

City of St. Joseph



St. Joseph Community Partnership Strategy and Consolidated Plan

For Five Year Period

July 1, 2020-June 30, 2024

First Year Annual Plan

Proposed for the One-Year Period

July 1, 2020 through June 30, 2021

Community Development Block Grant

HOME Investment Partnership Program

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

St Joseph, Buchanan County, Missouri, developed along the Missouri River in Northwestern Missouri. It was the western terminal for the railroad and the eastern terminus of the Pony Express during its brief existence. St Joseph is the place where notorious outlaw, Jesse James, was shot and killed. It's the home of the Cherry Mash, the third-oldest candy that's still made and the first ever manufactured west of the Mississippi River. St Joseph celebrated its sesquicentennial in 1993 and is proud of its rich continuous 26-mile parkway system, picturesque landscapes, vast wooded areas, and family oriented parks.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of St. Joseph adopted its ***Community Partnership Strategy and Consolidated Plan*** for the five-year period, 2020-2024, on May 11, 2020. The Plan identifies housing and non-housing community development needs and presents the community's goals and objectives for addressing those needs during the subsequent five years. The goals and objectives were developed in stages. First, Community Development staff consulted housing providers, social service agencies, community organizations and any interest entities that work with the population most at risk at finding themselves unemployed, without health care, and turning to the streets for monetary and emotional support, and lacking the skills, training, and knowledge to be self-sufficient. Those housing providers, agencies, and community organizations were provided an opportunity to submit funding requests for public service activities, homeless programs, and to suggest public facility and neighborhood improvements.

3. Evaluation of past performance

The City of St Joseph has continued to utilize funds for affordable housing and to provide services for low to moderate income households. During program year 2018 the City of St Joseph Community Development staff worked to resolve a timeliness of CDBG expenditures and take a more in depth look to see how we could utilize funds to help the local housing authority and how we could help with improvements to City facilities. We reached out to the local housing authority and the City's parks department. Through this consultation staff decided to purchase equipment for projects; new storm doors and entry doors for the Housing Authority and playground equipment for six local parks that had outdated equipment or no equipment. We determined that this was a way to improve the appearance of St Joseph and also benefit the low/moderate income population of our City. As a result of the City of

St Joseph will continue its partnership with both entities and continue to find ways improve the appearance of the facilities.

4. Summary of citizen participation process and consultation process

Due to the COVID-19 crisis we were unable to hold public meetings, we have instead decided to reach out via email, USPS, announcements on our City's webpage, Channel 19 - the City of St Joseph broadcast channel and a mass emailing through one of our public service agencies that offers referral services to the public.

The City Council empowered a twelve member Ad-hoc Citizens Committee to personally meet with each of the agencies and review their requests for public service activities. Under normal circumstances this citizens committee visits each agency. Halfway through the process the importance of social distancing did not allow us to continue site visits. Staff made a recommendation to the committee that since they had to discontinue visits, they consider making a recommendation to the City Council that the agencies were awarded the same funding as they received the previous year. All members agreed that this was a fair way of allocating funds. The committee held two public hearings and gained perceptions of the needs of the St. Joseph community. The Ad-hoc Citizens Committee concluded their assignment by developing and presenting a funding recommendation to the City Council.

5. Summary of public comments

Still awaiting public comments

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

Still awaiting public comments

7. Summary

The City of St Joseph focuses on meeting the needs of its residents by improving housing conditions, services through social service agencies and improving public facilities.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	ST. JOSEPH	City of St Joseph Community Development Department
HOME Administrator	ST. JOSEPH	City of St Joseph Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of St Joseph's Community Development Department is responsible for preparing the Consolidated and Annual Plans

Consolidated Plan Public Contact Information

Don DePriest, Community Development Manager, 816-271-4381

Mary Kay Griffin, Grants Specialist, 816-271-4643

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

This section is to discuss all forms of consultation

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(I)).

The City of St Joseph consulted local agencies, social service agencies, homeless service providers, housing providers and other service providers via email due to the shelter at home designation in St Joseph to gather views on the needs of the St Joseph community. Notice of these hearings were published in St Joseph News-Press, notice on the City's website and through emails sent to social service agencies, health providers, homeless service providers and housing providers.

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

The City of St Joseph collaborates with the St Joseph Continuum of Care (CoC) and attends regular monthly meetings with other homeless service providers to identify and address the needs of the homeless population.

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

The Emergency Shelter Grant is administered by MHDC (Missouri Housing Development Corporation), they are a member of the St Joseph CoC along with many homeless providers and social service agencies to assess the needs of St Joseph's low income families. As the administrators of this funding work closely with local grantees to develop their policies and procedures for the allocation process.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. They felt increased rent and utility assistance is a huge gap in the community. The City will explore how this can be addressed.
2	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. Habitat felt affordable housing to all was need in the St Joseph. The City will work with Habitat develop effective strategies to combat the need for affordable housing.
3	Agency/Group/Organization	BARTLETT CENTER
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. Bartlett Center repounded to an advertisement of request for proposals. Their application for funding stating the need for affordable child care service for low income families and the need for youth programs for children from low- and moderate-income families. The City will continue to fund public service activities that assist low- and moderate-income families

4	Agency/Group/Organization	THE CENTER, A SAMARITAN CENTER
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Service Agency
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. Bartlett Center repoded to an advertisement of request for proposals. Their application for funding indicated the need for mental health services to the low-income residents of the City, we will continue to fund public service agencies so they are able to address the needs of the community.
5	Agency/Group/Organization	INTERFAITH COMMUNITY SERVICES, INC. (INTERSERV)
	Agency/Group/Organization Type	Services-homeless Agency - Managing Flood Prone Areas
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. InterServ (Interfaith) is the lead of the CoC (Continuum of Care), they indicated the continued need for homeless outreach to assess each individuals needs, the City will continue to collaborate with them to address the needs of the homeless population. InterServ (Interfaith) submitted an application for funding as a result of a request for proposal advertisement. Their application indicated the need for aftershchool youth programs for school age children.
6	Agency/Group/Organization	Voices of Courage Childrens Advocacy Center
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Public Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. Voices of Courage submitted an application for funding counseling and forensic interviewing of children who have been victims of sexual abuse, explaining the importance of forensic interviewing. The City will continue to fund public service agencies to address the needs of these individuals
7	Agency/Group/Organization	SOCIAL WELFARE BOARD OF BUCHANAN COUNTY, INC.
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Non-Homeless Special Needs Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. Their application for funding demonstrated the need for dental care for the for the extremely poor and those who lack dental insurance. The City has used CDBG and City funds to help this agency provide dental services.
8	Agency/Group/Organization	UNITED CEREBRAL PALSY
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. UCP's application for funding indicated the need to help children who are developmentally delayed. They are continued to be funded with CDBG funds to address the need for services for the needs of children have developmental delays.
9	Agency/Group/Organization	YWCA - ST. JOSEPH
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. The YWCA indicated in their application for funding the City's need for shelter for women and children who are homeless and fleeing domestic violence. The City has used CDBG funds to help address the need of protective shelter for victims of domestic violence. The City will continue to help the YWCA in addressing this need.
10	Agency/Group/Organization	COMMUNITY MISSIONS CORPORATION
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. Community Missions Corporation (CMC) indicated in their application for funding the need for housing for chronically homeless men. The City uses CDBG funds to address the needs of chronically homeless men.
11	Agency/Group/Organization	Pivotal Point Transitional Housing
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. Pivotal Point Transitional Housing indicated in their application for funding the need for transitional housing for homeless families. The City helps to address this need by using CDBG funds to assist Pivotal Point with this need.

12	Agency/Group/Organization	AFL-CIO Community Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. AFL-CIO indicated in their application for funding the need for their help-me-hotline, a referral service provided to help individuals find the services they are in need of. The City continues to fund AFL-CIO meet the needs of the community.
13	Agency/Group/Organization	St Kolbe-Puckett Center for Healing
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All outreach was done electronically; City's website, email and mass email sent by AFL-CIO that reaches out to the local community and stake holders. An advertisement for request for proposals funding of public services was placed in the local paper. St Kolbe-Puckett's application for funding described the need for treatment for individuals suffering from substance addiction. The City uses its CDBG funds to address this epidemic that is plagueing the nation.

14	Agency/Group/Organization	CATHOLIC CHARITIES OF KANSAS CITY-ST. JOSEPH, INC.
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities was among the many agencies consulted via email. Catholic Charities provides supportive housing program, they only contract with landlords whose rent prices are in accordance with HUD guidelines. They find it difficult to find suitable housing in that price range. They also find a need for more transitional housing. The City hopes that inventory of transitional housing increases to address this need.
15	Agency/Group/Organization	St Joseph Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority was one of the many organizations who were consulted via email to assess the housing needs of St Joseph. The director of the Housing Authority indicated their organization felt the needs of all low-income families was the ability to afford basic needs such as food, utilities and to maintain stable, clean and safe housing. Low-income, elderly, and disabled need more affordable, suitable housing to choose from. The City will continue to work with developers to increase suitable housing stock for this special needs population of St Joseph.
16	Agency/Group/Organization	MISSOURI HOUSING DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MHDC (Missouri Housing Development Corporation) was one of the many agencies consulted via email. MHDC is currently working on their strategic plan and did not give an immediate answer. They indicated they will follow up once they complete the strategic plan.
17	Agency/Group/Organization	St Joseph Chamber of Commerce
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chamber of Commerce was consulted via email to get their views on the needs, housing and general, of the residents of St Joseph and potential residents. The Chamber works to promote the St Joseph Community to businesses. They work to provide an environment for businesses to thrive. Their view on the needs is the need for safe, affordable housing for the employees of the businesses that they bring here. The City will continue to work with developers and housing providers to increase the options for safe, affordable housing.
18	Agency/Group/Organization	Northwest Health Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Health Services was consulted via email regarding thing they feel are needs in our community. Rent and Utility assistance is huge need face by the low-inocme residents of St Joseph. We will work with agencies that provide this service to provide other sources of rent and utility assistance.

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

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		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

A wide variety of organizations were consulted to help assess the needs of the City.

Narrative (optional):

The City of St Joseph consults numerous agencies during the consolidated planning process, this is to be certain that we are aware of the needs of the St Joseph community

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

As a result of COVID-19 the City of St Joseph was unable to conduct any public meetings. We determined that internet outreach, email and newspaper advertisements would be the best way to reach out to citizens and interest parties due to social distancing.

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	Internet Outreach	Non-targeted/broad community Residents of Public and Assisted Housing	still awaiting comments	still awaiting comments	still awaiting comments	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is conducted as a part of the Consolidated Planning process. The City was unable to hold public meetings due to the COVID-19 Pandemic, we did outreach via emails from Community Development staff and a mass email sent out by a referral service that works with the Department.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Housing problems - substandard conditions, overcrowding, and cost burden – affect households of all types. Both renter and owner occupied households are most likely to report problems with high housing costs.

The most severe problems affect the lowest income households. Cost Burden >50% illustrates that 2,123 low-income renter households who pay more than half their income for housing costs, 81% have income below 30% of AMI.

Households with income below 30% of AMI are more likely to obtain housing with at least 1 of the severe housing problems (cost burden, overcrowding, lacking kitchen facilities or complete plumbing).

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	76,780	77,035	0%
Households	28,522	28,555	0%
Median Income	\$39,168.00	\$43,298.00	11%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,545	3,655	5,080	2,755	12,520
Small Family Households	1,559	1,205	1,600	1,135	6,015
Large Family Households	190	315	325	179	970
Household contains at least one person 62-74 years of age	654	674	885	704	2,700
Household contains at least one person age 75 or older	509	724	1,079	269	1,050
Households with one or more children 6 years old or younger	924	919	840	419	1,185

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	4	85	40	174	15	10	50	10	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	130	60	0	190	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	25	0	15	205	0	15	35	0	50
Housing cost burden greater than 50% of income (and none of the above problems)	1,990	400	70	0	2,460	674	295	115	40	1,124
Housing cost burden greater than 30% of income (and none of the above problems)	260	1,204	890	40	2,394	375	430	560	95	1,460

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	260	0	0	0	260	160	0	0	0	160

Table 7 – Housing Problems Table

Data 2011-2015 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,195	555	215	55	3,020	689	320	195	50	1,254
Having none of four housing problems	735	1,590	2,184	859	5,368	504	1,195	2,480	1,790	5,969
Household has negative income, but none of the other housing problems	260	0	0	0	260	160	0	0	0	160

Table 8 – Housing Problems 2

Data 2011-2015 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,090	789	244	2,123	229	155	205	589
Large Related	165	100	35	300	24	80	100	204
Elderly	274	310	355	939	460	335	230	1,025

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	899	440	425	1,764	345	160	185	690
Total need by income	2,428	1,639	1,059	5,126	1,058	730	720	2,508

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,010	175	4	1,189	149	45	30	224
Large Related	120	0	0	120	20	15	0	35
Elderly	214	105	75	394	300	125	65	490
Other	779	115	20	914	210	105	20	335
Total need by income	2,123	395	99	2,617	679	290	115	1,084

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	115	100	25	15	255	0	15	35	10	60
Multiple, unrelated family households	45	0	0	0	45	0	0	0	0	0
Other, non-family households	4	55	35	0	94	0	0	0	0	0
Total need by income	164	155	60	15	394	0	15	35	10	60

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

In St Joseph there are 1090 renters and 229 homeowners at 0-30% AMI whose housing cost burden is greater than 30%. There are 1010 renters and 149 homeowners at 0-30% AMI whose housing cost burden is greater than 50%

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

An estimated 1632 persons over the age of 65 have at least one disability. Of that number 3.7 mobility difficulties and 2.4 have hearing difficulties. St Joseph's affordable housing stock is made up of older homes that are not handicapped accessible, accessible housing for that population is needed.

In 2018, YWCA, the only domestic violence shelter at that time, provided shelter to 286 women, 6 males and 234 children who were fleeing domestic violence. The YWCA shelter runs over its capacity of 45 beds often as they will not turn away any victims of domestic violence. Protective shelter for victims is a need in St Joseph.

What are the most common housing problems?

The most common housing problem is cost burden, 3584 households pay 50% of their household income for housing, followed by severe overcrowding (300).

Are any populations/household types more affected than others by these problems?

Persons/families who are at 30% or below AMI are more likely to be affected by these housing problems. With limited income they are forced to live in places with substandard conditions.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the

needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The low-income individuals and families who face being homeless is living pay check to pay check or have loss of income due to becoming unemployed. Homelessness greatly impacts those who have mental health issues, substance issues, and those who are victims of domestic violence.

Lack of decent, affordable housing is hurdle for extremely low and low income individuals and families. Those who are formerly homeless and rapid re-housing assistance recipients are in need of decent, affordable housing that is also energy efficient in order to keep the housing affordable for them.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The St Joseph Continuum of Care (CoC) uses data from Point In Time County, coordinated entry, homelessness prevention programs, along with national studies and best practices, to target resources to households who are literally homeless, meaning they are residing in places not meant for human habitation, outside, in tents or in emergency shelter as a first priority for housing access.

The St Joseph CoC uses a coordinated entry system that allows any homeless service provider, with access to the homeless management information system (HMIS), access to anyone seeking services within the local CoC.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The City of Saint Joseph finds that housing characteristic linked to this problem are lack of affordable housing, poverty and economic hardship.

According to the CoC's Point-in-Time count serious mental illness and substance abuse are the largest contributing factor for becoming homeless.-in-Time count serious mental illness and substance abuse are the largest contributing factor for becoming homeless.

Discussion

The City of St Joseph continues to assess the needs of the housing needs of it's residents to develop decent affordable housing and options for the all at risk populations.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD considers a disproportionate need for a certain race/ethnicity that is more than ten percentage points above the need for the total households within the jurisdiction at a particular income level. The information in the tables below identifies the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. Those four housing problems are:

1. Housing unit lacks complete kitchen facilities: A complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator.
2. Housing unit complete plumbing facilities: Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower.
3. More than one person per room (overcrowded).
4. Household is cost burdened; between 30-50 percent of income is devoted to housing costs

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,529	594	420
White	2,799	459	365
Black / African American	295	120	0
Asian	10	4	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	25
Hispanic	240	4	30

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,509	1,145	0
White	2,059	1,055	0
Black / African American	95	10	0
Asian	4	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	10	0
Hispanic	300	45	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,860	3,209	0
White	1,720	2,874	0
Black / African American	34	140	0
Asian	15	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	60	120	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	240	2,509	0
White	205	2,305	0
Black / African American	30	100	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	79	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Individuals with 0% - 30% area median incomes, a disproportionate need exists for Whites and Black/African Americans. For the 30% -50% area median incomes the disproportionate need exists for Whites, Hispanics and Black/African Americans. For the 50% - 80% area median incomes the disproportionate need exists for Whites and Hispanics. For the 80% -100% median incomes the disproportionate need exists for Whites and Hispanics.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD considers a disproportionate need for a certain race/ethnicity that is more than ten percentage points above the need for the total households within the jurisdiction at a particular income level. The information in the tables below identifies the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. Those four housing problems are:

1. Housing unit lacks complete kitchen facilities: A complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator.
2. Housing unit complete plumbing facilities: Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower.
3. More than one person per room (overcrowded).
4. Household is cost burdened; between 30-50 percent of income is devoted to housing costs

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,884	1,239	420
White	2,244	1,014	365
Black / African American	260	155	0
Asian	10	4	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	25
Hispanic	225	19	30

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	875	2,785	0
White	730	2,385	0
Black / African American	50	55	0
Asian	4	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	10	0
Hispanic	69	270	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	410	4,664	0
White	395	4,204	0
Black / African American	0	180	0
Asian	0	30	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	15	165	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	2,649	0
White	75	2,435	0
Black / African American	30	100	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	79	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

For the 0% - 30% area median incomes the disproportionate need exists for Whites and Black/African Americans. For the 30% -50% area median incomes the disproportionate need exists for Whites and Black/African Americans. For the 50% - 80% area median incomes the disproportionate need exists for Whites and Hispanics. For the 80% -100% median incomes the disproportionate need exists for Whites and Hispanics.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD considers a disproportionate need for a certain race/ethnicity that is more than ten percentage points above the need for the total households within the jurisdiction at a particular income level. The information in the tables below identifies the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. Those four housing problems are:

1. Housing unit lacks complete kitchen facilities: A complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator.
2. Housing unit complete plumbing facilities: Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower.
3. More than one person per room (overcrowded).
4. Household is cost burdened; between 30-50 percent of income is devoted to housing costs

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,879	4,404	3,830	430
White	17,770	3,834	3,084	375
Black / African American	875	114	340	0
Asian	75	15	20	0
American Indian, Alaska Native	24	8	0	0
Pacific Islander	10	0	0	25
Hispanic	893	330	220	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

For the 0% - 30% area median incomes the disproportionate need exists for Whites and Black/African Americans. For the 30% -50% area median incomes the disproportionate need exists for Whites and Black/African Americans. For the 50% - 80% area median incomes the disproportionate need exists for Whites and Hispanics. For the 80% -100% median incomes the disproportionate need exists for Whites and Hispanics.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The 2007-2011 CHAS data gathered shows that the lowest income of the white population report largest share of housing cost burden, paying more than 30% of their income for the cost of housing. Coming in second is the Hispanic population, followed by Black/African American, Asian, American Indian/Alaska Native and Pacific Islander.

If they have needs not identified above, what are those needs?

There are no other needs that have been identified

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are no concentrated areas of racial or ethnic groups in the City of St Joseph.

NA-35 Public Housing – 91.205(b)

Introduction

This section will cover public housing in St Joseph.

The St Joseph Housing Authority (Housing Authority) is made up of 150 units at the Pleasant Heights complex and 22 scattered sites. The Housing Authority receives 935 vouchers, 35 VASH (Veterans) Vouchers and 30 Mainstream Vouchers (non-elderly disabled), this information was provided by local PHA staff.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	161	763	0	763	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers	Project - based	Tenant - based	Special Purpose Voucher	
				Total			Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,222	8,980	0	8,980	0	0
Average length of stay	0	0	1	2	0	2	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	11	148	0	148	0	0
# of Disabled Families	0	0	16	176	0	176	0	0
# of Families requesting accessibility features	0	0	161	763	0	763	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	140	640	0	640	0	0	0
Black/African American	0	0	20	117	0	117	0	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	1	4	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	25	0	25	0	0	0
Not Hispanic	0	0	154	738	0	738	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

After consultation with the St Joseph Housing Authority, they report the needs of low income families that live in public housing is the ability to afford food, utilities, health care, and to maintain stable, clean, safe housing. The Housing Authority reports that their waiting lists consists of 14 Section 8 Housing Choice Vouchers, 131 people- 78 with Vouchers and 53 without vouchers.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Section 8 waiting list is made up of 21 elderly, 42 handicapped/disabled and 73 families. They are in need of safe, decent, affordable and sanitary housing to available to them.

How do these needs compare to the housing needs of the population at large

Many families struggle financially with housing costs, the >30% AMI seem to have the largest struggles with finding safe, decent and affordable housing.

Discussion

The St Joseph Housing Authority continues to address the needs of the low income population who are in need of safe, decent, affordable housing.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section will be used to assess the needs of the homeless population in St Joseph

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

All categories of chronically homeless suffer from substance abuse and/or mental illness. Unaccompanied youth are usually on their own due to family members who suffer from substance abuse and/or mental illness. Chronically homeless veterans also suffer from these issues.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Information for Veteran Families for Grant Cycle October 1, 2018 - September 30, 2019, a full year grant cycle.

Catholic Charities - SSVF Program Buchanan County - Total Veteran Households Served was 31, 7 of those were Housing Prevention and 24 were Rapid Rehousing.

Salvation Army - SSVF Program Buchanan County - Total Veterans Served was 10, 7 of those were Rapid Rehousing and 3 Prevention

HUDVASH - Buchanan County - 36 Vouchers Used

At this time the CoC does not anticipate a large change in these numbers.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The City of St Joseph's homeless population is made up of a variety of racial and ethnic groups. The majority of the homeless population suffer from mental health issues and/or substance abuse problems that can prevent them from obtaining and retaining employment.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The unsheltered and sheltered homeless population also suffer from mental health issues and/or substance abuse problems. This population of homeless individuals tend to isolate themselves from the public. This makes it difficult for provider outreach to assist individuals with case management.

Discussion:

The City of St Joseph's homeless population is comprised of sheltered and unsheltered individuals. The agencies who serve this population make every attempt to provide services to these individuals.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section addresses the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, public housing residents.

Describe the characteristics of special needs populations in your community:

The City of St Joseph population of people with disabilities is estimated to be 5,935. This population experience difficulties with hearing, vision, cognitive, ambulatory, self-care, and independent living.

The City also has 1,632 residents who are over the age of 65 who have issues with mobility, hearing, vision, self-care and independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

The disabled and elderly population require housing that is accessible for their needs. The housing and supportive service needs of these populations include: New Unit Production, Rehabilitation, Tenant Based Rental Assistance, job training and placement assistance. The Missouri Housing Development Commission, Department of Health and Senior Services and Department of Social Services play key roles in determining the needs of these populations.

Special needs populations typically work with a case manager staff with a service agency, who will help to coordinate housing and services. They will also help to coordinate services that they do not provide, such as mental health or substance abuse programs and services. Modifications to housing units such as ramps or modified bathrooms are needed for elderly and disabled households.

Children who are victims of sexual abuse require specialized counseling to help them heal from the trauma of being sexually abused. There is one agency in St Joseph that provides this service and it is very important to address this need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of St Joseph's Health Department reports that there are 48 persons living with HIV within the City of St Joseph. 35 males who are permanently housed (rent or own with no long term assistance); 25 caucasian with 2 identifying as Hispanic/Latino, 3 African American. Other males being housed; 7 receive

some type of housing assistance; 2 receive Section 8, 2 live in subsidized senior housing, and 3 are recipients of HOPWA. Of those 7 - 6 are caucation with 1 identifying as Latino and 1 Black.

13 females are permantly housed (rent or own with no long term assistance) 6 Caucasion, 1 African American, 1 Black. Other females being housed receiving some type of housing; 2 are recipients of section 8 housing, 2 are recipients of HOPWA and 1 is homeless and was just awarded section 8 housing assistance.

Discussion:

The City of St Joseph has many organizations that assist the specials needs population and the continue to assist these individuals.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of St Joseph identifies the needs of Public Facilities within the City. Capitol Improvement funds are utilized to meet these needs.

How were these needs determined?

The City of St Joseph's Parks and Recreation Department and the Public Works Division evaluate the several aspects of public facilities: age, condition and need.

Describe the jurisdiction's need for Public Improvements:

Public improvement needs exist citywide. Like the public facilities, some improvements will be accomplished using other funding sources that are not related to CDBG funding. However some of the included needs are infrastructure improvements such as sidewalks, curb gutter, water/sewer, bridges and lighting.

How were these needs determined?

The needs were determined by input from agency and stakeholder consultation, documentation of aging water and sewer infrastructures and staff recommendations.

Describe the jurisdiction's need for Public Services:

The City's residents continue to seek the help of services provided by Social Service Agencies. In the past these agencies have approached the City for additional funds for operation. The City utilizes CDBG to fund eligible Public Service Activities.

How were these needs determined?

The City Council appoints a citizens committee to visit the agencies for a presentation describing the services provided and the need of these services. Once they conclude visiting all agencies that apply for Public Service funds, they committee makes a recommendation of funding to the City Council for their approval.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Market analysis is an important part of developing the consolidated planning process.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section will discuss the number of housing units and the availability of those units to citizens.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	23,335	70%
1-unit, attached structure	1,159	3%
2-4 units	3,040	9%
5-19 units	2,553	8%
20 or more units	2,100	6%
Mobile Home, boat, RV, van, etc	1,120	3%
Total	33,307	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	510	4%
1 bedroom	484	3%	2,384	21%
2 bedrooms	4,875	29%	5,345	47%
3 or more bedrooms	11,715	69%	3,230	28%
Total	17,084	101%	11,469	100%

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of St Joseph continues to work with for-profit and non-profit developers to develop affordable housing. They target the low-moderate income population, elderly, disabled. The developers utilize private and public funds to increase the number of affordable housing.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

St Joseph does not anticipate to lose any affordable housing unless it is due to circumstances beyond thier control, such as fire or disaster.

Does the availability of housing units meet the needs of the population?

St Joseph has a variety of housing to meet the needs of the population.

Describe the need for specific types of housing:

The City has found that the need for Senior housing units. Owning a home can create many burdens for Seniors, such as financial burden and maintenance, many are seeking out senior housing facilities that provide not maintenance on their part. There is a need for development of senior housing complexes. Developers continue to pursue tax credits, federal and private funds to increase the number of housing units available.

Discussion

There are a variety of housing options that are available to population of St Joseph residents. The development of more housing opportunities will be pursued as it sees the need.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The section will analyze the cost of housing within the City of Joseph.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	98,000	100,500	3%
Median Contract Rent	455	542	19%

Table 28 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,982	43.4%
\$500-999	6,117	53.3%
\$1,000-1,499	200	1.7%
\$1,500-1,999	45	0.4%
\$2,000 or more	115	1.0%
Total	11,459	99.9%

Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	834	No Data
50% HAMFI	4,098	2,383
80% HAMFI	8,286	5,257
100% HAMFI	No Data	7,290
Total	13,218	14,930

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	531	591	761	1,005	1,099
High HOME Rent	531	591	761	1,005	1,099

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	531	591	723	836	932

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to ACS data, there are 33,008 units of available housing in St Joseph with 4,694 vacant.

How is affordability of housing likely to change considering changes to home values and/or rents?

There are down payment assistance programs that can assist in making owning a home more affordable to low to moderate income households. There are financial institutes that offer first time home buyers assistance, these types of program aid in making it possible to purchase a home. There are several low income tax credit developments located within the Ctiy limits of St Joseph that. There are two senior rental complexes that are currently under construction. Affordable senior housing continues to be a growing need.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

There is a great need for housing rehabilitations, the CHAS data shows that 78% of the housing stock within the City of St Joseph was built before 1978. The homes will need a variety of repairs to remain affordable.

Definitions

Substandard condition could be defined as housing that does not meet local building, fire, health, safety and building codes codes. A home could be considered substandard but still feasible for rehabilitation. Many factors contribute to whether a home may be a candidate for rehabilitation; assessed value of the property, any mortgages or liens against the property, value after rehabilitation, and debt to income ratio.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,065	18%	5,165	45%
With two selected Conditions	75	0%	365	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,950	82%	5,940	52%
Total	17,090	100%	11,470	100%

Table 32 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,355	8%	974	8%
1980-1999	2,255	13%	2,455	21%
1950-1979	6,665	39%	4,073	36%
Before 1950	6,810	40%	3,965	35%
Total	17,085	100%	11,467	100%

Table 33 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,475	79%	8,038	70%
Housing Units build before 1980 with children present	1,068	6%	469	4%

Table 34 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

ACS data indicates that 79% of owner occupied housing and 71% of renter occupied housing was built before 1979. These units may or may not have been inspected for lead based paint hazards. The City of St Joseph evaluates every home for lead based paint hazards that is a candidate for rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As shown in the ACS data above, there are 1068 units occupied by home owners and 469 occupied by renters with children in the household. Of the 1537 homes with lead based paint an estimated 50-75% are occupied by low-moderate income families. When a rehabilitation project begins, the home is tested for lead based paint hazards as a part of the specifications before any work is performed. The City has three licensed lead based paint risk assessors and we have two licensed lead based paint abatement contractors that perform any work project that involves lead paint.

Discussion

75% of St Joseph's housing stock was built before 1978, showing there is a great need for rehabilitation of the aging housing stock that have code violations and/or lead based paint hazards. The City of St Joseph continues to improve the living conditions of those in need of decent, affordable housing.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

This section will discuss Public and Assisted housing within the City of St Joseph

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			174	924			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of St Joseph public housing is provided by the St Joseph Housing Authority which consists of Pleasant Heights Complex that is made up of 22 multifamily sites and 22 scattered site houses. All structures are in good condition and regular maintenance is performed on them.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The City of St Joseph consulted with the Local Housing Authority to see if there were any needs that could be addressed with CDBG available funding. Funding was provided to purchase new energy efficient entry doors and storm doors for all the units at the Pleasant Heights complex. It was a very successful collaboration which will be continued in years to come.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority partners with local social service agencies to provide case management to their residents in an effort to improve their lives. A partnership with Second Harvest Community Food Bank provides summer meals for residents and senior and backpack buddies meals.

Discussion:

The City's Housing Authority provides safe and decent housing to the low income residents of St Joseph.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section will discuss the homeless population in St Joseph and the services available to them

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	73	10	42	88	0
Households with Only Adults	75	32	23	100	0
Chronically Homeless Households	0	0	18	56	0
Veterans	1	0	0	33	0
Unaccompanied Youth	3	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Information gathered by InterServe staff from the Homeless Inventory Count (HIC)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The St Joseph Continuum of Care meets monthly with a variety of representation from local agencies that provide services that include:

Rental Assistance provided by Interfaith Community Services (InterServ)

HIV Case Management provided by Buchanan County Health Department

Legal Services provided by Legal Aid of Western Missouri

Emergency Shelter provided by The Salvation Army and YWCA provides shelter for Women and Children who are victims of Domestic Violence

Behavioral Health services provided by Family Guidance Center

Veterans Services provided by The Salvation Army and Department of Veterans Affairs

Catholic Charities provides Restorative Justice program provides case management service to ex-offenders and probationers.

YWCA provides domestic violence services and shelter to women and children fleeing domestic violence.

Family Guidance Center provides a chemical dependency program for those suffering from alcohol and drug abuse.

Educational services and supplies are provided by the St Joseph School District.

Missouri Career Center offers employment counseling, training, resources and employment readiness classes.

Medical Services are provided by Social Welfare Board.

All of the listed agencies provide case management and outreach services as well as the services listed.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Community Missions Corporation, a part of the InterFaith Community Services, operates Juda House, which offers 18 private apartments to chronically homeless men. They also operate The Haven which

offers 9 semi-private apartments to chronically homeless men. Both programs provide case management and life skills classes to help the clients live independently.

Hillcrest Transitional Housing operates a transitional housing program for homeless families. They provide rent and utility free apartments for 90 days along with case management, life skills, budgeting, and support groups for those. Their goal is to help the families break the cycle of poverty and gain permanent housing of their choice.

Social Welfare Board provides medical services to those who are homeless along with case management and referrals to obtain other services needed.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section will discuss the special needs facilities and the services that are available to that population.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City of St Joseph continues to consult with the St Joseph Continuum of Care to determine the special needs facilities and services. There is a need for Supportive Housing; meals to those persons who are elderly, homebound, disabled; health screenings, health promotion/disease prevention programs; rent and utility assistance; homeless prevention/disaster rental assistance, legal services; Case management and counseling; Persons/Families who are food insecure.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Family Guidance Center offers supportive housing and services to individuals released from short-term psychiatric inpatient treatment programs. The Supported Community Living Services Supported Housing Program is funded by the Department of Mental Health. It provides safe and affordable housing opportunities for these clients. The program contracts with Family Guidance Center's CPR Program to subsidize the housing needs of persons who are chronically mentally ill. The subsidies extend across a continuum of housing options that include residential care facilities, supervised apartments and independent apartments and houses. Persons who are discharged from a short or long term facility are assessed for a housing setting comparable to their functioning level and available service accommodations. Case management helps the client search for an apartment, qualify for maintenance funds for the apartment, and provides any follow-along services the client needs to successfully utilize the apartment.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Interfaith Community Services Inc, provide Mobile Meals programs that deliver hot noon meals to homebound senior citizens and younger individuals with physical disabilities. InterServ also makes additional frozen meals available for those who need meals for evenings and weekends. InterServ

provides outreach, health screenings and health promotion/disease prevention programs. In-home clients are eligible for homemaking, personal care, errands, nurse visits and respite care.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Salvation Army offers 9 rooms of emergency shelter for homeless families. YMCA of St Joseph provides 46 beds of emergency shelter to women and children who were fleeing domestic violence. Pivotal Point Transitional Housing provides apartments and case management to families in order to help them become self-sufficient.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Some landlords are reluctant to rent to individuals who have Section 8 assisted housing certificates and vouchers. Landlords include statements such as "no pets -- no housing" in their classified advertisements for rentals, which clearly indicates tenants who are low income and eligible for Section 8 housing assistance are not welcome.

There are significant numbers of abandoned and condemned housing units in the area where large numbers of minorities and low income individuals reside, which has resulted in declining neighborhoods and a loss of commercial and employment opportunities.

Individuals with mental and developmental disabilities and those who are eligible for assisted housing are more likely to be successful in their search for affordable housing programs prior to a personal interview. Counseling programs on how to search for a housing unit, appropriate conduct and appearance, dress rehearsals, and landlord and tenant responsibilities are necessary to eliminate perceptions of prospective landlords.

The City continues to advocate and promote fair housing for all persons.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic growth is important to any city, this section will discuss economic opportunities for the City of St Joseph.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	83	9	0	0	0
Arts, Entertainment, Accommodations	3,658	4,509	14	12	-2
Construction	1,245	1,631	5	4	-1
Education and Health Care Services	5,295	7,940	20	21	1
Finance, Insurance, and Real Estate	1,531	2,075	6	5	-1
Information	404	542	2	1	-1
Manufacturing	6,154	10,136	23	27	4
Other Services	771	1,000	3	3	0
Professional, Scientific, Management Services	1,569	1,950	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	3,711	4,768	14	13	-1
Transportation and Warehousing	1,025	1,457	4	4	0
Wholesale Trade	1,352	1,719	5	5	0
Total	26,798	37,736	--	--	--

Table 39 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	38,559
Civilian Employed Population 16 years and over	35,585
Unemployment Rate	7.67
Unemployment Rate for Ages 16-24	23.97
Unemployment Rate for Ages 25-65	5.01

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,534
Farming, fisheries and forestry occupations	1,524
Service	4,805
Sales and office	8,745
Construction, extraction, maintenance and repair	2,635
Production, transportation and material moving	2,545

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,470	88%
30-59 Minutes	2,825	8%
60 or More Minutes	1,280	4%
Total	34,575	100%

Table 42 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,150	325	2,405
High school graduate (includes equivalency)	9,385	665	3,945
Some college or Associate's degree	9,510	689	2,665

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	6,835	335	890

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	195	485	305	655	795
9th to 12th grade, no diploma	1,339	1,090	850	1,485	1,235
High school graduate, GED, or alternative	3,180	4,039	2,903	7,095	4,410
Some college, no degree	2,845	3,090	2,374	4,910	2,414
Associate's degree	260	615	840	1,073	289
Bachelor's degree	455	1,719	1,309	2,549	844
Graduate or professional degree	10	405	695	1,385	849

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	41,484
High school graduate (includes equivalency)	47,691
Some college or Associate's degree	60,633
Bachelor's degree	100,381
Graduate or professional degree	51,018

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in St Joseph are manufacturing, education and health care, and retail trade. The Chamber of Commerce continues to recruit employers to improve the economy of the City.

Describe the workforce and infrastructure needs of the business community:

The City of St Joseph's workforce is largely made up of Manufacturing jobs, there are many vacant positions available in this area. The City is like most Cities, a lack of workers for manufacturing/skilled labor positions. Local companies are reaching to local high schools to promote the need for these skilled workers is vital to the City's workforce. Educators are more likely to seek employment in larger towns. The St Joseph School district has undergone some restructuring as a result of audit which uncovered some questionable spending practices. The issues have been resolved and the school district is trying to move forward. The public is reluctant to pass any tax levy's that the school district proposes. They continue to promote the accomplishments and improvements to the public in hopes of gaining the public's trust again.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Currently the major impact to the City is the COVID-19 pandemic, with businesses shut down or providing fewer services due to social distancing causes a decline in revenue resulting in fewer dollars to be available to businesses who might consider relocating to our city.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The definition of Concentration is "a close gather of people or things". There continues to be a concentrations of homes with housing problems in Census Tract 3 and 21 as these are located in the older part of St Joseph.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The definition of Concentration is "a close gathering of people or things". There are no concentrations of minority groups within the City of St Joseph. All ethnicities are scattered City wide. While it might not be considered to be a concentration of low income families, there seem to be more housing available to low income families in the central area of St Joseph, this is the older part of St Joseph.

What are the characteristics of the market in these areas/neighborhoods?

In the central area of St Joseph, the housing stock appears to be older, which could be the reasoning for lower market values on homes. More people are choosing to live closer to the edge of St Joseph or move outside the City limits. The City Council continues to explore ideas that would draw business and decent, affordable housing for the downtown area.

Are there any community assets in these areas/neighborhoods?

Mosaic Life Care has located some of their administrative offices to the downtown area to a historic building that was rehabilitated. This building is said to have 200 jobs. There are green spaces that have been added to in and around the central downtown area used for social gatherings when weather permits.

Are there other strategic opportunities in any of these areas?

The City offers incentives to businesses and developers who chose to locate to the downtown area. The Community Development Department offers a Commercial Facade Improvement Program that is available for buildings within the boundaries of the Downtown Precise Plan. Non-Profits are eligible for a grant and For-Profits entities receive funds in the form of a low interest loan. \$35,000 is available for each street facing side of the building.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband wiring and connectivity is very vital to all citizens regardless of income level.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

St Joseph has two main providers of high-speed internet; Suddenlink Communications and AT&T. Currently there are no options for fiber-optic communications, there are a few surrounding cities that offer this. Additional choices of types and companies could help to lower the increasing price of services.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of St Joseph has had increased hazards as a result of Missouri's various weather and climate conditions. Ice, snow, and extreme cold temperatures which have a detrimental effect on streets and sidewalks due to substances that are used to keep streets and sidewalks safe for the public. While the sometimes extreme temperature changes can cause pavement and sidewalks to buckle.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Extreme temperatures place a burden on the low- and moderate-income households. They experience higher utility costs and financial burden when unexpected repairs or replacement of equipment are needed.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The staff of the Planning and Community Development for the City of St Joseph met with members of the City Council appointed Ad-Hoc Citizens Committee, representatives of its network of social service providers and the Continuum of Care Homeless Services Coalition as it developed plans for improving availability, affordability, and sustainability of decent housing, providing suitable living environment, and economic opportunities, primarily for extremely low-income, low-income, and moderate-income residents.

Establishing priorities is complicated because all housing related needs have personal and often profound effects on the health, safety, and well-being of particular segments of the population. Employment and jobs are also issues that must be addressed to improve the community. The ability to accomplish these priorities is dependent upon the availability of financial support and willingness of residents, the public and private sectors to partner with the City of St Joseph to accomplish common goals for the betterment of the community.

The Strategic Plan identifies what the City of St Joseph proposes to accomplish by the year 2024 to address the housing and community development needs identified in the preceding sections of the Consolidated Plan. Those who were met with asked that priorities for dwindling Community Development and HOME Investment Partnership Program funds be focussed on housing rehabilitation that helps the elderly and other lower income homeowners and provide support to social service agencies that are the safety nets for the poorest of the poor.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	City of St Joseph
	Area Type:	City Wide area
	Other Target Area Description:	City Wide area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of St Joseph will continue to allocate investments throughout the city, there is no one area that is in greater need.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Affordable Housing TBRA
	Description	The City will continue to address the needs of affordable housing with rehabilitation of owner occupied homes and provide funds to CHDO's to construct new housing that is affordable. Address the needs of public housing residents to provide affordable housing to the low income residents of St Joseph
	Basis for Relative Priority	The City of St Joseph has received feed back from various housing provider organizations stating they feel this is a need of the low-moderate income population of the City
2	Priority Need Name	Eliminate Slum/Blight
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Eliminate Slum Blight
	Description	Eliminate slum/blight conditions that exist in the city by either demolishing structures not salvagable or stabilizing structures that will be demolished in the future.
	Basis for Relative Priority	The City will address the slum/blight conditions that exist in order to rid the City of unsafe structures that would cause harm to people.
3	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Services
	Description	Services provided to low-moderate income individuals through public service agencies
	Basis for Relative Priority	Accessibility to public services is vital to the low-moderate income citizens
	4 Priority Need Name	Public Housing Improvements
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Public Housing Improvements
	Description	Improvements to public housing
	Basis for Relative Priority	Public housing needs to remain safe, decent and affordable for its residents.
	5	
	Priority Need Name	Improvement of Public Facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Facilities Improvements
	Description	Assist with improvement to the public facilities in low-moderate income areas
	Basis for Relative Priority	The City of St Joseph sees the need for improvement to public facilities to keep them safe and available to all its residents
	6	
	Priority Need Name	Administation
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Administration
	Description	City programs administered by staff
	Basis for Relative Priority	City programs need oversight provided by City staff

Narrative (Optional)

The City of St Joseph will base its funding allocation based on the priority needs

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA is provided by social service agencies as funds are available. The St Joseph Housing Authority provides housing vouchers to low income residents. HOME funds will be made available as a result of the COVID-19 pandemic, agencies will administer those funds to help those who are experiencing economic hardship as a result of the pandemic.
TBRA for Non-Homeless Special Needs	The St Joseph CoC receives funding for agencies to house those with mental issues and re-housing those who are at risk of being homeless.
New Unit Production	New construction projects are funded by HOME funds and we continue to work with CHDO's to develop more new housing options.
Rehabilitation	City staff operates a owner-occupied rehabilitation program providing low interest loans to address housing code violations and make home improvements and grants for weatherization and emergency repairs.
Acquisition, including preservation	The City does not offer any type of assistance for the purchase of homes. MHDC offers down payment assistance and some banks have first time homebuyers programs to those who qualify

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

This section will discuss the anticipate resources available

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	1,592,367	100,000	303,045	1,995,412	6,369,468	PY 20 allocation multiplied by 4 years remaining period of this con-plan
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	366,350	75,000	0	441,350	1,465,400	PY allocation multiplied by 4 years remaining period of the con-plan

Table 49 - Anticipated Resources

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 City of St Joseph proposes to comply with HOME match requirements under 92.218 as follows: It is anticipated at this time, the majority of the City's match will be in the form of infrastructure improvements relating to HOME projects, donated materials, labor, and from the value based on local taxes, fees or other charges that are waived, forgone, or deferred by the City of St Joseph; or the utilization of property from non-federal sources.

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

NA

Discussion

The City of St Joseph will analyze the needs of its residents and use its funds to address those needs.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BARTLETT CENTER	Subrecipient	Non-homeless special needs public services	
SOCIAL WELFARE BOARD OF BUCHANAN COUNTY, INC.	Subrecipient	Non-homeless special needs public services	
INTERFAITH COMMUNITY SERVICES, INC. (INTERSERV)	Subrecipient	Non-homeless special needs public services	
Voices of Courage Childrens Advocacy Center	Subrecipient	Non-homeless special needs public services	
UNITED CEREBRAL PALSY	Subrecipient	Non-homeless special needs public services	
YWCA - ST. JOSEPH	Subrecipient	Non-homeless special needs public services	
COMMUNITY MISSIONS CORPORATION	Subrecipient	Homelessness Non-homeless special needs public services	
Pivotal Point Transitional Housing	Subrecipient	Homelessness Non-homeless special needs Rental public services	
AFL-CIO Community Services	Subrecipient	Non-homeless special needs public services	
St Kolbe-Puckett Center for Healing	Subrecipient	Non-homeless special needs public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SAMARITAN CENTER, INC.	Subrecipient	Non-homeless special needs public services	
COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH	CHDO	Ownership Rental	

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation			
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Buchanan Health Department provides medical services to homeless individuals and persons with HIV. For persons with HIV the Health Department has a Nurse dedicated to case management and to direct them to services that are available to them. Although they do not use any HUD funds, they have other funding sources. The St Joseph Continuum of Care (CoC) continues to collaborate to address the services that are needed by the homeless community.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The greatest strength of the CoC is each organizations ability to partner with one another.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

When there is a gap in finding services for a special population, there is an Unmet Needs Committee. This is a group consisting meets once a month to find solutions for these gaps in services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2021	Affordable Housing	City of St Joseph	Affordable Housing	CDBG: \$665,974 HOME: \$195,116	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Eliminate Slum Blight	2020	2021	elimination of slum blight	City of St Joseph	Eliminate Slum/Blight	CDBG: \$299,825	Buildings Demolished: 10 Buildings
3	Public Services	2020	2021	Non-Housing Community Development	City of St Joseph	Public Services	CDBG: \$396,200	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
4	Public Facilities Improvements	2020	2021	Non-Housing Community Development	City of St Joseph	Improvement of Public Facilities	CDBG: \$300,000	Other: 1 Other
5	Public Housing Improvements	2020	2021	Public Housing	City of St Joseph	Public Housing Improvements		
6	TBRA	2020	2021	Affordable Housing	City of St Joseph	Affordable Housing	HOME: \$217,981	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted
7	Administration	2020	2021	Affordable Housing Administration	City of St Joseph	Administation	CDBG: \$333,413 HOME: \$28,253	Other: 1 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Affordable housing through City programs; low interest loan program, grants for emergency repairs and weatherization for low- and moderate-income homeowners. Construction of new homes for low- and moderate-income families.
2	Goal Name	Eliminate Slum Blight
	Goal Description	Elimination of slum/blight conditions existing in the City through demolition and securing buildings for demolition at a later time. This removes unsafe conditions that exist in St Joseph
3	Goal Name	Public Services
	Goal Description	Social service agencies providing public services to low- and moderate-income individuals
4	Goal Name	Public Facilities Improvements
	Goal Description	Improvements to public facilities
5	Goal Name	Public Housing Improvements
	Goal Description	Improvements to public housing
6	Goal Name	TBRA
	Goal Description	Rental Assistance for low income
7	Goal Name	Administration
	Goal Description	Oversight delivery of all in-house programs

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of St Joseph will continue to utilize funds to provide affordable housing through new construction and rehabilitation of existing owner occupied units. We anticipate that we will assist 50 individuals through the City's low interest loan/weatherization/emergency grant programs and new constructions projects carried by sub-grantees.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is no requirement to increase accessible units at this time

Activities to Increase Resident Involvements

All residents are notified by direct mail of any and all public hearings required for any proposed activity as required by HUD for consultation with tenants, as well as other matters affecting their tenancy.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable as the public housing complex in St Joseph is not designated as troubled

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Some landlords are reluctant to rent to individuals who have Section 8 assisted housing certificates and vouchers. Landlords include statements such as "no pets -- no housing" in their classified advertisements for rentals, which clearly indicates tenants who are low income and eligible for Section 8 housing assistance are not welcome.

There are significant numbers of abandoned and condemned housing units in the area where large numbers of minorities and low income individuals reside, which has resulted in declining neighborhoods and a loss of commercial and employment opportunities.

Individuals with mental and developmental disabilities and those who are eligible for assisted housing are more likely to be successful in their search for affordable housing programs prior to a personal interview. Counseling programs on how to search for a housing unit, appropriate conduct and appearance, dress rehearsals, and landlord and tenant responsibilities are necessary to eliminate perceptions of prospective landlords.

The City continues to advocate and promote fair housing for all persons.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

City's Zoning and Planning Commission continues to review Zoning Codes and prepare recommendations to the City Council for revising and updating the Codes. Building Development Services employs the one stop shop concept. The requirements for building permits and the review and inspection process are posted on the City's website.

SP-60 Homelessness Strategy – 91.215(d)

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

The St Joseph Continuum of Care (CoC) is instrumental in the outreach of homeless persons. The CoC continues to conduct the Point-in-Time count and VI-SPDAT (Vulnerability Index & Service Prioritizations Assistance Tool) survey. Both activities are designed to assess the level of homelessness so that they may direct them to services that are available to them.

Addressing the emergency and transitional housing needs of homeless persons

There are two emergency shelters within the city limits of St Joseph; The Salvation Army and The YWCA Shelter for Abused and Homeless Women and Children. The Salvation Army provides emergency shelter for up to families. Residents of the shelter receive assistance and training in life skills, job placement and the opportunity to obtain their GED. Clothing is provided as needed and residents receive assistance with assessing entitlement programs such as Medicaid, Social Security, Food Stamps, TANF, and etc. The YWCA Shelter provides emergency protective shelter to victims of domestic violence and to homeless women and children. Services provided are court advocacy, life skills training, support groups, counseling, case management, victim advocacy and referrals and education.

There are currently 2 transitional housing programs within the city limits of St Joseph; Hillcrest Transitional Housing of Buchanan County and Bliss Manor Transitional Housing. Hillcrest Transitional Housing provides a fully furnished, rent and utility free apartment to homeless families/individuals for 90 days. Along with this they are provided case management, life skills, budgeting classes to help them break the cycle of government assistance and to move into traditional housing of their own choosing. Bliss Manor has apartments in a secure building, they are available to women and their children leaving the YWCA domestic violence/homeless shelter. They are charged rent based on a sliding scale. They may stay up to 2 years. Residents receive case management and life skills classes.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of St Joseph continues to provide funding to homeless providers. These providers work with homeless individuals to transition to independent living by providing case management and advocacy services. The City continues to provide CHDO's with HOME funds to develop more new affordable housing for low to moderate income individuals.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of St Joseph continues to provide funding to homeless providers. These providers work with homeless individuals to transition to independent living by providing case management and advocacy services. The City continues to provide CHDO's with HOME funds to develop more new affordable housing for low to moderate income individuals.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The St. Joseph Public Health Clinic at Patee Hall continues to educate residents of the older, more hazard prone areas of the City on the health dangers of lead and encourages screening of children for elevated blood-lead levels.

The City of St. Joseph has three licensed lead risk assessors in the Planning and Community Development Department.

The City's CHDOs and subrecipients are familiar with the lead regulations and the requirements of each specific program. Staff continues to work closely with these groups to insure compliance.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City's certified Risk Assessors continue to facilitate Lead Awareness Programs for interested groups and the general public. Staff continues to provide Lead-Paint Hazard education. By continuing to educate the public and lead testing the number of children with elevated blood-levels has been greatly reduced.

How are the actions listed above integrated into housing policies and procedures?

The City of St. Joseph revised its rehabilitation programs to ensure its procedures comply with the new lead regulations contained at 24 CFR Part 35, and made testing and lead hazard reduction a priority. Two staff members completed the extensive training program and each of them is a certified and licensed Risk Assessors. The two staff members have attained certification as Project Designers. All of the rehabilitation projects are tested in compliance with the new regulations.

The City's certified staff that performs the necessary testing and project design and a small pool of local contractors that are licensed to do lead work. The City continues to recruit and develop a larger pool of contractors qualified to do lead work on City projects.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

St Joseph continues to experience workforce reductions. Layoffs and reduction in workforce overburdens the social service providers that must deal with multiplicity of extenuating problems caused by the reductions in workforce. The effect of unemployment causes strain on families, uncertainties about financial obligations, loss of health care and other company benefits, and concerns whether the worker and family will be able to remain in the community. Many of the workers and their families have no alternative besides contacting on or more of the social service agencies in search of assistance.

Assistance to the recently unemployed and other very low-income St Joseph residents is provided by many agencies. The Social Welfare Board provides medical and dental care to the indigent, Patee Hall provides other medical services at the City's Public Health Clinic at Patee Hall. Inter/Serv, Catholic Charities, Community Action Partnership, and AFL-CIO Community Services counsel and advocate for the low income families and individuals. They provide rental and utility assistance, counseling, food and clothing. The services are available to all low income individuals and families as long as funds remain available.

The St Joseph Chamber of Commerce continues to market St Joseph to industries considering relocation or expansions to new communities. The riverboat gaming operation and a revived emphasis on the tourism market has created new jobs in the St Joseph Community.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of St Joseph will attempt to produce and preserve affordable housing by continuing rehabilitation programs that improve living conditions for low to moderate income owner households and convert deteriorated houses into decent, safe, and affordable housing opportunities for very low and low income renters. The City of St Joseph will continue to make CDBG assistance available so providers of social services can continue to expand their programs to address the needs of individuals and families who try to exist on a poverty level income.

SP-80 Monitoring – 91.230

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

The City of St Joseph's Planning and Community Development Department has established monitoring guidelines to ensure requested federal funding and programs under the National Affordable Housing Act comply with the jurisdiction's Plan and are carried out accordingly.

Before the City of St Joseph attests and certifies that an application for assistance is consistent with its Plan, its staff requires the applicant to provide an annual progress report until the project is completed. Community Development Staff will incorporate the information into the Consolidated Annual Performance and Evaluation Report (CAPER) as a means to monitor its achievements in meeting the housing priorities set forth in the Consolidated Plan.

Expected Resources

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

Introduction

This section will discuss the anticipate resources available

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	1,592,367	100,000	303,045	1,995,412	6,369,468	PY 20 allocation multiplied by 4 years remaining period of this con-plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	366,350	75,000	0	441,350	1,465,400	PY allocation multiplied by 4 years remaining period of the con-plan

Table 53 - 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 City of St Joseph proposes to comply with HOME match requirements under 92.218 as follows: It is anticipated at this time, the majority of the City's match will be in the form of infrastructure improvements relating to HOME projects, donated materials, labor, and from the value based on local taxes, fees or other charges that are waived, forgone, or deferred by the City of St Joseph; or the utilization of property from non-federal sources.

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

NA

Discussion

The City of St Joseph will analyze the needs of its residents and use its funds to address those needs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	City of St Joseph	Affordable Housing Administration	CDBG: \$665,974 HOME: \$195,116	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Eliminate Slum Blight	2020	2024	elimination of slum blight	City of St Joseph	Eliminate Slum/Blight	CDBG: \$299,825	Buildings Demolished: 10 Buildings
3	Public Services	2020	2024	Non-Housing Community Development	City of St Joseph	Public Services	CDBG: \$396,200	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
4	Public Facilities Improvements	2020	2024	Non-Housing Community Development	City of St Joseph	Improvement of Public Facilities	CDBG: \$300,000	Other: 1 Other
5	Public Housing Improvements	2020	2024	Public Housing	City of St Joseph	Public Housing Improvements	CDBG: \$10,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted
6	TBRA	2020	2024	Affordable Housing	City of St Joseph	Affordable Housing	HOME: \$217,981	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administration	2020	2021	Affordable Housing Administration	City of St Joseph	Administration	CDBG: \$333,413 HOME: \$28,253	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Funds are used for rehabilitation, emergency repairs, weatherization
2	Goal Name	Eliminate Slum Blight
	Goal Description	Eliminate slum/blight conditions through demolition and securing structures for future demolition.
3	Goal Name	Public Services
	Goal Description	Public Services are provided to low- and moderate-income individuals by social service agencies
4	Goal Name	Public Facilities Improvements
	Goal Description	Improvements to public facilities
5	Goal Name	Public Housing Improvements
	Goal Description	Improvements to Public Housing
6	Goal Name	TBRA
	Goal Description	Provide rental assistance to low- to moderate-income individuals

7	Goal Name	Administration
	Goal Description	Staff oversight of programs

Projects

AP-35 Projects – 91.220(d)

Introduction

This section will identify the projects that the City of St Joseph that address the needs of it's residents.

Projects

#	Project Name
1	Emergency Assistance (2020)
2	Housing Rehab- Low Interest Loans/Weatherization grants (2020)
3	Service Delivery - Single Unit rehabilitation admin (2020)
4	Demolition and Securing (2020)
5	Bartlett Center (2020)
6	The Center, A Samaritan Center (2020)
7	Interfaith Community Services (2020)
8	Voices of Courage Childrens Advocacy Center (2020)
9	Social Welfare Board (2020)
10	United Cerebral Palsy (2020)
11	YWCA of St Joseph (2020)
12	Community Missions Corporation (2020)
13	Pivotal Point Transitional Housing (2020)
14	AFL-CIO Community Services (2020)
15	St Kolbe-Puckett (2020)
16	Planning and Admin (2020)
17	Indirect Cost Allocation (2020)
18	HOME Admin (2020)
19	Tenant Based Rental Assistance (2020)
20	Community Action Partnership Affordable New Constuction (2020)
21	Improvement of Public Facilities (2020)

Table 55 – Project Information

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

The need for the public services and housing opportunities is still a great need for residents of St Joseph. The public service agencies have voiced that people seeking the provided services increase each year, yet the funding still continues to decrease. The agencies continue to seek out other funding sources to fill the funding gap so that they may continue to serve those in need.

AP-38 Project Summary
Project Summary Information

1	Project Name	Emergency Assistance (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,995,412
	Description	Provides a grant of no more than \$7500, to rectify emergency situations that are an eminent threat to the safety of individuals and families who are low- and moderate-income.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of St Joseph anticipates that this activity will benefit 10 low- and moderate-income families
	Location Description	All recipients must reside within the City limits of St Joseph with address to be determined as applications are approved
2	Planned Activities	Rectify spontaneous, emergency situations that cause an eminent threat to occupants of the home
	Project Name	Housing Rehab- Low Interest Loans/Weatherization grants (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,995,412
	Description	The Housing rehabilitation offers a 75% grant and 25% low interest loan for rehabilitation to improve the living conditions of homes owned by low to moderate income households. It provides opportunities to eliminate minimum housing code violations and general property improvements to improve the overall appearance of the neighborhood. A weatherization component provides a grant of up to \$5000 to perform weatherization work such as windows, siding, HVAC upgrades, insulation and doors.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15 low to moderate income households will benefit from the low interest loan program/weatherization.
	Location Description	Within the City limits of St Joseph, addresses to be determined later
	Planned Activities	Low interest loans are offered for low to moderate income households to eliminate code violations and improve the overall appearance of the property and neighborhood. This will be done as 75% grant and 25% low interest loan/deferred payment loan. This will keep payments affordable for homeowners. Weatherization grants of \$5000 or less will be used for things such as; weatherstripping, insulation, storm doors, storm windows, replacement windows, replace furnace or central air unit with energy efficient models.
3	Project Name	Service Delivery - Single Unit rehabilitation admin (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing Administation
	Funding	CDBG: \$1,995,412
	Description	Staff and overhead costs related to Emergency Assistance, Low Interest Loan Programs and other single family rehabilitation.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Administer in-house rehabilitation programs
	Location Description	NA
	Planned Activities	Administer in-house rehabilitation programs
4	Project Name	Demolition and Securing (2020)
	Target Area	City of St Joseph
	Goals Supported	Eliminate Slum Blight
	Needs Addressed	Eliminate Slum/Blight
	Funding	CDBG: \$1,995,412

	Description	Demolition and securing of structurally unsafe and abandoned structures
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15 structures will benefit from this activity
	Location Description	All activities will take place within the City limits of St Joseph
	Planned Activities	Securing and Demolition of structures that restoration is not feasible.
5	Project Name	Bartlett Center (2020)
	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	funding for family resource programs; affordable child care and youth program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 75 low-income house holds will benefit from Bartlett Center's affordable childcare and youth program activities
	Location Description	Bartlett Center will provide services at 409 S 18th, all participants will reside within the City limits of St Joseph.
	Planned Activities	Bartlett Center will provide affordable child care in a safe environment to low income families. The after school/summer youth program will provide tutoring and fitness activities.
6	Project Name	The Center, A Samaritan Center (2020)
	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412

	Description	The Samaritan Center provides mental health counseling and medication management program that enables low income individuals to access needed psychological counseling and medication management.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 30 low income households will benefit from the proposed activity
	Location Description	All services will take place at Samaritan Centers location at 902 Edmond, Suite 203, St Joseph Missouri
	Planned Activities	Provide mental health counseling with medication management to low income individuals who lack insurance
7	Project Name	Interfaith Community Services (2020)
	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	Latch key program located at Wesley Center is a structured recreation program that is alcohol, drug, tobacco and crime free and meets socialization needs of youth and emphasizes success in school. The latch key program also provides community services programs for troubled youth to help get them back on their feet, working in conjunction with the Juvenile Justice Office.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	InterServ's Youth Latch Key program will provide services to 100 youth that come from low to moderate income households.
	Location Description	Services are provided at Wesley Center, 5400 King Hill Ave, St Joseph Missouri
8	Planned Activities	
	Project Name	Voices of Courage Childrens Advocacy Center (2020)
	Target Area	City of St Joseph

	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	Formerly known as Northwest Missouri Childrens Advocacy Center, Voices of Courage Childrens Advocacy Center provides professional, trauma focused therapy and forensic interviewing to children ages 2-17 who have been sexually and physically abused.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 children from low- and moderate-income families will benefit from the proposed activity of forensic interviewing.
	Location Description	Forensic interviewing will take place at their facility located at 1807 Woodbine Road, Suite E, St Joseph Missouri
	Planned Activities	Voices of Courage will provide forensic interviewing to children between the ages of 2-17 who have been physically or sexually abused
9	Project Name	Social Welfare Board (2020)
	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	Provide a dental program that provides restorative and preventative care.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The Dental clinic will provide restorative and preventative services to 300 low income individuals who are not covered under government or private insurance programs.
	Location Description	Services take place at Social Welfare Board's dental clinic located at 904 S 10th, St Joseph Missouri
	Planned Activities	Provide restorative and preventative dentistry to the low income population of St Joseph who are not covered under government or private insurance programs.
10	Project Name	United Cerebral Palsy (2020)

	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	Provides screening, developmental training, therapy, community integration and advocacy services for children with developmental disabilities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	UCP will provide their services to an estimated 5 children who suffer from developmental disabilities
	Location Description	Services take place at UCP's office at 3303 Frederick Ave, St Joseph MO or at the home of the child, who will reside in St Joseph MO
	Planned Activities	Provide screening, developmental training, therapy, community integration and advocacy services for children with developmental disabilities.
11	Project Name	YWCA of St Joseph (2020)
	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	Provide emergency shelter for abused and homeless women and children
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 300 women and children will receive services from the YWCA who are either homeless or victims of domestic violence
	Location Description	Participants will reside at the YWCA emergency shelter, located at the 304 N 8th St, St Joseph Missouri

	Planned Activities	Provide emergency shelter to women and children who are homeless or victims of domestic abuse. YWCA provides comprehensive domestic violence education, counseling, support services for women, individual counseling, psycho-educational groups and play therapy for children from abusive homes.
12	Project Name	Community Missions Corporation (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing Public Services
	Needs Addressed	Affordable Housing Public Services
	Funding	CDBG: \$1,995,412
	Description	Community Missions Corp (CMC) provides affordable, permanent housing for men with disabilities who are chronically homeless
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 men will benefit from this activity
	Location Description	The activity takes place at Juda House/Haven campus located at 700 Olive St, St Joseph Missouri
	Planned Activities	Provide housing for men who have disabilities and are chronically homeless. They will also receive case management to identify the needs of each resident to put together an individual treatment plan.
13	Project Name	Pivotal Point Transitional Housing (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing Public Services
	Needs Addressed	Affordable Housing Public Services
	Funding	CDBG: \$1,995,412

	Description	A housing program that provides homeless families with children, couples and singles. A private, fully furnished apartment unit, along with supportive services is provided for 90 days, rent and utility free. The program helps homeless clients find employment, learn basic life skills and beat the poverty-welfare cycle. Helping them to get off government welfare and move into permanent housing of their choosing and become self sufficient.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 homeless households will benefit from the proposed activities
	Location Description	The transitional housing complex is located at 3000 Parkway A, St Joseph Missouri
	Planned Activities	Provide transitional housing in the form of a rent and utility free apartment and supportive services to homeless families to break the cycle of government assistance and help homeless families to self sufficiency and find permanent housing.
14	Project Name	AFL-CIO Community Services (2020)
	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	Provides Help Me Hotline, a 24 hour, 365 day service connecting persons needing information or assistance with the appropriate organizations providing health and human services
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	AFL-CIO estimates that will help a minimum of 3000 individuals with this activity
	Location Description	The Help Me Hotline phones are answered at AFL-CIO offices, located at 1203 N 6th St, St Joseph Missouri

	Planned Activities	AFL-CIO will continue to utilize their database of resources to address the needs of clients that call daily. They will also keep this database current to ensure accurate information is given to clients
15	Project Name	St Kolbe-Puckett (2020)
	Target Area	City of St Joseph
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,995,412
	Description	Increase access to drug addiction treatment services to individuals in St Joseph
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low- and moderate-income individuals will have access to drug addiction treatment
	Location Description	Services are provided at the office of St Kolbe-Puckett Center for Healing, 210 N 7th St, St Joseph Missouri
16	Planned Activities	Treatment for those who suffer from substance addiction who have the desire to live a clean, fulfilling life, free of drug and alcohol to become productive members of society
	Project Name	Planning and Admin (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing Public Services
	Needs Addressed	Administration
	Funding	CDBG: \$1,995,412
	Description	General management, coordination, monitoring and evaluation of CDBG activities
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA

	Location Description	NA
	Planned Activities	Provide information and other resources to residents and citizen organizations
17	Project Name	Indirect Cost Allocation (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing Public Services
	Needs Addressed	Affordable Housing Administation
	Funding	CDBG: \$1,995,412
	Description	Indirect costs charged to CDBG
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	NA
	Planned Activities	
18	Project Name	HOME Admin (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing Administration
	Needs Addressed	Administation
	Funding	HOME: \$441,350
	Description	Planning and administrative monitoring costs related to the HOME program
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	NA

	Planned Activities	NA
19	Project Name	Tenant Based Rental Assistance (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing TBRA
	Needs Addressed	Affordable Housing
	Funding	HOME: \$441,350
	Description	Provide rental assistance
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of St Joseph estimates that 50 low-income families will benefit from this activity
	Location Description	All activities will take place within the City limits of St Joseph, addresses to be determined
	Planned Activities	Provide rental assistance
20	Project Name	Community Action Partnership Affordable New Constuction (2020)
	Target Area	City of St Joseph
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$441,350
	Description	Construction of affordable housing
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The City of St Joseph estimates that one low-income family will benefit from this proposed activity
	Location Description	Address to be determined later, location will be within the City limits of St Joseph Missouri
	Planned Activities	Community Action Partnership will construct one single family home for low-income family to purchase
21	Project Name	Improvement of Public Facilities (2020)

	Target Area	City of St Joseph
	Goals Supported	Public Facilities Improvements
	Needs Addressed	Improvement of Public Facilities
	Funding	CDBG: \$1,995,412
	Description	Improvements for John Lucas Park
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of St Joseph estimates that 100 low income families will benefit from the proposed activity
	Location Description	John Lucas Park is located at 1805 Sylvania, St Joseph Missouri
	Planned Activities	

AP-50 Geographic Distribution – 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 City of St Joseph has not specified any areas to be focused on at this time. All programs are operated city-wide, as low to moderate income are not concentrated to one area.

Geographic Distribution

Target Area	Percentage of Funds
City of St Joseph	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of St Joseph has not found the need to focus on one specific geographic area. Low to moderate income individuals and those in need are scattered throughout the City.

Discussion

The City of St Joseph continues to meet the needs of low to moderate income individuals that reside within the city limits of St Joseph.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section will discuss the number affordable housing units that will be addressed during a one year period that will be provided to all populations

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	15
Special-Needs	1
Total	31

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	1
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	66

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of St Joseph will continue to help those who are in need of housing options in the form of rehabilitation, new construction, rental assistance, housing for homeless and housing for those with special needs.

AP-60 Public Housing – 91.220(h)

Introduction

Rental assistance for very low and low income residents, the homeless and other persons with special needs continues to be a primary need in St Joseph. Rental assistance programs are offered through the Housing Authority of St Joseph, Community Housing Ministry Inc, and Family Guidance for Behavioral Healthcare.

The St Joseph Housing Authority administers the Section 8 Housing Program. The PHA's funding continues to be stable. The PHA is funded for 1,096 assisted units, compromised of 924 vouchers and 174 public housing units.

Like most Public Housing Authorities in the State of Missouri, St Joseph's PHA has difficulties finding qualified tenants. All complain that perspective tenants don't keep scheduled interview appointments and background checks reveal drug use or violent crimes. St Joseph Housing Authority screens perspective tenants and check their backgrounds to weed out those involved with crime and drug use.

Family Guidance Center's Supportive Community Living and Community Housing Program for persons with special needs who require services to achieve and maintain independent living continues increase in number. Eighteen percent of the people with mental issues that include Sever Depression, Bi-Polar Disorder, Schizo-Affective non-specified and Schizophrenic Paranoid Disorder non-specified, reside in group homes due to lack of community-based living opportunities. Family Guidance Center provides services to more than 1400 adult individuals with major illnesses. Family Guidance Center provides case management with long term independent living and housing expenses not covered by the Section 8 Program and the residents personal resources.

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

The City of St Joseph continues to encourage the St Joseph Housing Authority to continue its ambitious agenda aimed at getting the community more involved in public housing and making public housing more accessible to the community.

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

The City of St Joseph will coordinate housing resources by utilizing public agencies such as the St Joseph Housing Authority and Community Housing Ministry, Inc. The City of St Joseph will continue to encourage the efforts of Community Action Partnership, Habitat for Humanity and other entities to provide new homeownership opportunities in the community.

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

The City of St Joseph also encourages the St Joseph Housing Authority to continue seeking available resources from the US Department of Housing and Urban Development that will help the PHA address problems pertaining to illegal drug activity, gang activity, and the need to reduce crime in neighborhoods where there is low income housing, in addition to addressing problems existing on the grounds of the public and assisted housing. The residents of the Pleasant Heights and Oakridge Apartment complexes continue to need police surveillance and security. Distribution of printed materials and anonymous drug hotline so residents can report their concerns relating to drug activity.

Discussion

The Housing Authority continues to modernize the Pleasant Heights Complex. In the past, the "Comprehensive Improvement Assistance Program" (CIAP) provided street improvements, new appliances, counter tops, new water heaters and furnaces, and new siding. An addition to the maintenance shed and a new utility vehicle for snow removal. Bathrooms have been updated, closet doors replace, and new roofs have been installed on the complex. CIAP grant will provide funding for new tile flooring, renovations to the computer center and a resurfacing program to address the road within the complex.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of St Joseph coordinates with the St Joseph Continuum of Care (CoC) to identify goals and objectives relating to homelessness. We continue to provide funding to increase the range of housing options and related services for the homeless, elderly and other special needs populations. We will continue to collaborate with the CoC, housing providers and social service agencies to identify voids in services and resources and ensure that all available resources appropriated for homeless individuals, families and those in transitional living situations are sought after and utilized.

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

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

Currently the CoC has a Chronic Homeless Taskforce group that is made up of community members, churches, law enforcement, agencies serving the homeless and City Officials including City Council members. This group assesses outreach to the street homeless populations that are the most difficult to reach. Within the last year a day center, The Crossing, has opened up as a day center/gathering place where they can engage with others. This allows the homeless a place to gather so that their needs can be assessed.

The Haven at Community Missions does weekly sessions where homeless persons can inquire about available programs and housing options. This is usually the first step for many of the street homeless. Mosaic Life Care has the HOME unit that works with the street homeless population, doing outreach and case management. The HOME unit works closely with the Social Welfare Board to address their health needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The HUD Housing Inventory process for determining unmet needs within a CoC show that the community has adequate Emergency Shelter space at this time. The two year round shelters have high utilization rates. The City of St Joseph has one seasonal shelter for the winter that provides services to homeless men, many of whom are chronically homeless. With these shelter options we have managed to lower the unsheltered count numbers in the winter. At the present time there are no plans to expand emergency shelter space. The Crossing offers year round emergency shelter to homeless men and women. The Salvation Army offers 9 family rooms to accommodate homeless families.

Transitional Housing is needed in our community and the City of St Joseph's Transitional Housing programs have expanded over the past few years with the addition of Bliss Manor and Pivotal Point Transitional Housing. Pivotal Point Transitional Housing continually looks for ways to address the

growing need for transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The St Joseph CoC has put much effort into providing permanent housing with supportive services through funding from the HUD CoC process. There were some cuts in funding for permanent housing projects. The first goal of the CoC is to maintain the current inventory of permanent housing projects that are in operation.

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

The CoC continues to work on addressing requirements in the HEARTH act that will change the process for intake of homeless persons is done for all CoC agencies. Coordinated intake is a priority for the CoC, so that we can better address our system of intake for referral and persons seeking housing or those at risk of becoming homeless. Our Emergency Solutions Grant funds are being used to assist persons with rapid-rehousing and preventions efforts.

The City of St Joseph will begin to work with local social service agencies to provide tenant based rental assistance (TBRA) to help those at risk of becoming homeless.

Discussion

To increase the range of housing options and related services for homeless, elderly, disabled, and other special needs populations through the following: contribute to operating expenses for the YWCA Women's Shelter; YWCA provides a safe haven, programs and services for women and children who are victims of domestic violence and/or homeless. Preventing homelessness and helping families move out of emergency shelter and into transitional housing or permanent housing through Catholic Charities Home Plus Program funded by Supportive Housing Program Funds to help individuals and families re-establish themselves. Assist families and individuals who are threatened with the loss of housing due to evictions, foreclosure or non-payment of utilities by using Emergency Solutions Grant funds for activities to prevent homelessness.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Barriers to affordable housing exist when the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies may include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City is developing a residential rental certification program. This program is designed to help the city of St. Joseph improve compliance with health and safety standards and provide a safe inventory of rental housing for our residents. The program began July 1, 2019, and requires residential rental units to pass a minimum code inspection every five years. The City of St Joseph continues to identify and monitor vacant structures and aggressively encourages owners to take the initiative to put the structure back into some productive use or have it removed.

Discussion:

The City of St Joseph's Fair housing strategy is reviewed annually. The Strategy is amended as needed to ensure the goals and actions are helping the community to overcome identified barriers to fair housing choice. With the implementation of the residential rental certification program, the City will greatly improve the inventory of rental units.

AP-85 Other Actions – 91.220(k)

Introduction:

This section will discuss actions the City and its agencies use to address the needs of the City

Actions planned to address obstacles to meeting underserved needs

While all local agencies strive to meet the needs of the underserved, there are some services that are not available. The United Way of Greater St Joseph has funds designated for "Unmet Needs" and facilitates monthly gatherings of a social services consortium to discuss needs that individual agencies cannot address.

Actions planned to foster and maintain affordable housing

The City of St Joseph budgets the maximum amount of CDBG funds allowable under federal regulations for public services and supportive housing services to the very low, low and moderate income, and persons with special needs. We will attempt to produce and preserve housing by continuing rehabilitation programs that improve living conditions for low to moderate income owner households and convert deteriorated houses into decent, safe, and affordable housing opportunities for very low and low income renters.

The City St Joseph's Department of Planning and Community Development will continue to evaluate the impediments to fair and equal housing opportunities. The minority population of St Joseph does not face the degree of discriminations found in larger metropolitan areas, there are actions that are counter-productive to fair housing choices in St Joseph.

The City's Fair Housing Coordinator continues to maintain a log of all inquiries relating to fair housing rights and discrimination. This record provides and insight as to the types of concerns and issues occurring in the St Joseph Community. The City of St Joseph has Fair Housing materials available for distribution and display by social service agencies. The materials pertain to Fair Housing in St Joseph and the procedures for filing housing complaints.

The Department of Planning and Community Development, aided by its Fair Housing Coordinator, the St Joseph Area Association of Realtors, and a network of community agencies and housing providers will address impediments during Program Year 2020/2021. By partnering with local agencies and associations problems can be identified at the local level to monitor and evaluate fair housing activities.

During the spring of each year begins a promotional campaign to spread the fair housing message on billboards prominently displayed throughout the community. The billboards are re-introduced each spring during fair housing month. Other fair housing activities that continue throughout the year are: fair housing public service announcements that are played at periodic intervals on local radio, cablevision and television; distribution of fair housing educational materials to housing agencies and

encouragement of neighborhood association to include fair housing articles in newsletters and mailings.

Actions planned to reduce lead-based paint hazards

The St Joseph Public Health Department at Patee Hall continues to educate residents of the older and more hazard prone areas of the City on the health dangers of lead and encourages screening of children for elevated blood-lead levels.

The City of St Joseph revised its rehabilitation programs to ensure its procedures comply with the new lead regulations contained at 24 CFR Part 35, and made testing and lead hazard reduction a priority. Three staff members have completed the extensive training program and each of the three is a certified and licensed Risk Assessor. All of the rehabilitation projects are tested in compliance with the lead regulations. The City has a small pool of contractors qualified to do lead work. The City continues to recruit and develop a larger pool of contractors to do lead work on City projects. The City's certified Risk Assessors continue to facilitate Lead Awareness Programs for interested groups and the general public. City staff continues to provide Lead-Pain Hazard education.

The City's CHDO's and sub-recipients are familiar with the lead regulation and the requirements of each specific program. Staff continues to work closely with these groups to insure compliance.

Actions planned to reduce the number of poverty-level families

There are many agencies that provide assistance to the unemployed and other low income St Joseph residents. The Social Welfare Board provides medical and dental care to the indigent; other medical services are provided by the City's Public Health Clinic at Patee Hall. InterServ, Catholic Charities, Community Action Partnership (CAP), AFL/CIO Community Services and many other agencies counsel and advocate for low income families and individuals; their services include rental assistance, utility assistance counseling, food and clothing.

The City of St Joseph encourages the sponsoring agencies to maintain services at an optimal level, as funds remain available. The City of St Joseph will continue to make CDBG assistance available so the social service providers can maintain their programs at a level that addresses the growing needs of the individuals and families who try to exist on a poverty level income.

The St Joseph Area Chamber of Commerce continues to market St Joseph industries considering relocation or expansions in new communities. The Riverboat gaming operation and an ongoing emphasis on the tourism market help create new jobs for the St Joseph community.

The City of St Joseph and the County of Buchanan partner with the St Joseph Area Chamber of Commerce, representing more than 200 local businesses, to support this community's economic

development program, 21st Century Jobs. Through the partnership, St Joseph has a results oriented economic development program that is based on broad-based community goals and an action agenda.

The Economic Development Council consisting of business, labor, civic, and local government leaders, provides leadership to the program. The Chamber of Commerce implements the program and is accountable to the partnership for its results.

Redevelopment of Downtown St Joseph through historic preservation and investment incentives is another means the community uses to attract new employment opportunities and economic activity new to the homes of low to moderate income residents.

Actions planned to develop institutional structure

The City of St Joseph continues to implement its affordable and supportive housing strategy by utilizing private industry, non-profit organizations and public institutions delineated in the Consolidated Plan. Ongoing communication with housing and service providers helps this community keep abreast of changing needs and concerns and aids in the coordination of opportunities to maximize housing programs and develop new programs that will provide as much affordable housing as permitted by the resources available.

Specifics on the institutional structure, which will be utilized in carrying out the affordable and supportive housing strategy include:

- The Housing Authority of the City of St Joseph, a non-profit public housing agency that has been in operation since 1968. The PHA offers scattered site housing under the Section 8 Voucher Program and manages a 150 unit family complex, Pleasant Heights, located near Pickett Road and South 36th Street Place.
- Community Housing Ministry Inc and its affiliate, Community Housing Management Inc, serves as the non-profit public housing agency for Buchanan County and manages family units at Northwood Terrace Apartments and several housing complexes for the elderly and handicapped in St Francis Apartments, East Ridge Manor, King Hill Apartments, Wesley Senior Towers, Danford Hall and Chilton Place.

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

The City of St Joseph will coordinate housing resources by utilizing existing public agencies to provide affordable housing opportunities in the community.

As with CDBG assisted housing programs, the City of St Joseph will administer its HOME Program according to the provisions of Title VI of the Civil Rights Act of 1964 as amended (42 USC 2000d); Title VIII

of the Civil Rights Act of 1968 as amended- the Fair Housing Act"-- (USC 3601); Equal Barriers Act of 1968 as amended (42 USC 4151);the Age Discrimination Act of 1975 (42 USC 6101);Equal Employment Opportunity,Executive Order 11246 as amended;and Section 504 of the Rehabilitation Act of 1973.

The public, HOME developer, and potential tenants will be informed about fair housing laws and the City of St Joseph's affirmative marketing policy through the inclusion of the Equal Housing Opportunity language and/or fair housing logo in all press releases, solicitations for owners, and written communications to housing organizations.

Each HOME developer participating in the City's HOME program will be required to include the Equal Housing Opportunity language in all advertisements regarding unit vacancies and solicitations for tenants. In addition,the owner will be required to position the Equal Housing Opportunity poster in its management office or other applicable places for view by prospective tenants.

The property owners shall advertise the availability of units in the classified section of the St Joseph News-Press, St Joseph Telegraph and/or the Thrifty Nickel Want Ads Newspaper. This is to ensure that very low income individuals who cannot afford subscriptions to the daily newspaper and are not likely to apply for housing without special outreach are aware of the housing opportunities, HOME developers marketing plan will include advertisements in the weekly Thrifty Nickel Want Ads Newspaper. The Equal

Opportunity language and/or the fair housing logo must be used in all newspaper ads and publications. Other modes of advertising which may be utilized include Cablevision Advertising and Project Site Signage. The fair housing logotype must be included in all modes of advertising.

Property owners will also be required to utilize community agencies in their solicitation of tenants,such as posting of availability of vacancies in neighborhood centers and with community organizations at various locations in the City. Assisted owners will be monitored by the Department of Planning and Community Development's Loan and Fair Housing Coordinator to determine compliance with Fair Housing Laws and Affirmative Housing Policy.

In accordance with 24 CFR 92.350 (a) (5) and Executive Orders 11625,12432, and 12138, the City of St Joseph agrees to exert a good faith, comprehensive and continuing endeavor to utilize minority and women owned businesses in contracting opportunities available under HOME. Staff of the Planning and Community Development will be delegated the responsibilities for implementing and monitoring said policy and notice of the City's commitment will be published in the StJoseph News-Press and other local newspapers. The City currently maintains and shall continue to maintain a method for identifying and keeping an inventory of certified disadvantaged business enterprises (DBE's), their capabilities, services, supplies and/or products.

The City has procurement procedures that facilitate opportunities for DBE's to participate as vendors and suppliers of goods and services and will maintain centralized records with statistical data on the use and participation of DBE's as the contractors/subcontractors in its HUS assisted contracting and

subcontracting activities.

Discussion:

There are many options within the City's institutional structure to address the needs of its residents.

Program Specific Requirements

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

Introduction:

In this section of the Annual Action Plan the HOME program will be discussed and how the City of St Joseph plans to utilize it's resources available for the HOME program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

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

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%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

HOME funds will be used to primarily to make home ownership affordable through new housing

construction as eligible under 24 CFR 92.205.

HOME funds are being used for new construction will be targeted primarily in deteriorating lower-income census tracts. It is the intent of the City of St Joseph to focus HOME dollars in concerted areas to promote redevelopment of inner-city blocks and neighborhoods.

Overall coordinatin of HOME dollars from an administrative stand poing will be in the City of St Joseph's primary function. The City plas to use sub-recipients, CHDO's and private developers (all such entities shall herinafter be referred to as HOME developers) to undertake actual HOME activities and projects. The City of St Joseph HOME developers may acquire real property containing substandard housing or vacan lots for infill development purposes. However, the City does not forsee the HOME program displacing residents. The City will adhere to all aspects of the Uniform Relocation Act. HOME multi-family projects may be privately or publically owned and or managed. The City will utilize \$366,350 of PY 2020/2021 Entitlement HOME Investment Partnership funds to provide assistance for low to moderate income persons in St Joseph Missouri are at risk of becoming homeless

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

1. Repair appraised value does not exceed these limits. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Where feasible, the City of St Joseph will maintain control of program income derived from HOME projects for future allocation to HOME developers. The City will negotiate with Habitat for Humanity and Community Action Partnership of Greater St Joseph to serve as sub-recipients and developers of HOME dollars and possible CHCO's to carry out affordable housing initiatives. The City will also work with private for-profit developers to achieve its affordable housing and neighborhood revitalization goals. To the greatest extent possible, HOME dollars will be used to leverage private investment. The City also wants to recoup HOME principle dollars to further future opportunities for low and moderate income St Joseph residents. St Joseph's HOME program may utilize a variety of financing mechanisms available to attract and assist HOME developers, including but not limited to: equity investments, interest bearing or non-interest bearing loans, interest subsidies, deferred payment loans, or other forms of assistance eligible under the HOME program regulations.

With respect to new construction, the City will follow 88.708(c) of title VI of the Civil Rights Act. HOME dollars will be used to acquire vacant and abandoned properties that can be rehabilitated.

Viable reconstruction, moderate and substantial rehabilitation will be permissible under the St Joseph HOME program.

As required at 92.254(a)(i), the City will follow the affordability restrictions outlined for homeownership activities. Non-profit sub-recipients will be contractually required to ensure that the initial purchase price of the properties acquired for eligible homebuyers activities, does not exceed 95% of the median purchase price for St Joseph as determined by HUD, or that the estimated after repair appraised value does not exceed these limits.

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

The City of St Joseph does not do any type of direct assistance to homebuyers, so the City has opted for the resale provision to maintain long term affordability. The City of Saint Joseph places a Land Use Restriction Agreement, (LURA) on the property to ensure that the HOME unit remains affordable. The affordability period is determined by the amount of HOME funds invested in the unit, for example if \$70,000 in HOME funds is used for the construction of the unit, the period of affordability is 15 years. New construction for homeownership carries a maximum 15 year affordability period regardless of the amount of subsidy per unit. New construction of rental units

carries a maximum of 20 years of affordability regardless of the amount of subsidy per unit.

This will establish accounting procedures to track program income amounts for the HOME Program. These procedures will track HOME principal and investment payments received on HOME projects and subsequent principal mortgage payoff resulting from the sale of properties.

Repayments of HOME investment will be deposited in the City's HOME account and such income will be used solely for the financing of future eligible HOME activities.

St Joseph's Homebuyer programs will focus on creating new housing opportunities for eligible homeowners by revolving HOME dollars versus ensuring the affordability of units previously financed with HOME dollars. This strategy will encourage redevelopment by rehabilitation or construction of new housing instead of revolving previous units.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of St Joseph has no plans to refinance any type of debt with HOME funds.

In addition to the above mentioned requirements of the HOME program the City of St Joseph will utilize approximately \$28,253 of HOME program funds to administer the HOME program. The City has designated more than 15% of the HOME funds set-aside for eligible Community Housing Development Organization(s) (CHDO). The City of St Joseph plans to contract with Community Action Partnership and Habitat for Humanity as its CHDO's. CHDO activities will be designed accordingly to HOME rules and regulations under 24 CFR Part 92.

Appendixx - Alternate/Local Data Sources