

Executive Summary

AP-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. Its 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. Summarize the objectives and outcomes identified in the Plan

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

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The Annual 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, and other community organizations 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

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

The City of St Joseph has continued to utilize funds for affordable housing and to provide services for low to moderate income households.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City Council empowers and eighteen member citizens committee to meet with each of the agencies and review their request for public service activities. Two public hearings are held to gain perception of the needs of the community. The committee conclude their assignment by developing and presenting a funding recommendation to the City Council for their approval.

5. Summary of public comments

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

There have been no public comments

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

There have been no public comments

7. Summary

The City of St Joseph feels that the process developed for determining its goals is a good process. The agencies and the City Council members have made several declarations of how they think this it is a fair way of determining what the greatest needs are in the City.

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

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

Describe the agency/entity 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 (optional)

Consolidated Plan Public Contact Information

Don DePriest, Community Development Manager

Mary Kay Griffin, Grants Specialist

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

1. Introduction

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

The City of St Joseph provides the opportunity for citizens, social service agencies and any interest parties to discuss their views on the needs of the St Joseph community to staff members at two public hearings. Notice of these public hearings are published in St Joseph News-Press. These hearings are open to the public and help with developing the needs of citizens of St Joseph.

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 serves as the lead agency for the St Joseph Continuum of Care (CoC) and attends regular monthly meetings with other homeless service providers.

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

The Emergency Solutions Grant (ESG) is administered through Missouri Housing Development Corporation (MHDC). MHDC contracts directly with providers for homeless prevention services. The City of St Joseph is the lead agency for the St Joseph CoC and attends regular meetings, to monitor goals and outcomes.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | BARTLETT CENTER |
| | Agency/Group/Organization Type | Social Service Agency |
| | What section of the Plan was addressed by Consultation? | Social Service Agency |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited Bartlett Center as part of the review process for public service activities. Bartlett Center also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |
| 2 | Agency/Group/Organization | Interfaith Community Services, inc. |
| | Agency/Group/Organization Type | Services-homeless Social Service Agency |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Social Service Agency |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited Interfaith as part of the review process for public service activities. Interfaith also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |
| 3 | Agency/Group/Organization | Pivotal Point Transitional Housing |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Families with children |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited Pivotal Point Transitional Housing as a part of the review process for public service activities. |
| 4 | Agency/Group/Organization | Second Harvest of Greater St. Joseph |
| | Agency/Group/Organization Type | Social Service Agency |

| | | |
|---|--|---|
| | What section of the Plan was addressed by Consultation? | Social Service Agency |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited Second Harvest Community Food Bank as part of the review process for public service activities. Second Harvest Community Food Bank also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |
| 5 | Agency/Group/Organization | UNITED CEREBRAL PALSY |
| | Agency/Group/Organization Type | Social Service Agency |
| | What section of the Plan was addressed by Consultation? | Social Service Agency |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited United Cerebral Palsy as part of the review process for public service activities. United Cerebral Palsy also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |
| 6 | Agency/Group/Organization | YOUNG WOMEN'S CHRISTIAN ASSOCIATION (YWCA) |
| | Agency/Group/Organization Type | Services-Victims of Domestic Violence Services-homeless Services - Victims |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Social Service Agency |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited YWCA of St Joseph as part of the review process for public service activities. YWCA of St Joseph also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |
| 7 | Agency/Group/Organization | SOCIAL WELFARE BOARD OF BUCHANAN COUNTY |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Social Service Agency |

| | | |
|---|--|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited Social Welfare Board as part of the review process for public service activities. Social Welfare Board also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |
| 8 | Agency/Group/Organization | NORTHWEST MISSOURI CHILDREN'S ADVOCACY CENTER |
| | Agency/Group/Organization Type | Services - Victims Social Service Agency |
| | What section of the Plan was addressed by Consultation? | Social Service Agency |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited Northwest Missouri Childrens Advocacy Center as part of the review process for public service activities. Northwest Missouri Childrens Advocacy Center also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |
| 9 | Agency/Group/Organization | THE CENTER, A SAMARITAN CENTER |
| | Agency/Group/Organization Type | Services-Health Social Service Agency |
| | What section of the Plan was addressed by Consultation? | Social Service Agency |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Citizens committee visited Samaritan as part of the review process for public service activities. Samaritan Center also attended the needs assessment meeting to share their thoughts on the types of services needed for the community. |

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

The City of St Joseph encourages participation and comments from all agencies for Annual Planning process.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|-------------------|--|
| Continuum of Care | City of St Joseph | |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

At the end of 2017 the Mayor and eight members of the City Council are each asked to appoint two citizens to the Ad-Hoc Citizens Review Committee; this committee reviews the request for funding applications for CDBG public service agency activities for FY 2018/2019. On April 4, 2018 the committee finalized their funding recommendation for the Mayor and City Council. The City Council's Community Development Committee convened for a work session on April 18, 2018, giving agency representatives and other interest parties an opportunity to comment and make their pleas for revision to the allocation plan. After the work session, the Council's consensus is forwarded to the City Clerk and placed on the City Council's April 23rd agenda docket for first reading. The second public hearing will take place on May 7th, 2018.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|------------------|------------------------------|--|------------------------------|--|---------------------|
| 1 | Public Hearing | Non-targeted/broad community | Public Hearings have not taken place yet | | | |
| 2 | Newspaper Ad | Non-targeted/broad community | The Public Hearings have not taken place yet | | | |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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 | 1,376,090 | 186,721 | 16,023 | 1,578,834 | 0 | |

| 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 | 275,276 | 56,201 | 0 | 331,477 | 0 | |

Table 5 - Expected Resources – Priority Table

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

The 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 material, 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

N/A

Discussion

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 | 2015 | 2019 | Affordable Housing | | Affordable Housing | CDBG: \$684,199 HOME: \$303,950 | Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit |
| 2 | Eliminate Slum/Blight | 2015 | 2019 | Affordable Housing | | Eliminate Slum Blight | CDBG: \$326,682 | Housing Code Enforcement/Foreclosed Property Care: 15 Household Housing Unit |
| 3 | Public Services | 2015 | 2019 | Homeless Non-Housing Community Development | | Public Services | CDBG: \$340,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted |
| 4 | Administration | 2015 | 2019 | Administration | | Administration | CDBG: \$227,952 HOME: \$27,527 | |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|----------|-------------------------|-----------------------|
| 1 | Goal Name | Affordable Housing |
| | Goal Description | |
| 2 | Goal Name | Eliminate Slum/Blight |
| | Goal Description | |
| 3 | Goal Name | Public Services |
| | Goal Description | |
| 4 | Goal Name | Administration |
| | Goal Description | |

Projects

AP-35 Projects – 91.220(d)

Introduction

Based on the projected FY 2018/2019 CDBG entitlement, the City of St Joseph is reserving \$340,000 for Public Service Activities for agencies to meet the needs of low to moderate income clients, \$684,199 is reserved for Housing Revitalization Activities that will improve the existing housing stock and retain affordable residences for low to moderate income owner households, \$326,682 is reserved for Demolition Services and Staff to demolish or repair and secure structurally unsafe and abandoned structures primarily located in low to moderate income neighborhoods.

Based on the FY 2018/2019 projected HOME program funds available, there will be \$331,477 available for the following housing activities: \$303,960 (including 15% CHDO Reserves) for Community Action Partnership for the construction of three new homes that will be sold to income qualified families.

Projects

| # | Project Name |
|----|---|
| 1 | Emergency Assistance |
| 2 | Housing Rehabilitation - Low Interest Loans |
| 3 | Service Delivery - Single Unit Rehabilitation |
| 4 | Code Enforcement |
| 5 | Second Harvest |
| 6 | Bartlett Center |
| 7 | The Center, A Samaritan Center |
| 8 | Interfaith Community Services |
| 9 | Northwest Missouri Childrens Advocacy Center |
| 10 | Social Welfare Board |
| 11 | United Cerebral Palsy |
| 12 | YWCA |
| 13 | Community Missions Corporation |
| 14 | Pivotal Point Transitional Housing |
| 15 | AFL-CIO Community Services |
| 16 | Planning and Admin |
| 17 | Indirect Cost Allocation |
| 18 | Community Action Partnership |
| 19 | HOME Admin |

Table 7 - 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

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|----------|--|--|
| 1 | Project Name | Emergency Assistance |
| | Target Area | |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$75,000 |
| | Description | Emergency Assistance Program provides assistance to correct spontaneous situations that are considered life threatening for low to moderate income homeowners. This program is available to all income qualified applicants who are homeowners and reside within the city limits of St Joseph who have housing problems that fall within the established program guidelines. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | We estimate to help 10 homeowners who are experiencing spontaneous situations that would make the home unable to inhabit, making modifications to make homes handicapped accessible. All applicants must meet the low to moderate income qualifications. |
| | Location Description | All within the City limits of St Joseph |
| | Planned Activities | Correct spontaneous situations that are considered life threatening. This program is available to all income qualified applicants who are homeowners and reside within the city of St Joseph. |
| 2 | Project Name | Housing Rehabilitation - Low Interest Loans |
| | Target Area | |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$684,199 |
| | Description | The low interest loan program offers affordable loans 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. |
| | Target Date | 6/30/2019 |

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| | Estimate the number and type of families that will benefit from the proposed activities | An estimated 10 low to moderate income households will benefit from the low interest loan program |
| | Location Description | Within the City limits of St Joseph Missouri |
| | 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. |
| 3 | Project Name | Service Delivery - Single Unit Rehabilitation |
| | Target Area | |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$299,875 |
| | Description | Staff and overhead costs related to Emergency Assistance, Low Interest Loan Programs and other single family rehabilitation. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | Administer in-house rehabilitation programs |
| | Location Description | |
| | Planned Activities | Administer in-house rehabilitation programs |
| 4 | Project Name | Code Enforcement |
| | Target Area | |
| | Goals Supported | Eliminate Slum/Blight |
| | Needs Addressed | Eliminate Slum Blight |
| | Funding | CDBG: \$326,682 |
| | Description | Demolition, repair and securing of structurally unsafe and abandoned structures |
| | Target Date | 6/30/2019 |

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| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | All activities will take place within the City limits of St Joseph |
| | Planned Activities | Securing and clean up of structures for future development or restoration. Demolition of structure of building that restoration is not feasible. |
| 5 | Project Name | Second Harvest |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$24,000 |
| | Description | Funding will provide senior nutrition boxes. Senior nutrition boxes consist of 35 pounds of canned protein, juice, vegetables, fruit and cereal. The boxes are delivered to the seniors homes each month. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | All participants must reside within the City limits of St Joseph |
| | Planned Activities | Provide additional funding for senior nutrition boxes |
| 6 | Project Name | Bartlett Center |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$20,000 |
| | Description | Family service program that includes child care, tutoring and latch key activities for youth |
| | Target Date | 6/30/2019 |

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| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | The participants must 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. |
| 7 | Project Name | The Center, A Samaritan Center |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$25,000 |
| | 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 | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | The Samaritan Center estimates that 40 low individuals will benefit from the mental health counseling and medication management program |
| | Location Description | All participants will reside within the City limits of St Joseph |
| | Planned Activities | |
| 8 | Project Name | Interfaith Community Services |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$30,000 |
| | 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. |

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| | Target Date | 6/30/2019 |
| | 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 | Participants must reside within the City limits of St Joseph, InterServ's Youth Latch Key program take place at their facility located at 200 Cherokee, St Joseph Missouri |
| | Planned Activities | InterServ provides tutoring and homework assistance, nutrition, recreational and community service activities, assessment and development of social and emotional skills to the participants of the youth program. |
| 9 | Project Name | Northwest Missouri Childrens Advocacy Center |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$25,000 |
| | Description | The Advocacy Center provides professional, trauma focused therapy and forensic interviewing to children ages 2-17 who have been sexually and physically abused. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | The Advocacy Center estimates it will provide forensic interviewing to 20 children |
| | Location Description | Forensic interviewing will take place at their facility located at 1807 Woodbine Road, Suite E, St Joseph Missouri |
| | Planned Activities | |
| 10 | Project Name | Social Welfare Board |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$85,000 |

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|-----------|--|--|
| | Description | Provide a dental program that provides restorative and preventative care. |
| | Target Date | 6/30/2019 |
| | 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. |
| 11 | Project Name | United Cerebral Palsy |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$10,000 |
| | Description | Provides screening, developmental training, therapy, community integration and advocacy services for children with developmental disabilities. |
| | Target Date | 6/30/2019 |
| | 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. |
| 12 | Project Name | YWCA |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |

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|-----------|--|---|
| | Funding | CDBG: \$68,000 |
| | Description | Provide emergency shelter for abused and homeless women and children |
| | Target Date | 6/30/2019 |
| | 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 | |
| 13 | Project Name | Community Missions Corporation |
| | Target Area | |
| | Goals Supported | Public Services Affordable Housing |
| | Needs Addressed | Affordable Housing Public Services |
| | Funding | CDBG: \$10,000 |
| | Description | Community Missions Corp (CMC) provides affordable, permanent housing for men with disabilities who are chronically homeless. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | CMC estimates that 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. |
| 14 | Project Name | Pivotal Point Transitional Housing |
| | Target Area | |
| | Goals Supported | Public Services Affordable Housing |

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|----|--|--|
| | Needs Addressed | Affordable Housing Public Services |
| | Funding | CDBG: \$33,000 |
| | 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 | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | Provide transitional housing to 40 homeless households |
| | 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. |
| 15 | Project Name | AFL-CIO Community Services |
| | Target Area | |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$10,000 |
| | 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 | 6/30/2019 |
| | 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 |

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|----|--|--|
| | 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 |
| 16 | Project Name | Planning and Admin |
| | Target Area | |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$157,245 |
| | Description | General management, coordination, monitoring and evaluation of CDBG activities |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Provide information and other resources to residents and citizen organizations |
| 17 | Project Name | Indirect Cost Allocation |
| | Target Area | |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$70,707 |
| | Description | Indirect costs charged to CDBG |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |

| | | |
|-----------|--|---|
| | Planned Activities | Indirect costs charged to CDBG program under cost allocation plan prepared in accordance with OMB circulars. |
| 18 | Project Name | Community Action Partnership |
| | Target Area | |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME: \$303,950 |
| | Description | Continue enhancement throughout St Joseph neighborhoods by constructing affordable housing units that will be sold to income qualified persons. |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | New construction of one affordable home that will be sold income qualified person |
| | Location Description | Proposed sites are 715 S 20th located within the City limits of St Joseph MO |
| | Planned Activities | Construction of affordable housing |
| 19 | Project Name | HOME Admin |
| | Target Area | |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | HOME: \$27,527 |
| | Description | Planning and administrative monitoring costs related to the HOME program |
| | Target Date | 6/30/2019 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | Planning and administrative monitoring costs related to the HOME program |

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 no specific areas that will be focused on at this time. All programs are operated city-wide, as low to moderate income households are not specifically concentrated to one area.

Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
| | |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of St Joseph finds there is no need to focus on one specific geographic area. We find that there are individuals throughout the City that are in need.

Discussion

The City of St Joseph has worked to meet the needs of low to moderate income individuals and will continue to do so.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of St Joseph will continue to utilize all available funds to make affordable housing available to low/moderate income individuals/ families.

| One Year Goals for the Number of Households to be Supported | |
|--|-----|
| Homeless | 350 |
| Non-Homeless | 300 |
| Special-Needs | 0 |
| Total | 650 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|----|
| Rental Assistance | 0 |
| The Production of New Units | 3 |
| Rehab of Existing Units | 20 |
| Acquisition of Existing Units | 0 |
| Total | 23 |

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of St Joseph anticipates assisting 20 households through its in-house rehabilitation activities. It will rectify emergencies in 10 households. It will enable 10 households to benefit through home improvement loans. With HOME funds it is anticipated that 3 homes will be constructed and sold to income qualified families.

The City of St Joseph will continue to review the Analysis of Impediments to Fair Housing and revise the Fair Housing Action Plan to address any additional impediments that are identified. We will implement outreach, education and information programs and activities.

The City of St Joseph will meet the comprehensive health needs of low/moderate income residents by reducing the number of children with elevated lead blood levels and reducing the number of home and apartments with dangerous levels of lead. Through a cooperative effort of the Planning and Community Development staff and the St Joseph-Buchanan County Health Department, lead hazards identified in homes where children under the age of six years have elevated blood levels will be addressed through the Housing Rehabilitation Programs. These programs tackle lead-based hazards found in owner

occupied homes and in rental units.

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 Center for Behavioral Healthcare.

The St Joseph Housing Authority administers the Section 8 Housing Program. The PHA's funding is stable. The PHA is funded for 1,057 assisted units, comprised of 854 Section 8 vouchers, 29 VASH (Veteran Affairs Supportive Housing) and 174 public housing units.

Like most Public Housing Authorities in the State of Missouri, St Joseph's PHA has difficulties in finding qualified tenants. All complain that prospective tenants don't keep interview appointments and background checks reveal drug use and violent crimes. The SJHA screens prospective 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 to increase in number. Eighteen percent of the people with mental issues that include Major Depressive Disorder, 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 Housing Authority of St Joseph 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 existing public agencies such as the St Joseph Housing Authority and Community Housing Ministry, Inc and 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 Housing Authority to continue seek 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 public and assisted housing. The residents in the Pleasant Heights and Oakridge Apartment complexes continue to need police surveillance and security; distribution of printed materials and an anonymous drug line so residents can report their concerns relating to drug trafficking.

Discussion

The Housing Authority continues to modernize the Pleasant Heights Complex. In the past, the "Comprehensive Improvement Assistance Program" (CIAP) provided street improvements, new stoves, refrigerators, and counter tops, new water heaters and furnaces, new siding and an addition to the maintenance shed, and new utility vehicle for snow removal. Bathrooms have been renovated, closet doors replaced, and new roofs have been installed on the complex. Other CIAP grants have enabled the PHA to move water heaters, address the electrical wiring, replace windows, and purchase new cabinets for the units. In the future, the PHA's CIAP grant will provide funding for new tile flooring, an updated computer center, and a resurfacing program to pave the road, all drives and parking areas, and initiate replacement of the air conditioning units.

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. The Crossing, a day center/gathering for homeless has opened up as a 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. The Social Welfare Board's HOME Unit is a healthcare outreach to homeless persons that provides medical care along with case management.

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. The St Joseph CoC has enacted

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.

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:

There are no public policies in the community that would seriously impact the availability of affordable housing for residents of St Joseph. 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.

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

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. The Department of Planning and Community Development, assisted by the Loan and Fair Housing Coordinator, and citizens will implement the aforementioned tasks in Program year 2018/2019, which begins July 1, 2018 and extends through June 30, 2019.

In addition, the Department of Planning and Community Development continues to gather preliminary information to update the *Analysis of Impediments to Fair and Equal Housing*, to reflect conditions and data retrieved from the 2000 Census.

AP-85 Other Actions – 91.220(k)

Introduction:

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 will continue to budget 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 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 2018/2019. 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.

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.

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 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 at 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 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 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.

HOME developers participating in the City's HOME program are required to include the Equal Housing Opportunity language in all advertisements regarding unit vacancies and solicitations for tenants. 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 local newspapers. This ensures that very low income individuals and not able to afford subscriptions to newspapers 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, a free publication. 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 St Joseph News-Press and other local newspapers. The City currently and will continue to maintain a method for identifying and keeping an inventory of certified disadvantaged business enterprises (DBE's).

The City's procurement procedures 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:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

| | |
|---|-------|
| 1. The amount of urgent need activities | 80 |
| 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. | 0.00% |

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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 foresee 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 \$303,0950 of FY 2018/2019 projected HOME Investment Partnership funds to increase housing opportunities for low to moderate income persons in St Joseph Missouri.

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 10% of the estimated amount of HOME program funds, approximately \$27,527 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.

