The results of the count help raise awareness of homeless individuals within the community. While this is a priority need and the County provides limited funding toward this need, the County is limited by the public services cap when determining funding allocations.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

The Northeast Community Action Corporation (NECAC) administers the Section 8 voucher program within St. Charles County. NECAC maintains the waiting list and the administration of the program. CDBG funds are not directly used to address the needs of public housing.

### **Actions taken to encourage public housing residents to become more involved in management and participate in homeownership**

NECAC is the St. Charles county public housing authority and administers the County's section 8 voucher program. The County supports NECAC in promoting the Homeownership program funded with HOME dollars to encourage homeownership amongst Section 8 voucher holders.

### **Actions taken to provide assistance to troubled PHAs**

The County is not aware of any troubled Public Housing Authorities.



### **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

Each participating jurisdiction controls individual policies within their communities. Communities continue to support tax credit projects, Habitat for Humanity and affordable developments within their jurisdictions. In recent years, attached single family villas and senior housing have been a large component of new construction. However, unit costs often reflect higher land costs which have increased in recent years as infill property has become scarce. The economic recession and the resultant decrease in home values has reduced overall value and new homes constructed appear smaller in size, which has naturally assisted in providing more affordable homes. The County will continue to support the St. Charles Community Council and area organizations whose initiatives include dispelling myths about particular housing. During FY17, the County continued to provide some CDBG funding to assist a subrecipient in purchasing two homes to be provided as affordable rental to a low income family. The affordable property was found in Wentzville, a participating jurisdiction of the Urban County.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

Promotion of programs and participation has been an obstacle in the past couple of years. Attracting eligible participants particularly of varying race and ethnicity continues to be difficult. Promotion via word of mouth by previous participants continues to be integral to the success of the programs. As the County administers the programs for more years, attracting low income participants has become easier. The County continues to utilize promotion via its website, Facebook page, YouTube, newspapers, and its employee newsletter. Other promotion outlets include resident publications published by both the County and the Participating Jurisdictions, announcements at social service agency meetings, senior centers, and flyers. The County also sponsored and hosted a couple of Fair Housing and Home Buyer Seminars in conjunction with the City of St. Charles to educate landlords on the need for affordable housing within the County and to encourage them to rent to low income families who are being assisted by area agencies. The dates for the seminars were March 30th, 2017 and September 22nd, 2017. St. Charles County also utilized their Facebook and Twitter accounts as well as their digital connection newsletter to publish an article on the subject of Fair Housing Month in April of 2017.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

Home Improvement Loan clients are provided the EPA *Renovate Right* booklet and the EPA pamphlet *Protect Yourself from Lead in Your Home*. Staff explains the important points in this literature at the time the client signs the program agreements. The County may test the homes built prior to 1978 particularly when the project could possibly disturb painted surfaces. Should the project test positive for lead, the project could be cancelled because the cost could be more than available in the program.

#### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

While the County may not have reduced the number of poverty-level families in 2017, its CDBG programs are available to assist with their needs related to housing rehabilitation and transportation. Sts. Joachim and Ann Care Services also provided assistance to help individuals from becoming homeless. Financial assistance provided by these programs allow households to use their own funds toward rent/housing, utilities, food and essential necessities.

#### **Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The County continued to communicate via email with the participating jurisdictions within the Urban County. Jurisdictions are provided updates, notices, and any additional information regarding programs. This is to ensure a complete understanding of the CDBG program guidelines and program availability. Participating jurisdictions are encouraged to advertise the information provided to promote and educate their communities of the CDBG programs available. Several communities have promoted these programs to their residents via newsletters and press releases and ultimately helping attract additional participation from the participating jurisdictions.

#### **Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

Staff attends the St. Charles Continuum of Care meetings to promote available programs to agencies who work with low income families. These meetings provide networking opportunities for the County to spread the word about its CDBG programs aimed at filling existing gaps for housing rehabilitation, transportation and addressing homelessness. The County will hold its public hearing and/or public consultation during a continuum meeting to encourage participation in the process. Staff has also coordinated with the North East Community Action Program in assisting residents with participation in multiple programs to address rehabilitation needs on their homes. Staff is also in contact with the new Mobility Manager within St. Charles County, who is helps promote the Urban County Transportation Programs. Her interaction and promotion of transportation options within St. Charles County has

provided many referrals to the programs. The County supports these efforts and supports her promotion of the programs at [www.morides.org](http://www.morides.org).

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The current Urban County Analysis of Impediments (AI) is available on the County's webpage for public review. The public can also request to view a hard copy of the plan at the St. Charles Administration offices. Four impediments were identified in the development of the plan. The County has taken action

to address these impediments. The first impediment was "Scarcity of Affordable Rental Units", which the County has addressed by moving dollars to an activity for the development of affordable rental properties. During FY17, the county provided funds to a subrecipient to assist in the purchase of two homes which in turn will be rehabbed and rented at an affordable rate to a low income family. The second impediment was "local attitudes resisting Fair Housing Opportunities". The County Executive signed a Proclamation declaring April 2015 as Fair Housing month. The County also promotes and educates on Fair Housing on their Facebook and Twitter accounts during the month of April. St. Charles County also hosted two seminars for Fair Housing and Home Buyers.

The City of St. Peters recorded its fair housing training provided by HUD Office of Fair Housing and requires new Board of Aldermen, Board of Adjustment and Planning and Zoning Board members to view the training. The third impediment was restrictive zoning for Group Homes. This impediment was previously addressed by St. Peters when it updated its group home ordinance. Other communities are reviewing or do not have restrictive ordinances. In addition, the City of St. Peters provided Section 3 Registry information with business license renewals mailed out at the end of the year. A total of 477 information pamphlets were included with mailings and 23 were provided to the St. Peters Licensing Department to provide to walk-in customers.

Finally, the lack of public transportation options was identified as an impediment. Both St. Peters and St. Charles County administer transportation programs for elderly, disabled and low income persons. While the programs are limited they have been successful in assisting many residents with access to transportation.

## **CR-40 - Monitoring 91.220 and 91.230**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

St. Charles County monitors programs annually and expenditures on a regular basis. Brandy McDowell from St. Charles County Auditors Office reviewed program files for CDBG Regulatory Compliance maintained by the City of St. Peters and Sts Joachim & Ann Care Service. No concerns or issues were found. For the first half of 2017 St. Peters and St. Charles County staff tracked expenditures. The County reviewed reimbursement requests for approval prior to entry of drawn down requests in IDIS. The County then approved the draws after they are entered by St. Peters staff. From January 1 – June 1, 2017 the City of St. Peters reviewed reimbursement requests for the homelessness program and also monitored the subrecipient of the County's homelessness funds as they had done so on an annual basis. For FY17, Sts. Joachim and Ann Care Services was the homelessness subrecipient. Sts. Joachim and Ann Care Services was monitored in January 2018 for the homelessness expenditures that they were awarded.

## **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The County's citizen participation plan allows for public notice, a public hearing and a comment period for the performance report. The public hearing for the FY17 CAPER is being held at the St. Charles County Administration Office on March 15, 2017. Notice was published in the news paper of record 14 days prior to the meeting. Notices were placed within public places, such as libraries, and at all municipal buildings within the Urban County. Notices were also published on the County Website.

The County posts the public notice and public hearing notice on its website and it was sent to the St. Charles community council for distribution and posting. The County also sent the public hearing notice to the participating jurisdictions for posting and promotion to residents. To encourage minority participation, the notice was sent to the English as a second language department at the St. Charles Community Council and the local chapter of the NAACP.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

Objectives and priority needs remained the same during FY17. The County did however make some budget adjustments to assist in meeting its FY17 timeliness ratio. The County reallocated funding from slow spending programs to more established programs to help address this need allowing the County to meet timeliness during FY17.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

**CR-45 - CDBG 91.520(c)**

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