Mayor’s Remarks

One of the most effective ways to break the cycle of poverty is by making sure our citizens have access to affordable, safe housing in neighborhoods rich with opportunity. That is why the Affordable Housing Commission (AHC) was created, and why I am proud to present the 2018 Affordable Housing Commission Annual Report. This report recognizes the people and organizations that have helped shape and lead the Commission. It shines a light on the projects, programs, and developments that are making a difference in people’s lives by improving the quality and supply of affordable housing and by helping our population meet and prepare for whatever challenges lie ahead.

The Affordable Housing Commission is an 11-member government body that oversees the Affordable Housing Trust Fund (AHTF), an annually renewing source of funds that is dedicated to supporting innovative projects and programs that expand and preserve affordable housing and services in the City. The Commission determines the range of projects and programs that will receive Trust Fund dollars through a competitive application process. This process ensures the most effective local solutions that solve local housing issues are funded. This past year the Commission invested $4.5 million into 42 bold and ground-breaking projects that are creating and improving homes, stabilizing neighborhoods, and empowering citizens.

The Trust Fund’s reach is as broad as it is meaningful. Projects funded this past year include 11 homeless prevention programs, nine transitional housing programs, four construction projects, three education/training programs, two home repair programs, a neighborhood stabilization program, a foreclosure prevention alliance, and more. Collectively, Trust Fund dollars reached 24,000 residents. This report summarizes dollars awarded, programs funded, and the breadth and scope of St. Louis’ exceptional network of housing organizations that are helping people rebuild their lives by investing in our greatest assets—our people, our social and physical infrastructure, and our future.

We live in challenging and changing times. Over the last three decades, the cost for housing and utilities has outpaced income growth. While this economic shift has affected people of all incomes, it is a crisis in the making for low and moderate-income households because there is less money to cover food, transportation, and healthcare. When the cost of housing rises and people are forced to live closer to the margins, they become more vulnerable to market forces. This makes our community weaker.

Investments by the Affordable Housing Trust Fund radically address individual and community level housing problems by funding housing-related support services that ease suffering, build human capacity and strengthen household financial assets. Trust Fund dollars also go to work building our physical environment by providing gap financing for projects that expand our affordable housing stock and stabilize and enhance our neighborhood infrastructure.

Projects like Finney Place, for example, are bringing new life and investment into the Vandeventer neighborhood. This major redevelopment project is transforming the neighborhood by replacing 26 vacant buildings with 40 attractive, energy-efficient, accessible, affordable rental homes. The developer, Finney Place Developers LLC is partnering with Ranken Technical College, SLATE, and the Urban League to offer residents scholarships and supportive services that will enhance residents’ lives, and enrich their financial well-being. In 15 years, the residents of Finney Place will be presented with the option to buy the homes at affordable prices.

The Affordable Housing Commission awards grants (for services) and loans (for housing construction) to drive impact capital into our neighborhoods and into local solutions. The Chippewa Park development is one example. Chippewa Park is a $12 million historic rehab project in South City that is converting 14 abandoned buildings in the Gravois Park and Dutchtown neighborhoods into 46 energy efficient apartments that will remain affordable for 30 years. Projects like Chippewa Park, which is being led by Rise Community Development and Lutheran Development Group, take time, vision, passionate leaders, and citizens who are determined to make tomorrow better than today.

In 2018 we witnessed the unprecedented and sustaining power of community advocates coming together to improve life for our community’s most vulnerable residents as 27 members of the AHTF Coalition voiced their support for recommendations outlined in Segregation in St. Louis: Dismantling the Divide. During the year, the AHTF Coalition successfully raised the public’s awareness of the Trust Fund’s far reaching impact, and advocated for the Trust Fund to be fully funded. As Mayor of St. Louis, I commit to do everything possible to ensure the Trust Fund remains a strong and steady source of financing for the City’s current and future affordable housing needs.

None of the accomplishments highlighted in this report would be possible without the the public, our housing partners, and the Commission who make a generous donation of their time and expertise. A common vision of a stronger, more prosperous and equitable future will only be achieved when we work together. Thank you for your support and partnership.

Sincerely,

Lyda Krewson
Mayor, City of St. Louis

Chairman’s Remarks

As a builder, I know the most important first step to building a home is creating a strong, stable foundation. The same holds true for our City. In order for St. Louis to be a vibrant, prosperous city, we must have a sound, well-built foundation where people have opportunities to succeed. That is why I serve on the Affordable Housing Commission.

Like building the foundation for a home, we need to make sure that every individual and every family has access to basic necessities that ensure life, liberty and happiness. The foundation I’m talking about is access to decent, safe, and affordable housing, and opportunities to succeed.

When lower and moderate income people in a community succeed, it benefits us all. It is becoming increasingly clear how stable housing is linked to better educational, economic, and health outcomes. We know that children living in stable homes perform better in school. Workers are more reliable and productive when we all have access to decent housing. Conversely, when people are priced out of the housing market, or when people are forced to live in unsafe, substandard, or crowded homes, not only do people suffer, our entire community suffers.

Investments by the Affordable Housing Commission make St. Louis a better place for everyone. This is why the Affordable Housing Commission continues to invest in more and better affordable housing stock and why we support all types of programs and services that address housing problems. This is where our amazing network of non-profits, faith-based agencies, and housing organizations fill the gap overlooked by businesses, individuals, and governments. It’s extraordinary what we can accomplish when we work together. Together, we are improving the state of housing, the common good and the quality of life in St. Louis. The triumphs and achievements you will read about in this annual report are their achievements.

I would like to take a moment to recognize and thank the Mayor and her team, and the Board of Aldermen for their extraordinary leadership during this challenging year. I and my fellow Commissioners are honored by our role and our duties as we distribute Trust Fund dollars to where they can do the most good.

And finally, this column would not be complete without a personal “thank you” to the AHTF Coalition for using integrity and facts in the campaign to fully fund the Affordable Housing Trust Fund. The AHTF Coalition showed us how powerful we can be when we work together to help people less fortunate than ourselves. A stronger Trust Fund supports our foundation, it helps us individually and collectively weather life’s storms, and it helps our people, our neighborhoods, and our City stand the test of time. Together we are achieving what we could never do alone.

Derrick Thomas, AHC Chairman
Home Builder Representative
The Affordable Housing Commission (AHC) awards approximately $5 million dollars every year through a competitive process to a broad coalition of non-profit and faith-based agencies, neighborhood organizations and for-profit developers who expand the availability of affordable housing and provide affordable housing services to low and moderate income residents throughout the City of St. Louis. The AHC Trust Fund derives its funding from a use tax paid by businesses on purchases of goods from outside the State of Missouri. By ordinance, all funds awarded by the Commission must benefit families and individuals with incomes at or below 80% of the area’s established median income. Forty percent of the funds must benefit families and individuals with incomes at or below 20% of the area’s established median income. A family of four earning $15,360 a year would be considered at or below 20% of the area’s established median income.

We also meet other needs within the community and assist accessibility modifications for seniors and disabled community members, homeless prevention services that include, transitional housing and emergency shelters, financial assistance allocated towards home repair programs, amongst a host of other neighborhood revitalization movements. For example, projects funded in 2018 include the following:

- 105 new homes, including single-family homes and rental homes
- 36 home repair services, accessible home modifications for persons with disabilities and seniors
- 21,017 individuals received homeless prevention and shelter services
- Transitional housing and services for 1,157 individuals provided by local organizations
- Rent, mortgage and utility assistance for 1,376 households

Our partners bring private investment, capital campaign dollars, charitable contributions, philanthropic grants, endowments, state and federal funding, volunteer hours, and in-kind assistance to every project receiving Trust Fund dollars. Since 2003, the Trust Fund has invested just over $30 million into rental and for-sale housing projects creating 1,842 affordable homes. During this time, the Affordable Housing Trust Fund has emerged as a powerful tool for leveraging outside capital for maximum impact. Trust Fund projects have directly invested more than $573 million into our community and produced more than 3,500 homes. For every Trust Fund dollar invested in affordable housing construction projects over this time period, a remarkable $18 has been invested by outside public and private dollars.

We pledge to continue our efforts to be positive stewards of the public trust. We will work to support additional critical, innovative and strategic developments and programs in the coming years. I thank both the Affordable Housing Commission members and our staff for remaining diligent, dedicated and focused on achieving our mission. I also thank Mayor Krewson for her leadership, vision, and commitment to improving the quality of life for all of the individuals and families in the City of St. Louis.

Yours in community service,

April Griffin
Executive Director
Adams Grove created 50 affordable, energy-efficient, sustainable garden apartments and townhomes in the Forest Park Southeast neighborhood. By supporting this nearly $12 million development with Trust Fund dollars, the Commission is ensuring affordable housing will remain accessible to people of modest means in this increasingly popular neighborhood.

AHC provided $400,000 to assist with East Fox Homes, a redevelopment project that rehabilitated 12 historic buildings in the Tower Grove East, Fox Park and DeSales neighborhoods. East Fox Homes created 45 affordable apartments out of vacant and deteriorating buildings that were negatively impacting neighborhood safety, stability and nearby property values.

The St. Ferdinand Homes II development continues the revitalization of the Greater Ville neighborhood. The Commission invested $250,000 to leverage $10 million to replace 13 derelict buildings and abandoned lots with 43 energy-efficient, mixed-income apartments and townhomes.

The Nathaniel Rivers Place Apartments opened in the fall of 2018 creating 32 new, affordable permanent supported housing units designed to serve individuals most in need of housing due to poverty, health conditions, and severe mental disabilities. Located in the 22nd Ward near public transportation, NRP features 1-, 2- and 3-bedroom units. This mix maximizes flexibility by accommodating, singles, multi-generational households, and families with children.
# FY 2018 PROJECTS AWARDED

## Construction/Major Rehabilitation:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Project/Program Name</th>
<th>Projected Number Homes/Number Served</th>
<th>Type of Service</th>
<th>Total Amount Awarded</th>
<th>Serves 20% of Area Median Income? % to 20% AMI</th>
<th>Amount to 20% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Habitat for Humanity St. Louis</td>
<td>Lookaway Summit II</td>
<td>10 single family homes</td>
<td>$350,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chippena Park Partners, LP</td>
<td>Chippewa Park</td>
<td>46 rental homes</td>
<td>$350,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finney Place Developers, LLC</td>
<td>Finney Place</td>
<td>40 rental homes</td>
<td>$500,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Validated Housing LLC</td>
<td>Validated Housing</td>
<td>9 rental homes</td>
<td>$70,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL HOMES PRODUCED:</strong></td>
<td></td>
<td>105</td>
<td></td>
<td><strong>$1,270,000</strong></td>
<td><strong>73%</strong></td>
<td><strong>$137,000</strong></td>
</tr>
</tbody>
</table>

## Education and Training:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Project/Program Name</th>
<th>Type of Service</th>
<th>Total Amount Awarded</th>
<th>Serves 20% of Area Median Income? % to 20% AMI</th>
<th>Amount to 20% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better Family Life, Inc.</td>
<td>Education/Financial Literacy Counseling</td>
<td>75 people served</td>
<td>$50,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>St. Patrick Center</td>
<td>Housing Support Program</td>
<td>350 people served</td>
<td>$137,000</td>
<td>Yes 100%</td>
<td><strong>$137,000</strong></td>
</tr>
<tr>
<td>Employment Connection</td>
<td>Project Homecoming Veterans</td>
<td>15 people served</td>
<td>$18,000</td>
<td>Yes 100%</td>
<td><strong>$18,000</strong></td>
</tr>
<tr>
<td><strong>TOTAL EDUCATION/TRAINING &amp; RENT/MORTGAGE SUBSIDIES:</strong></td>
<td></td>
<td></td>
<td><strong>$18,000</strong></td>
<td><strong>100%</strong></td>
<td><strong>$18,000</strong></td>
</tr>
</tbody>
</table>

## Home Repairs:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Project/Program Name</th>
<th>Type of Service</th>
<th>Total Amount Awarded</th>
<th>Serves 20% of Area Median Income? % to 20% AMI</th>
<th>Amount to 20% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harameeb Youth Training Corporation</td>
<td>Harameeb Youth Training Programs</td>
<td>24 home repairs</td>
<td>$66,771</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rebuilding Together - St. Louis</td>
<td>Major Repairs Program</td>
<td>12 home repairs</td>
<td>$54,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL HOME REPAIRS:</strong></td>
<td></td>
<td>36</td>
<td><strong>$120,771</strong></td>
<td><strong>0%</strong></td>
<td><strong>$0</strong></td>
</tr>
</tbody>
</table>

## Total Neighborhood Stabilization:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Project/Program Name</th>
<th>Type of Service</th>
<th>Total Amount Awarded</th>
<th>Serves 20% of Area Median Income? % to 20% AMI</th>
<th>Amount to 20% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northside Youth and Senior Service Center Inc.</td>
<td>Northside Elderly and Disabled Transportation</td>
<td>116 served</td>
<td>$25,000</td>
<td>Yes 100%</td>
<td><strong>$25,000</strong></td>
</tr>
<tr>
<td><strong>TOTAL NEIGHBORHOOD STABILIZATION:</strong></td>
<td></td>
<td>116</td>
<td><strong>$25,000</strong></td>
<td><strong>100%</strong></td>
<td><strong>$25,000</strong></td>
</tr>
</tbody>
</table>

## Rent/Mortgage/Utility Subsidy:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Project/Program Name</th>
<th>Type of Service</th>
<th>Total Amount Awarded</th>
<th>Serves 20% of Area Median Income? % to 20% AMI</th>
<th>Amount to 20% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>ArchCity Defenders</td>
<td>Homeless Prevention &amp; Housing Stability Program</td>
<td>70 served</td>
<td>$65,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cardinal Ritter Senior Services</td>
<td>Senior Adults Find Encouragement (SAFE)</td>
<td>135 served</td>
<td>$22,000</td>
<td>Yes 100%</td>
<td><strong>$22,000</strong></td>
</tr>
<tr>
<td>City Dept. of Health/Heat UP St. Louis</td>
<td>City Wide Heating and Cooling Assistance</td>
<td>500 served</td>
<td>$200,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Criminal Justice Ministry</td>
<td>Direct Service &amp; Referral Network</td>
<td>100 served</td>
<td>$25,000</td>
<td>Yes 100%</td>
<td><strong>$25,000</strong></td>
</tr>
<tr>
<td>Employment Connection</td>
<td>Project Prevention</td>
<td>60 served</td>
<td>$25,000</td>
<td>Yes 100%</td>
<td><strong>$25,000</strong></td>
</tr>
<tr>
<td>Guardian Angel Settlement Assoc.</td>
<td>Emergency Assistance Program</td>
<td>50 served</td>
<td>$45,000</td>
<td>Yes 40%</td>
<td><strong>$18,000</strong></td>
</tr>
<tr>
<td>Mission: St. Louis</td>
<td>Job &amp; Leadership Training: Rental Assistance</td>
<td>127 served</td>
<td>$30,000</td>
<td>Yes 100%</td>
<td><strong>$30,000</strong></td>
</tr>
<tr>
<td>Missouri EnergyCare, Inc. dba EnergyCare</td>
<td>2018 Low Income Energy Assistance Program</td>
<td>68 served</td>
<td>$25,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Places for People, Inc.</td>
<td>Hope, Health and Housing Rental Assistance</td>
<td>16 served</td>
<td>$100,000</td>
<td>Yes 100%</td>
<td><strong>$100,000</strong></td>
</tr>
<tr>
<td>St. Patrick Center</td>
<td>Homeless Prevention Project</td>
<td>140 served</td>
<td>$60,000</td>
<td>Yes 100%</td>
<td><strong>$60,000</strong></td>
</tr>
<tr>
<td>Urban League of Metropolitan St. Louis</td>
<td>Homeless Prevention</td>
<td>74 served</td>
<td>$60,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL RENT/MORTGAGE/UTILITY SUBSIDY:</strong></td>
<td></td>
<td>1,340</td>
<td><strong>$677,000</strong></td>
<td><strong>44%</strong></td>
<td><strong>$300,000</strong></td>
</tr>
</tbody>
</table>

## Foreclosure Prevention:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Project/Program Name</th>
<th>Type of Service</th>
<th>Total Amount Awarded</th>
<th>Serves 20% of Area Median Income? % to 20% AMI</th>
<th>Amount to 20% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>St. Louis Alliance for Homeownership Preservation (three agencies)</td>
<td>Foreclosure Prevention/Mortgage Assistance</td>
<td>300 families served</td>
<td>$50,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL FORECLOSURE PREVENTION:</strong></td>
<td></td>
<td>300</td>
<td><strong>$50,000</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Grand Totals:

<table>
<thead>
<tr>
<th>Project/Program Name</th>
<th>Type of Service</th>
<th>Total Amount Awarded</th>
<th>Serves 20% of Area Median Income? % to 20% AMI</th>
<th>Amount to 20% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FY 2018 PROJECTS AWARDED</strong></td>
<td></td>
<td>24,911</td>
<td><strong>$4,471,482</strong></td>
<td><strong>58%</strong></td>
</tr>
</tbody>
</table>
2018 AFFORDABLE HOUSING COMMISSION
FINANCIAL REPORT FOR
FISCAL YEAR 2018
July 1, 2017 - June 30, 2018

Beginning Balance 7/1/17 ................................................................. $ 7,406,384.35
2018 Expenditures ........................................................................... (4,978,058.40)
2018 Encumbrances ...................................................................... (4,862,889.00)
2018 Commitments ........................................................................ (1,453,458.81)
2018 Use Tax Revenue & Other Income ........................................... 4,745,746.94
Ending Balance 6/30/18 ................................................................. 857,725.08

Total Investment in Affordable Housing Construction Projects
Leveraged by Trust Fund Dollars
$ 600,000,000
$ 500,000,000
$ 400,000,000
$ 300,000,000
$ 200,000,000
$ 100,000,000

The Trust Fund provides gap financing for affordable housing developments. This chart illustrates how the Trust Fund's cumulative investment of $30.1 million since 2003 has attracted more than $573 million outside dollars into the expansion and preservation of affordable housing in the City of St. Louis.
New homes receiving Affordable Housing Commission dollars are required to be universally designed. Universal Design (UD) is the overlay of instructions that inform the architect and the contractors how to build for maximum accessibility by requiring features that improve function and usability for everyone. When homes are universally designed, not only are they accessible and safer, they are more comfortable and easier to live in. The Trust Fund’s one-time contribution to the construction of AHC-assisted homes is an investment that serves generations. The Commission’s requirements extend beyond standard ADA-compliant accessibility. AHC’s UD Requirements mandate that all newly constructed homes be designed to include features that are esthetic and usable to the greatest extent possible by everyone.

There have been many advances in the construction and design industries since 1990 when the Americans with Disabilities Act was signed. Since then, the housing construction market has exploded with new innovations, ease-of-use products, and technologies that make homes more livable. AHC’s Universal Design requirements incorporate a wide range of designs, features and products in the blueprints that address room lay-out, prescribed distances, angles, the use of color contrasts, and maximum force, as it applies to aspects of the home, such as windows and doors. These added elements increase home value because they appeal to an ever-expanding base regardless of age, size, weight, gender and ability.

Because universally designed homes are able to accommodate a growing cross-section of people, especially as a growing sector of America’s population wishes to age-in-place, people of all incomes are requesting UD homes. The emerging appeal of universally designed homes is just one reason they are in high demand and are retaining their value. This is critically important because a family’s home is typically its single largest investment. AHC’s investment in Universal Design is also raising the bar on the standard of housing that serves low and moderate income residents in St. Louis. From their attractiveness, to their expanding appeal, to their ability to give people a choice in housing, universally designed homes are lending comfort, ease and peace of mind to St. Louis’ housing market and diversity, sustained value and economic stability to the City’s neighborhoods.

During the year, the Commission co-sponsored the 6th Universal Design Summit that was held on the campus of St. Louis University. This national, 2-day conference attracted a range of professionals on the cutting edge of housing design and focused on designing homes, communities, and public spaces where everyone is included. The Summit gave attendees the opportunity to seek design solutions from some of the best minds working in construction, design, community planning, policymaking, and housing. The conference gave participants practical knowledge to take home and use as they design barrier-free homes, offices, neighborhoods, and the built and natural environments so that all people can actively and independently participate fully in life.

A copy of AHC’s UD Requirements can be found on the Commission’s website at: www.affordablehousingcommissionstl.org.

Transforming lives through bold programs

Forty percent of the Affordable Housing Commission’s funding is targeted to programs that serve people who earn 20% of the Area Median Income. AHC considers this population homeless because at $10,752 (for a single person), or $12,288 (for a two-person household), using fair market rent calculations, people in this income bracket would not be able to fully pay the price for rent or mortgage. Even for a household working full-time and earning the minimum wage of $7.70 per hour, rent could easily consume well over half of a household’s monthly income.

The Trust Fund invests heavily in projects that build up and help low income residents. In 2018, the Commission awarded 58% of its funding ($2,603,711) to programs targeted to households and individuals who earn 20% (or less) of the Area Median Income. In addition to being required by ordinance, the Affordable Housing Commission believes housing is a basic human need. The Trust Fund is invested in the long game. Its foundational philosophy is grounded in the belief that once basic human needs are met, people are better equipped to reach their potential. Investing in our City’s most vulnerable population elevates us all by building resilience and by providing the resources for a better tomorrow.

One example of a program targeted to very low income residents is Almost Home’s transitional housing Foundations to Success program. In 1993 Sister Irene and Sister Jacinta of the Franciscan Sisters of Mary realized too many St. Louis teenage mothers were facing homelessness. Driven by the mission to break the cycle of poverty for young mothers and their children, they began housing six young mothers and their children, and shaping their resources to meet their clients’ changing needs. In the 25 years that have since passed, their mission has remained the same: to empower young moms to become self-sufficient and create a better future for themselves and their children. By taking on this purpose, Almost Home has been breaking the cycle of poverty two generations at a time.

Overcoming poverty is exceedingly difficult, but not impossible. Studies bear out that 42% of children born into poverty are still poor a generation later. Almost Home rises to the challenge by using Trust Fund dollars to support its comprehensive transitional living program, Foundations to Success, which uses proven methods to break the cycle of dependence. Almost Home helps homeless teen mothers develop a vision and a plan with realistic goals, find stable, safe, affordable housing, complete their education, and find meaningful work. Almost Home also provides case management and intense counseling and support to help young mothers learn how to have healthy relationships and develop positive parenting skills. Young mothers in the program know they aren’t alone. They know they can lean on the dedicated Almost Home team for help and guidance as they develop confidence, grow in the workplace, and become independent, young women of limitless potential. In 2018, with Trust Fund support, Almost Home reached 37 homeless teen mothers and 47 children.

Almost home builds on its short-term successes and leans on its guiding principles and partners, (organizations in the community) to provide long-term, critical support to help clients and their families rise above the odds, and their numbers confirm their results. 90% of Almost Home’s clients obtain jobs and provide for their families. 95% maintain stable housing after leaving Almost Home, and, in a recent report to the Commission Almost Home reported that there have been no repeat pregnancies four years in a row and no incidences of substantiated child abuse or neglect.

Investing In Universal Design
Healthy Home Repair Program

As part of ongoing efforts to provide affordable housing to low and moderate income homeowners, the Healthy Home Repair Program continues to play a key role. The Healthy Home Repair Program seeks to improve the quality of owner-occupied housing by providing a coordinated approach to addressing health and safety issues in the home. As such, all scopes of work are driven by building and code compliance and lead hazard reduction, with the end result of a code-compliant and lead-safe home. The variety of funding sources in the Healthy Home Repair Program, which include CDBG, HOME, Affordable Housing Trust Funds, HUD Lead Grants, Federal Home Loan Bank, and special purpose funds via the non-profits that administer the program, enable the program to address critical housing needs of each property repaired. The repairs that are made in the program can often translate into improving the affordability of the housing unit, as quite often windows are replaced and other energy saving repairs are completed which should lower utility bills.

In addition, the program provides for priority repairs of an urgent need that can be addressed in a more expeditious manner. Examples of priority repairs include replacing a furnace during cold weather, broken water line, collapsed sewer lines, addressing electrical hazards, and replacing leaking roofs.

Program accomplishments for the Healthy Home Repair Program in FY 2018 include the following:

- 293 loans closed for low/moderate income homeowners
  - $1,547,661 committed in CDBG funds
  - $2,157,403 committed in HOME funds
  - $156,522 committed in HUD Lead Grant Funds
  - $39,562 committed in Building Division Lead Remediation Funds
  - $10,000 committed in owner contributions
  - $3,911,148 committed in all funding sources

Community Development Administration

The Community Development Administration (CDA) applies for, distributes and monitors Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Neighborhood Stabilization (NSP) funds made available through the U.S. Department of Housing and Urban Development. The funds are used to produce housing for low and moderate income people. During FY 2018, CDA assisted in the production of 131 low to moderate income units. Of these, 124 were rehabilitation and 7 were new construction.

Department of Human Services

Successful Partnerships

The Affordable Housing Commission has generously awarded funding to many of the City’s Homeless - Continuum of Care (CoC) member agencies. This financial support is requested by various CoC member agencies in response to the Affordable Housing Commissions Notice of Funding Availability (NOFA), and is sought for operating expenses and other funds which support the various programs for individuals and families. With the Affordable Housing Commission’s help, the City of St. Louis and the CoC have been able to leverage federal monies and greatly strengthen the community’s ability to implement a variety of programs that address the needs of at-risk families and homeless individuals in the City through the provision of homeless prevention, shelter and housing service.

The Affordable Housing Commission and the City of St. Louis Department of Human Services have partnered in other ways as well to increase the City’s capacity to assist city residents in need:

- The Affordable Housing Commission provided funding for the renovation of a vacant city owned building, allowing the City of St. Louis to open in August 2016, a 24 hour facility for homeless and at-risk individuals. This building, known as the Biddle House Opportunity Center (Biddle House) located at 1212 13th St., provides emergency shelter and other support services for one hundred one (101) homeless men.

- Services include on a daily basis, three meals a day for the shelter residents, indoor and outdoor seating, groups and information sessions, computer and phone bank usage, access to showers and staff operated laundry facilities, program staff to assist with client intake and assessment, information and referral to needed resources and assistance for those men seeking housing availability and placement.

- The Affordable Housing Commission continues to award financial support for the Biddle House on an annual basis.

- The Affordable Housing Commission also awards a grant to the Department of Human Services located at 1520 Market, for Project Support, which assists individuals to obtain required documents such as Birth Certificates, MO Identification and Driver’s Licenses, so that individuals can apply for housing, secure shelter beds, medical care, conduct business and apply for available benefits. The Project Support funded assistance is offered to individuals who drop-in to the DHS office, via scheduled appointments and DHS staff visit weekly at various shelter and homeless programs to do outreach and intake for the resources provided through Project Support.

Lead Safe St. Louis

During FY 2018 the Building Division’s Lead Inspection Department conducted 422 lead hazard evaluations throughout the City. In addition, the Building Division under the Healthy Home Repair Program conducted 50 risk assessments. Through various City-funded initiatives, 350 housing units were remediated and cleared of lead hazards in FY 2018. Several funding sources, including the City HUD Lead Grant and the Building Division Lead Remediation Fund were used to accomplish the remediation of these units. These activities have all taken place at a time when the federal funding available to combat lead poisoning has been significantly reduced, yet the City continues to prioritize and address these issues in order to protect the children living in the City.
MISSION STATEMENT

“To promote city living and neighborhood stabilization through the preservation and production of affordable, accessible housing and support services that enhance the quality of life for those in need.”

HABITAT FOR HUMANITY SAINT LOUIS LA SAISON
The Affordable Housing Commission provided Trust Fund dollars to support the development of 10 new construction homes expanding home ownership opportunities in the ‘La Saison’ subdivision of the Peabody Darst -Webbe neighborhood, just south of downtown. These 2-story, energy-efficient homes will feature 3-4 bedrooms, 2-bathrooms, garages, and full basements. This single-family development is a joint partnership between the St. Louis Housing Authority and Habitat for Humanity Saint Louis. Construction will begin in February 2019.

HOMEBUYER SIGNING
Trust Fund dollars may be used to subsidize the cost of constructing single family homes and to help homebuyers purchase their homes. In this photo, a Habitat for Humanity homebuyer signs loan documents promising to repay the Commission loan after successfully paying the 1st mortgage.

CHIPPEWA PARK
AHC awarded $350,000 into Chippewa Park, a $13 million historic rehabilitation project converting 14 vacant and derelict buildings into 46 affordable rental apartments in the Gravois Park and Dutchtown neighborhoods. Projects like Chippewa Park put Trust Fund dollars to work by improving living conditions, reducing crime, and expanding much needed affordable housing stock.