

Executive Summary

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

1. Introduction

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

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

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

3. Evaluation of past performance

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

of St Joseph and also benefit the low/moderate income population of our City. As a result of the City of St Joseph will continue to partner with local entities to find ways to improve the appearance of St Joseph.

4. Summary of citizen participation process and consultation process

St Joseph's Citizen Participation plan allows for St Joseph residents and any interested parties to participate in the planning process by providing two public hearings. This allows interested parties the opportunity to voice opinions on what they feel are the priorities to be addressed.

5. Summary of public comments

The public hearings have not taken place

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

No public hearing has taken place

7. Summary

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

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	ST. JOSEPH	City of St Joseph Community Development Department
HOME Administrator	ST. JOSEPH	City of St Joseph Community Development Department

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Mary Kay Griffin, Community Development Manager, 816-271-4643

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

1. Introduction

In this section, forms of consultation will be discussed.

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

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

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

The City of St Joseph collaborates with the St Joseph Continuum of Care (CoC) by serving as the Collaborative applicant for CoC grants. A representative of the City attends regular monthly meetings with other homeless service providers to identify and address the needs of the homeless population, serves on the CoC executive board and participates in other activities related to the CoC.

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

The City serves as Collaborative Applicant for the Continuum of Care and has a representative that serves on committees that allocates funding, assists with the development of policies and procedures, develop standards and outcomes that maximize services provided.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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

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

Table 3 – Other local / regional / federal planning efforts

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

Narrative (optional):

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

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

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

DRAFT

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	77,035	75,370	-2%
Households	28,555	29,005	2%
Median Income	\$43,298.00	\$48,716.00	13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,165	3,835	5,155	3,140	12,710
Small Family Households	1,025	815	1,545	1,255	6,125
Large Family Households	280	190	314	285	1,015
Household contains at least one person 62-74 years of age	909	1,069	1,275	580	2,935
Household contains at least one person age 75 or older	304	744	910	460	1,044
Households with one or more children 6 years old or younger	760	530	854	530	1,055

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	90	45	50	200	95	0	10	0	105
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	10	0	30	0	0	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	75	50	50	330	0	50	44	25	119
Housing cost burden greater than 50% of income (and none of the above problems)	1,830	585	25	0	2,440	545	160	255	20	980

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	390	1,035	630	4	2,059	155	419	480	105	1,159
Zero/negative Income (and none of the above problems)	250	0	0	0	250	145	0	0	0	145

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,000	745	135	100	2,980	640	240	309	45	1,234
Having none of four housing problems	1,150	1,685	2,050	800	5,685	380	1,165	2,665	2,200	6,410
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	600	465	310	1,375	148	75	150	373
Large Related	205	45	30	280	15	65	115	195
Elderly	490	570	135	1,195	320	344	290	954
Other	1,040	650	195	1,885	290	145	180	615
Total need by income	2,335	1,730	670	4,735	773	629	735	2,137

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	260	260	140	45	0	185
Large Related	0	0	20	20	15	0	0	15
Elderly	425	95	30	550	205	95	65	365
Other	0	765	245	1,010	260	0	0	260
Total need by income	425	860	555	1,840	620	140	65	825

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	75	60	4	294	0	40	20	25	85

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	45	45	0	34	24	0	58
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	155	75	60	49	339	0	74	44	25	143

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

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

What are the most common housing problems?

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

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

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

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

Discussion

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

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

Introduction

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

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,185	979	0
White	2,395	749	0
Black / African American	409	85	0
Asian	10	0	0
American Indian, Alaska Native	65	4	0
Pacific Islander	100	0	0
Hispanic	125	145	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,439	1,395	0
White	1,944	1,285	0
Black / African American	240	45	0
Asian	29	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	160	15	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,549	3,610	0
White	1,389	3,210	0
Black / African American	20	175	0
Asian	0	4	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	40	155	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	255	2,885	0
White	225	2,485	0
Black / African American	0	105	0
Asian	0	15	0
American Indian, Alaska Native	0	30	0
Pacific Islander	15	0	0
Hispanic	15	195	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

Individuals with 0%-30% and 30%-50% area median incomes, households experience one or more housing problems. Those at 50%-80% median income; white, black/african american, american indian/alaskan native and hispanic experience one or more housing problems.

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

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

Introduction

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

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,640	1,530	0
White	1,875	1,280	0
Black / African American	394	100	0
Asian	10	0	0
American Indian, Alaska Native	65	4	0
Pacific Islander	100	0	0
Hispanic	125	145	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	985	2,850	0
White	850	2,380	0
Black / African American	80	200	0
Asian	0	29	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	50	125	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	444	4,715	0
White	434	4,170	0
Black / African American	0	195	0
Asian	0	4	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	0	195	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	145	3,000	0
White	130	2,585	0
Black / African American	0	105	0
Asian	0	15	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	15	0
Hispanic	15	195	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

For the 0% - 30% area median incomes the disproportionate need exists for Whites, Black/African Americans, Asians, American Indian/Alaska Native, and Pacific Islander. For the 30% -50% area median incomes the disproportionate need exists for Whites and Black/African Americans. For the 50% - 80% area median incomes the disproportionate need exists for Whites and Hispanics. For the 80% -100% median incomes the disproportionate need exists for Whites and Hispanics.

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

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

Introduction:

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

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,354	3,564	3,670	415
White	18,775	2,980	2,840	280
Black / African American	800	225	424	0
Asian	175	29	10	0
American Indian, Alaska Native	80	40	65	4
Pacific Islander	10	15	100	0
Hispanic	1,165	175	150	135

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Information provided shows that households experiencing cost burden is a problem for all ethnicities.

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

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

The most recent CHAS data gathered shows that the lowest income of the white population report largest share of housing cost burden, paying more than 30% of their income for the cost of housing. Hispanic and Black/African American follow with housing cost burden.

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

No other needs have been identified.

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

St Joseph has a diverse population of racial and ethnic groups, there are no highly concentrated areas within the City.

NA-35 Public Housing – 91.205(b)

Introduction

The public housing needs for the City of St Joseph will be discussed in this section.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	0	1	2	0	2	0	0	
Average Household size	0	0	2	2	0	2	0	0	

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	140	640	0	640	0	0	0
Black/African American	0	0	20	117	0	117	0	0	0
Asian	0	0	0	2	0	2	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	1	4	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	25	0	25	0	0	0
Not Hispanic	0	0	154	738	0	738	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

In addition to the need for finding clean, safe permanent housing, the residents are food insecure, lack of sufficient income, healthcare concerns, and lack of quality transportation and education. The residents face affordability changes due to their lower income.

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

Public Housing currently has a waiting list of 24; 23 Extremely low income households and 1 Very low income household. 7 disabled, 1 near elderly, 2 hispanic and 9 households with children. 5 of the applicants ethnicity and household was not included. Section 8 has a waitlist of 234; 194 Extremely low income households, 38 Low income households, and 2 Low income households. 17 Elderly, 38 disabled, 15 near elderly, 8 hispanic and 69 households with children. The most immediate needs of public housing and section 8 applicants is the needs to find clean, safe affordable housing. Renter households face affordability challenges due to lower incomes and potentially lower income growth compared to owner-occupant households.

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

The needs of those on waiting lists for public housing and section 8 rental assistance are the same as those who are in need of housing; safe, permanent and affordable housing.

Discussion

Public housing and section 8 occupants face numerous barriers for obtaining clean and safe permanent housing.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section will discuss the Homeless Needs Assessment that is conducted for St Joseph

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	50	662	191	411	140
Persons in Households with Only Children	0	1	17	5	2	107
Persons in Households with Only Adults	63	169	1,038	188	191	178
Chronically Homeless Individuals	18	63	245	50	59	225
Chronically Homeless Families	0	0	335	50	69	225
Veterans	7	14	174	9	34	206
Unaccompanied Child	2	13	137	28	21	100
Persons with HIV	0	1	6	0	0	152

Table 26 - Homeless Needs Assessment

Data Source Comments: The data is from the Needs Assessment provided by Institute for Community Alliance, the City's HMIS provider.

Indicate if the homeless population is: Has No Rural Homeless

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

N/A

Nature and Extent of Homelessness: (Optional)

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

Data Source
Comments:

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

In 2024, 286 total households were seeking housing assistance through St Joseph Coordinated Entry. 95% of the households were comprised only of adults, with only 3% of those being multi-adult households. 5% of the households seeking housing assistance were families, with an average household size of 3.

Of households seeking assistance, 5% were veterans. All but one household were single adults and one was a household of two adults.

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

The CoC conducted a racial disparity analysis in 2024 based on the HMIS data, which revealed that Black, African American, or African individuals are over-represented in the homeless system (27% of clients) general population of St Joseph (less than 5%). Additionally, Black clients were accessing housing at a lower rate than shelter and were exiting to fewer permanent destinations. This disproportionality was greatest for families and smallest for veterans. The percent of clients identifying as Hispanic/Latina/e/o was less than 1%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The sheltered population is almost 1/3 families, with an average household size of 2.6 persons. Half of the families are served by a Victim Services Provider agency. The other 2/3 is comprised of single adults/ 1/4 of which are served by a Victim Service Provider. The unsheltered population is less than half the

size of the unsheltered population and is entirely Adult Only households, with an average household size of 1.1.

Both the sheltered and unsheltered population face significant challenges to housing. Among the sheltered population, 1/4 of adults reported having a mental health disorder and 1/5 of adults reported having a substance use disorder. Over half of the unsheltered population reported having a mental health disorder and 1/4 reported having a substance use disorder.

Discussion:

St Joseph's Continuum of Care continues to serve the homeless population that reside in our City and will continue to provide services that are needed.

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

The special needs population includes those who are chronically mentally ill, persons with alcohol and/or drug addictions, the frail elderly, and persons diagnosed with AIDS and related diseases.

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

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

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

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

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

The Northwest HIV Care Region is made up of 14 counties in Northwest Missouri. There are 159 cases of individuals living with HIV in the 14 county region, 104 of those reside Buchanan County. They City's health department has not had program on-site to track characteristics of the families affected by HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

The special needs population of St Joseph is relatively small, their needs are important and are addressed by social service agencies.

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

Describe the jurisdiction’s need for Public Facilities:

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

How were these needs determined?

The City of St Joseph's Parks and Recreation Department and the Public Works Division evaluate the several aspects of public facilities: age, condition and need. There is a Capitol Improvement Program (CIP) funds that are available for public facilities. The City Council Members appoint members to a committee that evaluates the requests based up the age, condition and need.

Describe the jurisdiction’s need for Public Improvements:

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

How were these needs determined?

The City's Parks and Public Facilities are evaluated by the departments employees.

Describe the jurisdiction’s need for Public Services:

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

How were these needs determined?

City staff members review and evaluate public service requests.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Market analysis is used for developing the City of St Joseph's Consolidated Plan

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

Introduction

This section of the housing market analysis will discuss the number of housing units and the availability of units

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,220	72%
1-unit, attached structure	940	3%
2-4 units	3,510	10%
5-19 units	2,475	7%
20 or more units	1,840	5%
Mobile Home, boat, RV, van, etc	775	2%
Total	33,760	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	60	0%	325	3%
1 bedroom	469	3%	3,125	26%
2 bedrooms	4,240	25%	4,555	38%
3 or more bedrooms	12,320	72%	3,920	33%
Total	17,089	100%	11,925	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The City of St Joseph continues to work with for-profit and non-profit developers to develop affordable housing. Low-moderate income population, elderly, disabled are targeted as they exhibit the most need and are the most vulnerable population. The developers utilize private and public funds to increase the number of affordable housing

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

St Joseph does not anticipate to lose any affordable housing unless it is due to circumstances be the City's control due to fire or disaster.

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

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

Describe the need for specific types of housing:

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

Discussion

There are a variety of housing options that are available to population of St Joseph residents. The development of more housing opportunities is encouraged.

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

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	100,500	117,800	17%
Median Contract Rent	542	587	8%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,475	37.5%
\$500-999	7,140	59.9%
\$1,000-1,499	220	1.9%
\$1,500-1,999	65	0.6%
\$2,000 or more	25	0.2%
Total	11,925	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,230	No Data
50% HAMFI	4,405	1,714
80% HAMFI	8,565	5,029
100% HAMFI	No Data	7,356
Total	14,200	14,099

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	598	680	895	1,161	1,255
High HOME Rent	531	591	761	1,005	1,099

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

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The City of St Joseph has 23,419 single family unit, this makes up 71.3% of the total housing stock.

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

There are financial institutes that offer first time home buyers assistance, these types of program aid in making it possible to purchase a home. The City has chosen to implement a down payment assistance program for low- and moderate-income homebuyers. This will help lower the cost burden to become a homeowner. There are several low income tax credit developments located within the City limits of St Joseph that. Affordable senior housing development is ongoing.

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

HOME rents/Fair Market rents(Low and High) are equal to the price of non-assisted units in the St Joseph. However, in the mid-town/downtown area the stock of housing is older and there is a need for new or remodeled units. The older units are normally lower priced than the HOME rents/Fair Market rents but these units are not always quality housing. The City continues to work with developers to rehabilitate older rental units and building new units to provide safe, decent, affordable housing that meet the Housing Quality Standards (HQS).

Discussion

The City of St Joseph continues to explore all avenues for the City to have safe, decent and affordable housing that is available to all residents.

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

Introduction

There is a great need for housing rehabilitations, St Joseph has a large number of housing stock that was constructed before 1978. The homes will need a variety of repairs to remain affordable.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,625	15%	5,020	42%
With two selected Conditions	125	1%	305	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,340	84%	6,595	55%
Total	17,090	100%	11,920	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,493	9%	1,260	11%
1980-1999	2,239	13%	2,345	20%
1950-1979	7,135	42%	4,390	37%
Before 1950	6,210	36%	3,930	33%
Total	17,077	100%	11,925	101%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,345	78%	8,320	70%
Housing Units build before 1980 with children present	1,065	6%	550	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

Based on the 2016-2020 ACS data, there are an estimated 21,665 homes that contain lead-based paint. These units are either owner occupied or occupied by renters.

Discussion

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

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

Introduction

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

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			174	924			0	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

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

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

The City of St Joseph consulted with the Local Housing Authority to see if there were any needs that could be addressed with CDBG available funding. Funding was provided to purchase new energy efficient entry doors and storm doors for all the units at the Pleasant Heights complex. The City is currently working with the Local Housing Authority to address other needs for the Pleasant Heights complex.

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

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

Discussion:

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

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

Introduction

This section will discuss the homeless population and the services available to them.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

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

Rental Assistance provided by Interfaith Community Services (InterServ)

HIV Case Management provided by Buchanan County Health Department

Legal Services provided by Legal Aid of Western Missouri

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

Behavioral Health services provided by Family Guidance Center

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

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

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

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

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

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

Medical Services are provided by Social Welfare Board.

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

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

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

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

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

Introduction

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

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

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

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1350402000]>

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

Interfaith Community Services Inc, provide Mobile Meals programs that deliver hot noon meals to homebound senior citizens and younger individuals with physical disabilities. InterServ also makes additional frozen meals available for those who need meals for evenings and weekends. InterServ provides outreach, health screenings and health promotion/disease prevention programs. In-home clients are eligible for homemaking, personal care, errands, nurse visits and respite care.

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

The Salvation Army offers 9 rooms of emergency shelter for homeless families. YMCA of St Joseph provides 46 beds of emergency shelter to women and children who were fleeing domestic violence.

Pivotal Point Transitional Housing provides apartments and case management to families in order to help them become self-sufficient.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

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

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

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	84	12	0	0	0
Arts, Entertainment, Accommodations	3,514	4,371	13	11	-2
Construction	1,241	1,670	5	4	-1
Education and Health Care Services	5,211	8,005	19	21	2
Finance, Insurance, and Real Estate	1,556	2,057	6	5	-1
Information	306	406	1	1	0
Manufacturing	6,561	11,060	24	29	5
Other Services	830	1,005	3	3	0
Professional, Scientific, Management Services	1,585	1,970	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	3,702	4,683	14	12	-2
Transportation and Warehousing	1,023	1,367	4	4	0
Wholesale Trade	1,175	1,408	4	4	0
Total	26,788	38,014	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	36,146
Civilian Employed Population 16 years and over	34,295
Unemployment Rate	5.07
Unemployment Rate for Ages 16-24	15.28
Unemployment Rate for Ages 25-65	3.01

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,410
Farming, fisheries and forestry occupations	1,149
Service	3,770
Sales and office	7,265
Construction, extraction, maintenance and repair	2,754
Production, transportation and material moving	2,875

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,481	88%
30-59 Minutes	2,464	8%
60 or More Minutes	1,440	4%
Total	32,385	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,260	225	2,190

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	8,870	375	4,855
Some college or Associate's degree	8,590	430	2,820
Bachelor's degree or higher	7,275	150	910

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	185	250	465	810	549
9th to 12th grade, no diploma	965	1,139	735	1,273	914
High school graduate, GED, or alternative	2,595	3,580	3,185	7,340	4,725
Some college, no degree	2,925	2,730	2,450	3,910	2,814
Associate's degree	250	699	905	1,150	410
Bachelor's degree	715	2,035	1,255	2,784	1,425
Graduate or professional degree	30	375	540	1,360	1,124

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	47,499
High school graduate (includes equivalency)	63,894
Some college or Associate's degree	68,326
Bachelor's degree	43,670
Graduate or professional degree	58,939

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

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

Describe the workforce and infrastructure needs of the business community:

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

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

The effects from the pandemic are still affecting St Joseph. Many individuals found the jobs they held before the pandemic are no longer available. This is likely due to closures of businesses. These individuals are most likely still looking for employment.

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

With the data provided, St Joseph continues to be in need of workers for skilled labor jobs, such as manufacturing and other skill specific jobs. Many manufacturing facilities are finding ways to incentivize skilled labor jobs. There appears to be sufficient workers for jobs that require a college degree. There are numerous vacancies in jobs that require trade or specific skills. With the trend of online schools people find it easier to continue their education without the hassle of attending college classes in person.

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

Many St Joseph manufacturing are offering job shadowing opportunities to high school students to promote skilled labor jobs that do not require a college degree. Hillyard Technical School offers courses to high school students who wish to gain skills for skilled labor jobs so they can be ready to join the workforce after graduation.

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

No

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

The City of St Joseph offers a wide variety of employment opportunities for those in the job force. There are also local organizations that work to help expand the job force and promote new and expanding businesses.

MA-50 Needs and Market Analysis Discussion

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

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

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

The City is developing incentives for developers, this will help with the appearance of the downtown area and promote business to locate in the downtown area.

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

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

Broadband wiring and connectivity is very vital to all citizens regardless of income level. It can be especially essential for lower income household who may use their broadband connection as a way to make telephone calls in order to save money by not having a land line. The City reached out to a local company to inquire about how they address broadband connections in low- and moderate-income households and neighborhoods, so far they have not responded.

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

The two main providers of high-speed internet had been Suddenlink Communications and AT&T. In the last couple of years, two new companies have brought high-speed internet to the area. This has provided more choice to services and lowered prices of service to residents.

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

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

City staff is hold public hearings for citizens and interested organizations to provide feedback on what they feel are the priority needs of St Joseph.

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

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

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

Geographic Area

Are a N am e:	Are a T yp e:	Other Tar get Area Descriptio n:	HUD A pprov al Dat e:	% of Low/ Mod :	Revi tal Typ e:	Other R evital D escripti on:	Iden tify the neig hbo rho od bou ndar ies for this targ et area .	Incl ude spec ific hou sing and com mer cial char acte risti cs of this targ et area .	How did your cons ulta tion and citiz en part icipa tion proc ess help you to iden tify this neig hbo rho od as a targ et area ?	Id en at the opp ortu nities s for imp rove ment in this targ et area ?	Wh at the opp ortu nities s for imp rove ment in this targ et area ?	Are ther e barr iers to imp rove ment in this targ et area ?

<TYPE=[pivot_table] REPORT_GUID=[580A1C4243185DA4A57AD1B7DE5CFB16] >

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

for HOPWA)

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

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Affordable Housing Public Housing Improvements
	Description	The City will continue to address the needs of affordable housing with rehabilitation of owner occupied homes and provide funds to CHDO's to construct new housing that is affordable. Address the needs of public housing residents to provide affordable housing to the low income residents of St Joseph
	Basis for Relative Priority	
2	Priority Need Name	Eliminate Slum/Blight
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

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

	Geographic Areas Affected	
	Associated Goals	Public Services
	Description	Services provided to low-moderate income individuals through public service agencies
	Basis for Relative Priority	Accessibility to public services is vital to the low-moderate income citizens
4	Priority Need Name	Public Housing Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	Public Housing Improvements
	Description	Improvements to public housing
	Basis for Relative Priority	Public housing needs to remain safe, decent and affordable for its residents.
	5	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Assist with improvement to public facilities in low/moderate income areas
	Basis for Relative Priority	The City sees the needs for safe and accessible public facilities for all residents
6	Priority Need Name	Administration
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Administration
	Description	City programs administered by staff
	Basis for Relative Priority	To provide oversight of City funded programs by City Staff
7	Priority Need Name	Economic Development
	Priority Level	Low

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	
Associated Goals	Economic Develop
Description	To provide small businesses funding to purchase equipment and in return they will add jobs that are available to low/moderate income individuals.
Basis for Relative Priority	To promote economic development to the St Joseph community.

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	New construction projects are funded by HOME funds and we continue to work with CHDO's to develop more new housing options.
Rehabilitation	City staff operates a owner-occupied rehabilitation program providing low interest loans to address housing code violations and make home improvements and grants for weatherization and emergency repairs.
Acquisition, including preservation	The City has opted to start a down payment assistance program to assist with 50% of the lender required down payment.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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	1,461,592	26,861	400,000	1,888,453	5,846,368	PY 2025 allocation multiplied by 4 years remaining of this con-plan
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	363,823	123,798	0	487,621	1,455,292	PY 2025 allocation multiplied by 4 years remaining of this con-plan

Table 50 - Anticipated Resources

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

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

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

N/A

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BARTLETT CENTER	Subrecipient	Non-homeless special needs public services	Jurisdiction
SOCIAL WELFARE BOARD OF BUCHANAN COUNTY	Subrecipient	Non-homeless special needs public services	Jurisdiction
INTERFAITH COMMUNITY SERVICES, INC. (INTERSERV)	Subrecipient	Non-homeless special needs public services	Jurisdiction
Voices of Courage Childrens Advocacy Center	Subrecipient	Non-homeless special needs public services	Jurisdiction
UNITED CEREBRAL PALSY	Subrecipient	Non-homeless special needs public services	Jurisdiction
YWCA - ST. JOSEPH	Subrecipient	Non-homeless special needs public services	Jurisdiction
COMMUNITY MISSIONS CORPORATION	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
Pivotal Point Transitional Housing	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
AFL-CIO Community Services	Subrecipient	Non-homeless special needs public services	Jurisdiction
AMERICA'S SECOND HARVEST OF GREATER ST. JOSEPH, INC.	Subrecipient	Non-homeless special needs public services	Jurisdiction
Youth Alliance of St Joseph	Subrecipient	Non-homeless special needs public services	Jurisdiction

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The City of St Joseph has strong relationship with the agencies that serve the residents.

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

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

Table 52 - Homeless Prevention Services Summary

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

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

services that are needed by the homeless community. The City's police department has an officer that is assigned specifically to the homeless population.

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

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

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing		Affordable Housing		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15 Households Assisted
2	Eliminate Slum/Blight	2025	2029	Non-Housing Community Development		Eliminate Slum/Blight		Buildings Demolished: 10 Buildings
3	Public Services	2025	2029	Public Housing		Public Services		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
4	Public Housing Improvements	2025	2029	Public Housing		Affordable Housing Public Housing Improvements		
5	Administration	2025	2029	Non-Housing Community Development		Administration		
6	Economic Develop	2025	2029	Non-Housing Community Development		Economic Development		Jobs created/retained: 5 Jobs

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Affordable housing through City programs; low interest loan program, grants for emergency repairs and weatherization for low- and moderate-income homeowners. Construction of new homes for low- and moderate-income families.
2	Goal Name	Eliminate Slum/Blight
	Goal Description	Eliminate Slum Blight
3	Goal Name	Public Services
	Goal Description	Social service agencies providing public services to low- and moderate-income individuals
4	Goal Name	Public Housing Improvements
	Goal Description	Improvements to public housing
5	Goal Name	Administration
	Goal Description	Oversight of all in-house programs
6	Goal Name	Economic Develop
	Goal Description	Provide funding assistance to small business owners to create jobs

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

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

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

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

There is no requirement to increase accessible units at this time

Activities to Increase Resident Involvements

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

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

No

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

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

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

SP-60 Homelessness Strategy – 91.215(d)

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

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SP-80 Monitoring – 91.230

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

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

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

Expected Resources

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

Introduction

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	1,461,592.00	26,861.00	400,000.00	1,888,453.00	5,846,368.00	PY 2025 allocation multiplied by 4 years remaining of this con-plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	363,822.95	123,798.00	0.00	487,620.95	1,455,291.80	PY 2025 allocation multiplied by 4 years remaining of this con-plan

Table 54 - Expected Resources – Priority Table

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

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

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

N/A

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing		Affordable Housing		
2	Eliminate Slum/Blight	2025	2029	Non-Housing Community Development		Eliminate Slum/Blight		
3	Public Services	2025	2029	Public Housing		Public Services		
4	Public Housing Improvements	2025	2029	Public Housing		Public Housing Improvements		
5	Administration	2025	2029	Non-Housing Community Development		Administration		
6	Economic Develop	2025	2029	Non-Housing Community Development		Economic Development		

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	
2	Goal Name	Eliminate Slum/Blight
	Goal Description	Eliminate slum/blight conditions through demolition and securing structures
3	Goal Name	Public Services
	Goal Description	Provide funding assistance to agencies to assist low/moderate income persons/families
4	Goal Name	Public Housing Improvements
	Goal Description	Improvements for public housing
5	Goal Name	Administration
	Goal Description	Staff oversight of in-house programs
6	Goal Name	Economic Develop
	Goal Description	Provide financial assistance to small businesses to purchase business equipment and in return they create and maintain jobs for low/ moderate income

Projects

AP-35 Projects – 91.220(d)

Introduction

This section of the annual plan provides a summary of the activities the City of St Joseph anticipates providing in the upcoming year.

Projects

#	Project Name
1	Emergency Assistance - 2025
2	Homeowner Rehabilitation and Weatherization - 2025
3	Rehab Admin - 2025
4	Demolition and Clearance - 2025
5	Second Harvest Community Food Bank - 2025
6	Bartlett Center - 2025
7	Samaritan Center - 2025
8	Voices of Courage - 2025
9	Stuber Healthcare Center (Social Welfare Board) - 2025
10	United Cerebral Palsy - 2025
11	Community Missions - 2025
12	AFL-CIO Community Services - 2025

Table 56 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Emergency Assistance - 2025
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$75,000.00
	Description	Emergency Assistance Program provides assistance to correct spontaneous situations that are considered life threatening to qualified homeowners. The program is available to all income qualified applicants who own and reside in their home and have housing problems who fall within the established program guidelines.
	Target Date	6/30/2026
	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 uninhabitable, making modifications to make homes handicapped accessible. All applicants must meet the low to moderate income qualifications
	Location Description	All participants must reside in their home to be located within the City limits of St Joseph MO
	Planned Activities	Correct spontaneous situations that are considered life threatening. The Emergency Assistance program is available to all income qualified applicants who are homeowners and reside within their home within the City limits of St Joseph
2	Project Name	Homeowner Rehabilitation and Weatherization - 2025
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$227,014.00
	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.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City of St Joseph estimates that it will assist 15 low- and moderate-income households from the rehab/weatherization program.
	Location Description	All projects must be located within the City limits of St Joseph
	Planned Activities	<p>Low interest loans are offered to income qualified households to eliminate code violations and improve the overall appearance of the property and surrounding houses.</p> <p>Weatherization grants are available to income qualified households to address things such as weatherstripping, insulation, storm doors, windows, or replace furnace or central air unit with energy efficient models. Weatherization grants must not exceed \$5000.</p>
3	Project Name	Rehab Admin - 2025
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$260,000.00
	Description	Staff and overhead costs related to rehab and weatherization programs
	Target Date	6/30/2026
	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 and weatherization programs	
4	Project Name	Demolition and Clearance - 2025
	Target Area	
	Goals Supported	Eliminate Slum/Blight
	Needs Addressed	Eliminate Slum/Blight
	Funding	CDBG: \$301,542.00

	Description	Demolition, repair and securing of structurally unsafe and abandoned structures
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 structures will benefit from the Demolition and Clearance Program
	Location Description	All structures must be located within the City limits of St Joseph
	Planned Activities	Securing and clean-up of structures for future development or restoration and Demolitions for buildings that restoration is not feasible. Following Chapter 7 of the City's Code of Ordinances, the City will demolish or in some cases the owner will take responsibility for the property to secure or demolish the structure.
5	Project Name	Second Harvest Community Food Bank - 2025
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,486.00
	Description	USDA provides Second Harvest with funding for senior nutrition boxes. CDBG funds will provide for additional senior nutrition boxes, for those who would be on a wait list to receive the nutrition boxes. The boxes consist of 35 pounds of canned protein, juice, vegetables, fruit and cereal. Boxes are delivered to seniors each month
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 supplemental nutrition boxes will be provided to individuals who are 62 or older.
	Location Description	All recipients of the senior boxes must reside within the City limits of St Joseph
	Planned Activities	Provide funds for additional senior nutrition boxes
6	Project Name	Bartlett Center - 2025
	Target Area	

	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$18,869.00
	Description	Family services program that includes affordable child care and latch key youth program that includes tutoring and activities for youth
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 youth and children will benefit from these programs
	Location Description	All services take place at Bartlett Center, 409 S 19th and participants must reside within the City limits of St Joseph
	Planned Activities	Provide after school tutoring and latch key services for school age youth in a safe environment. Provide affordable, safe daycare for families. Participants in both programs must income qualify.
7	Project Name	Samaritan Center - 2025
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,486.00
	Description	Samaritan Center provides mental health counseling and medication management program that enables low income individuals to access needed psychological counseling and medication management.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Samaritan Center estimates that 30 low income individuals will benefit from mental health counseling with medication management.
	Location Description	Sessions are provided at Samaritan Center's office 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
	Project Name	Voices of Courage - 2025

8	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,486.00
	Description	Voices of Courage Childrens Advocacy Center provides counseling and forensic interviewing to youth under the age 18 who have been a victim of abuse.
	Target Date	6/30/2026
	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 who are victims of abuse.
	Location Description	All services take place at the Voices of Courage office, located at 702 Jules, Suite E, St Joseph MO
	Planned Activities	Provide forensic interviews to children 18 and under who are victims of abuse
9	Project Name	Stuber Healthcare Center (Social Welfare Board) - 2025
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$66,807.00
	Description	Provide dental program includes restorative and preventative dental care to individuals who are not covered by any type of dental insurance
	Target Date	6/30/2026
	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 of government assistance
	Location Description	Services are provided at the Stuber Healthcare Dental Clinic, located at 904 S 10th, inside Patee Hall
	Planned Activities	
	Project Name	United Cerebral Palsy - 2025

10	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$12,399.00
	Description	Provides screening, developmental training, therapy, community integration and advocacy services to children who are developmentally delayed.
	Target Date	6/30/2026
	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 the UCP facility at 3303 Frederick Ave, St Joseph MO or at the child's home, who must reside within the City limits of St Joseph
	Planned Activities	Provide screening, developmental training, therapy, community integration and advocacy services for children who are developmentally delayed
11	Project Name	Community Missions - 2025
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,486.00
	Description	CMC provides affordable permanent housing for chronically homeless, disabled men
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	CMC estimates that 40 men will benefit from their housing for homeless men.
	Location Description	Services take place at the Juda House campus located at 700 Olive St, St Joseph Missouri

	Planned Activities	Provide housing for men 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
12	Project Name	AFL-CIO Community Services - 2025
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$12,399.00
	Description	Provide 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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	AFL-CIO anticipates it will assist a minimum of 2500 individuals seeking information about services available
	Location Description	The Help-Me-Hotline phones are answered at AFL-CIO offices, located at 1203 N 6th St, St Joseph Missouri
	Planned Activities	AFL_CIO utilizes their database of resources to address the needs of clients that call daily. They work to keep the database current to ensure accurate information is given to clients.

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

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of St Joseph does not allocate geographically. Those in need are not centralized to one area of the City.

Discussion

The City of St Joseph recognizes that individuals in need come from all areas of the City and will continue to assist agencies with addressing the needs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section discusses the number of affordable housing units that will be addressed during a one year period.

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

Table 58 - 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	15
Acquisition of Existing Units	0
Total	17

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

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

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

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

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

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

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

provided or other assistance

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

Discussion

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

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

Introduction

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

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

growing need for transitional housing.

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

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

Discussion

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

Introduction:

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

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:
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:
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:
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:

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents	How comprehensive is the coverage of this administrative data? Is data concentrated in one geographic area or among	What time period (provide the year, and optionally month and day) is covered by	What is the status of the data set (complete, in progress, or planned)?

						collected.			or units surveyed.	a certain population?	this data set?	
<TYPE=[pivot_table] VERSION=[2] REPORT_GUID=[884DC1E44796F035A521FE96F1A3ABF2]>												