



# **St. Charles, MO**

# **Urban County**

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

## **Annual Action Plan FY17**

August 08, 2017

## Contents

Executive Summary .....	1
AP-05 Executive Summary - 91.200(c), 91.220(b) .....	1
PR-05 Lead & Responsible Agencies - 91.200(b) .....	4
AP-10 Consultation - 91.100, 91.200(b), 91.215(l) .....	5
AP-12 Participation - 91.401, 91.105, 91.200(c) .....	11
Expected Resources .....	14
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2) .....	14
Annual Goals and Objectives .....	18
AP-35 Projects - 91.420, 91.220(d) .....	21
AP-38 Project Summary .....	22
AP-50 Geographic Distribution - 91.420, 91.220(f) .....	30
AP-85 Other Actions - 91.420, 91.220(k) .....	33
Program Specific Requirements .....	36

# Executive Summary

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

### 1. Introduction

The St. Charles Urban County consists of the unincorporated areas of St. Charles County as well as the jurisdictions of Cottleville, New Melle, Lake St. Louis, St. Peters, 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. As a subrecipient, the City of St. Peters, also administers programs for eligible residents within its city limits.

### 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 FY17.

- 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- Availability/Accessibility of Suitable Living Environment;
- Urban County Property Maintenance Program- Availability/Accessibility for Decent Housing;
- St. Peters Home Improvement Loan Program- Availability/Accessibility for Decent Housing;
- St. Peters Transportation Program- Availability/Accessibility of Suitable Living Environment;
- St. Peters Community Services Program- Availability/Accessibility of Suitable Living Environment;
- and
- St. Peters Meals on Wheels- Availability/Accessibility of Suitable Living Environment.

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

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

This plan covers the second year of the five-year CDBG Consolidated Plan period for the St. Louis County HOME Consortium. During 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 FY17 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 FY17. The County will continue to focus on better communication with the public on the availability of the programs during FY17. 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 meeting on Friday, September 16, 2016. It was to inform meeting attendees that the public hearing will be held on November 7, 2016 at 6pm at St. Peters City Hall. In addition, provided those that would be unable to attend the public hearing with the opportunity to provide comments. Thirty-one people attended the meeting and three people provided verbal comments. 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. The Draft Plan will be available for a 30-day comment period beginning November 15, 2016. **The County received no additional comments during the 30-day comment period.**

## **5. Summary of public comments**

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

The County received a couple of verbal comments from CoC meeting attendees requesting assistance with homeless prevention, coordination intake and transportation.

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.

## **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 FY17, the County will fund 12 existing projects, and continue to administer 3 additional projects utilizing previously allocated funds.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	ST. CHARLES COUNTY	
CDBG Administrator	ST. CHARLES COUNTY	Department of Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative**

St. Charles County 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. Peters for general administrative activities including the preparation of the Consolidated, Annual Action and Performance and Evaluation plans and the administration of several county wide programs. St. Peters is also a subrecipient of the Urban County's CDBG funds and administers 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 and Crider Center, participants in the Continuum of Care, with CDBG money to fund homelessness programs providing rent and or utility assistance up to \$500.00 for those in jeopardy of becoming homeless. This use falls under the 15% public service cap so funds are limited as transportation, another identified priority need, is also funded with a portion of this cap.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

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

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

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

1	<b>Agency/Group/Organization</b>	St. Charles Community Council
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Other government - State Other government - County Other government - Local Regional organization Business and Civic Leaders

	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Homelessness Strategy  Non-Homeless Special Needs  Market Analysis  Economic Development  Anti-poverty Strategy  Lead-based Paint Strategy</p>
--	---	---

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Agencies were notified via the Community Council to attend a public hearing to help identify needs within the community. St. Charles 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. The County received one written comment from Paul Kruse of First Step Back Home, Inc requesting direct funding. 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>
---	---

**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 7, 2016) with the agencies attending the CoC meeting on September 16, 2016 for this planning process for FY17. 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 FY17 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 7, 2016.0 attendees	No comments		
2	Mailing to local NAACP re: public hearing	Minorities		No comments		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Mailing to English as Second Language Department at local Community College	Minorities Non-English Speaking - Specify other language: various		No comments		
4	Public Municipal Posting Notice	Non-targeted/broad community		No comments		
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 31 attendees.	Comments and suggestions received at CoC meeting were funding for coordination of intake/case management, homeless prevention, and transportation.		
6	County Website - posted Notice	Non-targeted/broad community		No comments		

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The FY17 Annual Action Plan has been initially developed based on an estimated allocation of \$630,000. Since the actual allocation is \$656,116, the County adjusted the administrative 20% cap and public services 15% cap accordingly by adding additional funding to General Administration and Urban County Transportation. Additional additions go to the Urban County Improvement Loan Program.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of 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	656,116	30,000	0	686,116	0	Funds various programs through the participating jurisdictions of St. Charles County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	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.
Other	public - state	Housing	130,400	0	0	130,400	160,000	Funds rapid rehousing for approximately 54 homeless households.

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: \$		
Other	public - local	Housing	75,000	0	0	75,000	93,750	Funds emergency shelter for domestic violence victims and their families.
Other	public - local	Housing Public Services	290,000	0	0	290,000	362,500	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 publically owned land or property located within the jurisdiction that may be used to address the needs**

## **identified in the plan**

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

## **Discussion**

## 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	Housing Rehabilitation	2016	2020	Affordable Housing	City of St. Peters St. Charles Urban County	Housing Rehabilitation	CDBG: \$359,476	Homeowner Housing Rehabilitated: 45 Household Housing Unit
2	Homeless Prevention	2016	2020	Homeless	St. Charles Urban County	Rent & Utility Assistance/ Homelessness Prevention	CDBG: \$25,000	Homelessness Prevention: 50 Persons Assisted
3	Affordable Housing Development/ Rehabilitation	2016	2020	Affordable Housing	St. Charles Urban County	Affordable Rental Development/Rehabilitation Demolition Services	CDBG: \$60,000	Rental units rehabilitated: 1 Household Housing Unit
4	Senior Services	2016	2020	Non-Homeless Special Needs	City of St. Peters	Senior Services	CDBG: \$10,000	Other: 50 Other
5	Community Services	2016	2020	Non-Homeless Special Needs	City of St. Peters	Community Services	CDBG: \$1,500	Public service activities for Low/Moderate Income Housing Benefit: 7 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Program Administration	2016	2020	Administration	City of St. Peters St. Charles Urban County Unincorporated St. Charles County	Administration	CDBG: \$135,723	Other: 0 Other
7	Transportation Services	2016	2020	Non-Homeless Special Needs	City of St. Peters St. Charles Urban County	Transportation Services	CDBG: \$61,917 Other: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	
2	Goal Name	Homeless Prevention
	Goal Description	
3	Goal Name	Affordable Housing Development/ Rehabilitation
	Goal Description	

4	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Community Services
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Transportation Services
	<b>Goal Description</b>	

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

### Introduction

The St. Charles Urban County will fund twelve projects during FY17. These projects will be funded based on priority needs identified during the FY16-FY20 Consolidated Planning period and FY17 Annual Planning process. These identified needs will be funded with CDBG monies and/or leveraged municipal funds.

#	Project Name
1	2017 St. Charles Urban County Administration
2	2017 St. Charles Urban County Home Improvement Loan Program
3	2017 St. Charles Urban County Homelessness Program
4	2017 St. Charles Urban County Rental Rehab/Development Program
5	2017 St. Charles Urban County Transportation Program
6	2017 St. Charles Urban County Rehab Administration
7	2017 St. Charles Urban County Property Maintenance Program
8	2017 St. Peters Community Services Program
9	2017 St. Peters Home Improvement Loan Program
10	2017 St. Peters Rehab Administration
11	2017 St. Peters Meals on Wheels
12	2017 St. Peters Transportation Program

**Table 7 – Project Information**

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

There are a total of 12 projects the County will fund for FY17. Seven projects are administered by the Urban County and five are the City of St. Peters projects. St. Peters is a sub-recipient of the Urban County's CDBG funds and all projects funded are available city wide and are based on needs identified within the City of St. Peters. St. Charles County is the lead agency for the Urban County. Limited funding and public service cap will always be an obstacle to addressing all needs within the Urban County. However during FY17, 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 FY17.

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

1	<b>Project Name</b>	2017 St. Charles Urban County Administration
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Administration Fair Housing Education
	<b>Funding</b>	CDBG: \$131,223
	<b>Description</b>	Activities associated with administering the St. Charles Urban County projects/activities
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
<b>Planned Activities</b>	Provides 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.	
2	<b>Project Name</b>	2017 St. Charles Urban County Home Improvement Loan Program
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$200,476
	<b>Description</b>	Provide assistance to eligible low income families within participating jurisdictions of the St. Charles Urban County with home improvements through a 5 year, 0% interest forgivable loan.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County anticipates assisting 24 low income families living within the Urban County with home rehabilitation projects during FY17. The County estimates assisting 7 very low families and 17 low income families. The County anticipates assisting 2 additional families with program income during FY17 and estimates that they will be low income.

	<b>Location Description</b>	Low income residents living within the Urban County are eligible to participate in the program based on funding availability and eligibility.
	<b>Planned Activities</b>	Provide financial assistance for home improvement projects including, but not limited to siding, painting, windows, garage doors, plumbing, concrete improvements and roof repair or replacement.
<b>3</b>	<b>Project Name</b>	2017 St. Charles Urban County Homelessness Program
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Homeless Prevention
	<b>Needs Addressed</b>	Rent & Utility Assistance/ Homelessness Prevention
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Sub-recipient provides homeless prevention services such as utility and rent assistance to eligible residents living within participating jurisdictions of the St. Charles Urban County.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County estimates assisting 50 families with assistance. The County estimates that 10 will be low income and 40 will be very low income.
	<b>Location Description</b>	This activity is available to eligible residents living within any of the participating jurisdictions of the Urban County.
	<b>Planned Activities</b>	The County will contract with a sub-recipient to provide rent and utility assistance to eligible participants in jeopardy of becoming homeless.
<b>4</b>	<b>Project Name</b>	2017 St. Charles Urban County Rental Rehab/Development Program
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Affordable Housing Development/ Rehabilitation
	<b>Needs Addressed</b>	Affordable Rental Development/Rehabilitation
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	Provides funding to encourage rehabilitation of affordable rental or the new development of affordable rental unit(s) within the Urban County.
	<b>Target Date</b>	12/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County estimates assisting 1 low income family with affordable development/rental during FY17.
	<b>Location Description</b>	Affordable development/rental will be located within a participating jurisdiction of the Urban County.
	<b>Planned Activities</b>	Provide funding for the affordable development or rental of a property within the Urban County to create one affordable rental unit.
<b>5</b>	<b>Project Name</b>	2017 St. Charles Urban County Transportation Program
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Transportation Services
	<b>Needs Addressed</b>	Transportation Services
	<b>Funding</b>	CDBG: \$33,417
	<b>Description</b>	Provides essential transportation to eligible residents living within participating jurisdictions of the St. Charles Urban County.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County estimates assisting 40 low income persons with transportation services during FY17.
	<b>Location Description</b>	Participants will reside within the participating jurisdictions of the Urban County
<b>Planned Activities</b>	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.	
<b>6</b>	<b>Project Name</b>	2017 St. Charles Urban County Rehab Administration
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$3,500

	<b>Description</b>	Provide program delivery costs for Urban County rehabilitation programs including but not limited to staff time, recording fees and communication with residents.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Provide program delivery of Urban County related activities which may include staff time, recording fees or resident communications.
7	<b>Project Name</b>	2017 St. Charles Urban County Property Maintenance Program
	<b>Target Area</b>	St. Charles Urban County
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$2,500
	<b>Description</b>	Provides a one time grant of \$2500 to eligible residents to address violations cited by an inspector from one of the participating jurisdictions of the Urban County.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The County estimates assisting 1 low income family to address violation(s) cited.
	<b>Location Description</b>	All participants will live in a participating jurisdiction of the Urban County.
	<b>Planned Activities</b>	This activity is to assist eligible residents to address violation(s) cited by an inspector from a participating jurisdiction of the Urban County.
8	<b>Project Name</b>	2017 St. Peters Community Services Program
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Community Services
	<b>Needs Addressed</b>	Community Services
	<b>Funding</b>	CDBG: \$1,500

	<b>Description</b>	Provide lawn mowing services for elderly or disabled low income families within St. Peters.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	St. Peters' goal is to assist 7 households with lawn mowing services. St. Peters estimates that 4 will be extremely low income and 3 will be very low income.
	<b>Location Description</b>	All households will be within the city limits of St. Peters.
	<b>Planned Activities</b>	Provide limited lawn mowing services to St. Peters households who qualify as elderly or disabled low income families.
<b>9</b>	<b>Project Name</b>	2017 St. Peters Home Improvement Loan Program
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$159,000
	<b>Description</b>	Provides assistance to eligible low income families within the City of St. Peters with home improvements through a 5 year 0% interest forgivable loan.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	St. Peters' estimates assisting a total of 21 families with home repairs during FY17. The City estimates helping 6 families that are very low income and 15 families that are low income. The City anticipates assisting an additional 3 families who are low income utilizing program income during FY17.
	<b>Location Description</b>	All eligible participants will live within the city limits of St. Peters.
	<b>Planned Activities</b>	Provides a 5 year 0% interest forgivable loan to residents who qualify to participate for eligible home improvements.
<b>10</b>	<b>Project Name</b>	2017 St. Peters Rehab Administration
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$1,000

	<b>Description</b>	Provides program delivery costs for St. Peters rehabilitation programs including but not limited to staff time, inspections, recording fees and communication with residents.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Provide program administration for rehab related activities.
<b>11</b>	<b>Project Name</b>	2017 St. Peters Meals on Wheels
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Provides nutritious meals to homebound St. Peters residents who are eligible based on age.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	St. Peters' estimates assisting 50 residents who qualify as low income.
	<b>Location Description</b>	All residents assisted with this program will live within the city limits of St. Peters.
	<b>Planned Activities</b>	St. Peters will assist 50 residents with 25 meals through the Meals on Wheels program provided by the Mid East Area Agency on Aging.
<b>12</b>	<b>Project Name</b>	2017 St. Peters Transportation Program
	<b>Target Area</b>	City of St. Peters
	<b>Goals Supported</b>	Transportation Services
	<b>Needs Addressed</b>	Transportation Services
	<b>Funding</b>	CDBG: \$28,500

<b>Description</b>	Provides essential transportation services to eligible St. Peters residents.
<b>Target Date</b>	12/31/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	St. Peters' estimates assisting 62 residents who qualify as low income. The City leverage funding will assist an additional 188 residents for a total of 250.
<b>Location Description</b>	All participants will be residents within the city limits of St. Peters.
<b>Planned Activities</b>	The City will provide limited transportation services to elderly, disabled and low income St. Peters residents who lack access to a vehicle or unable to drive.

## **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 6 participating jurisdictions including Cottleville, Lake St. Louis, St. Peters, Weldon Spring, Wentzville and New Melle. The City of St. Peters is the only municipal sub-recipient of the Urban County for FY17. All programs implemented during 2017 will be available for eligible residents within the participating jurisdictions of St. Charles County.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of St. Peters	40
St. Charles Urban County	52
Unincorporated St. Charles County	8

**Table 8 - Geographic Distribution**

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

As a previous entitlement, The City of St. Peters will be a sub-recipient of the Urban County during FY17 in order to continue existing CDBG funded programs for eligible St. Peters residents per its agreement with the County. All program funding will be allocated toward Urban County wide programs.

## **Discussion**

During FY17, St. Charles County and St. Peters will continue 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. Some activities will receive new funding during FY17 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 FY17, 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 FY17, 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 St. Peters will continue to 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. Five thousand dollars of funding becomes a grant after the homeowner continues to live in or maintain their property for 5 years. During 2017, 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 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 St. Peters 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 no public housing units. St. Charles County agencies currently work with landlords to facilitate the rental of available units for area low income families. With FY17 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 FY17, 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
<b>Total Program Income:</b>	<b>30,000</b>

#### Other CDBG Requirements

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