



St. Charles, MO

Urban County

Includes: Unincorporated St. Charles County, and the municipalities of Cottleville, Lake St. Louis, New Melle, St. Charles, St. Peters, Weldon Spring, St Paul and Wentzville

Annual Action Plan FY18

August 08, 2019

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Executive Summary

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

The Community Development Block Grant (CDBG) is funded by the U.S. Department of Housing and Urban Development, (HUD). St. Charles Urban County is a Grantee of the CDBG. HUD CDBG regulations require grantees to submit to HUD for approval a 3 or 5 Year Consolidate Plan, and an Annual Action Plan, (AAP) for each year. St. Charles Urban County elected a 5 Year Consolidated Plan cycle which runs from 2016 – 2020. This document represents Year 3 of the Consolidated Plan cycle and is the Annual Action Plan for January 1, 2018 – December 31, 2018.

1. Introduction

The St. Charles Urban County, (Urban County) consists of the unincorporated areas of St. Charles County as well as the participating jurisdictions of, Cottleville, Lake St. Louis, New Melle, St. Peters, St Charles City, St. Paul, Weldon Spring and Wentzville all located within Missouri. Residents within these communities are eligible to participate in Urban County wide programs based on individual program guidelines. Beginning in Fiscal Year 2018, (FY18), on behalf of the Urban County, the City of St. Charles, (City), will administer programs for eligible residents within the Urban County as well as those within its city limits. The role of CDBG administration was provided in prior AAP years by the City of St. Peters.

2. Summarize the objectives and outcomes identified in the Plan

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

The County's CDBG funds will be allocated toward projects with the objective of providing decent housing and a suitable living environment. The outcome will be to make these programs available and accessible for low income eligible residents. Programs were developed based on needs identified through the public hearing process, comments received, and jurisdiction experiences regarding needs. Below is a list of identified projects and the outcome and objectives associated with each program for FY18.

- Urban County Home Improvement Loan Program-Availability/Accessibility for Decent Housing;
- Urban County Homelessness Program- Availability/Accessibility for Decent Housing;

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

3. Evaluation of past performance

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

This plan covers the third year of the five-year CDBG Consolidated Plan period for the St. Louis County HOME Consortium. During FY16 the County continued programs developed during prior years based on needs. While certain programs have been slow to expend funds, they are priority needs and the County is not reprogramming these funds during this planning process. Successful programs that will be funded during FY18 include Housing Rehabilitation, Transportation, Homeless Prevention, and Community Services. Emergency Repair is a need within the Urban County but prior year funds still remain so no new funding will be allocated during FY18. The County will continue to focus on better communication with the public on the availability of the programs during FY18. During FY16, the County advertised programs in a countywide newsletter which created broad interest in programs and assisted in reaching low income families. The County will continue to advertise the programs since it resulted with great success.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The process for the development of this plan included: posting the notice about the hearing and plan availability on the County's website; sending a notice to the participating jurisdictions for posting and notification to their residents; and utilizing the Community Council of St. Charles' to discuss with attendees the public hearing and draft plan availability soliciting any comments and/or suggestions. Staff also mailed the notice to the local St. Charles chapter of the NAACP and the English as a Second Language Department at the St. Charles Community College to encourage minority participation. This year, St. Charles County spoke about its public hearing during a St. Charles Continuum of Care, (CoC) meeting on Friday October 20, 2017. It was to inform meeting attendees that the public hearing will be held on November 13, 2017 at 6pm at Executive Council Chambers, 100 N. 3rd Street, St. Charles, Missouri. A Community Needs Survey was developed to pole the attendees to see what category of needs seemed to be of priority. **Thirty-seven** people attended the meeting and **20** people provided a completed survey. There was much discussion on existing needs and how existing programs are necessary to continue to meet these needs concerning homelessness, coordination intake and transportation. It was the consensus of the meeting members that more CDBG funds than available were needed and that HUD should reconsider the 15% cap for public services. Notice was provided those that attendees for the public hearing will be given the opportunity to provide comments. The Draft Plan was available for a 30-day comment period beginning November 16, 2017. **Seventy people** attended the public hearing and **2** people provided comments.

5. Summary of public comments

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

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

At the November 13, 2017 County Council meeting/CDBG annual action plan public hearing, the following comments were received: Pam Struckoff, Saints Joachim and Ann Care Service. Ms. Struckoff stated that she appreciated and wanted to see renewal of funding for the affordable rental program.

Arnie Dienoff, County resident. Mr. Dienoff stated that he would like to see the consolidation of the City of O'Fallon's CDBG program with the St. Charles Urban County program. In terms of programs and services, Mr. Dienoff would like to see a program to periodically check on elderly shut ins living at home. He sees huge transportation needs, home improvement program benefits, and utility assistance. He commented that CDBG funds might be used to construct necessary public improvements such as building or retrofitting sidewalks to the standards of the Americans with Disabilities Act.

Following letter is received from Karen McDonald, County Resident (October 31, 2017)

Department of Community Development
2018 Annual Action Plan/ Citizen Participation Plan 201 N. Second Street
St. Charles, MO 63301
RE: Community Development Block Grant Program

I'm not sure if this is the sort of thing you're looking for or not but here goes. There are many adults with disabilities in our community. It is difficult for them to live on their own because they need help - but only a bit. For the adults on the autism spectrum, they might need help with things like a minor housing emergency like an overflowing toilet. A disabled person in a wheelchair might need help tossing their trash in a dumpster. Many of these adults rely on Supplemental Security Income (SSI).

We also have elderly people in our community who can still live on their own who also need a bit of help with things like getting holiday decorations down from a shelf. Many of these seniors don't have income beyond Social Security. For both of these groups, finding an apartment to rent in St. Charles can be a difficult task.

I propose a mixed-resident complex for seniors and residents of all ages with disabilities. Residents could - if they chose - sign up to help others. Perhaps Mary is a good seamstress and doesn't mind helping Robert sew on the button that fell off his shirt. Meanwhile, Robert is really good with electronics and helps Todd change the time on all of his clocks twice a year.

People who never thought they could live on their own would be able to do so, and perhaps some elderly folks wouldn't have to worry about money and wouldn't be lonely. Both groups would benefit.

Thank you for your time.

Karen McDonald

Karen McDonald St. Charles, MO (636-352-1942)

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

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

7. Summary

During FY18, the County will fund 17 existing projects, and fund 1 new program, and continue to administer 3 additional projects utilizing previously allocated funds. Also with the City joining the Urban County they wish to continue funding their Home Improvement Program and the City CDBG Code Enforcement Program. Code Enforcement will be the new program but only within the Corporate Limits of the City of St. Charles.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency\Grantee	St. Charles, County	County, Department of Community Development
CDBG Administrator	City of St. Charles	City, Department of Community Development
HOPWA Administrator	Not Applicable	
HOME Administrator	Not Applicable	
HOPWA-C Administrator	Not Applicable	

Table 1 – Responsible Agencies

Narrative

St. Charles County and several participating jurisdictions have joined together to form an "Urban County". The Urban County is a grantee of Community Development Block Grant funds. It contracts with the City of St. Charles for general administrative activities including the preparation of the Consolidated, Annual Action and Consolidated Annual Performance and Evaluation plans and the administration of several county wide programs. The City of St. Charles is also a subrecipient of the Urban County's CDBG funds and administers its own programs. In prior years the City of St. Peters was the CDBG Administrator on behalf of the Urban County, moving forward the City of St. Charles will maintain that role. St. Peters will continue its subrecipient contract to administer its own programs.

Consolidated Plan Public Contact Information

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

1. Introduction

The County acknowledges the importance of the consultation part of the development of the Annual Plan. The County enlisted the assistance of the St. Charles Community Council and specifically the Continuum of Care to help make contacts within the community to encourage participation in the process. The County also sent a public hearing notification to the local NAACP and English as a Second Language department of the local Community College to encourage minority and non-English speaking participation.

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

The County coordinates with public and assisted housing providers through its representation at the Continuum of Care meetings. Staff promotes CDBG & HOME programs and gives updates on what programs may be available throughout the year to eligible residents of the participating jurisdictions. The Continuum meetings provide an excellent opportunity for networking and sharing of information regarding programs. These agencies can then take the program information back to their staff and clients to share the opportunities that are available.

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

Staff participates in the Continuum of Care meetings to get updates on the Continuum's efforts to address the needs of homeless persons. Many of the agencies participating in the meetings are working with these homeless populations. At risk homeless was an identified need during the last 3-year Con Plan period and continues to be acknowledged by the County as a need. St. Charles County has previously funded Sts. Joachim and Ann Care Services, Crider Center, and Our Lady's Inn, participants in the Continuum of Care, with CDBG money to fund homelessness programs providing rent and or utility assistance up to \$500.00 for those in jeopardy of becoming homeless. This use falls under the 15% public service cap so funds are limited as transportation, another identified priority need, is also funded with a portion of this cap.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

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

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

2017 Public Consultation Meetings for FY2018 CDBG

Date of Consultation	Meeting Attendee(s)	Discussion	Comments or Results
4/27/17	Matt Miller Calvary Church, Greg Witterholt, City PD, Craig Dobson, City FD, Mary Fehner, Community Council, Cathy Thomas Linc, Paul Boughton, First United	Emergency Weather Response, temp housing shelter homeless during 20 degrees or below & City joining the Urban County	Request to use CDBG Funds to assist with Supplies, and for hotel, and transportation costs for other nights that do not qualify (IE 21 – 32 degrees
5/3/17	Todd Barnes, Director of the Community Council of St. Charles County	HMIS Coordinated Entry, PIN, and COC & City to join the Urban County	Request additional funding to support Coordinated entry of HMIS and need of funds for CoC
5/4/17	Bruce Evans CD Director	Discussed the budget and activities for 2018 & join the Urban County	To work on spending the City’s remaining CDBG funds, and moving forward with staffing for fy18 with UC
5/10/27	St. Charles Neighborhood Preservation Partnership, City Employees Bruce Evans, CD Craig Dodson PD, Michele Mooney MO, Greg Witterhold PD,	Providing services for people with disabilities and use of CDBG funds for 2018, & join the	Request to use CDBG funds when needed to cover the cost for materials for wheelchair

	Harry Fry, Resident, Dorothy Holtzwarth w/Boeing	Urban County	ramps
5/21/17	Nancy Cope, Director of Habitat for Humanity of St. Charles County	Work with Nancy on providing NSP, CDBG and HOME funds to address the need for affordable housing for people that would not usually qualify to be homeowners & join the Urban County	Work to become CBDO, and CHDO, use funds to continue to build homes with a foundation and make the housing accessible and energy efficient
6/8/17	Mary Clements, Director of the St. Charles Public Housing Authority, at Parkridge Apartments	How to better engage, public input, use of CDBG & HOME funds work with family self-sufficiency to par funds for 1 st time home buyers	Clements will provide the address of the residents, I will mail invitations to public meetings directly to residents, and also for other homeownership training events.
6/20/17	City Staff regarding use of CDBG Gina Jarvis Finance Dir., Jim Wright, Assist Public Works Dir, Doug Wood, Facilities Maint. Dir. Jen OConnor, Assist Finance Dir	Eligible uses for CDBG Funds & join the Urban County	To provide CDBG funds to assist with the remodeling of the Senior Center on Fair Grounds Rd.
6/28/17	Citizen's with Disabilities Advisory Board	USE of CDBG for 2018 & Joining the Urban County	In favor especially to provide home modifications for people with disabilities and to provide wheel chair ramps.
7/6/17	Human Relations Commission	Use of CDBG for 2018 & Joining the Urban County	In favor of programs and activities presented and for joining the Urban County
7/20/17	Fair Housing Commission	Use of CDBG for 2018 & Joining the Urban County	In favor of programs and activities presented and for joining the Urban County

8/7/17	Public Hearing	Budget Amendment for 2017 & join the Urban County	No attendees
10/20/17	Continuum of Care for St. Charles Lincoln and Warren Counties	Budget and Projects for 2018	37 attendees
11/13/2017	Public Hearing St. Charles County Government Office	Budget and Projects for 2018	To be determined, draft in progress
8/4/2017	St Charles County Housing team	Universal Design, Home Improvement Loans	In favor of introducing universal design concepts in new housing developments, home improvement.
8/4/2017	St Charles County Housing team	Affordable Housing need in St Charles County, tool to map vacant lots	In favor of supporting affordable, multi-family housing development in the County
9/11/2017	Community Assistance Board	Evaluation of annual performance reports from non-profit organizations. Trends observed. HMIS.	Problems of homeless and indigent populations such as public transportation, affordable rental, medical assistance etc. and ongoing solutions to these problems have been discussed.
7/28/2017	Michael Hurlbert, Community Development Director, Robert Myers, Planning & Zoning Division Director	Discussed the budget and activities for 2017, and budget amendments for timeliness	Non-substantial budget amendment to buy 2 houses for CDBG Affordable Rental Program

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	St. Charles Community Council
	Agency/Group/Organization Type. See table above for the organization that were consulted.	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Other government - State Other government - County Other government - Local Regional organization Business and Civic Leaders

<p>What section of the Plan was addressed by Consultation? All issues address during consultation Process</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>
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<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Agencies were notified via the Community Council to attend a public hearing to help identify needs within the community. St. Charles County/Urban County, hosted one joint hearing in an effort to attract area agencies and public participation in the process. Ultimately 41 individuals attended the hearing. The County also sent the notice to the participating jurisdictions for posting and notification to their residents. The County also sent notice of the public hearing and draft to the local NAACP chapter and the English as a Second Language department at the St. Charles Community College in an effort to encourage participation from minority populations. A notice regarding the public hearing was also posted in the area newspaper to encourage public participation. During the hearing, the County solicited comments on all needs within the jurisdictions. Agencies were given an opportunity to discuss all topics of need to be considered. Discussion included the need for affordable rental housing, housing rehabilitation, transportation services, homeownership and rent and utility assistance. Attached are the surveys and comments received by members of the Continuum of Care consultation meeting held October 20, 2017. The County, either through its newspaper publication, through the Continuum of Care contact list, mailings, or direct email or phone calls made an effort to contact all area agencies to encourage participation.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	St. Charles Community Council	The Continuum of Care provides a networking opportunity for area agencies to gather to discuss the state of the community in regards to their clients, programs and assistance. The Continuum of Care also leads the charge to end homelessness. The County coordinates with the Continuum agencies in an effort to provide assistance in reaching their goals to assist those in need within the community.

Table 3 - Other local / regional / federal planning efforts

Narrative

The County discussed the upcoming public hearing (November 13, 2017) with the agencies attending the CoC meeting on October 20, 2017, for this planning process for FY18. The communities acknowledge that while some of their needs may vary, there are also some that overlap. Some of those needs presented by agencies are coordination of intake/case management, homeless prevention, and transportation. Staff representing St. Charles County also shared information on programs and their guidelines to assist in helping eligible residents.

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

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

The County acknowledges the importance of citizen participation in the development of its plans. Getting citizen participation has been a struggle for the County but discussing or hosting the hearing during a meeting of the St. Charles Continuum of Care has increased participation in the process. The process for the development of this plan included: posting a notice about the hearing and plan availability on the County's website, sending a notice to the participating jurisdictions for posting and distribution to their residents, utilizing the Community Council's attendees of various agencies with discussing the public hearing and draft plan availability. Staff also mailed a notice to the local St. Charles chapter of the NAACP and the English as a Second Language Department at the St. Charles Community College to encourage minority and Non-English speaking participation. The County determined goals and eligible programs for FY18 based on the needs identified during the process as well as successful prior year programs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: various Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public hearing held on November 13, 2017. There were approximately 70 attendees.	Comments and suggestions received at the public hearing were renewal of funding for the Affordable Rental program, the consolidation of the City of O’Fallon’s CDBG program with the St. Charles Urban County program, new services to disabled and elderly populations such as in-home services, compliance with ADA standards in sidewalks public buildings, mixed residential complexes.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Mailing to local NAACP re: public hearing	Minorities		No comments	No comments were not accepted	
3	Mailing to English as Second Language Department at local Community College	Minorities Non-English Speaking - Specify other language: various		No comments	No comments were not accepted	
4	Public Municipal Posting Notice	Non-targeted/broad community		No comments	No comments were not accepted	
5	Public Meeting	Non-targeted/broad community	Staff discussed public hearing with St. Charles Community Council members and meeting attendees, which included the solicitation of comments, public hearing date and draft plan availability. There were approximately 35 attendees.	Comments and suggestions received at CoC meeting were funding for coordination of intake/case management, homeless prevention, and transportation.	No comments were not accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	County Website - posted Notice	Non-targeted/broad community		No comments	No comments were not accepted	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The FY18 Annual Action Plan has been developed based on an estimated allocation of \$980,726. Since the actual allocation is more than the allocated amount (\$1,112,491), the County adjusted the administrative 15% cap and public services 15% cap accordingly by adding additional funding to General Administration and Urban County Transportation, then to the Urban County Improvement Loan Program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2018				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,112,491	30,000	0	1,010,726	0	Funds various programs through the participating jurisdictions of St. Charles County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2018				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Housing Other	273,600	0	0	273,600	342,000	Funds 41 units of PSH for homeless persons with disabilities and the Tri-County HMIS data system.
Housing Trust Fund	public - state	Housing Public Services Other	292,000	0	0	292,000	365,000	Funds emergency assistance and rental assistance to prevent homelessness for about 225 households. And assists with housing agency operating funds.
LIHTC	public - state	Housing	1,031,000	0	0	1,031,000	1,031,000	Will fund 44 new units of affordable rental housing.
Section 8	public - federal	Housing	4,100,000	0	0	4,100,000	4,100,000	Funds approx. 715 vouchers allocated to St. Charles County for rental housing subsidies.
Tax Credits	public - state	Housing	2,300,000	0	0	2,300,000	2,300,000	Will fund 73 new units of affordable rental housing and 1 unit for affordable home ownership.
Other	public - federal	Housing	203,375	0	0	203,375	230,500	Funds 2 emergency shelters and 2 rapid rehousing programs for homeless households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2018				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Housing	130,400	0	0	130,400	160,000	Funds rapid rehousing for approximately 54 homeless households.
Other	public - local	Housing	45,000	0	0	45,000	45,000	Funds emergency shelter for domestic violence victims and their families.
Other	public - local	Housing Public Services	290,000	0	0	290,000	290,000	Local agencies receive funding for indigent assistance including but not limited to emergency dental, medical, transportation, and other emergency needs of indigent households.
Other	public - local	Public Services	60,000	0	0	60,000	60,000	The City will assist in funding the St. Peters Transportation Program.

Table 5 - Expected Resources – Priority Table

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

The Community Development Block Grant will fund some similar but separate programs receiving private, state and local funds, such as rent and utility assistance but will also expand services to low income families by funding additional programs not already funded by other resources such as rehabilitation and transportation. All of the funds received by the County are important to reach and assist as many in the community as possible. The CDBG programs help to expand available services for low income families and

fill the gap in services. There have been no matching requirements identified at this time.

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

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

Discussion

No discussion necessary.

Annual Goals and Objectives

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

Year Three Annual Action Plan for FY2018 of the Five Year Consolidated Plan FY2016 – 2020.

Goals Summary Information: The projected budget for FY18 is based upon funded allocations for FY17 for the St. Charles Urban County for the amount of \$656,116 plus the combination of the City of St. Charles funded allocation of \$324,610, for a total combined budget of \$980,726. It is estimated that the county will receive \$30,000 from loan re-payments in 2018. The funds will be divided as needed between home rehabilitation, administration, and public services activities.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	CDBG Funding	Goal Outcome Indicator
1	Affordable Housing\Home Improvement Programs	2016	2020	Housing Rehabilitation	St. Charles Urban County	Homeowner Housing Rehab Provision of decent, safe, affordable housing	\$225,659	38 Household Housing Units
2	Affordable Housing\Home Improvement Programs	2016	2020	Housing Rehabilitation	City of St. Peters	Homeowner Housing Rehab. City of St. Peters, Provision of decent, safe, affordable housing	\$159,000	20 Household Housing Units
3	Affordable Housing	2016	2020	Housing Rehab Administration	City of St. Peters	Housing Rehab. Administration for City of St. Peters, Provision of decent, safe, affordable housing	\$1,000	Rehab Admin staff assisting with the 20 Housing Units
4	Affordable Housing\Home Improvement Programs	2018	2020	Housing Rehabilitation	City of St. Charles	Provision of decent, safe, affordable housing	\$146,084	Homeowner Housing Rehab: 15 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	CDBG Funding	Goal Outcome Indicator
5	Housing Rehabilitation	2018	2020	Housing Rehab. Administration	City of St. Charles	Housing Rehab Administration for Urban County	\$97,000	Rehab Admin 1.5 staff assisting with the 40 Housing Units
6	Code Enforcement	2018	2020	Decent Safe Housing	City of St. Charles	Provision of decent safe housing through inspection of rental units and preservation of existing housing stock	70,000	Decent rental housing 250 units inspected, property maintenance code compliance 50 units
7	Affordable Housing Development/ Rehabilitation	2016	2020	Affordable Housing	St. Charles Urban County	Affordable Rental Development/Rehabilitation Demolition Services	\$80,000	1 Rental unit rehabilitated 1 Household
8	Program Administration	2018	2020	Administration	City of St. Charles	Administration	127,985	Other: 0 Units Other
9	Program Administration	2016	2020	Administration	Urban County Unincorporated St. Charles County	Administration	19,124	Other: 0 Units Other
10	Homeless Prevention	2016	2020	Public Services	St. Charles Urban County	Rent & Utility Assistance/ Homelessness Prevention (CAB)	\$36,121	72 Persons\Units Assisted
11	Senior Services	2016	2020	Public Services	City of St. Peters	Senior Services Meals on Wheels Non-Homeless Special Needs	CDBG: \$10,000	Other: 10 Persons\Units Assisted
12	Community Services	2016	2020	Public Services	City of St. Peters	Community Services Lawn Maintenance for elderly and disabled households Non-Homeless Special Needs	CDBG: \$1,500	7 Units\ Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	CDBG Funding	Goal Outcome Indicator
13	Transportation Services	2016	2020	Public Services	St. Charles Urban County	Essential Transportation Non-Homeless Special Needs	\$55,753	200 Units of service
14	Transportation Services	2016	2020	Public Services	City of St. Peters	Essential Transportation Services Non-Homeless Special Needs	\$28,500	250 Units of service
15	Assistance for Homeless	2018	2020	Public Services	City of St. Charles	Coordinated Entry Services for assisting homeless persons with obtaining resources and support for the Continuum of Care , CoC and Point In Time Homeless Count , (PIT)	\$15,000	20 Units of service
16	Assistance for the Disabled	2018	2020	Public Services	City of St. Charles	Non-Homeless Special Needs. Meals on Wheels Program provides hot meals delivered to homebound disabled persons	\$10,000	10 Units\households Assisted
17	Transportation for Elderly & Disabled	2018	2020	Public Services	City of St. Charles	Essential Transportation. No-Homeless Special Needs	\$10,000	150 Units of service

Table 2 – Goals Summary

Goal Descriptions check

1-5	Goals Name	Housing Rehabilitation Home Improvement Programs
	Goals Description	The Home Improvement Programs provide decent, safe, affordable housing for low – moderate home owner occupants. The Home Improvement Programs funded in the St. Charles Urban County’s participating jurisdictions provides services this demographic would not otherwise be able to afford. A total 50 units of service are projected which also includes the funding of one full time staff person and one part time staff person to administer the Home Improvement Programs for the County.
6	Goal Name	CDBG Code Enforcement
	Goal Description	The Code Enforcement activity insures the provision of decent safe rental housing through inspection of rental units. This activity also preserves property values for the City of St. Charles by enforcement of property maintenance codes. Provides one full time staff assigned to enforce property maintenance codes and conduct rental occupancy inspections in US Census Tracts and Blocks where at least 51% of the population has low – moderate incomes. A total of 300 units or inspections are proposed.
8-9	Goals Name	CDBG Administration
	Goals Description	The City of St. Charles provides administrative support for the St. Charles CDBG Urban County. Administration includes the development of annual action plan narratives, preparation of monthly, semi-annual and annual reports, conducts environmental reviews, participates in public consultation meetings, provides program monitoring of public services, and verifies income eligibility and approves applications for Home Improvement Loans and Transportation programs.
10-18	Goals Name	Public Services for Homeless Prevention, Homeless Services & Non- Homeless Special Needs Populations
	Goals Description	Public Services provides homeless prevention through temporary assistance with rent utility, food pantry, “Meals on Wheels”, other affordable rental housing assistance, and assistance to the homeless through assistance for the HUD Annual Point- In- Time Homeless Count, coordinated data entry for homeless clients, and the support for the Continuum of Care. Public services is also provided via a essential transportation program that serves the non-homeless special needs populations Total units of service for all public service activities combined is 650 units.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The St. Charles Urban County will fund eighteen projects during FY18. These projects will be funded based on priority needs identified during the FY16-FY20 Consolidated Planning period and FY18 Annual Planning process. These identified needs will be funded with CDBG monies and/or leveraged municipal funds.

#	Project Name
1	2018 St. Charles County Home Improvement Loan Program
2	2018 City of St. Peters Home Improvement Loan Program
3	2018 City of St. Peters Rehab Admin
4	2018 City of St. Charles Home Improvement Loan Program
5	2018 City\County Rehab Admin
6	2018 City of St. Charles Code Enforcement
7	2018 St. Charles County Rental Rehab Program
8	2018 CDBG Administration by City of St. Charles
9	2018 CDBG Administration by St. Charles County
10	2018 Public Services St. Charles County Homeless Prevention (CAB)
11	2018 Public Services St. Peters Meals on Wheels
12	2018 Public Services St. Peters Community Services Lawn Maintenance
13	2018 Public Services St. Charles County Transportation
14	2018 Public Services City St. Peters Transportation
15	2018 Public Services City of St. Charles HMIS Coordinated Entry
16	2018 Public Services City of St. Charles Senior Services Meals on Wheels Program
17	2018 Public Services City of St. Charles Transportation

Table 6 – Project Information

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

There is a total of seventeen projects the County will fund for FY18. Twelve projects are administered by the City of St. Charles on behalf of the Urban County, five are the City of St. Peters projects, and six projects are for the City of St. Charles. The City of St. Charles is a sub-recipient of the Urban County's and is charged with administration of CDBG funds. All projects funded are available within each participating jurisdiction and are based on the needs identified within them. The City of St. Charles and St. Peters will manage their individually assigned programs. St. Charles County is the lead agency for the Urban County, and the CDBG Entitlement Grantee.

Limited funding and public service cap will always be an obstacle to addressing all needs within the Urban County. However, during FY18, the County will continue to provide funding for projects to continue addressing the identified needs. The Urban County will also continue to administer some previously funded projects during FY18. The Urban County anticipates receiving \$30,000 in program income from the repayment of home improvement loans.

AP-38 Project Summary

Project Summary Information: The CDBG Urban County through public input determined the following projects would assist with meeting the community needs for affordable housing, suitable living environments, affordable transportation, homeless prevention, homeless assistance, and program compliance through administration.

1	Project Name	2018 St Charles County Home Improvement Programs
	Target Area	St. Charles Urban County
	Goals Supported	Affordable Housing for Low – Moderate Income Households
	Needs Addressed	Housing Rehabilitation that is decent and safe to live in
	Funding	CDBG: 225,659
	Description	The Home Improvement Programs funded in the St. Charles Urban County’s participating jurisdictions provides services this demographic would not otherwise be able to afford
	Target Date	1/1/2018 – 12/31/2018 through 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	38 households
	Location Description	Available in Wentzville, New Melle, St. Paul, Weldon Springs, Cottleville, Lake St. Louis and Unincorporated St Charles County
	Planned Activities	Provides home improvement loans to low – mortgage income households.
2	Project Name	2018 City of St. Peters Home Improvement Loan Program
	Target Area	St. Peters
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$159,000
	Description	Provide assistance to eligible low-income families within participating jurisdictions the city of St. Peters with home improvements through a 5 year, 0% interest forgivable loan.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	The County anticipates assisting 20 low income families living within the City of St. Peters with home rehabilitation projects during FY18.
	Location Description	Low income residents living within the City of St. Peters are eligible to participate in the program based on funding availability and eligibility.
	Planned Activities	Provide financial assistance for home improvement projects including, but not limited to siding, electrical repairs, plumbing, concrete improvements and roof repair or replacement.
3	Project Name	2018 St. Peters Housing Rehab Administration
	Target Area	St. Peters
	Goals Supported	Assist and support the Home Improvement Program
	Needs Addressed	Program Support
	Funding	CDBG: \$1,500
	Description	Housing Rehab Administration
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	St. Peters estimates assisting 20 households in the Home Improvement Program.
	Location Description	City of St. Peters
	Planned Activities	Review applications, set up file, schedule inspection, close loans, process payments, prepare deeds and full deeds of release, and subordination deeds of trusts, and other clerical duties to support the program.
4	Project Name	2018 City of St. Charles Home Improvement Program
	Target Area	City of St. Charles
	Goals Supported	Affordable Housing Development/ Rehabilitation Units
	Needs Addressed	Affordable Rental Development/Rehabilitation
	Funding	CDBG: 146,084
	Description	Provide assistance to eligible low-income families within participating jurisdictions the city of St. Peters with home improvements through a 5 year, 0% interest forgivable loan.

	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Provide 15 Affordable Housing Development/ Rehabilitation Units
	Location Description	City of St. Charles
	Planned Activities	Eligible home rehab activities includes, roof replacements, furnace and a/c replacement, electrical and pulling repairs and replacement and other minor home repair or property maintenance needs.
5	Project Name	2018 Housing Rehab Administration
	Target Area	St. Charles Urban County and within all participating jurisdictions
	Goals Supported	Assist all jurisdictions with housing rehab administration
	Needs Addressed	Affordable housing needs
	Funding	CDBG: \$97,000
	Description	Provides for 1 full time and one part time staff to review and approve applications for the home improvement program, set up their files. Work with the client in obtaining proposals, schedule inspection, process payments, close on the loans and review documents for subordination deeds for refinancing and assist with loan repayment and project close outs.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Rehab admin review and support for 40 applicants in the Home Improvement Loan Program.
	Location Description	Participants will reside within the participating jurisdictions of the Urban County the administration office is location within the St. Charles City Hall building.
	Planned Activities	Staff to review and approve applications for the Home Improvement Loan Program, set up their files. Work with the client in obtaining proposals, schedule inspection, process payments, close on the loans and review documents for subordination deeds for refinancing and assist with loan repayment and project close outs.
6	Project Name	2018 City of St. Charles Code Enforcement

	Target Area	City of St. Charles within Low Income US Census Tracts.
	Goals Supported	Decent safe rental housing and compliance with property maintenance
	Needs Addressed	Administration
	Funding	CDBG: 70,000
	Description	Provide program delivery costs for Urban County rehabilitation programs including but not limited to staff time, recording fees and communication with residents.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Code Enforcement is estimated to provide 250 rental occupancy inspections, and 50 units of property maintenance code compliance.
	Location Description	Within US Census Tracts where the populations are at least 51% low-moderate income.
	Planned Activities	Provide rental occupancy and property maintenance inspections
7	Project Name	2018 St. Charles Urban County Rental Rehab Unit
	Target Area	St. Charles County
	Goals Supported	Affordable Rental unit & decent safe affordable housing
	Needs Addressed	Affordable rental housing
	Funding	CDBG: \$80,000
	Description	Funds to purchase a home and rehabilitate and to provided one affordable rental housing unit.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Activity provides for 1 rental housing unit.
	Location Description	Location is to be determined within St. Charles County.
	Planned Activities	Home purchase, home rehab, and rental
8	Project Name	2018 St. Charles Urban County Administration
	Target Area	County Wide where applicable

	Goals Supported	Program Support County Wide
	Needs Addressed	Program Support
	Funding	CDBG: \$145,180
	Description	Provides for 1 full time CDBG Administrator and 1 part time support staff,
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Provides support for all programs and clients assisted.
	Location Description	CDBG Administration Office is located within St. Charles City Hall
	Planned Activities	Provides CDBG Regulatory complaints as well as general administration for the Urban County including preparation of the Con Plan, Annual Plan, Consolidated Annual Performance & Evaluation Report and required reports and communications with the U.S. Department of Housing and Urban Development.
9	Project Name	2018 St. Charles County Administrative Services
	Target Area	St. Charles County
	Goals Supported	Program Administration
	Needs Addressed	Administration
	Funding	CDBG: \$21,694
	Description	Provides program delivery costs for all programs associated with CDBG Urban County.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Provide program administration for general planning activities.
10	Project Name	2018 St. Charles County Homeless Prevention (CAB)
	Target Area	St. Charles urban County participating jurisdictions

	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$36,121
	Description	Provides temporary assistance for rent & utility payments to prevent homelessness
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	St. Charles County estimates assisting 72 residents who qualify as low income.
	Location Description	All residents assisted with this program will live within one of the CDBG Urban County participating jurisdictions.
	Planned Activities	It is estimated that 70 residents will receive temporary rent and utility assistance through sub-recipients.
11	Project Name	2018 St. Peters Meals on Wheels
	Target Area	St. Charles County
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Special Needs Populations
	Funding	CDBG: \$10,000
	Description	Public services that provides hot meals to home bound seniors and the disabled
	Target Date	1/1/18 – 12/31/18 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	St. Peters' estimates assisting 10 residents
	Location Description	All participants will be residents within the city limits of St. Peters.
	Planned Activities	The City will provide limited transportation services to elderly, disabled and low income St. Peters residents who lack access to a vehicle or unable to drive.
12	Project Name	2018 City of St Peters Community Services

	Target Area	City of St. Peters
	Goals Support	Support for Special Needs populations
	Needs Addressed	Provide lawn care to very low income and disabled residents.
	Funding	CDBG: \$1,500
	Description	Provides funds for lawn maintenance for elderly and disabled households.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families assisted is 7.
	Location Description	City of St. Peters
	Planned Activities	Property maintenance activity-prevent tall grass & weeds
13	Project Name	2018 St. Charles Urban County Transportation
	Target Area	St. Charles County
	Goals Support	Assist Non-Homeless Special Needs
	Needs Addressed	The County will provide limited transportation services to those within a participating jurisdiction who qualify as elderly, disabled or low income who are unable to drive or lack access to a vehicle.
	Funding	CDBG: \$55,753
	Description	Provides essential transportation services
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The County estimates that funding will assist residents with 290 rides or units of services.
	Location Description	County Wide within participating jurisdictions

	Planned Activities	Essential transportation to health care providers, for grocery shopping, for trips to the Social Security office and other eligible places as necessary.
14	Project Name	2018 St. Peters Transportation Program
	Target Area	City of St. Peters
	Goals Support	Assist Non-Homeless Special Needs
	Needs Addressed	The City of St. Peters will provide limited transportation services to those within a participating jurisdiction who qualify as elderly, disabled or low income who are unable to drive or lack access to a vehicle.
	Funding	\$28,500
	Description	Provides essential transportation services
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City of St. Peters estimates that funding will assist residents with 250 rides or units of services.
	Location Description	St Peters City Limits
	Planned Activities	Essential transportation to health care providers, for grocery shopping, for trips to the Social Security office and other eligible places as necessary.
15	Project Name	2018 City of St. Charles Assistance for Homeless Public Services
	Target Area	City of St. Charles
	Goals Support	
	Needs Addressed	Coordinated Entry Services to assist the homeless with resources and support the Continuum of Care
	Funding	\$15,000
	Description	Date Entry to HMIS, and coordination of the HUD Annual PIT Homeless Count
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	20 Units of Services
	Location Description	St. Charles City Limits
	Planned Activities	Connect homeless people to housing resources-end homelessness
16	Project Name	2018 City of St. Charles Public Services Meals on Wheels
	Target Area	City of St. Charles
	Goals Support	Support for the elderly and disabled
	Needs Addressed	Non-Homeless Special Needs
	Funding	\$10,000
	Description	Provide hot delivered meals to homebound persons such as the elderly and disabled.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City estimates to assist 10 households.
	Location Description	Located within the City of St. Charles
	Planned Activities	Provide hot delivered meals to homebound persons such as the elderly and disabled.
17	Project Name	2018 City of St. Charles Transportation,
	Target Area	City of St. Charles
	Goals Support	The City will provide limited transportation services to elderly, disabled and low income St. Charles residents who lack access to a vehicle or unable to drive.
	Needs Addressed	Non-Homeless Special Needs, Elderly & Disabled

	Funding	\$10,000
	Description	Essential transportation services for elderly, disabled.
	Target Date	1/1/2018 – 12/31/2018 - 12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City of St. Charles estimates to provide 150 rides or units of service.
	Location Description	City of St. Charles
	Planned Activities	Transportation to health care providers, financial providers, and for essential shopping for groceries, and for other eligible destinations as determined necessary.

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

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

The St. Charles Urban County consists of the unincorporated areas of St. Charles County in addition to 8 participating jurisdictions including City of St. Charles, Cottleville, Lake St. Louis, St. Peters, Weldon Spring, Wentzville, St. Paul, and New Melle. The cities of St. Charles and St. Peters are the only municipal sub-recipient of the Urban County for FY18. All programs implemented during 2018 will be available for eligible residents within the participating jurisdictions of St. Charles County.

Geographic Distribution

Target Area	Percentage of Funds
City of St. Peters	20
City of St. Charles	40
St. Charles County	40

Table 7 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As a previous entitlement, the City of St. Charles will be a sub-recipient of the Urban County during FY18 in order to continue existing CDBG funded programs for eligible St. Charles residents per its agreement with the County. All program funding will be allocated toward Urban County wide programs.

Discussion

During FY18, St. Charles County and the City of St. Charles will begin to administer programs on a county-wide basis related to housing, transportation, community services and rent and utility assistance which were all identified as priority needs. The City of St. Peters will continue to run their own home repair and public service programs. Some activities will receive new funding during FY18 while others will continue utilizing prior year remaining funds. The County will continue to promote the programs but will also rely on each individual community to assist with promoting programs to their residents for participation.

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

Introduction

Actions planned to address obstacles to meeting underserved needs

During the 5-year Consolidated Plan and one year planning process, several needs were identified through the public hearing and public comment period. The County has several existing programs to assist in meeting some of the underserved needs. As in the past, many of the identified needs are considered Public Services according to HUD guidelines and therefore must fall within the 15% public service cap. The County makes allocations based on needs but this does present an obstacle out of the County's control in trying to address all needs. During FY18, the County will continue to fund existing programs to meet underserved needs. The County will also continue programs funded in previous years utilizing the prior year's funding. The County will continue to assess the needs on an annual basis to determine the best way to address obstacles and the underserved needs.

Actions planned to foster and maintain affordable housing

During FY18, the County has identified several housing programs to assist with the maintenance and or creation of new affordable units. The County will continue to fund a few rehabilitation programs to assist low income families with maintaining their homes. The County and the City of St. Charles will administer the Home Improvement Loan Program to provide funding to be used toward code violations or the repair or replacement of defective components of the home. Ten thousand dollars of funding becomes a grant after the homeowner continues to live in or maintain their property for 5 years. During 2018, the County will continue to administer a Property Maintenance program for eligible participants within an Urban County jurisdiction to address exterior property maintenance or code violations utilizing prior year allocations. In an effort to foster affordable housing, the County has allocated funding that can be used to provide funding for a new affordable development or to assist with rehabilitating existing rental units. These funds are limited and the intent is to increase the number of affordable rental units within the County.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

In order to reduce poverty, area families need to have a steady income. The County will continue to support the efforts of the local career center and educational institutions in their training programs and job placement efforts for all within the community including poverty level families. These families may also be eligible for County-wide CDBG programs ultimately freeing up their own funding to go toward essential needs. The County will also continue to support funding a local agency to provide rent and utility assistance to those who may be in jeopardy of becoming homeless.

Actions planned to develop institutional structure

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

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

The Urban County has public housing units under the jurisdiction of the St. Charles Public Housing Authority located within the City limits of St. Charles. St. Charles County agencies also work with landlords to facilitate the rental of available units for area low income families. With FY18 funding available for housing, the County will communicate with local agencies to encourage the use of these funds to meet the housing needs within the Urban County. The County also continues to promote available programs within the County during meetings of the Continuum of Care of St. Charles County and to area social services agencies working with low income families within the participating jurisdictions.

Discussion

During FY18, the County will continue several programs developed during the Consolidated Planning period in an effort to address the needs of the Urban County. The public service cap will continue to challenge the amount of funding and programs the County can administer with CDBG money to address the identified needs. The County will continue to spend down prior year dollars through existing programs, and will continue to work with the Urban County jurisdictions, the St. Charles County Community Council and area social service agencies in an effort to communicate to low income families regarding available programs.

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

Other CDBG Requirements

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

Discussion

The only instance when program income would be on hand prior to the new start year would be if the funds are received and no funds were expended before the start of the next year. St. Charles County will use CDBG funds to benefit 70% low to moderate income persons over the five year Consolidated Plan period. The greatest needs fall within these populations and therefore dollars will be directed to assist individuals who fall within the low to moderate income levels during the 2016, 2017, 2018, 2019 & 2020 program years. Many programs require an application and review of income prior to acceptance. Some programs will accept elderly or disabled residents based on an assumption that they are low to moderate income once age, disability, and or public assistance status is confirmed.