

**CONSOLIDATED ANNUAL PERFORMANCE  
AND  
EVALUATION REPORT**



**COMMUNITY DEVELOPMENT BLOCK GRANT  
HOME INVESTMENT PARTNERSHIPS PROGRAMS**

July 1, 2020 through June 30, 2021

**City of St. Joseph**

**Department of Planning and Community Development**

**Room 101-B, City Hall**

**1100 Frederick Avenue**

**St. Joseph, Missouri 64501**

CAPER

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**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.

The City of St Joseph continues to focus on keeping housing affordable to the residents of St Joseph. During PY 2020 the City of St Joseph continued to utilize CDBG funds to help improve the lives of homeowners through the low interest loan/Weatherization program and Emergency Assistance Program. The City continues to utilize HOME funds to increase the number of affordable housing units in the City limits. St Joseph funded 11 public service agencies that provide services to the low-to-moderate income residents of the City. The City also received \$1,306,230.00 of CDBG-CV funds to assist small businesses and public service agencies who have been impacted by the pandemic. We still continue to explore options on how those funds can be used to help the St Joseph community.

**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.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administration	Affordable Housing Administration	CDBG: \$ / HOME: \$	Other	Other	1	1	100.00%	1	1	100.00%

Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		1	0	0.00%
Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	20	25	125.00%	20	25	125.00%
Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0		50	0	0.00%
Eliminate Slum Blight	elimination of slum blight	CDBG: \$	Buildings Demolished	Buildings	10	23	230.00%	10	23	230.00%
Public Facilities Improvements	Non-Housing Community Development	CDBG: \$	Other	Other	1	0	0.00%	1	0	0.00%
Public Housing Improvements	Public Housing		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		1	0	0.00%
Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	220	73.33%	300	220	73.33%

TBRA	Affordable Housing	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	50	0	0.00%	50	0	0.00%
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**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.**

The City of St Joseph provided funding for services to be made available to the low-to-moderate income residents of St Joseph. We feel that the our housing rehabilitation program makes it possible for low/moderate income individuals to help with improvements. The emergency assistance grant program makes the greatest impact, by helping people who are experiencing a spontaneous, sometimes life threatening situation that could force them to be homeless. We are able to help keep them in their home.

## 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)

	<b>CDBG</b>	<b>HOME</b>
White	1,856	0
Black or African American	200	4
Asian	7	0
American Indian or American Native	13	0
Native Hawaiian or Other Pacific Islander	24	0
<b>Total</b>	<b>2,100</b>	<b>4</b>
Hispanic	108	0
Not Hispanic	1,992	4

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

### Narrative

This table represents the large number of people who are served by the rehabilitation, emergency assistance programs, new construction programs and services provided by the local public service agencies.

**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	1,995,174	1,598,459
HOME	public - federal	441,288	

**Table 3 - Resources Made Available**

**Narrative**

The City of St Joseph has continued to utilize its CDBG and HOME funding to help the low to moderate income population of St Joseph.

**Identify the geographic distribution and location of investments**

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of St Joseph	100	100	City Wide area

**Table 4 – Identify the geographic distribution and location of investments**

**Narrative**

The City of St Joseph has not identified any specific target areas, but continue to invest in households of low to moderate income families and individuals that are scattered throughout the City.

## 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.**

Interfaith Community Services Inc (InterServ), Community Action Partnership, Habitat for Humanity and Hillcrest Transitional Housing of Buchanan County continue to seek other public and private resources to support affordable housing activities. Habitat for Humanity utilizes donations and volunteer hours to contribute as match for HOME funds. The City of St Joseph consistently has an excess match each year. There was no publicly owned land that was used to address any needs that were identified in this plan.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report**

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income



<b>Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period</b>						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
<b>Sub-Contracts</b>						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Dollar Amount	0	0	0			
Number	0	0	0			
<b>Sub-Contracts</b>						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 - Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted</b>						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

**Table 10 – Relocation and Real Property Acquisition**

## 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	15	0
Number of Non-Homeless households to be provided affordable housing units	15	0
Number of Special-Needs households to be provided affordable housing units	1	0
<b>Total</b>	<b>31</b>	<b>0</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	50	0
Number of households supported through The Production of New Units	1	0
Number of households supported through Rehab of Existing Units	15	0
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>66</b>	<b>0</b>

Table 12 – Number of Households Supported

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

The City of St Joseph continues to explore options to provide affordable housing for the low to moderate income population. We will continue to work with social service agencies to find solutions for their increasing client needs. The City of St Joseph continues to struggle with a shortage of general contractors for our rehabilitation and emergency assistance programs. We now have two approved general contractors and only one of those is a licensed lead abatement contractor. We continue to explore ideas that might increase our number contractors.

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

The City's rehabilitation program still struggles due to the shortage of approved general contractors. We now have two approved general contractors, this has helped slightly to increase the number low-and-moderate income households that we can assist.

**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.**

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

**Table 13 – Number of Households Served**

**Narrative Information**

The City of St Joseph feels the CDBG funds are expended for activities undertaken during the FY 2020/2021 reporting period to address the priorities identified in the St Joseph Community Partnership Strategy and Consolidated Plan. The majority of the activities and projects for which funds have been committed are either to low to moderate income residential areas to provide direct benefits and services to the low-moderate income population.

## **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**

The St Joseph Continuum of Care (CoC) holds regularly monthly meetings to discuss issues affecting the homeless population. The social service agencies that serve the homeless population are active members of the CoC. During the regular monthly meetings the various agencies discuss outreach, development of housing opportunities and keeping the committee updated on problems relating to those who are homeless and/or unsheltered. The meetings are structured so that agencies may present an overview of their services and eligibility guidelines to help the CoC avoid duplication of services. This helps those involved with case management where specific services are provided. Case managers may also present their clients emergency to the group, this makes it possible for the agencies to collaborate. The CoC established an Executive Board to help with strategic planning and administrative issues among the CoC. The Executive Board meets quarterly.

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

The City of St Joseph has three providers of emergency shelter beds: Salvation Army, YWCA of St Joseph, Community Missions Corporation and The Crossing. Pivotal Point Transitional Housing provides transitional housing for homeless families/individuals. The CoC uses a coordinated entry system to seek available resources that are available in St Joseph in order to secure suitable housing solutions.

### **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**

There are five permanent supportive housing programs through the CoC: Community Missions Corporation's Juda House, St Joseph's Haven, Catholic Charities Home Plus Program and St Joseph Housing Programs, and Shelter Plus Care, a combined effort of Family Guidance, Catholic Charities and housing. These are people who have had long term chronic homelessness issues, physical and mental, chronic substance issues, domestic violence and barriers to housing. The local CoC has adopted the State wide discharge policy to assist those who are homeless or at imminent risk of being homeless as defined by HUD's definition of "Homeless". As defined in the guiding principles, efforts to secure permanent housing will be made prior to being discharged from federal, state or public facilities; such as

mental health facility, substance use treatment facility, jail/prison, skilled nursing facility, assisted living, hospital or being released from state custody.

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

The City of St Joseph is not a direct recipient of the Emergency Solutions Grant (ESG). There are social service agencies within the CoC who received an allocation of ESG funding that is administered by the Missouri Housing Development Commissions (MHDC). Those agencies receiving funding were Hillcrest Transition Housing of Buchanan County, Interfaith Community Services, Salvation Army, YWCA of St Joseph and Institute for Community Alliances (ICA). The Salvation Army and YWCA uses its allocation of funding for emergency shelter operations. Hillcrest Transitional Housing uses its portion of funding for emergency shelter, rapid re-housing and administrative costs. ICA uses its portion of funding for maintaining the Homeless Management Information System (HMIS) for the St Joseph CoC. HOME ARP funding will be available late 2021 to early 2022 that will be used to address the lack of shelter available to homeless individuals.

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

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

City staff and the St Joseph Continuum of Care work with the Housing Authority to improve communications and to become more knowledgeable and understanding of the Housing Authority policies. During the previous program year the City partnered with the Local Housing Authority to purchase new storm doors and entry doors the apartment units at the Pleasant Heights complex. This made the units more energy efficient and increase the safety of the units. We are still consulting the Local Housing Authority to determine other ways that we use the City's federal funds to improve their facility.

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

The City of St Joseph encourages the Housing Authority to involve the community in public housing and make it more accessible to the community. The Housing Authority has scattered site housing, they make these houses available for purchase at a reduced rate to the long term occupant.

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

The Housing Authority is not considered troubled, they have made great efforts over the years to make the Pleasant Heights complex a safe place for its residents. They continue to maintain a list of individuals who are not welcome because of their past actions. The Housing Authority works with the St Joseph Police Department and presses charges when undesirables and trouble makers are arrested.

### **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)**

The City of St Joseph continues to work in all areas of the City with individuals for reinvestment activities such as housing rehabilitation and neighborhood revitalization, working with property owners to encourage them to rehabilitate or demolish vacant or abandoned houses. We will promote construction of replacement housing and infill housing efforts and continue to offer incentives for housing developers/sponsors, businesses, bankers and other investors that assist in the revitalization effort.

The City of St Joseph continues to run its lead abatement program, which is discussed in another section

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

The majority of social service entities in St Joseph are members of the United Way's Unmet Needs Committee. During monthly meetings, various agencies bring to the committee's attention to any need their client may have that the agency is not able to meet or resolve. Through networking, members of the Unmet Needs Committee make recommendations and sometimes offer assistance to address the client's need.

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

The City of St Joseph's Construction Project Manager is licensed by the State of Missouri as Lead Risk Assessors, Abatement Supervisors and Project Designers in order to conduct the City's lead program. He is responsible for conducting all testing and project design for lead remediation projects.

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

The City of St Joseph encourages social service agencies to maintain services at optimal levels, as funds remain available. It continues to make CDBG assistance available to enable providers to address the needs of poverty-level families.

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

The City coordinates with local agencies to locate sources available to the low/moderate income residents of St Joseph

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



Display brochures are displayed and informational materials are available in the Department of Planning and Community Development, Community Action Partnership, Habitat for Humanity, local social service agencies, housing providers and other locations throughout the City.

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

Actions have been taken to increase public awareness and promote housing opportunities for low to moderate income individuals and families, racial and ethnic minority groups, and persons with disabilities through implementation of outreach, education, or information programs. Display brochures are displayed and informational materials are available in the Department of Planning and Community Development, Community Action Partnership, social service agencies, housing providers and other locations within the City. Billboards and bus cards are used to publicize fair housing during National Fair Housing month.

The City distributes fair housing educational materials to Community Action Partnership, Catholic Charities and Interfaith Community Services. These agencies are asked to include basic information on fair housing laws in its Budget Counseling Program curriculum and to assist with the enforcement of the laws.

## **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 Community Development Department is responsible for implementing and monitoring policies. Notice of the City's commitment is published in the St Joseph News-Press and other local newspapers. The City continues to maintain a method for identifying and keeping an inventory of certified disadvantaged business enterprises (DBE's). The City has developed procurement procedures that facilitates opportunities for DBE's to participate as vendors and suppliers of goods and services. The City continues to reach out to minorities through advertisements in Dos Mundos, the only known minority publication in the area.

The City maintains centralized records with statistical data on the use and participation of DBE's as the contractors/subcontractors in its HUD assisted contracting and subcontracting activities.

The City conducts inspections of HOME funded projects to ensure that they remain affordable. As part of the inspection, the housing compliance inspector reviews the rent rolls, ensuring HOME units remain affordable. The inspector looks at each unit to make sure it meets the Housing Quality Standards. To complete the inspection, a copy of the income guidelines and HOME rents are given to the property manager to ensure that they have this information. If HUD published updated income guidelines and HOME rents during they year, they are sent to the property manager to ensure that the units remain in compliance.

The Community Development Department monitors its subrecipients to ensure compliance with regulations. A yearly visit to observe the activities that they are carrying out is being provided to the low/moderate income population and that it follows the scope of work submitted in the application for funding. Monthly invoices with back up documents to verify the population of people they are serving and that the expense is an eligible expense. Our sub-recipients have received federal funds for many years, they are very familiar with the programs.

## **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.**

A notice will be published, inviting residents of St Joseph to review and examine the 2020 Consolidated Annual Performance and Evaluation Report. Copies of this report will be available in local libraries. Copies of this report will be available for review in City offices and is also available on the City of St Joseph's website. The City of St Joseph encourages individuals to submit written comments to the Planning and Community Development Department and provided citizens an opportunity to speak to the City Council during a public hearing, this takes place at a regularly scheduled City Council meeting

The invitation states that any written or spoken comments from the public will be summarized and added to this narrative prior to its submission to the Department of Housing and Urban Development.

**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 City of St Joseph will continue to develop ideas for improvement of public housing and public facilities. The Community Development staff is working closely with the City's parks department to identify facilities that are in need of improvements. The City also worked with the local Housing Authority to make improvements to their Pleasant Heights facility, we will continue the partnership to help them address the needs of the complex.

**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-50 - HOME 91.520(d)**

### **Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

On-site inspections were conducted at Wellington Pointe, a 48 unit senior housing complex. The complex was found to be very beautiful and well maintained. Windwood Estates, 48 unit senior housing complex, it was found to be well maintained with no problems. Also inspected was Whittington Estates, San Regis Apartments, King Hill Apartments, and Patee Villas; all were found to be well maintained and in good shape.

HOME regulations specify a one to three year inspections schedule depending on the number of units. City staff responsible for the HOME program has chose to conduct annual inspections on all HOME assisted rental units in order to monitor the condition of the units closely. The Housing Compliance Inspector conducts yearly inspections of HOME assisted units. The inspector reviews the rent rolls, inspects units to ensure they meet HQS (Housing Quality Standards). When the inspector has completed all inspections, a copy of the most recent HUD income guidelines and HOME rents is given to the property manager so that they have the most recent information available.

### **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)**

Interfaith Community Services and Community Action Partnership are the City's best source for reaching persons in the housing market not likely to apply for housing without special outreach. These social service agencies work closely with the area homeless shelters and other public service organizations in finding housing for persons who may lack the ability, as a result of either mental, physical, and/or financial barriers, to find housing on their own. These organizations are partially funded by City grants and often work with City staff while seeking solutions to their clients' needs. Landlords advertising sources continue to include newspaper ads, yard signs, bulliten boards, word of mouth and the local housing authority.

### **Refer to IDIS reports to describe the amount and use of program income for projects,**

**including the number of projects and owner and tenant characteristics**

The City of St Joseph received \$360,505 for the HOME program. We continue to use program income funds to supplement our HOME program entitlement amount to fund CHDO activities; Habitat for Humanity's construction of new affordable homes for low income residents who might not otherwise qualify for conventional financing and Community Action Partnership's construction of new homes for low/moderate income individuals and new construction of rental units for affordable Senior housing

**Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)**

The Community Development Department has one staff members who is licensed by the State of Missouri as Risk Assessors, Abatement Supervisors, and Project Designers in order to conduct the City's Lead Program. This individual currently conducts all testing and project design for lead remediation projects. Staff continues to refine the City's lead program to assure compliance with new regulations