

City of St. Joseph



St. Joseph Community Partnership Strategy and Consolidated Plan

Third Year Annual Plan

Proposed for the One-Year Period

July 1, 2022 through June 30, 2023

Community Development Block Grant

HOME Investment Partnership Program

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.

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 explore ways 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.

City Staff decided against a citizens committee as the City is still under a mask mandate and social distancing. Staff decided to fund Public Service Agencies at the same level as the previous year. Two

public hearings will be held to gain perception of the needs of the community. Agencies were notified of the decision and they were pleased and felt it was a fair decision.

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.

N/A

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

N/A

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)

The Community Development Department is responsible for the administration of CDBG and HOME grants for the City of St Joseph. The City continue to explore options to use federal funds to improve the appearance of the City and those who reside here.

Consolidated Plan Public Contact Information

Mary Kay Griffin, Community Development Manager

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))

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.

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

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

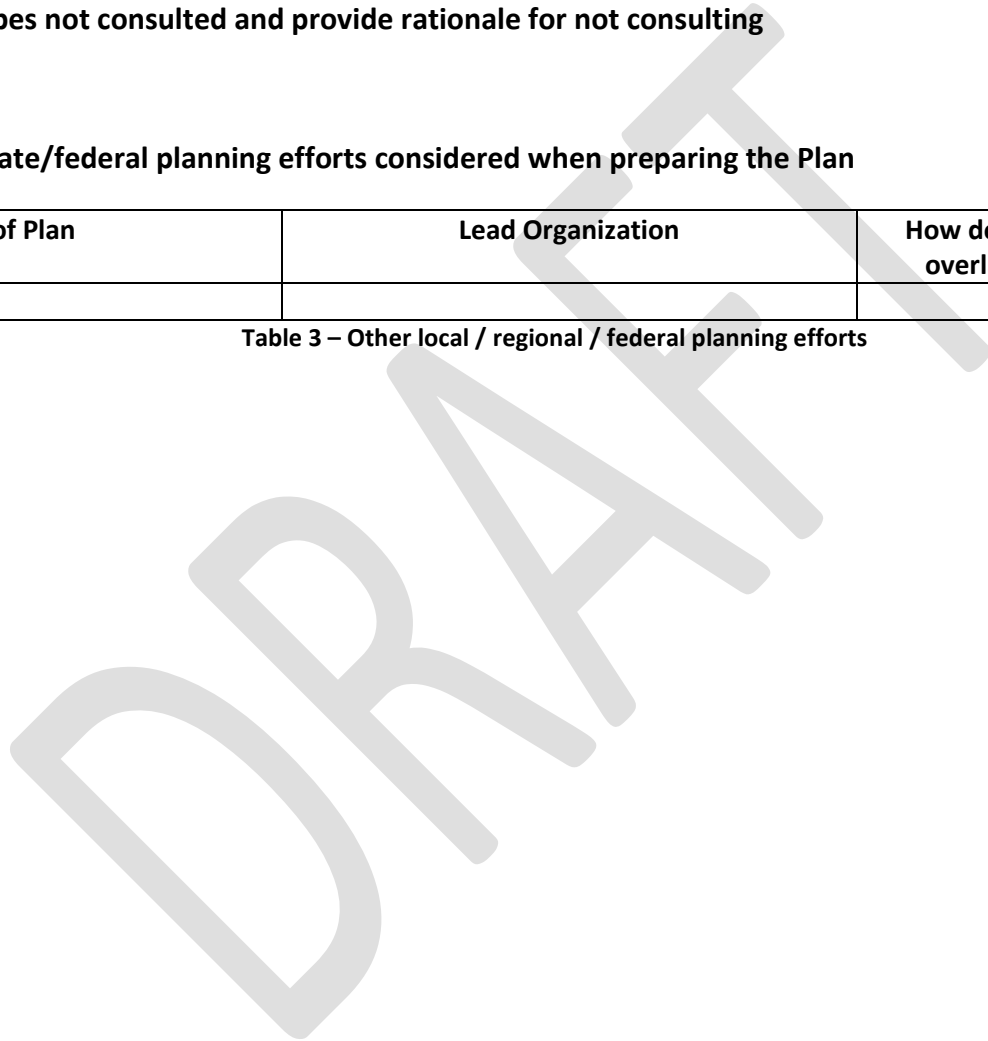
Identify any Agency Types not consulted and provide rationale for not consulting

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

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**

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)

Table 4 – Citizen Participation Outreach

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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	1,591,541	111,680	350,000	2,053,221	3,183,082	PY22 allocation multiplied by two years remaining in program

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	425,878	100,000	0	525,878	851,756	PY22 allocation multiplied by two years remaining in program

Table 5 - Expected Resources – Priority Table

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

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

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

N/A

Discussion

The City of St Joseph will analyze the needs of its residents and use HOME funds to develop housing opportunities for low- to moderate-income households.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	City of St Joseph	Affordable Housing	CDBG: \$691,006 HOME: \$499,378	Public service activities for Low/Moderate Income Housing Benefit: 27 Households Assisted
2	Eliminate Slum Blight	2020	2024	elimination of slum blight	City of St Joseph	Eliminate Slum/Blight	CDBG: \$300,825	Housing Code Enforcement/Foreclosed Property Care: 10 Household Housing Unit
3	Public Facilities Improvements	2020	2024	Non-Housing Community Development	City of St Joseph	Improvement of Public Facilities		
4	Public Services	2020	2024	Non-Housing Community Development	City of St Joseph	Public Services	CDBG: \$391,390	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Public Housing Improvements	2020	2024	Public Housing	City of St Joseph	Public Housing Improvements		
6	Administration	2020	2024	Affordable Housing Administration	City of St Joseph	Administation	CDBG: \$320,000 HOME: \$26,500	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	It is the City of St Joseph's goal to assist low/moderate income homeowners with housing rehabilitation, emergency grants to correct a spontaneous situation that would otherwise make it impossible to reside in their home and to assist with minor weatherization to their home to help keep the house affordable.
2	Goal Name	Eliminate Slum Blight
	Goal Description	
3	Goal Name	Public Facilities Improvements
	Goal Description	
4	Goal Name	Public Services
	Goal Description	
5	Goal Name	Public Housing Improvements
	Goal Description	
6	Goal Name	Administration
	Goal Description	

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Projects

AP-35 Projects – 91.220(d)

Introduction

Based on the FY 2022/2023 CDBG entitlement, the City of St Joseph is reserving \$391,390 for Public Service Activities for agencies to meet the needs of low to moderate income clients, \$691,006 is reserved for Housing Revitalization Activities that will improve the existing housing stock and retain affordable residences for low to moderate income owner households, \$300,825 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. Also available will be \$250,000 for the development of Low/Moderate Income jobs, \$100,000 for facade improvement.

Based on the FY 2022/2023 HOME program funds available, there will be \$499,378 available for the following housing activities: \$249,689 (including 15% CHDO Reserves) to Community Action Partnership for new construction of one single family home that will be sold to income qualified family. \$249,689 to Habitat for Humanity for the construction of two single family homes that will be sold to income qualified families.

The city of St Joseph will continue the partnership with local public housing to explore ways to make improvements to the appearance of the public housing complex

Projects

#	Project Name
1	Emergency Assistance - 2022
2	Homeowner Rehabilitation Low Interest Loan/Weatherization Grant-2022
3	Rehab Admin - 2022
4	Demolition and Clearance - 2022
5	Second Harvest Sr. Nutrition Boxes - 2022
6	Bartlett Center - 2022
7	Samaritan Center Counseling - 2022
8	InterFaith Community Services - 2022
9	Voices of Courage - 2022
10	Social Welfare Board - 2022
11	United Cerebral Palsy - 2022
12	Community Missions Corp (CMC)- 2022
13	AFL-CIO Community Services - 2022
14	St Kolbe-Puckett Center for Healing - 2022

#	Project Name
15	Pivotal Point Transition Housing - 2022
16	YWCA - 2022
17	Sisters of Solace - 2022
18	Habitat for Humanity - 2022
19	Community Action Partnership - 2022
20	Job Creation - 2022
21	Facade Improvement Grant - 2022
22	HOME Admin - 2022
23	Planning and Admin - 2022
24	Indirect Cost Allocation - 2022
25	Public Housing Improvements

Table 7 - Project Information

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

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AP-38 Project Summary
Project Summary Information

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1	Project Name	Emergency Assistance - 2022
	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	
	Estimate the number and type of families that will benefit from the proposed activities	The City of St Joseph estimates 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 addresses will be located 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	Homeowner Rehabilitation Low Interest Loan/Weatherization Grant-2022
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$336,006

	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. All projects will be structured as 75% grant and 25% low interest loan. Any weatherization projects will be structured as a grant and cost no more than \$5000.00. It provides opportunities to eliminate minimum housing code violations and general property improvements to improve the overall appearance of the neighborhood. We also plan to partner with the local Housing Authority to provide funding for improvements to the Pleasant Heights Complex
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15 low to moderate income households will benefit from the low interest loan program/grant/weatherization grant. An estimated 150 residents of public housing will benefit from improvements made at the Pleasant Heights complex.
	Location Description	All projects will take place within the City limits of St Joseph
	Planned Activities	<p>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.</p> <p>With changes to our program guidelines the City of St Joseph will be adding a weatherization only grant, this will be a project that is strictly weatherization; examples - weatherstripping, insulation, storm doors, storm windows, replacement windows, replace furnace or central air unit with energy efficient models. The cost of the project must not exceed \$5,000. The Rehabilitation program will change slightly; 75% of the project costs will be in the form of a grant and the remaining 25% will be a low interest loan. This will ensure that the payments remain affordable for the homeowner.</p>
3	Project Name	Rehab Admin - 2022
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$280,000
	Description	Staff and overhead costs related to the rehab program
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Staff and overhead costs related to rehab program
4	Project Name	Demolition and Clearance - 2022
	Target Area	
	Goals Supported	Eliminate Slum Blight
	Needs Addressed	Eliminate Slum/Blight
	Funding	CDBG: \$300,825
	Description	Demolition, repair and securing of structurally unsafe and abandoned structures
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 buildings will benefit from the Demolition and Clearance Program
	Location Description	All projects will be located within the City limits of St Joseph, MO
	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 Sr. Nutrition Boxes - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$23,750
	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	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 supplemental nutrition boxes will be provided to individuals that are 62 years of age or older An estimated 40 supplemental nutrition boxes will be provided to individuals that are 62 years of age or older
	Location Description	All participants must reside within the City limits of St Joseph, MO
	Planned Activities	Provide additional funding for senior nutrition boxes
6	Project Name	Bartlett Center - 2022
	Target Area	
	Goals Supported	Public Facilities Improvements
	Needs Addressed	Public Services
	Funding	CDBG: \$21,850
	Description	Family service program that includes child care, tutoring and latch key activities for youth
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 youth and children from low/moderate income households will benefit from the services
	Location Description	All services take place at Bartlett Center, 409 S 18th and participants must reside within the City limits of St Joseph MO
Planned Activities	Provide after school tutoring and latch key services for school age youth in a safe environment. Provide affordable daycare for families who are low- to moderate-income.	
7	Project Name	Samaritan Center Counseling - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$23,750
	Description	The Samaritan Center provides mental health counseling and medication management program the enables low income individuals to access needed psychological counseling and medication management.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	The Samaritan Center estimates that 30 low income individuals will benefit from the mental health counseling and medication management program
	Location Description	Sessions are provided at Samaritan Center's offices, located at 902 Edmond, participants must reside within the City limits of St Joseph
	Planned Activities	Provide mental health counseling with medication management to low income individuals
8	Project Name	InterFaith Community Services - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$23,750
	Description	Latch key program located at Wesley Center is a structured recreation program that is alcohol, drug, tobacco and crime free and meets socialization needs of youth and emphasizes success in school. The latch key program also provides community services programs for troubled youth to help get them back on their feet, working in conjunction with the Juvenile Justice Office
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	InterServ's youth latch key anticipates providing services to 100 youth that come from low- to moderate-income households
	Location Description	Activities take place at InterServ, located at 5400 Cherokee Ave, 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	Voices of Courage - 2022
	Target Area	
	Goals Supported	Public Services

	Needs Addressed	Public Services
	Funding	CDBG: \$28,500
	Description	Voices of Courage Children Advocacy Center provides counseling and forensic interviewing to youth under the age 18 who have been a victim of abuse
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Voices of Courage estimates it will provide forensic interviewing to 20 children
	Location Description	All services take place at the Voices of Courage office, located at 1807 Woodbine, Suite E, St Joseph Missouri
	Planned Activities	Provide forensic interviewing to victims of abuse
10	Project Name	Social Welfare Board - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$78,850
	Description	Provide dental program includes restorative and preventative dental care to low income individuals who do not have any type of dental insurance
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	The dental clinic anticipates providing restorative and preventative dental care to 300 low income individuals who are not covered by any type of insurance or government assistance
	Location Description	Dental Services are provided at 904 S 10th St, St Joseph Missouri, participants for this program must reside within the City limits of St Joseph Missouri
	Planned Activities	Provide restorative and preventative dentistry to low income residents of St Joseph who do not have any private insurance or government assistance

11	Project Name	United Cerebral Palsy - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,250
	Description	Provides screening, developmental training, therapy, community integration and advocacy service to children who are developmental delayed
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	UCP anticipates providing services to 5 children from low- to moderate-income households with developmental disabilities
	Location Description	Services take place at UCP's office at 3303 Frederick Ave, St Joseph Missouri or at the home of child, who is required to reside in St Joseph for this program
Planned Activities	Provide screening, developmental training, therapy, community integration and advocacy services for children who are developmental delayed	
12	Project Name	Community Missions Corp (CMC)- 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$23,750
	Description	CMC provides affordable, permanent housing for chronically homeless, disabled men
	Target Date	6/30/2023
	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	Services take place at Juda House/Haven campus located at 700 Olive, St Joseph Missouri
	Planned Activities	Provide housing for ment who have disabilities and are chronically homeless. They receive case management to identify the needs of each resident to put together an individual treatment plan
13	Project Name	AFL-CIO Community Services - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,250
	Description	Provides the Help-me-hotline, a 24-hour, 365 day referral service connecting persons needing information or assistance with the appropriate organizations who provide health or human services
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	AFL-CIO anticipates it will assist a minimum of 3000 individuals seeking information about services available
	Location Description	The Help-me-hotline phones are ansered at AFL-CIO offices, located at 1203 N 6th St, St Joseph Missouri
	Planned Activities	AFL-CIO utilizes their database of resources to address the needs of clients that call daily. They work to keep this database current to ensure accurate information is given to clients
14	Project Name	St Kolbe-Puckett Center for Healing - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$30,590
	Description	Increase access to drug addiction treatment service to those who reside in St Joseph
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 persons suffering from substance addiction will benefit from treatment services offered
	Location Description	Treatment services take place at the of St Kolbe-Puckett Center, located at 210 N 7th, St Joseph Missouri
	Planned Activities	Treat those who suffer from substance addiction and have the desire to live a clean, fulfilling life, free of drugs and alcohol to become productive members of the community
15	Project Name	Pivotal Point Transition Housing - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$28,500
	Description	A program that provides homeless families with children, couples, and singles a private, rent and utility free, fully furnished apartment unit for 90 days. The program helps homeless clients find employment, learn basic life skill and beat the poverty-welfare cycle. Helping them to get off government assistance and move into permanent housing of their choosing and become self sufficient
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 homeless households will benefit from this activity
	Location Description	The 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 become self sufficient and find permanent housing of their choosing
16	Project Name	YWCA - 2022
	Target Area	
	Goals Supported	Public Services

	Needs Addressed	Public Services
	Funding	CDBG: \$64,600
	Description	Provide emergency, protective shelter for women and children who are abused or homeless
	Target Date	6/30/2023
	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
	Location Description	The YWCA shelter is located in St Joseph Missouri
	Planned Activities	Provide emergency, protective shelter to women and children who are homeless or victims of domestic violence. YWCA provides comprehensive domestic violence education, counseling, support services for women. Individual counseling, psycho-educational groups and play therapy for children from abusive homes.
17	Project Name	Sisters of Solace - 2022
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Provides safe housing for homeless women and long-term healing through a year-long residential program and a justice enterprise
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service are provided at Sisters of Solace campus, located at 1703 S 12th and at their production facility at 4221 Mitchell, both are located in St Joseph Missouri

	Planned Activities	Provide medical care, either directly or facilitate access; mental health treatment, substance abuse recovery, dental and vision. Empowering women in the program who are lifetime victims of abuse. Also empower women to a healthy, independent lifestyle through SoS's justice enterprise venture to help gain full-time employment.
18	Project Name	Habitat for Humanity - 2022
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$249,689
	Description	Provide affordable housing to low- to moderate-income families through new construction program
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Habitat estimates that it can build 2 new homes, the homes will be available to low- to moderate-income family for homeownership
	Location Description	Both homes will be located within the City limits of St Joseph Missouri, addresses to be determined.
Planned Activities	Construction of 2 affordable homes to be sold to low-to moderate-income families	
19	Project Name	Community Action Partnership - 2022
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$249,689
	Description	Construction of one single family home, to be purchased by low-to moderate-income family
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	One family will benefit from this new construction activity
	Location Description	Will be located within the City limits of St Joseph Missouri
	Planned Activities	Construction of one single family house to be sold to low-to moderate-income family
20	Project Name	Job Creation - 2022
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$250,000
	Description	low-mod job creation
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low-mod jobs will be made available
	Location Description	Businesses will be required to be located within the City limits of St Joseph Missouri
	Planned Activities	Creation of 10 low-mod jobs
21	Project Name	Facade Improvement Grant - 2022
	Target Area	
	Goals Supported	Eliminate Slum Blight
	Needs Addressed	Eliminate Slum/Blight
	Funding	CDBG: \$100,000
	Description	Grants to improve street facing facades that are located in the main corridors to St Joseph's downtown area
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5 buildings will benefit from this activity
	Location Description	Buildings will be located on one of the main corridors to the St Joseph downtown area; Frederick Ave, St Joseph Ave, or located in the downtown area
	Planned Activities	Provide grants to improve the street facing facade of buildings
22	Project Name	HOME Admin - 2022
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administation
	Funding	HOME: \$26,500
	Description	Administrative costs related to the HOME program
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
23	Project Name	Planning and Admin - 2022
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administation
	Funding	CDBG: \$170,000
	Description	General management, coordination, monitoring and evaluation of CDBG activities
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
24	Project Name	Indirect Cost Allocation - 2022
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administation
	Funding	CDBG: \$150,000
	Description	Indirect costs charged to CDBG
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
25	Project Name	Public Housing Improvements
	Target Area	
	Goals Supported	Affordable Housing Public Housing Improvements
	Needs Addressed	Affordable Housing Public Housing Improvements
	Funding	:
	Description	Improvements to public housing
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Improvements to public housing complex located within the City limits of St Joseph
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of St Joseph has 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
City of St Joseph	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of St Joseph does not see a need in one specific geographic area, low- to moderate-income individuals reside throughout the City of St Joseph.

Discussion

The City of St Joseph has continued to address 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	100
Non-Homeless	300
Special-Needs	5
Total	405

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	2
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	27

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

Discussion

The City of St Joseph anticipates assisting 25 households through its in-house rehabilitation activities. It will rectify emergencies in 10 households. It will enable 15 households to benefit through home improvement loans and weatherization. With HOME funds it is anticipated that 2 homes will be constructed and sold to income qualified families. There are numerous resources for rental assistance, so the City will continue to focus on stabization of housing stock and developing new affordable housing opportunities.

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 infomation 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 checks 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 will continue its partnership with the local housing authority to identify needs of the Pleasant Heights Complex and provide funds to help make the improvements. 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 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. The City of St Joseph provided CDBG funding to purchase new entry doors and storm doors for the units at the Pleasant Heights Complex. We will work with them in the future to identify needs and provide funds to help them with improvements to ensure that the units are safe and energy efficient.

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 an emergency winter shelter plan to house individuals on dangerously cold nights.

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. The City of St Joseph is in the process of developing and submitting a HOME-ARP plan to HUD for \$1.3 Million to develop housing for the homeless. Community Action Partnership will be using funds from the Department of Treasury's American Rescue Plan Act (ARPA) for a tiny home development to house chronically homeless individuals

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:

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

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

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

The Department of Planning and Community Development, aided by its Fair Housing Coordinator, the St Joseph Area Association of Realtors, and a network of community agencies and housing providers will address impediments during Program Year 2021/2022. By partnering with local agencies and associations problems can be identified at the local level to monitor and evaluate fair housing activities.

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

cablevision and television; distribution of fair housing educational materials to housing agencies and encouragement of neighborhood association to include fair housing articles in newsletters and mailings.

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

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

The City of St Joseph and the County of Buchanan partner with the St Joseph Area Chamber of

Commerce, representing more than 200 local businesses, to support this community's economic development program, 21st Century Jobs. Through the partnership, St Joseph has a results oriented economic development program that is based on broad-based community goals and an action agenda.

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

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

Actions planned to develop institutional structure

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

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

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

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

The City of St Joseph will coordinate housing resources by utilizing existing public agencies to provide

affordable housing opportunities in the community.

As with CDBG assisted housing programs, the City of St Joseph will administer its HOME Program according to the provisions of Title VI of the Civil Rights Act of 1964 as amended (42 USC 2000d); Title VIII of the Civil Rights Act of 1968 as amended- the Fair Housing Act"-- (USC 3601); Equal Barriers Act of 1968 as amended (42 USC 4151); the Age Discrimination Act of 1975 (42 USC 6101); Equal Employment Opportunity, Executive Order 11246 as amended; and Section 504 of the Rehabilitation Act of 1973.

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

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

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

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

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

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

participate as vendors and suppliers of goods and services and will maintain centralized records with statistical data on the use and participation of DBE's as the contractors/subcontractors in its HUS assisted contracting and subcontracting activities.

Discussion:

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

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

construction as eligible under 24 CFR 92.205.

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

Overall coordinatin of HOME dollars from an administrative stand poing will be in the City of St Joseph's primary function. The City plas to use sub-recipients, CHDO's and private developers (all such entities shall herinafter be referred to as HOME developers) to undertake actual HOME activities and projects. The City of St Joseph HOME developers may acquire real property containing substandard housing or vacan lots for infill development purposes. However, the City does not forsee the HOME program displacing residents. The City will adhere to all aspects of the Uniform Relocation Act. HOME multi-family projects may be privately or publically owned and or managed. The City will utilize \$425,878 of PY 2022/2023 Entitlement HOME Investment Partnership funds to provide assistance for low to moderate income persons in St Joseph Missouri are at risk of becoming homeless

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

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 acheive its affordable housing and neighborhood revitalization goals. To the greatest extent possible, HOME dollars will be used to leaverage private investent. The City also wants to recoup HOME prinicple dollars to futher future opportunities for low and moderate income St Joseph residents. St Joseph's HOME program may utilize a variety of financing mechanisms available to attract and assist HOME developers, including but not limited to: equity investments, interest bearing or non-interest bearing loans, interest subsidies, deferred payment loans, or other forms of assistance eligible under the HOME program regulations.

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

Viable reconstruction, moderate and substantial rehabilitation will be permissible under the St

Joseph HOME program.

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

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

The City of St Joseph does not do any type of direct assistance to homebuyers, so the City has opted for the resale provision to maintain long term affordability. The City of Saint Joseph places a Land Use Restriction Agreement, (LURA) on the property to ensure that the HOME unit remains affordable. The affordability period is determined by the amount of HOME funds invested in the unit, for example if \$70,000 in HOME funds is used for the construction of the unit, the period of affordability is 15 years. New construction for homeownership carries a maximum 15 year affordability period regardless of the amount of subsidy per unit. New construction of rental units carries a maximum of 20 years of affordability regardless of the amount of subsidy per unit.

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

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

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

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

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

In addition to the above mentioned requirements of the HOME program the City of St Joseph will utilize approximately \$26,500 of HOME program funds to administer the HOME program. The City has designated 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.

