

# Executive Summary

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

### 1. Introduction

The St. Louis County HOME Consortium’s 2024 Annual Action Plan (Action Plan) is the fourth annual plan of the 2021-2025 Consolidated Plan. The Consolidated Plan describes strategies that address the need for affordable housing, supportive housing for special needs populations, homeless shelters and prevention, economic development, infrastructure improvements, and public services in St. Louis County and the HOME Consortium overall. This Action Plan presents programs, activities and resources for Program Year 2024 (January 1, 2024 to December 31, 2024) that address the needs and objectives identified in the five-year Consolidated Plan.

The Plan is developed for the St. Louis County HOME Consortium (“the Consortium”) following the basic format and content prescribed by the U.S. Department of Housing and Urban Development (HUD). The Consortium’s jurisdictions include: St. Louis County, Jefferson County, St. Charles County, and the cities of Florissant and O’Fallon. Jefferson County, St. Charles County and the cities of Florissant and O’Fallon receive CDBG funds as separate entitlement communities and are therefore required to report activities funded by CDBG funds separately. St. Louis County anticipates a total estimated Action Plan budget of \$9,603,903.28 and is broken down by the following program sources:

<u>Program</u>	<u>2024 Funding *</u>
CDBG	\$5,733,551.00
HOME	\$3,372,126.17
ESG	\$498,226.00

\*These figures represent the 2024 allocations without any program income factored in.

### 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 activities funded through the CDBG, HOME and ESG programs address prioritized needs that are identified in the Consolidated Plan and summarized in the Action Plan. Program activities are designed to achieve the following national objectives:

- to ensure decent, affordable housing opportunities;
- to establish and maintain a suitable living environment;
- to expand economic opportunities; and
- to end homelessness in St. Louis County.

St. Louis County proposes to use approximately \$9.6 million of HUD entitlement funds, including received and projected program income and prior year funds, in the 2024 Action Plan to undertake projects and programs to address a variety of priority affordable housing, community development and public service needs of low- and moderate-income households in St. Louis County and the entire Consortium area as identified in the Consolidated Plan 2021-2025.

Approximately, \$4.6 million has been allocated to help preserve, develop and rehabilitate affordable housing (approximately \$3 million in HOME funding and \$1.6 million in CDBG funding). The balance of the HOME allocation is being used for administration (approximately 10 percent). Other CDBG funds will be used for public services for low- and moderate-income families, seniors and youth, neighborhood revitalization efforts, public facilities, economic development, fair housing activities and program administration.

ESG funds will be earmarked for services that assist households experiencing homelessness to quickly regain stability in permanent housing and prevent household from becoming homeless. In collaboration with the Continuum of Care, the Department of Human Services/Division of Homeless Service will identify and allocate its program funds to activities that strengthen the local crisis response system and provide critical services necessary to help this vulnerable population obtain and sustain safe, affordable housing. The planned services include; (1) eviction prevention, rental arrears payments, short- and medium-term rental assistance, and case management; (2) emergency shelter; (3) referrals to health care, and substance abuse and mental health treatment; and (4) referrals to permanent housing, permanent supportive housing, and other affordable housing options.

### **3. Evaluation of past performance**

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

St. Louis County HOME Consortium's is working to submit the 2023 Consolidated Annual Performance and Evaluation Report (CAPER) reported on activities carried out from January 1, 2023 through December 31, 2023. As reported in the CAPER, CDBG and HOME funds served low- and moderate-income residents of St. Louis County through home improvement projects, down payment assistance,

infrastructure projects, and public services. ESG funds supported emergency shelter, rapid rehousing and street outreach activities for homeless persons and families.

In addition, St. Louis County utilizes ESG Project Rating and Ranking tools, created by the St. Louis County Continuum of Care, to evaluate the performance of its ESG subrecipients. Objective, performance-based scoring criteria is used to determine the extent to which each project addresses local and national policy priorities, and successfully reduce homelessness. This evaluation process enables St. Louis County to identify if a reallocation of funds is necessary to improve outcomes. Under performing projects, or projects not addressing high priority community needs have their funding reduced or eliminated.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

In an effort to seek broad participation, St. Louis County held several community input meetings at St. Louis County library branches throughout the County prior to the development of the 2024 Annual Plan. Comments received focused heavily on the need for senior services, home repairs, services to prevent or eliminate blight, and services to assist homeless individuals with food, clothing, shelter and resources to become self-sufficient.

Once the 2024 Action Plan had been drafted, it was available for public review and comment from July 11th through August 24th, 2024. Public notice was published in the St. Louis American and St. Louis Post-Dispatch newspapers as well as on the St. Louis County website, at four St. Louis County government buildings, each Consortium member's government building, and select branches of the St. Louis County Library. A public hearing to solicit public comment and/or questions was held at the St. Louis County Library - Mid-County Branch on \_\_\_\_\_.

#### **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.

There were no comments or views.

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

There were no comments or views that were not accepted.

#### **7. Summary**

**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. LOUIS COUNTY	
CDBG Administrator	ST. LOUIS COUNTY	St. Louis County, Office of Community Development
HOPWA Administrator		
HOME Administrator	ST. LOUIS COUNTY	St. Louis County, Office of Community Development
ESG Administrator	ST. LOUIS COUNTY	St. Louis County, Office of Family & Community Svc
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative**

The St. Louis County Department of Human Services (DHS) is the lead agency responsible for developing, administering, and monitoring the 2024 Annual Action Plan. Within DHS, the Office of Community Development administers the CDBG and HOME funds while the Office of Family and Community Services administers the ESG funds. The Office of Community Development is also the lead agency for the St. Louis County HOME Consortium, which includes the counties of Jefferson and St. Charles and the cities of Florissant and O’Fallon. The St. Louis County HOME Consortium is awarded HOME funds, which St. Louis County administers on behalf of the Consortium. However, Consortium members receive and administer their own allocation of CDBG funds. As such, they are required to report activities funded by CDBG funds separately.

Key staff include:

- Howard Hayes – Director, Department of Human Services
- Amy Ellis – Division Manager, Office of Community Development
- Chauceia Mayfield, Homeless Services Manager

- Karyn Robinson Taylor, Housing Programs Manager

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

The St. Louis County HOME Consortium 2021-2025 Consolidated Plan is based on the collective feedback of public and private entities that provide housing, social services, health services, and economic development opportunities. The insight offered by this group of stakeholders was the basis for the development of the Consolidated Plan and the allocation of community resources. In addition, public comment offered during the development of the 2024 Action Plan was considered during plan development.

**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)).**

**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.**

The St. Louis County Department of Human Services (DHS) works collaboratively with the local Continuum of Care (Saint Louis County CoC) to ensure the availability of resources to meet the needs of homeless individuals and families, including chronically homeless individuals, families with children, veterans, and unaccompanied youth, as well as those at risk of homelessness. Serving as the Collaborative Applicant for the CoC, DHS has four staff members on the CoC Executive Board and manages the CoC’s Coordinated Entry Prioritization List. The Prioritization List Manager ensures that chronically homeless individuals and families are prioritized for housing resources. St. Louis County allocates Emergency Solutions Grants (ESG) program funds in partnership with the CoC to ensure resources are directed to those experiencing or at risk of homelessness. Additionally, various departments within the St. Louis County government, including the Housing Resources Commission (HRC) and the Police Department, play integral roles in this coordinated effort. The HRC oversees funding for homeless services and affordable housing, while the Police Department’s Crisis Intervention Team officers work directly with the CoC to engage unsheltered homeless individuals and connect them with necessary services and housing. The Homeless Services Hotel Voucher Program, administered by Loaves and Fishes of St. Louis, Inc., provides shelter when other options are unavailable, particularly for chronically homeless individuals, veterans, single men, large families, and those with disabilities. This program also serves as an outreach service during extreme weather conditions, offering temporary shelter and assisting clients in finding long-term housing solutions and accessing mainstream resources. Through these coordinated efforts, St. Louis County aims to effectively meet the diverse needs of its homeless population.

**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**

St. Louis County Department of Human Services works closely with the Continuum of Care (CoC) to effectively allocate Emergency Solutions Grant (ESG) funds and ensure the development of performance standards and evaluation of project outcomes. The CoC plays a critical role in the decision-making process for the ESG program, actively participating in identifying funding priorities to assist homeless individuals and families. St. Louis County collaborates with the CoC to create and apply uniform performance standards for projects and activities assisted by ESG funds, ensuring consistency by using metrics the CoC has already implemented for their sub-grantees. This effort promotes a uniform set of criteria across various homeless funding programs. Additionally, the County, with representation on the CoC Executive Board, works in partnership with the CoC to evaluate the outcomes of ESG-funded projects and activities, ensuring continuous improvement and accountability. St. Louis County also oversees the activities of the HMIS Lead and ensures the development and adoption of policies for the efficient operation and administration of the St. Louis County HMIS. Through these collaborative efforts, St. Louis County and the CoC strive to enhance the effectiveness of ESG-funded initiatives and improve services for the homeless population.

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

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

<b>1</b>	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF ST LOUIS COUNTY
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	St. Louis County Department of Human Services	The goals in the CoC Strategic Plan informed the Consolidated Plan goals focused on homelessness.

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

**Narrative**

The themes of the CoC's 2024 Strategic Plan align closely with the priorities of St. Louis County Department of Human Services for individuals and families who lacking safe, affordable housing. The CoC goals include:



1. Increasing outreach efforts to engage the chronically homeless population, those on the streets and in shelters, improving access mental health and addiction services and workforce development.
2. Establishing strategic partnerships that can advance the creation of affordable housing for low income individuals and families.
3. Better engagement with apartment complexes and private landlords to proactively offer prevention resources to persons at risk of losing their housing

**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**

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

St. Louis County receives three federal entitlement grants annually: CDBG, HOME and ESG. Each of the other Consortium members receives their own CDBG funds to be used within their jurisdiction. However, St. Louis County is the lead member of the HOME Consortium and provides HOME funds to the other Consortium members, Jefferson County, St. Charles County, Florissant and O’Fallon. As such, the resources below reflect CDBG and ESG funds specifically for use by St. Louis County while the HOME funds reflect funding for the entire Consortium.

Given the political dynamics of Congress, HUD funds for entitlement programs could be increased or reduced, making it difficult to predict funding levels for the remaining year of the Consolidated Plan. As funding levels change, target goals and outcome will need to be adjusted.

#### 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	5,733,551	0	0	5,733,551	5,733,551	The expected amount available this year includes 2024 entitlement allocation plus program income. This is the fourth year of the Con Plan; therefore, the expected amount available for the remainder of the Con Plan is approximately \$5.7M in 2025FY, totaling \$5,733,551.00.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,372,126	0	0	3,372,126	3,700,000	The expected amount available this year includes 2024 entitlement allocation plus program income. This is the fourth year of the Con Plan; therefore, the expected amount available for the remainder of the Con Plan is \$3.7M in the FY2025, totaling \$3,700,000.00.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	498,226	0	0	498,226	468,252	The expected amount available this year includes 2024 entitlement allocation. This is the fourth year of the Con Plan; therefore, the expected amount available for the remainder of the Con Plan is \$468,252.00 for FY2025.

Table 2 - 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**

For the CDBG and HOME programs, federal funds will be leveraged by private, state and local funds. For instance, down payment assistance leverages private mortgage funding to the homebuyer. For all HOME projects, HOME funds are used as gap financing requiring other investment by the developer, either through bank financing, developer equity, or in some cases, state resources like Low Income Housing Tax Credits or funds through the Missouri Housing Trust Fund. In many instances, municipal recipients of CDBG funds will combine their local funds with CDBG to carry out a larger project than what CDBG funds could pay for.

The HOME match is documented every year in St. Louis County's Consolidated Annual Performance and Evaluation Report (CAPER). The HOME program requires that participating jurisdictions, like St. Louis County, provide a match in an amount equal to no less than 25 percent of the total improvements associated with HOME projects, or through a variety of other sources. Matching requirements will be satisfied by each agency providing a list of their match in the application and subsequent reimbursement request.

A 100 percent match is required for ESG funds; subgrantees provide the 100 percent match requirement. Providing services via ESG funding can be challenging for smaller and/or newer community nonprofits due to match requirements. The St. Louis County CoC and DHS are working to identify match from sources other than subgrantees in order to reduce the match burden. This effort seeks to better leverage resources and create improved opportunities for additional providers to participate in service provision via ESG funding.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

St. Louis County does not have a mechanism, such as a land bank, to provide clear title for tax foreclosed properties. Instead, the Trustee Office sells or transfers title to real property that has remained unsold for three consecutive years at the Collector of Revenue's tax sale auction and is at least five years delinquent in real property taxes. The Trustee Office makes the parcels available for bid to private parties.

Since St. Louis County does not have clear title to Trustee parcels, the purchaser may initiate action to quiet title with a lawsuit brought in civil court in order to quiet any challenges or claims to the title. If certain tax delinquent properties are in strategic areas, DHS can intervene before the final sale takes place to claim the parcel. In the past, parcels have been used in conjunction with HOME and CDBG projects.

**Discussion**

## 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	Public Facilities and Improvements - ADA	2021	2025	Non-Homeless Special Needs Non-Housing Community Development	24:1 Service Area	Public Facilities - ADA improvements	CDBG: \$210,600	Public service activities other than Low/Moderate Income Housing Benefit: 2253 Persons Assisted
2	Housing - Minor Home Repair	2021	2025	Affordable Housing	St. Louis County Promise Zone	Rehabilitation of Private Properties	CDBG: \$1,674,580	Homeowner Housing Rehabilitated: 214 Household Housing Unit
3	Public Facilities and Improvements - Streets	2021	2025	Non-Housing Community Development	24:1 Service Area St. Louis County Promise Zone	Public Facilities & Improvements- Streets/Sidewalks	CDBG: \$696,780	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11555 Persons Assisted
4	Public Services - Crime Awareness	2021	2025	Non-Housing Community Development	St. Louis County Promise Zone	Public Services	CDBG: \$31,020	



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facilities and Improvements - Sidewalks	2021	2025	Non-Housing Community Development	St. Louis County Promise Zone	Public Facilities & Improvements- Streets/Sidewalks	CDBG: \$125,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2046 Households Assisted
6	Public Services - Senior Services	2021	2025	Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$51,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
7	Clearance and Demolition	2021	2025	Removal of Slum and Blight	24:1 Service Area	Clearance and Demolition	CDBG: \$42,800	Buildings Demolished: 2 Buildings
8	CDBG General Program Administration	2021	2025				CDBG: \$1,146,710	
9	Rehabilitation Administration	2021	2025	Non-Housing Community Development	24:1 Service Area Lemay St. Louis County Promise Zone	Affordable Single-Family Housing Development Rehabilitation of Private Properties		
10	Public Facilities and Improvements	2021	2025	Non-Housing Community Development	St. Louis County Promise Zone		CDBG: \$790,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3055 Households Assisted

**Table 3 – Goals Summary**

Annual Action Plan  
2024

## Goal Descriptions

1	<b>Goal Name</b>	Public Facilities and Improvements - ADA
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Housing - Minor Home Repair
	<b>Goal Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
3	<b>Goal Name</b>	Public Facilities and Improvements - Streets
	<b>Goal Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
4	<b>Goal Name</b>	Public Services - Crime Awareness
	<b>Goal Description</b>	Funds will be used for crime awareness / prevention programs or for extra staffing/security cameras.
5	<b>Goal Name</b>	Public Facilities and Improvements - Sidewalks
	<b>Goal Description</b>	Funds will be used to improve aging sidewalk infrastructure in an eligible area.
6	<b>Goal Name</b>	Public Services - Senior Services
	<b>Goal Description</b>	Funds will be used to administer public services for senior citizens.

<b>7</b>	<b>Goal Name</b>	Clearance and Demolition
	<b>Goal Description</b>	Funds will be used to remove slum and blight properties.
<b>8</b>	<b>Goal Name</b>	CDBG General Program Administration
	<b>Goal Description</b>	Funds will be used for administrative staff and supplies.
<b>9</b>	<b>Goal Name</b>	Rehabilitation Administration
	<b>Goal Description</b>	Funds will be used for dedicated programmatic staff for the county-wide Home Improvement Program.
<b>10</b>	<b>Goal Name</b>	Public Facilities and Improvements
	<b>Goal Description</b>	

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

### Introduction

The activities in the 2024 Annual Action Plan are the following:

#	Project Name
1	Ballwin Rehabilitation of Private properties
2	Bel-Nor Removal of architectural barriers
3	Bella Villa Rehabilitation of Private properties
4	Black Jack Rehabilitation of Private properties
5	Breckenridge Hills Street Improvements
6	Brentwood Rehabilitation of Private properties
7	Bridgeton Rehabilitation of Private properties
8	Charlack Street Improvement
9	Chesterfield Removal of architectural barriers
10	Clayton Sidewalk Improvements
11	Country Club Hills Sidewalk Improvements
12	Crestwood Removal of architectural barriers
13	Dellwood Community Center Rehabilitation
14	Edmundson Rehabilitation of Private properties
15	Ellisville Rehabilitation of Private properties
16	Eureka Rehabilitation of Private properties
17	Fenton Rehabilitation of Private properties
18	Frontenac Rehabilitation of Private properties
19	Glendale Rehabilitation of Private properties
20	Grantwood Village Removal of architectural barriers
21	Greendale Tree Removal and planting
22	Hanley Hills Street Improvements
23	Hazelwood Rehabilitation of Private properties
24	Hillsdale Street Improvements
25	Manchester Rehabilitation of Private properties
26	Maplewood Rehabilitation of Private properties
27	Maplewood Subsistence Payments
28	Moline Acres Community Development Activity
29	Normandy Street Improvements
30	Northwoods Rehabilitation of Private properties
31	Oakland Rehabilitation of Private properties
32	Pagedale Community Development Activity
33	Richmond Heights Rehabilitation of Private properties
34	Riverview Street Improvements

#	Project Name
35	Rock Hill Rehabilitation of Private properties
36	St Ann Rehabilitation of Private properties
37	St. John Demolition
38	Sunset Hills Rehabilitation of Private properties
39	University City Street Improvements
40	University City Crime Awareness
41	Uplands Park Community Development Activity
42	Velda City Sidewalk Improvements
43	Vinita Park Street Improvements
44	Wildwood Senior Services
45	Winchester Rehabilitation of Private properties
46	CDBG General Administration
47	Rehabilitation Administration
48	St. Louis County CDBG County-wide South Rehabilitation of Private Properties
49	St. Louis County CDBG County-wide North Rehabilitation of Private Properties
50	Urban League Plaza Section 108 Loan and 2024 Funds
51	Saint Louis County FY2024 ESG Programs

**Table 4 – Project Information**

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

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

<b>1</b>	<b>Project Name</b>	Ballwin Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$80,800
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 10 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Bel-Nor Removal of architectural barriers
	<b>Target Area</b>	24:1 Service Area
	<b>Goals Supported</b>	Public Facilities and Improvements - ADA
	<b>Needs Addressed</b>	Public Facilities - ADA improvements
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to remove architectural barriers at public facilities, which may restrict mobility and access for residents with disabilities.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 534 individuals with disabilities within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Improvements will be made on defunct sidewalks and sidewalk curbs throughout the jurisdiction

	<b>Planned Activities</b>	Accessibility improvements will include ADA improvements to the east side of Delavan from Glen Echo to Audrain and Racquet from clearview to Ridgeview
<b>3</b>	<b>Project Name</b>	Bella Villa Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>4</b>	<b>Project Name</b>	Black Jack Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>5</b>	<b>Project Name</b>	Breckenridge Hills Street Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$72,400
	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1725 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Street improvements will be made on Badger Ave within city of Breckenridge Hills
<b>Planned Activities</b>	Improvements will include repaving Badger Ave	
<b>6</b>	<b>Project Name</b>	Brentwood Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000

	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
7	<b>Project Name</b>	Bridgeton Rehabilitation of Private properties
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$63,800
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 8 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.

8	<b>Project Name</b>	Charlack Street Improvement
	<b>Target Area</b>	24:1 Service Area
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1410 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Street improvements will be made on 2300-2400 blocks of Gilrose Ave
<b>Planned Activities</b>	Improvements will include repaving the 2300-2400 blocks of Gilrose Ave	
9	<b>Project Name</b>	Chesterfield Removal of architectural barriers
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - ADA
	<b>Needs Addressed</b>	Public Facilities - ADA improvements
	<b>Funding</b>	CDBG: \$83,800
	<b>Description</b>	Funds will be used to remove architectural barriers at public facilities, which may restrict mobility and access for residents with disabilities.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 490 individuals with disabilities within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Improvements will be made on defunct sidewalks and sidewalk curbs throughout the jurisdiction

	<b>Planned Activities</b>	Accessibility improvements will include ADA improvements to Schoettler Village, Shoettler Valley Estates, and West Ridge Estates Subdivisions.
<b>10</b>	<b>Project Name</b>	Clayton Sidewalk Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - Sidewalks
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Funds will be used to improve aging sidewalk infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 261 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Sidewalks improvements will be made on the North sidewalk on Bonhome Ave from S. Bemiston to S. Hanley.
	<b>Planned Activities</b>	Improvements will include replacing slabs or whole sections of sidewalk on the North sidewalk on Bonhome Ave from S. Bemiston to S. Hanley.
<b>11</b>	<b>Project Name</b>	Country Club Hills Sidewalk Improvements
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to improve aging sidewalk infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1785 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.

	<b>Location Description</b>	The activity may take place on Ralston Court
	<b>Planned Activities</b>	Improvements will include replacing slabs or whole sections of sidewalk on Ralston Court
<b>12</b>	<b>Project Name</b>	Crestwood Removal of architectural barriers
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - ADA
	<b>Needs Addressed</b>	Public Facilities - ADA improvements
	<b>Funding</b>	CDBG: \$46,800
	<b>Description</b>	Funds will be used to remove architectural barriers at public facilities, which may restrict mobility and access for residents with disabilities.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1164 individuals with disabilities within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	<div><span>Improvements will be made on </span>Crestwood Park (Meadowfern Drive, Crestwood, MO 63126)</div>
<b>Planned Activities</b>	Accessibility improvements will include ADA improvements by installing new ADA playground that will replace the existing equipment.	
<b>13</b>	<b>Project Name</b>	Dellwood Community Center Rehabilitation
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to make improvements to the local community center
	<b>Target Date</b>	12/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1405 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	The activity will take place at the community center at 10266 W Florissant Ave, St. Louis, MO 63136.
	<b>Planned Activities</b>	The city is planning to install new shade structures for the community center.
<b>14</b>	<b>Project Name</b>	Edmundson Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>15</b>	<b>Project Name</b>	Ellisville Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000

	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>16</b>	<b>Project Name</b>	Eureka Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.	

17	<b>Project Name</b>	Fenton Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
18	<b>Project Name</b>	Frontenac Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>19</b>	<b>Project Name</b>	Glendale Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>20</b>	<b>Project Name</b>	Grantwood Village Removal of architectural barriers
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - ADA
	<b>Needs Addressed</b>	Public Facilities - ADA improvements

	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to remove architectural barriers at public facilities, which may restrict mobility and access for residents with disabilities.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 65 individuals with disabilities within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	<div>Funds will be used at Grantwood Village Community Center building.</div>
	<b>Planned Activities</b>	Accessibility improvements will include ADA improvements for ADA building Improvements (door replacement and improved entry access)
<b>21</b>	<b>Project Name</b>	Greendale Tree Removal and planting
	<b>Target Area</b>	24:1 Service Area St. Louis County Promise Zone
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to remove trees that have died or are in the process and dying and replace them with new young trees for the purpose of streetscaping.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1350 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	The trees will be replaced and planted at various locations within the jurisdiction.
	<b>Planned Activities</b>	Funds will be used for removal services for dead or dying trees and to purchase and plant new trees
<b>22</b>	<b>Project Name</b>	Hanley Hills Street Improvements
	<b>Target Area</b>	24:1 Service Area

	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2330 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Street improvements will be made on Underhill Drive, Bloom Drive, Falcon Drive, and Titus Road
	<b>Planned Activities</b>	Improvements will include milling and repaving of streets within the jurisdiction.
<b>23</b>	<b>Project Name</b>	Hazelwood Rehabilitation of Private properties
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$130,980
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 17 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.

	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>24</b>	<b>Project Name</b>	Hillsdale Street Improvements
	<b>Target Area</b>	24:1 Service Area St. Louis County Promise Zone
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Street improvements will be made on
	<b>Planned Activities</b>	Improvements will include milling and repaving on and eligible street within the jurisdiction.
<b>25</b>	<b>Project Name</b>	Manchester Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$48,600
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 6 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
26	<b>Project Name</b>	Maplewood Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$108,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 14 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
27	<b>Project Name</b>	Maplewood Subsistence Payments
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Public Services

	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Funds will be used to issue payments to utility, rental, and mortgage companies on behalf of residents who are facing disconnection, eviction, and foreclosure.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of individuals, households, or families is currently being determined.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to issue payments to utility companies on behalf of residents who are facing disconnection
<b>28</b>	<b>Project Name</b>	Moline Acres Community Development Activity
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Rehabilitation of Private Properties Public Facilities & Improvements-Streets/Sidewalks Public Services
	<b>Funding</b>	:
	<b>Description</b>	The activity will be to provide infrastructure improvements, homeowner housing rehabilitation, or public services as needed within the jurisdiction of the municipality.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of individuals, households, or families is currently being determined.
	<b>Location Description</b>	The activity may take place throughout the jurisdiction.
	<b>Planned Activities</b>	The activities are still in the planning stages and will be updated once finally determined.
	<b>Project Name</b>	Normandy Street Improvements

29	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$132,000
	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1615 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Street improvements will be made on the length of Bermuda Court.
	<b>Planned Activities</b>	Improvements will include repaving Bermuda Court.
	30	<b>Project Name</b>
<b>Target Area</b>		24:1 Service Area St. Louis County Promise Zone
<b>Goals Supported</b>		Housing - Minor Home Repair
<b>Needs Addressed</b>		Rehabilitation of Private Properties
<b>Funding</b>		CDBG: \$58,000
<b>Description</b>		The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
<b>Target Date</b>		12/31/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		It is estimated that 7 households within Saint Louis County will benefit from the proposed activities.
<b>Location Description</b>		Rehabilitation of private properties will take place throughout the jurisdiction.

	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
31	<b>Project Name</b>	Oakland Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
32	<b>Project Name</b>	Pagedale Community Development Activity
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Rehabilitation of Private Properties Public Facilities & Improvements-Streets/Sidewalks Public Services
	<b>Funding</b>	CDBG: \$135,400
	<b>Description</b>	The activity will be to provide infrastructure improvements, homeowner housing rehabilitation, or public services as needed within the jurisdiction of the municipality.
	<b>Target Date</b>	12/31/2024



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of individuals, households, or families is currently being determined.
	<b>Location Description</b>	The activity may take place throughout the jurisdiction.
	<b>Planned Activities</b>	The activities are still in the planning stages and will be updated once finally determined.
<b>33</b>	<b>Project Name</b>	Richmond Heights Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.	
<b>34</b>	<b>Project Name</b>	Riverview Street Improvements
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$48,000

	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1005 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Street improvements are still being determined.
	<b>Planned Activities</b>	Improvements will include milling and repaving of an approved street.
35	<b>Project Name</b>	Rock Hill Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
36	<b>Project Name</b>	St Ann Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties

	<b>Funding</b>	CDBG: \$185,400
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 24 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
37	<b>Project Name</b>	St. John Demolition
	<b>Target Area</b>	24:1 Service Area
	<b>Goals Supported</b>	Clearance and Demolition
	<b>Needs Addressed</b>	Clearance and Demolition
	<b>Funding</b>	CDBG: \$42,800
	<b>Description</b>	The purpose of this activity is to promote and develop a decent, safe and sanitary living environment in the neighborhood where this activity will occur. Funds will be used to remove unsafe and derelict structures.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1610 individuals within the jurisdiction may benefit from the proposed activities.
	<b>Location Description</b>	The structure(s) to be demolished is/are located at 9015 McNulty, 9340 North Ave, and other possible locations as necessary
	<b>Planned Activities</b>	Funds will be used to demolish blighted and unsafe structures from the activity area.
	<b>Project Name</b>	Sunset Hills Rehabilitation of Private properties

<b>38</b>	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$44,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
<b>39</b>	<b>Project Name</b>	University City Street Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$175,780
	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of individuals, households, or families is currently being determined.
	<b>Location Description</b>	The activity may take place on an eligible street within the jurisdiction.

	<b>Planned Activities</b>	The activities are still in the planning stages and will be updated once finally determined.
<b>40</b>	<b>Project Name</b>	University City Crime Awareness
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services - Crime Awareness
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$31,020
	<b>Description</b>	
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>41</b>	<b>Project Name</b>	Uplands Park Community Development Activity
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	The activity will be to provide infrastructure improvements, homeowner housing rehabilitation, or public services as needed within the jurisdiction of the municipality.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of individuals, households, or families is currently being determined.
	<b>Location Description</b>	The activity may take place throughout the jurisdiction.
	<b>Planned Activities</b>	The activities are still in the planning stages and will be updated once finally determined.

42	<b>Project Name</b>	Velda City Sidewalk Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Improvements - Sidewalks
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funds will be used to improve aging sidewalk infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of individuals, households, or families is currently being determined.
	<b>Location Description</b>	Sidewalks improvements will be made on
	<b>Planned Activities</b>	Improvements will include replacing slabs or whole sections of sidewalk on
43	<b>Project Name</b>	Vinita Park Street Improvements
	<b>Target Area</b>	24:1 Service Area
	<b>Goals Supported</b>	Public Facilities and Improvements - Streets
	<b>Needs Addressed</b>	Public Facilities & Improvements-Streets/Sidewalks
	<b>Funding</b>	CDBG: \$68,600
	<b>Description</b>	Funds will be used to improve aging street infrastructure in an eligible area.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2120 low- to moderate- individuals within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	Street improvements will be made on Monroe and Vinita Drive
	<b>Planned Activities</b>	Improvements will include repaving Monroe and Vinita Drive
44	<b>Project Name</b>	Wildwood Senior Services
	<b>Target Area</b>	

	<b>Goals Supported</b>	Public Services - Senior Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$51,000
	<b>Description</b>	Funds will be used to run programs that serve senior citizens.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 40 seniors within the jurisdiction will benefit from the proposed activities.
	<b>Location Description</b>	This public service will take place in the local community center.
	<b>Planned Activities</b>	Activities will include enrichment courses for senior citizens.
45	<b>Project Name</b>	Winchester Rehabilitation of Private properties
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 5 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners to undertake approved, eligible rehabilitation activities.
46	<b>Project Name</b>	CDBG General Administration
	<b>Target Area</b>	

	<b>Goals Supported</b>	CDBG General Program Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$1,146,710
	<b>Description</b>	Funds will be used for administrative staff and resources for grant administration
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Funds will be used for administrative staff and grant administration
	<b>Planned Activities</b>	Funds will be used for administrative staff and grant administration
<b>47</b>	<b>Project Name</b>	Rehabilitation Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rehabilitation Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$600,000
	<b>Description</b>	Funds will be used for programmatic staff to administer the countywide Home Improvement Program
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Funds will be used for programmatic staff to administer the countywide Home Improvement Program
	<b>Planned Activities</b>	Funds will be used for programmatic staff to administer the countywide Home Improvement Program
<b>48</b>	<b>Project Name</b>	St. Louis County CDBG County-wide South Rehabilitation of Private Properties
	<b>Target Area</b>	Lemay



	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$217,500
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 29 households within Unincorporated South County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction of Unincorporated South County.
	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners
49	<b>Project Name</b>	St. Louis County CDBG County-wide North Rehabilitation of Private Properties
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	Housing - Minor Home Repair
	<b>Needs Addressed</b>	Rehabilitation of Private Properties
	<b>Funding</b>	CDBG: \$217,500
	<b>Description</b>	The primary objective of this activity is to provide assistance to low and moderate-income residents who are below 80% of the median area income. Assistance will be provided in the form of forgivable loans, which will be used to abate residential housing deficiencies.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 29 households within Saint Louis County will benefit from the proposed activities.
	<b>Location Description</b>	Rehabilitation of private properties will take place throughout the jurisdiction of Unincorporated North County.

	<b>Planned Activities</b>	Funds will be used to provide five-year, forgivable \$7,500 loans to income eligible homeowners
<b>50</b>	<b>Project Name</b>	Urban League Plaza Section 108 Loan and 2024 Funds
	<b>Target Area</b>	St. Louis County Promise Zone
	<b>Goals Supported</b>	Public Facilities and Improvements
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$750,000
	<b>Description</b>	The Section 108 loan and CDBG entitlement Funding will finance the construction of Urban League Plaza, financing for the development of an 12,260 square foot, 1 story mixed-used retail, community center and office new construction project. HUD investment will be limited to the public facilities portions of the space.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This activity will serve 1650 low- and moderate-income citizens
	<b>Location Description</b>	This activity will take place at 9846 W Florissant Avenue
	<b>Planned Activities</b>	Project funds will be used for the construction of a new neighborhood facility that includes a business incubator, a cafe, and other neighborhood amenities.
<b>51</b>	<b>Project Name</b>	Saint Louis County FY2024 ESG Programs
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Housing Opportunities for Homeless Populations
	<b>Funding</b>	ESG: \$498,226

<b>Description</b>	Emergency Solution Grant Funds will be used to complete the following activities in 2024:Emergency Shelter: Temporary housing and essential services for individuals and families who are homeless - Rapid Rehousing: Housing relocation and stabilization services and/or short-and/or medium-term rental assistance as necessary to help individuals or families living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing - Homeless Prevention: Housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to prevent the individual or family from moving to an emergency shelter, a place not meant for human habitation - Street Outreach: Essential Services related to reaching out to unsheltered homeless individuals and families, connecting them with emergency shelter, housing, or critical services and/or urgent, non-facility-based care Administration: General management, oversight, and coordination activities -
<b>Target Date</b>	3/31/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that St. Louis County will serve approximately 1250 -1300 households in emergency shelter. This represents a 10% decrease over 2023. Also, approximately 50 households could receive Homeless Prevention assistance and 35 households could receive RRH services.
<b>Location Description</b>	There are multiple emergency shelter sites that exist primarily in the northwest area of St. Louis County. Transitional housing is in the north county area. Prevention services are also provided from multiple sites located in central St. Louis County and north St. Louis County.
<b>Planned Activities</b>	Persons at risk of homelessness will receive prevention assistance while persons experiencing homelessness will be provided Emergency shelter and rapid rehousing services.

## 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. Louis County provides 76 municipalities with funding to carry out projects in their communities. Many of the communities are predominately low- and moderate-income areas. However, some communities are more affluent, but are still required to use allocated funds to benefit LMI or for removal of architectural barriers. For discretionary funds, St. Louis County targets areas of low-income and concentrated poverty. These areas include a wide geography – generally from the St. Louis City limits north of Olive, west to the County limits, and including Ferguson, Jennings, Spanish Lake, Wellston, and many of the 23 (formerly 24) municipalities that make up the Normandy School District (aka, the 24:1 service area). Other targeted areas include municipalities that send children to the Riverview Gardens School District, the area of St. Louis County that is included in the Promise Zone, and the Lemay community in unincorporated South County.

### Geographic Distribution

Target Area	Percentage of Funds
24:1 Service Area	13
Lemay	5
St. Louis County Promise Zone	18

Table 5 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

Due to entitlement participation, which spans the entire county, geographically targeted investment is somewhat limited. However, participating jurisdictions with higher low- and moderate-income populations receive more entitlement funds annually. St. Louis County concentrates discretionary spending in geographic areas that are primarily low- and moderate-income. All investments are geographically targeted to serve low- and moderate-income populations in order to meet the national objectives of the CDBG program.

### Discussion

In the 24:1 service area—which is comprised of the 23 (formerly 24) municipalities in the Normandy School District—the annual amount of CDBG funds going to municipalities is over \$750,000. Funding awarded to nonprofits for activities in the 24:1 service area may increase total investment of CDBG funds above \$750,000.00, representing approximately 13% of St. Louis County's CDBG allocation in 2024. However, frequently, municipalities will pool multiple years' worth of funding to complete larger projects. Thus, while the 13% target is what is allocated to be spent in the 24:1 area, this might not all be

expended in 2024 but will be expended in this footprint in the following years.

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

Expanding the supply of decent, safe and affordable housing is one of the main goals of the Consortium’s 2021 – 2025 Consolidated Plan. A significant portion of each Consortium Member’s CDBG and HOME funds are used for the preservation and development of affordable housing. The tables below list the anticipated number of households that will be provided with housing assistance through programs discussed in this plan.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	0
Special-Needs	0
Total	10

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 7 - One Year Goals for Affordable Housing by Support Type

#### Discussion

In coordination with DHS Homeless Services staff, OCD will work to increase awareness of OCD projects to house homeless and at-risk households. Additionally, the Consortium anticipates providing 160 low- and moderate-income homebuyers with down payment and closing cost assistance in 2024. Please note that the number shown in the category “Rehab of Existing Uses” includes rehabilitation of owner-occupied properties.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

There are nine Public Housing Agencies (PHAs) within the St. Louis County HOME Consortium jurisdiction. The Housing Authority of St. Louis County (HASLC) manages the Olivette, Pagedale, and Hillsdale PHAs. Since the HASLC also assumed interim management of the Wellston Housing Authority in 2019, the Kirkwood Housing Authority is the only additional PHA that operates in St. Louis County. The Housing Authority of Festus is located in Jefferson County while St. Charles County has the Housing Assistance Program of St. Charles County and the Housing Authority of the City of St. Charles.

The Consortium has an established partnership with the Housing Authority of St. Louis County, as the PHA was awarded CDBG funding to make improvements and necessary repairs to existing neighborhood facilities. The HASLC was also awarded HOME funds for redevelopment of the Arbor Hill Apartments, currently a public housing development. In addition, both HOME and CDBG-CV funds have been awarded for the rehabilitation of public housing units in Wellston. All the PHAs also provide input to the Consortium's Consolidated Plan and the Consortium provides the PHA's with assistance and certifications for their PHA Plans.

### **Actions planned during the next year to address the needs to public housing**

The Mobility Connection Program (MCP) was initiated in 2016, was reintroduced in 2020, and continues to address needs for assisted housing. The program received funding for a study to learn how to more effectively help families participating in the Housing Choice Voucher program find housing in High Opportunity Areas, and to learn about the long-term impacts Mobility Program participation has on the families.

The program was initially established between the St. Louis Housing Authority and the HASLC PHAs to provide Housing Choice Vouchers (HCV) holders with additional support to make moves into high opportunity areas. The program provides two primary services: (1) Counseling services to families interested in moving to high opportunity neighborhoods, including one-on-one family move planning, and workshops to help families prepare for their move; and (2) Outreach and organizing of owners in high opportunity areas to break down stigmas against the program, offer additional support to owners, and assist in the development of relationships between owners in areas of opportunities and clients. Additionally, the program may provide a security deposit or relocation assistance for families who move into high opportunity areas if funding is available. Over the past year, the number of participants on the program has increased, and there are plans to continue growing the program in the future.

The public housing program of Wellston Housing Authority was transferred to the Housing Authority of St. Louis County on March 1, 2019. Once the PHA was transferred to HASLC, HUD approved a Voluntary Conversion Plan to relocate the Wellston residents through Tenant Protection Vouchers while the public

housing units undergo repositioning and rehabilitation. HASLC released a Request for Proposals for a developer to complete the rehabilitation of the public housing units in Wellston. BGC Advantage has been named the awardee and will use 4% Low Income Housing Tax Credits (LIHTC) and financing from a private lender as well as HOME and CDBG-CV funds to rehabilitate the public housing units. This Voluntary Conversion Plan will address many of the public housing needs through reinvestment in Wellston, and it provides the former occupants of the public housing units with opportunities to move to units in the private rental market.

The HASLC was awarded state and federal LIHTC to redevelop the Arbor Hill Apartments. The Arbor Hill Apartments are located in Maryland Heights and currently consist of 70 public housing units. The use of LIHTC for the redevelopment will result in a brand-new complex and a transition from public housing to low-income housing. The HASLC was also awarded HOME funds for the project that will be used for the new development costs.

The HASLC also plans to actively seek out and build working partnerships with outside agencies. The development of such partnerships will enable HASLC to provide residents with more opportunities and supportive services, and ultimately, lead to greater self-sufficiency among PHA residents.

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

To encourage more residents to become involved in management, HASLC has a Resident Advisory Board (RAB) and Resident Council. The Resident Advisory Board is comprised of 18 resident members from both the Public Housing and Housing Choice Voucher programs. This Board's primary responsibility is to become actively involved in making recommendations regarding the development of the Public Housing Annual (PHA) Plan. The board's involvement is also required when any significant amendments or modifications to the Plan are proposed. When these changes to the plan are proposed, the RAB meets to review them and make comments and recommendations that HASLC can incorporate in the PHA Annual Plan.

The Resident Council works with HASLC and community service providers in addressing resident concerns and providing information beneficial for use in their daily lives. Resident Council meetings are held quarterly and provide feedback and conversation needed to continue a strong working partnership among HASLC, residents, and our community partners. Officers are elected annually to sit on the board for the Resident Council, and minutes are recorded at each meeting. The board members are charged with working to ensure the views of all families are heard, which in turn formulates a more inclusive Agency Plan and understanding of policies and procedures by residents.

The HASLC also holds regular public Board meetings and strongly encourages resident participation. Residents are given the opportunity to voice their concerns to the Board of Commissioners, and have their issues addressed. The monthly meeting dates are posted on the PHA's



website so residents can access them.

To encourage resident participation in homeownership, the Housing Authority of St. Louis County continues to grow its Family Self-Sufficiency (FSS) program. There are currently 134 active FSS program participants and two FSS Coordinators. The program is offered to Housing Choice Voucher program participants and enrollment is voluntary. Participating clients are connected to an FSS Coordinator who provides them with help setting goals and connecting to resources. The participants become eligible for an escrow account that can accumulate funds from HUD as their income increases over the course of five years. As participants successfully graduate from the FSS program, they receive a check for the amount accumulated in the escrow account, and in some cases, the sum can be used for a down payment on a house. The program provides the participants with support and resources to help them gain more self-sufficiency and potentially build wealth.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

There are no troubled Public Housing Authorities within the Consortium.

**Discussion**

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

DHS collaborates closely with the St. Louis County CoC ensuring a comprehensive, inclusive, and effective service delivery system is in place to address the needs of persons at risk of losing housing or who are unhoused. The collaboration includes stakeholders from a wide variety of service sectors including health care, emergency management, crisis response, behavioral health, property management, elementary and secondary education, post-secondary education, public health, the Housing Authority, and local, state and federal government agencies.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

St. Louis County continues to work collaboratively with the CoC to expand its Street Outreach efforts and grow its Outreach Teams. In 2023, Loaves and Fishes of St. Louis opened its Outreach Resource Center. A physical space offering showers, a food pantry and a small kitchen to provide individuals immediate relief for hunger and hygiene related needs, the Center gives Outreach staff an opportunity to engage individuals and build trust. The agency will further expand its Outreach efforts by deploying a mobile outreach van. The Homeless Outreach Mobile Engagement Unit (HOME) will provide essential services and support to individuals who may have limited access to traditional service locations, particularly those experiencing homelessness or living in remote or underserved areas. The HOME unit will enhance the ability of Outreach Teams to build trust and engage with individuals who may be hesitant to seek help from conventional service providers. Outreach staff will be able to assist in connecting individuals to community resources, housing, employment, and behavioral health services.

The CoC is also using technology to engage unsheltered persons. It is using social media and text messaging to reach individuals who might not engage through traditional methods. The CoC's website and Facebook page give individuals access to information on nearby services, shelter availability, and health resources giving individuals the ability to seek help at their own pace. The CoC is hopeful through its social media it can raise awareness and reduce stigma, making it more likely that individuals will consider accessing services. Many service providers are also using text messaging to communicate directly with individuals - offering them a discreet and non-intrusive way to receive support and information.

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

St. Louis County and the CoC continue to focus expanding its shelter capacity. One specific need is for emergency shelter for men. The CoC is committed to exploring how it can develop additional space for

that specific population. The CoC is also focused on strengthening the service delivery practices of emergency shelter and transitional housing providers to ensure outcomes for persons experiencing homelessness continue to improve: Performance metrics established by the CoC include: (1) increasing the number of exits to permanent housing; (2) reducing length of time persons are homeless; (3) increasing the number of households that could be diverted from the homeless services through effective prevention protocols; (4) reducing returns to homelessness after program completion; (5) implementing coordinated, after hours, shelter access to persons experiencing a housing crisis at times when United Way 211 operators are not available to refer to St. Louis County Shelters; (6) increasing the number of shelter beds to serve unaccompanied homeless youth or other special populations with specific supportive service needs; and (7) providing professional development and resource-sharing opportunities for staff at shelters and transitional housing programs to improve program outcomes and quality service delivery.

**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**

St. Louis County's various government agencies are committed to the development of safe, affordable housing options to enable persons experiencing homelessness to transition to permanent housing and independent living and has demonstrated this commitment through the creation of a five-year Strategic Plan for Investments in Housing and Homeless Services. In collaboration with the Housing Authority of Saint Louis County and other key stakeholders, the St Louis County Department of Human Services has developed a plan which defines specific priorities in relation to housing stability, expanding access to housing, facilitating mobility for persons to areas of opportunity, and the development of the County's newly established Affordable Housing Task Force as a new revenue source for affordable housing. The plan specifically outlines strategies for improving housing stability including identifying gaps in programming that prevents households from obtaining stable housing. .

In addition, the St. Louis County CoC is improving the efficiency and effectiveness of its Coordinated Entry System (CES) to ensure persons with the most severe service needs are prioritized for housing and quickly connected to appropriate interventions that end their homelessness. New policies and procedures have been implemented to streamline the engagement and referral process to shorten the length of time needed to connect individuals with the appropriate resources. The new workflow prioritizes clients within the CoC and more effectively link them with services. Housing Navigators engage with clients to help them through barriers to housing, income levels, and support needed to return to housing.

**Helping low-income individuals and families avoid becoming homeless, especially extremely**

**low-income individuals and families and those who are: 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); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

St. Louis County is working with the CoC to implement new strategies to prevent homelessness among low-income individuals and families, especially those being discharged from institutions like healthcare facilities, mental health facilities, foster care, and corrections programs. One strategy the CoC has adopted involves identifying and working with the landlords responsible for the majority of evictions in the County. Data analyzed by St. Louis County and the CoC shows a small number of buildings (10) are responsible for a disproportionate share of eviction cases. These eviction hotspots have been identified and there are plans to do targeted outreach to households living at these properties to connect them with the stabilizing resources necessary to keep at-risk families housed. The second goal focuses on engaging apartment complexes through the St. Louis Apartment Association to educate them on resources available for tenants and reduce evictions. By informing landlords about rental assistance, legal aid, and supportive services, the CoC is hoping to foster a supportive housing environment. These two goals are designed to create a proactive, supportive network that stabilizes housing for vulnerable individuals and families, reducing the risk of homelessness.

According to the Missouri Discharge Policy, “all individuals discharged from a state or public facilities are discharged into permanent housing. When permanent housing is not available, plans to place the individual in temporary or emergency shelter must be made prior to discharge.” To advance compliance with this policy, the CoC is working collaboratively with (1) the Behavioral Health Network (BHN) to ensure clients leaving behavioral health facilities have viable discharge plans that include the supports necessary to enable them to maintain their health and housing. BHN is a collaborative of mental health and substance abuse service providers, government and community advocates dedicated to developing an accessible and coordinated system of behavioral healthcare. (2) state and local agencies.

## **Discussion**

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

### **Introduction**

Although St. Louis County HOME Consortium members routinely engage in efforts to increase the supply of affordable housing, several barriers exist that limit the development of clean, safe and affordable housing. Besides social and market forces that restrict the supply of affordable housing, other barriers specific to the Consortium jurisdictions include:

- Restrictive definitions of “family”;
- Restrictive occupancy permitting requirements;
- Lending discrimination;
- Discrimination by small-scale landlords;
- Limited accessible housing options; and
- NIMBYism.

### **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**

In the report, “Segregation in St. Louis: Dismantling the Divide”, it was discussed that current landlords and property owners in St. Louis County can refuse to accept tenants who pay their rent with a Housing Choice Voucher. This circumstance ultimately leads to low-income residents being concentrated in areas that are not opportunity areas with good schools and available jobs. To combat this problem, St. Louis County should work towards passing a law that forbids landlords from rejecting potential tenants based on receiving housing subsidies.

St. Louis County and its Consortium members will continue to engage in efforts to secure additional resources to not only advance public policy but for the purpose of increasing the supply of affordable housing throughout the Consortium. Efforts will include coordinating HOME funds more closely with Low Income Housing Tax Credits issued by the Missouri Housing Development Commission. For affordable housing developments receiving public subsidy or incentives from a local government entity (e.g. St. Louis County, Florissant, or other municipalities), the source of public funds should prioritize projects located in high opportunity areas of the county, especially those with transit access. To the extent these local government entities can influence the award of tax credits by the Missouri Housing Development Commission to developers for new affordable housing projects either through letters of

endorsement or the investment of CDBG funds, such measures should be reserved for those projects in high opportunity areas.

The Office of Community Development recognizes that it must also engage municipalities in the furtherance of fair housing. With this in mind, the Fair Housing section of our municipal CDBG application was recently revised. In the revised application, municipalities are asked to identify specific actions they will take in the upcoming year to affirmatively further fair housing in their respective communities. In conjunction with that, the Office of Community Development has begun to monitor municipal efforts to affirmatively further fair housing as part of our regular program monitoring. The intention is to maintain an open channel of communication with the Equal Housing and Opportunity Council (EHOC) so that eventually, municipalities that are not able to meet their fair housing obligations would be asked to work with EHOC to identify and implement practicable measures to further fair housing.

Finally, in 2018 St. Louis County convened an Affordable Housing Trust Fund Task Force to research and develop recommendations for the creation of an Affordable Housing Trust Fund. Comprised of leaders from various sectors of St. Louis County, including staff from the Office of Community Development, the Task Force sought to identify strategic funding priorities, potential revenue streams to support funding priorities, and a framework for administration of an Affordable Housing Trust Fund. The Task Force released its recommendations in April 2020. Per those recommendations, a working group was convened to develop a Housing and Homeless Strategic Plan for St. Louis County; this plan was completed in 2021.

## **Discussion**

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

### **Introduction**

This section discusses the actions planned for the fourth year of the Consortium's five-year (2021-2025) Consolidated Plan in regard to addressing underserved needs, expanding and maintaining affordable housing, removing lead-based paint from private homes, reducing the number of families below the poverty level, improving the institutional structure and enhancing coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

St. Louis County will prioritize serving people and households who are most vulnerable, including persons who are homeless. Households with extremely low income (0-30% of area median income) and who spend more than half of their income on housing, are considered underserved and have the most needs. Funding remains the largest obstacle to meeting these underserved needs. To address this issue, the County leverages limited resources by encouraging and forming partnerships with many nonprofits.

### **Actions planned to foster and maintain affordable housing**

Housing affordability encompasses a large number of eligible activities under both the CDBG and HOME formula grant programs. These activities include the production of new housing units, rehabilitation of existing housing units, preservation of housing, and rental assistance for tenants. In order to ensure effective use of affordable housing funds, local market characteristics and the potential to leverage other sources of funds must be considered. St. Louis County will foster and maintain affordable housing in a way that is consistent with and influenced by the market conditions. In 2024, approximately \$1.6 million in CDBG funds will be invested in the rehabilitation of private properties, which translates to serving nearly 100 low- and moderate-income homeowners.

### **Actions planned to reduce lead-based paint hazards**

In December of 2018, St. Louis County was awarded \$2.6 million to continue our work in the Lead Hazard Control and Healthy Homes programs. In 2020, we began launching activities under the new grant, such as training the program staff, completing intake of eligible clients, and commencing lead hazard control work and health and safety related home repairs. St. Louis County has a long and successful history of remediating lead-based paint hazards for County dwellings.

There are approximately 437,803 housing units located in the St. Louis County, most of which were built during the era of sub-urbanization that began in the mid-1940's after World War II ended. More than 332,000 units, or 76% of the County's housing, were constructed prior to 1978. The environmental hazards caused by the deterioration of lead-based paint and non-lead safe renovation in these older homes and multifamily structures leads to the poisoning of children. Since lead-based paint hazards are

still prevalent throughout St. Louis County, the Office of Community Development actively seeks out grant funds whenever available to ensure a consistent funding stream for this important work.

Policies and procedures learned from the lead program have been incorporated into the County's Home Improvement Program (HIP) and HOME Program. Applicants can participate in both the HIP and Lead program with many of the lead applicants coming from current or former HIP cases. Repairs to painted surfaces are not eligible under the HIP unless they have tested negative for lead-based paint. Under the HOME funded Buyer's Assistance Program, a visual inspection is made for flaking and peeling paint on all homes built prior to 1978. During this next fiscal year, the Office of Community Development will work with the Department of Health to find ways to coordinate in order to deliver services more efficiently.

### **Actions planned to reduce the number of poverty-level families**

A little more than 9% of St. Louis County's population have incomes below the poverty level, which affects almost 90,000 people. To address poverty and help families and individuals, St. Louis County will fund programs and secure resources geared towards self-sufficiency. The County will work with local service providers to pursue resources and innovative partnerships to support the development of affordable housing, homelessness prevention and emergency shelter. The Housing Authority of St. Louis County administers programs that aim to mitigate poverty and its associated problems. Among others, these programs include public housing and a Section 8 Housing Voucher Program. Emergency Solutions Grant (ESG) funding will continue to be directed at the area's most vulnerable population. Funds will be used for tenant-based rental assistance, overnight shelters, transitional housing, homeless prevention, and housing for homeless.

St. Louis County Office of Community Development is the recipient of the CDBG and HOME entitlement funding. In part, these funds will be awarded to eligible activities that meet the needs of the County's low- and moderate-income residents. The Office of Community Development consistently partners with organizations that provide services to the neediest children and families, the homeless, ex-offenders, low-income seniors, at risk youth, individuals with disabilities and other disadvantaged and underserved populations.

St. Louis County Office of Community Development will begin expanding its collaboration with St. Louis County's Workforce Development division. This collaboration will better coordinate resources to expand the usage of Section 3 employment opportunity portals and by disseminating information about job training and technical assistance to low-moderate income residents. Additionally, the Office of Community Development will reform and improve its administration of the Section 108 loan program. The Office of Community Development will soon be partnering with developers on projects that will create and retain permanent, full-time jobs.

### **Actions planned to develop institutional structure**

There are many significant factors that contribute to the strengths of our program delivery system that



at the same time allow for or create gaps in our system. As an urban county, St. Louis County participates with 76 cooperating jurisdictions. Funding is provided to each jurisdiction on a formula basis. This is a strength of our program delivery system in as much as each city holds public hearings and plans for and implements programs and activities that meet serious local needs. At the same time, St. Louis County parcels out resources to numerous jurisdictions in order to ensure not only cooperation but continued participation in the CDBG program. This distribution causes gaps in our delivery of programs since fewer resources are available to focus on significant problems and/or activities, making valuable resources scarce. This is an ongoing dilemma which the County does try to mitigate by isolating specific major problems and dealing with them on a priority basis. Although the current system is fair and equitable, OCD wants to ensure Federal resources are as impactful as possible.

The HOME program works with HUD certified non-profit housing counseling agencies that provide homebuyer education and one-on one counseling to prepare first time homebuyers for homeownership. These counselors are charged with the duty to prepare the homebuyer for a successful home buying experience. The better prepared a homebuyer is, the longer they can be successful in their homeownership. This program has been a strong and successful component to St. Louis County's HOME strategy, and the initial model for each of the Consortium members to follow. Gaps occur when homebuyers by-pass this valuable tool, and accept predatory loans, either by choice or by inexperience. Developers, both for profit and non-profit, apply to St. Louis County for HOME funds for direct subsidy to construct or rehabilitate affordable housing in the Consortium area. These funds fill the gap between affordable housing and housing that would be otherwise out of reach to the low to moderate income working families of the area. The strengths of the quality housing developed by experienced developers, and qualified homebuyers that have completed the homebuyer counseling program make the program successful.

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

The St. Louis County Department of Human Services will continue to facilitate and support the work of the St. Louis County CoC, its public and private stakeholders, the Housing Authority of Saint Louis County and the St. Louis Area Regional Commission on Homelessness. Through these relationships service delivery capabilities will be strengthened, resources will be leveraged and housing opportunities for homeless persons should be more accessible. Additionally, the CoC has committed to providing ongoing training opportunities educating strategic partners and stakeholders about housing navigation.

### **Discussion**

# Program Specific Requirements

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

### Introduction

#### 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	0
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>0</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%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The St. Louis County Office of Community Development will only be investing HOME funds in those

eligible activities identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recipients of a Homebuyer Assistance Loan from the St. Louis County Office of Community Development are subject to resale and recapture restrictions on the home during the proscribed affordability period, as outlined in 92.254. The Office of Community Development utilizes a Note and Deed of Trust to impose this resale/recapture requirement.

These homes are available for successive purchase only to a buyer whose family qualifies as a low-income family and will use the property as the family's principal residence. The price at resale shall provide the original HOME-assisted owner a fair return on investment. The basis for calculating fair return is the original investment by the homebuyer and specific types of upgrades or additions that will add value to the property. Housing will remain affordable to a reasonable range of low-income homebuyers. If the resale price necessary to provide fair return is not affordable to the subsequent buyer, down payment assistance may be provided through agencies funded to administer the program. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.

If the property does not continue to be the primary residence during the affordability period, the homeowner will be required to sell the property to an eligible low-income household.

Recapture provisions ensure that the Office of Community Development can recoup all or a portion of the HOME assistance to the homebuyer if the housing does not continue to be the principal place of residence of the family for the duration of the period of affordability. The homeowner may sell the property to any willing buyer. In the instance of a forgivable loan, the prorated amount will be recaptured. In the instance of a due upon sale loan, the full HOME investment will be recaptured. If the net proceeds are not sufficient to recapture the prorated or full HOME investment, plus enable the homeowner to recover the amount of the homeowners' down payment and any capital improvement made by the owner since purchase, the County will use a formula to calculate a sharing of the net proceeds. Net proceeds are defined as the sales price minus the primary loan repayment and closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The St. Louis County Office of Community Development imposes a recapture policy to ensure the affordability of units acquired with HOME funds in accordance with 24 CFR 92.254(a)(4). The period of affordability is based upon the total amount of HOME assistance that enabled the homebuyer to

buy the dwelling unit; this includes any HOME assistance that reduced the purchase price from fair market value to an affordable price.

**HOME Affordability Periods**

<u>HOME Amount Per Unit</u>	<u>Minimum Period of Affordability in Years</u>
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

Said recapture provisions ensure that the Office of Community Development recoups all or a portion of the HOME assistance to the homebuyer, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The homeowner may sell the property to any willing buyer. In the instance of a forgivable loan, the prorated amount will be recaptured. In the instance of a due upon sale loan, the full HOME investment will be recaptured. If the net proceeds are not sufficient to recapture the prorated or full HOME investment, plus enable the homeowner to recover the amount of the homeowner’s down payment and any capital improvement made by the owner since purchase, the County will use the following formula to calculate a sharing of the net proceeds.

$$\frac{\text{HOME investment}}{\text{HOME investment} + \text{Homeowner investment}} \times \text{Net proceeds} = \text{HOME amount to be recaptured up to HOME invested amount}$$

$$\frac{\text{Homeowner investment}}{\text{HOME investment} + \text{Homeowner investment}} \times \text{Net proceeds} = \text{amount to homeowner}$$

- Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

The St. Louis County Office of Community Development does not use HOME funds to refinance existing debt as described in 24 CFR 92.206(b).

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

### **Emergency Solutions Grant (ESG)**

1. Include written standards for providing ESG assistance (may include as attachment)

Written service delivery standards adopted by the CoC in 2020 are attached.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Saint Louis County's Coordinated Entry System (CES) integrates all housing programs into a single, comprehensive assessment and referral system that aligns with HUD requirements as specified in HUD Notice CPD-14-012. This system is designed to ensure that eligible clients are prioritized and connected to appropriate housing solutions efficiently and effectively. The CES facilitates coordination among a variety of providers, including emergency shelters, essential services, homelessness prevention, rapid rehousing assistance, other homeless assistance providers, and mainstream service and housing providers. Services are accessed through the St. Louis Housing Helpline, which serves as a centralized "front door" location. The CoC has also strategically selected service providers to act as access points to simplify the engagement process for persons seeking services. This includes street outreach teams and specially trained St. Louis County police officers who are part of Crisis Intervention Teams. At the initial point of contact, prevention and diversion services are applied to assist individuals and families in avoiding homelessness. When diversion is not possible, a locally developed assessment tool, the Risk-Frailty Index, is used to evaluate and

prioritize individuals for housing and services based on their vulnerability score (low, medium, or high). Individuals and families are then categorized and matched with corresponding housing solutions, including mainstream affordable housing, transitional housing, rapid rehousing, or permanent supportive housing.

All CE activities are documented in the CoC's Homeless Management Information System (HMIS). This ensures seamless collaboration among agencies and quick access to services for the homeless population. The prioritization list for service delivery and housing solutions is managed within HMIS, with adherence to reporting standards set by the Saint Louis County CoC. Finally, data quality and performance measures are regularly evaluated by the Saint Louis County CoC in partnership with Saint Louis County DHS staff. This ensures

By implementing this coordinated entry process, Saint Louis County aims to streamline the connection between individuals and families at risk of or experiencing homelessness and the necessary housing solutions. The ultimate goal is to enhance the efficiency and effectiveness of service delivery, ensuring that resources are allocated based on priority and need.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

St. Louis County announces the availability of ESG funds via email, in-person presentation to the CoC membership, newspaper announcements, online posts, and social media on an annual basis. Proposals are submitted online under guidance from St. Louis County Procurement Ordinance. St. Louis County DHS staff review and score proposals using an ESG Rating Tool developed by the CoC's Rank and Review committee. The tool evaluates a provider's organizational capacity, project readiness, ability to meet match requirements, active participation in CoC, HMIS participation, cost effectiveness, experience and spend down history. Recommendations from the Evaluation Committee are sent to the Director of the St. Louis County Department of Human Services and St. Louis County Procurement for final approval.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

St. Louis County is able to meet the homeless participation requirement in 24CFR 576.405(A) through the following policies:

- All ESG contracts require subrecipients to include at least one homeless or formerly homeless individual on their board of directors or other equivalent policy making entity, to the extent that the

entity considers and makes policies and decision regarding any facilities, services or other assistance that receive funding under Emergency Solutions Grant (ESG).

The governance of the St. Louis County CoC specifies two positions on its Executive Committee shall be reserved for persons who are homeless or formerly homeless. The requirement ensures persons with lived homeless experience have a voice in the policies and priorities of the CoC.

5. Describe performance standards for evaluating ESG.

The programmatic responsibility for ESG rests with Saint Louis County DHS staff who work in coordination with the St. Louis County CoC. ESG, HRC, and CoC funds together support homeless and housing service strategies developed through the St. Louis County CoC. The CoC has developed system wide performance measures in accordance with expectations set by HUD requiring CoCs to measure performance as a coordinated system, in addition to analyzing performance by specific projects or project types. This brings to focus viewing the local homeless response as a coordinated system of homeless assistance options as opposed to homeless assistance programs and funding sources that operate independently in a community. The system wide performance measures will examine and evaluate the following: (1) the length of time individuals and families remain homeless; (2) the extent to which individuals and families who exit homelessness to permanent housing destinations return to homelessness; (3) reduction in the number of homeless individuals and families; (4) employment and income growth for homeless individuals and families; (5) success at reducing the number of individuals and families who become homeless for the first time; (6) successful placement from street outreach; and (7) successful housing placement to or retention in a permanent housing destination. To ensure that ESG, HRC, and CoC agencies system wide performance measures are evaluated, all ESG, HRC, and CoC programs must adhere to HMIS reporting standards set by the CoC. Data quality and performance measures will be evaluated through the CoC and monitored in partnership with St. Louis County DHS staff.

