

## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

2024 is year four of the St. Louis County Home Consortium's 5-year Consolidated Plan covering 2021-2025 using Community Development Block Grant (CDBG) funds allocated to the County by the U. S. Department of Housing and Urban Development (HUD). The participating jurisdictions of the St. Charles Urban County include unincorporated St. Charles County and the municipalities of St. Charles, St. Peters, Cottleville, Dardenne Prairie, Augusta, Lake St. Louis, St. Paul, Weldon Spring, and Wentzville. St Charles Urban County conducted activities during 2024 program year that continued to preserve affordable housing, support homeless prevention and community services.

St Charles Urban County made the following progress \$920,647.99 in CDBG funds and \$ 332,551.46 in Covid related funding for a grand total of \$1,253,199.45 was expended. During 2024, St Charles County continued to follow the Annual Action Plan by funding several programs that have been previously administered with great success. The Home Improvement, Transportation, Affordable Rental, Homeless Prevention, and Community Services program such as Meals on Wheels program have all been quite successful. The County continued to use the oldest activity funding first and continued to administer prior year programs.

CDBG CV funds were used on projects that prevented or responded to the Coronavirus pandemic. These activities provided mortgage, rent, utility assistance, Coordinated Entry, hotel/motel sheltering, food assistance, mental health assistance, small business assistance, and Senior Center HVAC Replacement. The CV programs are to assist households who are still being impacted and to prevent homelessness and to prevent the reoccurrence of Covid.

All of the CDBG programs generally provides a range of eligible activities for the benefit of low and moderate income residents.

In 2024, the Administrator promoted programs at the Continuum of Care meetings, Senior Citizen Fair, Back to School Events, Helping Hands for the Holidays, Housing Resource Fair, and Veterans Fairs in an effort to expand outreach to minority families who may need assistance.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing Development/Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	5	0	0.00%	1	3	300.00%
Affordable Housing Development/Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Added	Household Housing Unit	0	3		0	3	
Affordable Housing Development/Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	3		0	3	
Affordable Housing Development/Rehabilitation	Affordable Housing	CDBG: \$	Housing for Homeless added	Household Housing Unit	0	0		0	0	
Affordable Housing Development/Rehabilitation	Affordable Housing	CDBG: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0		0	0	
Code Enforcement	Affordable Housing	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	7500	0	0.00%	350	1045	298.57%
Community Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	126		30	23	76.67%
Community Services	Non-Homeless Special Needs	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	100	0	0.00%			
Homeless Prevention	Affordable Housing	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	10		0	50	

Homeless Prevention	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	50	0	0.00%			
Homeless Prevention	Affordable Housing	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	
Homeless Prevention	Affordable Housing	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0		50	162	324.00%
Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	450	28	6.22%	65	65	100.00%
Program Administration	Administration	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	12		0	12	
Program Administration	Administration	CDBG: \$	Other	Other	0	0				
Transportation	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	400	145	36.25%	850	255	30.00%

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

During the development of the FY24 Action Plan, the activities that have been successful in previous years continued to be a priority. St Charles County also focused on spending down their remaining CDBG-CV funding. The projects that were completed were replacement of the HVAC replacement at 2 senior centers located with the participating jurisdictions. The County did not receive their Authority to Use Grant Funds until early 2025; however, it successfully utilized prior year allocations.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	315
Black or African American	86
Asian	8
American Indian or American Native	
Native Hawaiian or Other Pacific Islander	3
<b>Total</b>	<b>413</b>
Hispanic	1
Not Hispanic	412

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

### Narrative

This table represents only CDBG data, summarizing a total of 413 households, combining race and ethnicity data for all households served in 2024. St Charles County's largest racial ethnic group is white. The minority populations that accessed CDBG assistance was 24% in FY2024.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,042,065	\$1,253,199
Competitive McKinney-Vento Homeless Assistance Act	public - federal	0	
Housing Trust Fund	public - state	0	
LIHTC	public - state	0	
Section 8	public - federal	0	
Tax Credits	public - state	0	

Table 3 - Resources Made Available

### Narrative

The County expended CDBG funds in a manner consistent with the National Objectives of the program. One hundred percent (100%) of the CDBG funds were expended for activities that benefit low to moderate income households.

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of St. Charles	40		
City of St. Peters	20		Sub-recipient & participating jurisdiction of St. Charles Urban County
St. Charles Urban County	40		Includes Unincorporated St. Charles County & 7 municipal jurisdictions

Table 4 – Identify the geographic distribution and location of investments

### Narrative

## **Leveraging**

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

St Charles Urban County did not utilize any publicly owned land or property to address the needs identified in the plan. In addition to CDBG dollars, the City of St Peters allocates dollars to its transportation program to assist additional residents with transportation services.

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	0	0
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

Table 6 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

The County has no activities that meet the regulatory definition.

**Discuss how these outcomes will impact future annual action plans.**

**Include the number of extremely low-income, low-income, and moderate-income persons**



served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	0
Moderate-income	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

Table 7 – Number of Households Served

### Narrative Information

The County has no activities that meet the regulatory definition.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

St Charles County is committed to supporting various activities outlined in the Consolidated Plan to strengthen and coordinate actions with housing and non-profit agencies. St Charles County continues to provide support for the HMIS system and to the St Charles County Continuum of Care (CoC). The agencies that participate in the CoC provide services related to housing, healthcare, social services, employment, education, and youth programs. The focus on the effectiveness, accessibility, and impact of their services on individuals and families, ensuring that critical areas such as housing stability, health outcomes, workforce development, education opportunities, and youth engagement are thoroughly evaluated. In its efforts to conduct outreach and assessment of the homeless in the area, The Coordinated Entry process tracks the exact number, name, and risk levels of all sheltered and unsheltered individuals and households all over St Charles County.

The Community Council of St Charles County, who is the lead agency of the CoC, was able to assist households with assistance utilizing the HMIS system. They also provided a referral for assistance to those facing economic hardships due to the pandemic.

The County's homeless prevention goals utilize CDBG funding to assist those who are in jeopardy of becoming homeless. St Charles County continues to work with social service agencies in St Charles County, which are providing aid to homeless persons and addressing their individual needs. CDBG funding was allocated toward this need in FY24 in order for families to stay in their homes. These activities can include providing funding for food pantry assistance, rent, mortgage and/or utility assistance to prevent eviction, foreclosure or utility shutoffs which aids in the prevention of homelessness.

In 2024, the Community Council of St. Charles County received additional funding for Coordinated Entry and Continuum of Care. However, due to a computer malfunction affecting their billing system, they were unable to submit reimbursements using CV funding until February. This issue will be formally reported in 2025.

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

The long-term solution to ending homelessness lies in transitioning individuals from temporary to permanent housing, supported by comprehensive services that promote housing stability. However, because the demand for affordable housing far outpaces the region's supply, the CoC continues to rely on its HMIS system in order to meet the immediate needs of St. Charles County's homeless population.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Except for involvement with the Continuum of Care, St Charles County does not currently have a program specifically designed to address the situation where individuals or families have the potential to become homeless after they are discharged from publically funded institutions and systems of care.

**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**

CDBG funding assists agencies working with individuals in jeopardy of becoming homeless, but it alone cannot, and does not, address homelessness. CDBG Staff does attend meetings for the Continuum of Care. The Continuum members include non-profit organizations and community leaders. These members are trying to identify the need for housing and strategize a plan to move someone out of homelessness.

The Continuum of Care participates in a Homeless Count each year in January to identify homeless individuals within Lincoln, Warren, and St Charles Counties. The results of the count help ease awareness of homeless individuals within the community. While this is a priority need and the County provides limited funding towards this need, the County is limited by the public services cap when determining funding allocations.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

The Northeast Community Action Corporation (NECAC) administers the Section 8 voucher program within St Charles County. NECAC maintains the waiting list and the administration of the program. CDBG funds are not directly used to address the needs of public housing. The City of St Charles works in a partnership with the St Charles Public Housing Authority (PHA), to promote the enforcement of fair housing.

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

The County supports NECAC in promoting homeownership to encourage homeownership amongst Section 8 voucher holders. The City of St Charles Values their partnership with the St Charles Public Housing Authority. The CDBG Administrator collaborates with the Family Self Sufficiency Coordinator in regards to numerous outreach events throughout the year. The CDBG Administrator participated in a Housing Resource Fair where individuals could make connections with organizations to help them purchase a home.

### **Actions taken to provide assistance to troubled PHAs**

The County is not aware of any troubled Public Housing Authorities.

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

Each participating jurisdiction controls individual policies within their communities for affordable housing. Communities continue to support tax credit projects, Habitat for Humanity and affordable developments within their jurisdictions. Market and economic factors post constraints to the provision of adequate and affordable housing. The County will continue to support the St Charles County Housing Team and area organizations whose initiatives including dispelling myths about particular housing. The Housing Team is a voluntary council dedicated to quality affordable universally designed homes for good neighborhoods, safe communities, and thriving families. This is a collaborative effort to help identify barriers and promote solutions to meet the multiple housing needs within St Charles County. To address housing affordability and the shortage of financial resources for affordable housing, the County will continue utilizing the Affordable Rental program to encourage agencies to purchase and/or rehabilitate properties that will be rented to low income households throughout the five-year duration of the Consolidated Plan.

The County also utilizes CDBG funding to assist a subrecipient in purchasing a home to be provided as an affordable rental to a low-income family.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

Attracting eligible participants of varying race and ethnicity continues to be difficult given the makeup of the County being predominately white. Promotion via word of mouth by previous participants within the CoC, other promotional outlets including resident publications published by both the County and the Participating Jurisdictions, announcements at social service agency meetings, social media, and flyers.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

Home Improvement loan clients are provided the *EPA Renovate Right* booklet and the EPA pamphlet *Protect Yourself from Lead in Your Home*. Staff explains the important points in this literature at the time the client signs the program agreements. The County may test the homes built prior to 1978 particularly when the project could possibly disrupt painted surfaces. Should the project test positive for lead, the project could be cancelled because the cost to remediate lead paint is exorbitant.

### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

The County's primary way to reduce the number of poverty-level families is through the funding of the CDBG housing programs. These funds effectively eliminate any immediate concern for housing repairs

due to health and safety improvements. The County encourages the hiring of Section 3 residents in all of its programs.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

St Charles County works with other participating jurisdictions and prides itself with developing partnerships to strengthen its institutional structure. In the attempt to lessen the gaps, the County commits to establishing and maintaining working relationships with the participating jurisdictions, organizations and institutions that are service providers in the County.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The County and the City of St Charles has focused on working to coordinate and communicate affordable housing, supportive housing, homeless and non-housing community development strategies to community groups, public institutions, non-profit organizations and private industry, in order to identify resources and opportunities and coordinate activities, as appropriate. The City staff will continue to work with individuals as well as organizations in order to ensure services are not duplicated and to allow for a better integration of services by service providers.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The current Analysis of Impediments (AI) is available on the County's webpage for public review. The public can also request to view a hard copy of the plan at the St Charles Administration Offices. The barriers identified in the most recent AI concerning fair housing choice include the following:

**Transportation**

The lack of public transportation options were identified as an impediment. St Charles Urban County administers a transportation program for elderly, disabled, and low-income persons. While the program is limited, it has been successful in assisting many residents with access to transportation. This access does include the needing rides to school and to work.

**Fair Housing**

The County promotes and educates on Fair Housing on their social media accounts and will strive to hold more educational, informative seminars in the coming year on different topics to include the value of owning affordable housing. The cities of St Charles and St Peters both have updated their group home ordinance. Other communities do not have restrictive ordinances involving group homes. The County will continue to provide funds to a subrecipient to assist in the purchase of homes that will be rehabbed and rented at an affordable rate to low income families.

## **CR-40 - Monitoring 91.220 and 91.230**

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

The City of St. Charles CDBG staff continuously monitors expenditures, ensuring proper oversight of public service agency reimbursement requests. Staff conduct desk reviews of all submitted paperwork before processing payments. The County further reviews reimbursement requests and approves draws after they are entered into IDIS. Given the high volume of invoices from nonprofit organizations, all submissions undergo thorough desk monitoring before payment. Risk assessments are conducted annually for each agency that has used CDBG funds. In addition to desk monitoring and risk assessments, the City of St. Charles CDBG staff also perform annual in-person monitoring visits for all subrecipients.

## **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The County's Citizen Participation Plan promotes transparency by ensuring public notice, hearings, and a comment period for the performance report. The public hearing for the FY2024 CAPER was held at the City of St. Charles City Hall on March 3, 2025. A notice was published in the newspaper of record 15 days before the meeting and displayed in public locations such as libraries and municipal buildings throughout the Urban County. Additionally, notices were posted on the County's website and the websites of all participating jurisdictions to inform residents. The County also sent the public hearing notice to the St. Charles Community Council for distribution and posting, including outreach to the English as a Second Language program and the St. Charles Housing Authority to encourage their residents, particularly those who are business owners, to register their businesses.

## **CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

The County amended its 2019 Annual Action Plan to incorporate CARES Act funds, receiving \$1,335,611.09 in CDBG-CV funding to support activities aimed at preventing, preparing for, and responding to the coronavirus.

With the introduction of CDBG-CV funds, objectives and priority needs were adjusted to address the ongoing impacts of the pandemic. While the County continued allocating funds for mental health assistance, it also introduced a new project focused on improving health and safety by enhancing air filtration systems at senior community centers that primarily serve older adults and individuals with disabilities.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**



**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

Objectives and priority needs changed with the influx of CDBG-CV funding. This funding was used to address the continued impacts of the pandemic. The County still allocated money for mental health assistance and added a new project to address the health and safety concerns to improve better filtration at the community centers that primarily serve senior citizens and the disabled.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

**Table 8 – Total Labor Hours**

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0				
Direct, on-the job training (including apprenticeships).	0				
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0				
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0				
Outreach efforts to identify and secure bids from Section 3 business concerns.	0				
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0				
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0				
Held one or more job fairs.	0				
Provided or connected residents with supportive services that can provide direct services or referrals.	0				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0				
Assisted residents with finding child care.	0				
Assisted residents to apply for, or attend community college or a four year educational institution.	0				
Assisted residents to apply for, or attend vocational/technical training.	0				
Assisted residents to obtain financial literacy training and/or coaching.	0				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0				
Provided or connected residents with training on computer use or online technologies.	0				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0				
Other.	0				

**Table 9 – Qualitative Efforts - Number of Activities by Program**

## **Narrative**

St. Charles County provides bid opportunities to all qualified contractors, including all recognized Section 3 businesses.