

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 Grantee of the CDBG. HUD CDBG regulations require grantees to submit to HUD for approval a 3 or 5 Year Consolidate Plan, and an Annual Action Plan, (AAP) for each year. St. Charles Urban County elected a 5 Year Consolidated Plan cycle which runs from 2016 – 2020. This document represents Year 4 of the Consolidated Plan cycle and is the Annual Action Plan for January 1, 2019 – December 31, 2019.

The St. Charles Urban County, (Urban County) consists of the unincorporated areas of St. Charles County as well as the participating jurisdictions of, Cottleville, Lake St. Louis, New Melle, St. Peters, St Charles City, St. Paul, Weldon Spring and Wentzville all located within Missouri. Residents within these communities are eligible to participate in Urban County wide programs based on individual program guidelines. Beginning in Fiscal Year 2019, (FY19), on behalf of the Urban County, the City of St. Charles, (City), will administer programs for eligible residents within the Urban County as well as those within its city limits. The role of CDBG administration was provided in prior AAP years by the City of St. Peters.

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 FY19.

- Urban County Home Improvement Loan 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- Affordability for the purpose of creating economic opportunities;
- St. Peters Transportation Program- Affordability 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;
- St. Charles City Meals on Wheels Program- Affordability for the purpose of creating economic opportunities;
- St. Charles City Transportation Program- Affordability for the purpose of creating economic opportunities;
- 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 Home Improvement Program- Availability/Accessibility for Decent Housing
- St. Charles City CDBG Code Enforcement Program - Availability/Accessibility of Suitable Living Environments;
- St. Charles City Continuum of Care- Sustainability for the purpose of creating economic opportunity;

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 fourth year of the five-year CDBG Consolidated Plan period for the St. Louis County HOME Consortium. During FY16 the County continued programs developed during prior years based on needs. While certain programs have been slow to expend funds, they are priority needs and the County is not reprogramming these funds during this planning process. Successful programs that will be funded during FY19 include Housing Rehabilitation, Transportation, Homeless Prevention, and Community Services. Emergency Repair is a need within the Urban County but prior year funds still remain so no new funding will be allocated during FY19. The County will continue to focus on better communication with the public on the availability of the programs during FY19. During FY16, the County advertised programs in a countywide newsletter which created broad interest in programs and assisted in reaching low income families. The County will continue to advertise the programs since it resulted with great success.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The process for the development of this plan included: 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. Staff also mailed the notice to the local St. Charles chapter of the NAACP and the English as a Second Language Department at the St. Charles Community College to encourage minority participation. This year, St. Charles County spoke about its public hearing during a St. Charles Continuum of Care, (CoC) meeting on Friday June 15, 2018. A Community Needs Survey was developed to pole the attendees to see what category of needs seemed to be of priority. There was 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 was the consensus of the meeting that more CDBG funds, than available, are needed and that HUD should reconsider the 15% cap for public services. Notice was provided to those that were in attendance, that they will be given the opportunity to provide comments for the public hearing. The Draft Plan was available for a 30-day comment period beginning March 13, 2019.

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 the meeting 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 elderly, disabled and low to moderate income residents, affordable & 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 were identified during the meeting. 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 supported the County and existing established programs as a resource for filling in 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 homelessness funds each year. This was relayed during the meeting.

7. Summary

During FY19, the County will fund 17 existing projects. Also, with the City joining the Urban County they wish to continue funding their Home Improvement Program and the City CDBG Code Enforcement Program. Code Enforcement is only within the Corporate Limits of the City of St. Charles.

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	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 together 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. In prior years the City of St. Peters was the CDBG Administrator on behalf of the Urban County, moving forward the City of St. Charles will maintain that role. St. Peters will continue its subrecipient contract to administer its own programs.

Consolidated Plan Public Contact Information

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

Anita Telkamp, CDBG Administrator, City of St. Charles, Dept. of Community Dev., 200 N. Second Street, Room 303, St. Charles MO 63301, 636-949-3224, Anita.Telkamp@stcharlescitemo.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 2016 the City and County staff met with local government staff, various citizen's boards and commissions, non-profit housing specialist, Public Housing Authority, and the Continuum of Care, (made up of more than 60 public service agencies) for the Tri-County to determine the priority needs of the community. The County enlisted the assistance of the St. Charles Community Council and specifically the Continuum of Care to help make contacts within the community to encourage participation in the process. The County also sent a public hearing notification to the local NAACP and English as a Second Language department of the local Community College to encourage minority and non-English speaking participation.

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 staff and 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. At risk homeless was an identified need during the last 3-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, Crider Center, and Our Lady's Inn, participants in the Continuum of Care, with CDBG money to fund homelessness programs providing rent and or utility assistance up to \$500.00 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 Continuum of Care meetings, receiving updates on the Homeless Management Information System (HMIS). This process is handled through the Community Council which applies 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	Agency/Group/Organization	Community Council of St. Charles (COC)
	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 were notified via the Community Council to attend a public hearing to help identify needs within the community. St. Charles County/Urban County, hosted one joint hearing in an effort to attract area agencies and public participation in the process. Ultimately 46 individuals attended the hearing. The County also sent the notice to the participating jurisdictions for posting and notification to their residents. The County also sent notice of the public hearing and draft to the local NAACP chapter and the English as a Second Language department at the St. Charles Community College in an effort to encourage participation from minority populations. A notice regarding the public hearing was also posted in the area newspaper to encourage public participation. During the hearing, the County solicited comments on all needs within the jurisdictions. 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 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 made an effort to contact all area agencies to encourage participation.</p>

2	Agency/Group/Organization	St. Charles Housing Authority
	Agency/Group/Organization Type	PHA
	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.

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

During the public hearing held June 15, 2018 with the agencies attending the CoC meeting the communities acknowledge that while some of their needs may vary, there are also some that overlap. Some of those needs presented by agencies are coordination of intake/case management, homeless prevention, and transportation. 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 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. Staff also mailed a notice to the local St. Charles chapter of the NAACP and the English as a Second Language Department at the St. Charles Community College to encourage minority and Non-English-speaking participation. The County determined goals and eligible programs for FY19 based on the needs identified during the process as well as successful prior year programs.

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 Hearing	Minorities Non-English Speaking - Specify other language: various Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public hearing held on March 13, 2019. There were approximately _____ attendees.	Comments and suggestions received at the public hearing were renewal of funding for the Affordable Rental program, the consolidation of the City of O'Fallon's CDBG program with the St. Charles Urban County program, new services to disabled and elderly populations such as in-home services, compliance with ADA standards in sidewalks public buildings, mixed residential complexes.	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 City Citizens Boards\Commissions	March 13, 2019 Public Hearing for Budget Amendment	No comments were received.	No comments were not accepted	

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	Consultation with PHA	Minorities Non-English Speaking - Specify other language: various Residents of Public and Assisted Housing	On June 15, 2018 met with Mary Clements, Director of the St. Charles Public Housing Authority, at Parkridge Apartments. Discussed how to better engage PHA resident input and use of CDB	Comments and ideas on how to work together with the PHA's Family Self Sufficiency Program using HOME Funds and CDBG.	N/A	
4	Public Municipal Posting Notice	Persons with disabilities Non-targeted/broad community	Presented the proposed budget and activities to the City of St. Charles Citizens with Disabilities Advisory Board on April 24, 2019.	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)
5	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	discussed public hearing with St. Charles Community Council members and meeting attendees, which included the solicitation of comments, public hearing date and draft plan availability. There were approximately 35 attendees.	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%.	No comments were not accepted	
6	Invitations by email	Non-targeted/broad community	Other Consultations with Non-Profits May 3, 2018 Community Council regarding HMIS Coordinated Entry and point In Time Homeless Count. May 21, 2018 Habitat for Humanity, discussed affordable housing needs.	Both non-profits consulted requested funding for 2019.	No Comments were not accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The FY19 Annual Action Plan has been developed based on an estimated allocation of \$980,726. Since the actual allocation is more than the allocated amount (\$1,112,491), the County adjusted the administrative 15% cap and public services 15% cap accordingly by adding additional funding to General Administration and Urban County Transportation, then to the Urban County Improvement Loan Program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,112,491	30,000	0	1,142,491	550,250	Funds various programs through the participating jurisdictions of St. Charles County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Housing Other	273,600	0	0	273,600	342,000	Funds 41 units of PSH for homeless persons with disabilities and the Tri-County HMIS data system.
Housing Trust Fund	public - state	Housing Public Services Other	292,000	0	0	292,000	365,000	Funds emergency assistance and rental assistance to prevent homelessness for about 225 households. And assists with housing agency operating funds.
LIHTC	public - state	Housing	1,031,000	0	0	1,031,000	1,031,000	Will fund 44 new units of affordable rental housing.
Section 8	public - federal	Housing	4,100,000	0	0	4,100,000	4,100,000	Funds approx. 715 vouchers allocated to St. Charles County for rental housing subsidies.
Tax Credits	public - state	Housing	2,300,000	0	0	2,300,000	2,300,000	Will fund 73 new units of affordable rental housing and 1 unit for affordable home ownership.
Other	public - federal	Housing	203,375	0	0	203,375	230,500	Funds 2 emergency shelters and 2 rapid rehousing programs for homeless households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Housing	130,400	0	0	130,400	160,000	Funds rapid rehousing for approximately 54 homeless households.
Other	public - local	Housing	45,000	0	0	45,000	45,000	Funds emergency shelter for domestic violence victims and their families.
Other	public - local	Housing Public Services	290,000	0	0	290,000	290,000	Local agencies receive funding for indigent assistance including but not limited to emergency dental, medical, transportation, and other emergency needs of indigent households.
Other	public - local	Public Services	60,000	0	0	60,000	60,000	The City will assist in funding the St. Peters Transportation Program.

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 but separate programs 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 such as rehabilitation and transportation. 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 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-Bento Homeless Assistance, and the Missouri Housing Trust Fund. Other provide funds are provided to CDBG Sub recipients from the Missouri Foundation for Health, and Community Housing Grant from the Bank of Des Moines, 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	2016	2020	Affordable Housing	St. Charles Urban County	Housing Rehabilitation	CDBG: \$80,000	Rental units rehabilitated: 1 Household Housing Unit
2	Housing Rehabilitation	2016	2020	Affordable Housing	City of St. Peters St. Charles Urban County Unincorporated St. Charles County	Housing Rehabilitation	CDBG: \$530,743	Homeowner Housing Rehabilitated: 69 Household Housing Unit
3	Program Administration	2016	2020	Administration	City of St. Peters	Housing Rehabilitation	CDBG: \$1,000	Other: 20 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Community Services	2016	2020	Non-Homeless Special Needs	St. Charles Urban County	Transportation Services	CDBG: \$55,756	Public service activities for Low/Moderate Income Housing Benefit: 27 Households Assisted Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 73 Household Housing Unit Homelessness Prevention: 72 Persons Assisted Housing for Homeless added: 20 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 300 Household Housing Unit Other: 690 Other
5	Transportation Services	2016	2020	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County Unincorporated St. Charles County	Transportation Services	CDBG: \$94,253	Public service activities other than Low/Moderate Income Housing Benefit: 388 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development/ Rehabilitation
	Goal Description	During the planning process for developing the Annual Action Plan affordable rental housing was identified as a priority need for the community. St. Charles County provides for 1 affordable rental unit through the purchase of one house and the cost to rehab the home. Sts. Joachim & Ann Care service is under contract to provide client services and to oversee the project. 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	The Home Improvement Programs provide decent, safe, affordable housing for low – moderate home owner occupants. The Home Improvement Programs funded in the St. Charles Urban County’s participating jurisdictions provides services this demographic would not otherwise be able to afford. A total 69 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 proposes 38 units, St. Peters 20 units, and St. Charles City 15 units of homeowner rehab for a total of 73 units listed in the box below.
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.
4	Goal Name	Community Services
	Goal Description	The public services projects are divided amongst the participating jurisdictions. Some community services are funded for homeless prevention within St. Charles County municipalities, and the City of St. Charles and St. Peters also have public service projects such as Transportation, Meals on Wheels, Point in Time Homeless County, Coordinated Services Entry, and Lawn Mowing services. All programs and activities provide such services to low - moderate income persons include those with disabilities and who are elderly. The number 690 listed in the box labeled other represents the number of rides to be provided in the Transportation Program.

5	Goal Name	Transportation Services
	Goal Description	St. Charles Urban County has essential transportation programs for the elderly and disabled. Residents of all participating jurisdictions, (PJs) are eligible to participate. The City of St. Peters coordinates their own program. St. Charles City coordinates rides for the other PJs. A total of \$94,253 is provided to fund transportation services within the Urban County. It is estimated that the program will provide 690 trips of essential transportation.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The St. Charles Urban County will fund seventeen projects during FY19 . These projects will be funded based on priority needs identified during the FY16-FY20 Consolidated Planning period and FY19 Annual Planning process. These identified needs will be funded with CDBG monies and/or leveraged municipal funds.

#	Project Name
1	2019 St. Charles County Home Improvement Loan Program
2	2019 City of St. Peters Home Improvement Loan Program
3	2019 City of St. Peters Rehab Admin
4	2019 City of St. Charles Home Improvement Loan Program
5	2019 City\County Rehab Admin
6	2019 City of St. Charles Code Enforcement
7	2019 St. Charles County Rental Rehab Program
8	2019 CDBG Administration by City of St. Charles
9	2019 CDBG Administration by St. Charles County
10	2019 Public Services St. Charles County Homeless Prevention (CAB)
11	2019 Public Services St. Peters Meals on Wheels
12	2019 Public Services St. Peters Community Services Lawn Maintenance
13	2019 Public Services St. Charles County Transportation
14	2019 Public Services City St. Peters Transportation
15	2019 Public Services City of St. Charles HMIS Coordinated Entry
16	2019 Public Services City of St. Charles Senior Services Meals on Wheels Program
17	2019 Public Services City of St. Charles Transportation

Table 7 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	2019 St. Charles County Home Improvement Loan Program
	Target Area	St. Charles Urban County
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$225,659
	Description	The Home Improvement Programs funded in the St. Charles Urban County's participating jurisdictions provides services this demographic would not otherwise be able to afford
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	38 households
	Location Description	Available in Wentzville, New Melle, St. Paul, Weldon Springs, Cottleville, Lake St. Louis and Unincorporated St Charles County
Planned Activities	Provides home improvement loans to low – mortgage income households.	
2	Project Name	2019 City of St. Peters Home Improvement Loan Program
	Target Area	City of St. Peters
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$159,000
	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	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The County anticipates assisting 20 low income families living within the City of St. Peters with home rehabilitation projects during FY19.
	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.
3	Project Name	2019 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	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	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.	
4	Project Name	2019 City of St. Charles Home Improvement Loan Program
	Target Area	St. Charles Urban County
	Goals Supported	Affordable Housing Development/ Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$146,084
	Description	Provide assistance to eligible low-income households within participating jurisdiction of the city of St. Charles with home improvements through 5-year, 0% interest forgivable loans.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Provide assistance to eligible low-income households within participating jurisdiction of the city of St. Charles with home improvements through 5-year, 0% interest forgivable loans.
5	Project Name	2019 City/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	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Rehab admin review and support for 40 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.	
6	Project Name	2019 City of St. Charles Code Enforcement
	Target Area	St. Charles Urban County
	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 insure that all properties within the designated areas are compliant with property maintenance codes which insures that property values are maintained.
	Target Date	12/31/2020
	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.
7	Project Name	2019 St. Charles 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 purchase a home and rehabilitate and to provided one affordable rental housing unit.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Activity provides for 1 rental housing unit.
	Location Description	Location is to be determined within St. Charles Urban County.
	Planned Activities	
8	Project Name	2019 CDBG Administration by City of St. Charles
	Target Area	Unincorporated St. Charles County
	Goals Supported	Program Administration
	Needs Addressed	Administration

	Funding	CDBG: \$145,180
	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 complaints 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.
	9	Project Name
Target Area		St. Charles Urban County
Goals Supported		Program Administration
Needs Addressed		Administration
Funding		CDBG: \$21,694
Description		Provides program delivery costs for all programs associated with CDBG Urban County.
Target Date		12/31/2020
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.
10	Project Name	2019 Public Services St. Charles County Homeless Prevention (CAB)
	Target Area	St. Charles Urban County Unincorporated St. Charles County
	Goals Supported	Community Services

	Needs Addressed	Community Services
	Funding	CDBG: \$36,121
	Description	Provides temporary assistance for rent & utility payments to prevent homelessness
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	St. Charles County estimates assisting 72 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 70 residents will receive temporary rent and utility assistance through sub-recipients.
11	Project Name	2019 Public Services St. Peters Meals on Wheels
	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	12/31/2020
	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.
12	Project Name	2019 Public Services St. Peters Community Services Lawn Maintenance
	Target Area	City of St. Peters
	Goals Supported	Community Services

	Needs Addressed	Senior Services
	Funding	CDBG: \$1,500
	Description	Provides funds for lawn maintenance for elderly and disabled households.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families assisted is 7.
	Location Description	City of St. Peters
	Planned Activities	Property maintenance activity-prevent tall grass & weeds
13	Project Name	2019 Public Services St. Charles County Transportation
	Target Area	St. Charles Urban County Unincorporated St. Charles County
	Goals Supported	Community Services
	Needs Addressed	Transportation Services
	Funding	CDBG: \$55,753
	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 290 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	2019 Public Services City 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	12/31/2020
	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.
15	Project Name	2019 Public Services City of St. Charles HMIS Coordinated Entry
	Target Area	St. Charles Urban County
	Goals Supported	Community Services
	Needs Addressed	Community Services
	Funding	CDBG: \$15,000
	Description	Date Entry to HMIS, and coordination of the HUD Annual PIT Homeless County
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	20 Unites of Services (Coordinated Entry Services to assist the homeless with resources and support the Continuum of Care)
	Location Description	
	Planned Activities	Connect homeless people to housing resources-end homelessness
16	Project Name	2019 Public Services City of St. Charles Senior Services Meals on Wheels Program
	Target Area	St. Charles Urban County
	Goals Supported	Community Services
	Needs Addressed	Community Services
	Funding	CDBG: \$10,000

	Description	Provide hot delivered meals to homebound persons such as the elderly and disabled.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City estimates to assist 10 households.
	Location Description	Located within the City of St. Charles
	Planned Activities	Provide hot delivered meals to homebound persons such as the elderly and disabled.
17	Project Name	2019 Public Services City of St. Charles Transportation
	Target Area	St. Charles Urban County
	Goals Supported	Community Services
	Needs Addressed	Transportation Services
	Funding	CDBG: \$10,000
	Description	Essential transportation services for elderly, disabled.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City of St. Charles estimates to provide 150 rides or units of service
	Location Description	City of St. Charles
	Planned Activities	Transportation to health care providers, financial providers, and for essential shopping for groceries, and for other eligible destinations as determined necessary.

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-recipient of the Urban County for FY19. All programs implemented during 2019 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	20
St. Charles Urban County	40
City of St. Charles	40

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 FY19 in order to continue existing CDBG funded programs for eligible St. Charles residents per its agreement with the County. All program funding will be allocated toward Urban County wide programs.

Table 7 - Geographic Distribution

Discussion

During FY18, St. Charles County and the City of St. Charles will begin 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 repair and public service programs. Some activities will receive new funding during FY19 while others will continue utilizing prior year remaining funds. The County will continue to promote the programs but will also rely on each individual

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 FY19 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.

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. Smaller jurisdictional policy may be more stringent on lot size requirements, but there is ample opportunity throughout the Urban County for the development of affordable housing development on smaller lots via residential zoning and subdivision districts, cluster development, planned unit developments, and the rehabilitation of existing homes. The County will continue to support developers applying for Missouri Housing Development Corporation funding for affordable developments. 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. Smaller jurisdictional policy may be more stringent on lot size requirements, but there is ample opportunity throughout the Urban County for the development of affordable housing development on smaller lots via residential zoning and subdivision districts, cluster development, planned unit developments, and the rehabilitation of existing homes. The County will continue to support developers applying for Missouri Housing Development Corporation funding for affordable developments. During FY19, the County will again provide funding for a new affordable development project or the

rehabilitation of existing housing in an effort to increase the number of affordable units within the Urban County.

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 FY19, 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 one-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 out of the County's control in trying to address all needs. During FY19, 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 foster and maintain affordable housing

During FY19, 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 rehabilitation 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 2019, 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. In an 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 rehabilitating 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.

Actions planned to reduce the number of poverty-level families

In order 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.

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

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 FY19 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 FY19, the County will continue several programs developed during the Consolidated Planning period in an effort 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 2016, 2017, 2018, 2019 & 2020 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 2016, 2017, 2018, 2019 & 2020 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.

