

DRAFT

2014 CONSOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT

City of St. Louis
Community Development
Administration

Francis G. Slay
Mayor

Alfred J. Wessels, Jr.
Executive Director

2014

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

**Francis G. Slay
Mayor**

**Alfred J. Wessels, Jr.
Executive Director
Community Development Administration**

March 31, 2015





Francis G. Slay
Mayor

Alfred J. Wessels, Jr.
Executive Director

March 31, 2015

Dear Citizens of St. Louis:

Each year the City of St. Louis is required to prepare a report describing accomplishments made possible during the previous year through four federal programs that are funded by the U.S. Department of Housing and Urban Development (HUD).

- CDBG - Community Development Block Grant
- HOME - HOME Investment Partnership Funds
- HOPWA - Housing Opportunities for People with AIDS
- ESG - Emergency Solutions Grant

The Consolidated Annual Performance and Evaluation Report documents the many activities, initiatives and services that were made possible by these four federal programs. This report also serves as an overview of development activity and municipal services that collectively help to implement the City's Five Year Consolidated Plan.

Those citizens with questions or comments concerning this report are encouraged to contact me at 314-657-3835. You may also forward any questions or comments by e-mail to wesselsa@stlouis-mo.gov.

Sincerely,

Alfred J. Wessels, Jr.
Executive Director

1520 Market Street Suite 2000 St. Louis, MO 63103 (314) 657-3700 FAX (314) 613-7013

TABLE OF CONTENTS

PAGE

GENERAL

INTRODUCTION.....	1
GENERAL QUESTIONS	2
Assessment of One-Year Goals and Objectives	2
Affirmatively Furthering Fair Housing.....	5
Addressing Obstacles to Meeting Underserved Needs	6
Leveraging Resources	7
MANAGING THE PROCESS.....	8
CITIZEN PARTICIPATION	9
Citizen Comments on CAPER.....	10
2014 Citizen Participation Efforts	10
Geographic Distribution.....	12
INSTITUTIONAL STRUCTURE.....	13
MONITORING	14
CDBG Fiscal Monitoring Procedures	14
ESG Programmatic and Fiscal Monitoring.....	16
HOPWA Fiscal Monitoring	17
HOPWA Program Monitoring.....	17
Results and Improvements.....	18
Self Evaluation.....	20
LEAD-BASED PAINT	30

TABLE OF CONTENTS

	<u>PAGE</u>
HOUSING	
HOUSING NEEDS	31
SPECIFIC HOUSING OBJECTIVES	32
Progress in Meeting Affordable and Section 215 Housing Goals	32
Efforts to Address “Worst-Case” and Disability Housing Needs.....	33
PUBLIC HOUSING STRATEGY	34
BARRIERS TO AFFORDABLE HOUSING	36
HOME INVESTMENT PARTNERSHIP	38
HOME MBE and WBE Report.....	38
Goals And Objectives Assessments.....	38
HOME Affirmative Marketing Plan	40
HOMELESS	
HOMELESS NEEDS	42
COMMUNITY DEVELOPMENT	
COMMUNITY DEVELOPMENT	43
Relationship of CDBG Funds to Goals and Objectives.....	45
Assessment of CDBG Goals and Objectives	50
Changes in Program Objectives.....	50
Anti-Displacement and Relocation	51
Low/Mod Job Activities	51

TABLE OF CONTENTS

	<u>PAGE</u>
Program Income	52
Prior Period Adjustments.....	52
Loans and Other Receivables.....	53
Lump Sum Agreements	61
Housing Rehabilitation	61
ANTIPOVERTY STRATEGY.....	64
NON-HOMELESS SPECIAL NEEDS	
NON-HOMELESS SPECIAL NEEDS	66
SPECIFIC HOPWA OBJECTIVES.....	67
Overall Assessment of HOPWA Goals and Objectives	67
Executive Summary.....	71
OTHER NARRATIVE	
SECTION 3.....	81
MBE/WBE PARTICIPATION.....	82
SECTION 108 – CDBG FUNDS.....	83

TABLE OF CONTENTS

	<u>PAGE</u>
APPENDICES.....	85
A. SUMMARY OF OBJECTIVES AND ACCOMPLISHMENTS.....	86
B. CDBG/HOME FUNDED PROJECT WORKSHEETS	89
C. CITIZEN COMMENTS ON THE CAPER	149
D. PROJECT MAPS.....	151
2014 CDBG and HOME Activities	152
CDBG/HOME Funded For-Sale Residential Development	153
CDBG/HOME Funded Rental Development.....	154
CDBG/HOME Funded Home Repair Program Participants	155
ESG Projects	156
E. HOME MATCH REPORT.....	158
F. ANNUAL PERFORMANCE REPORT - HOME PROGRAM	161
G. CDBG FINANCIAL SUMMARY REPORT (PR26)	164
H. SECTION 3 SUMMARY REPORT - CDBG AND HOME	182
I. ESG PROJECT SHEETS	189
J. ESG ACCOMPLISHMENTS.....	196
K. HOPWA PROJECT SHEETS AND CHARTS	212
L. SUMMARY OF SPECIFIC ANNUAL OBJECTIVES.....	213

GENERAL



Fifth Program Year CAPER

The Fifth Consolidated Annual Performance and Evaluation Report (CAPER) includes Narrative Responses to CAPER questions that Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Solutions Grants (ESG) grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional. The grantee must submit an updated Financial Summary Report (PR26).

INTRODUCTION

In accordance with the federal regulations found in 24 CFR 570, the City of St. Louis, MO has prepared this CAPER for the period of January 1, 2014, through December 31, 2014. The CAPER presents the City’s progress in carrying out projects and activities pursuant to the Program Year 2014 Annual Action Plan for the CDBG, HOME, HOPWA, and ESG funds that it received from the United States Department of Housing and Urban Development (HUD) to principally benefit low- and moderate-income persons in the City.

This annual report also provides a general assessment of the City’s progress in addressing the priorities and objectives contained in its five-year 2010–2014 Consolidated Plan (Con Plan) covering the period of January 1, 2010 through December 31, 2014. The 2014 Annual Action Plan and other pertinent documents may be accessed through the City’s CDBG program website at <https://www.stlouis-mo.gov/government/departments/community-development/documents/index.cfm> .

The table below shows the 2014 HUD Community Planning and Development (CPD) funds that were granted to the City for the PY 2014 Annual Action Plan:

Table 1. PY 2014 Entitlement Allocations.

Community Development Block Grant (CDBG)	\$16,683,286
HOME Investment Partnerships Program (HOME)	\$2,309,037
Emergency Solutions Grants (ESG)	1,392,396
Housing Opportunities for Persons with AIDS (HOPWA)	\$1,389,124
Total	\$21,773,843

Table 2 below shows the amount of the CDBG and HOME program income received in 2014:

Table 2. CDBG and HOME Program Income in 2014.

CDBG	\$3,146,978
HOME	\$935,142
Total	\$4,082,120

Program income is the gross income received by the grantee or subrecipient directly generated from the use of CDBG funds. Per HUD guidelines, PI may be used as an additional resource, but is subject to all the other CDBG requirements and must be used prior to the entitlement funds.

GENERAL QUESTIONS

1. *Assessment of One-Year Goals and Objectives*
 - a. *Describe the accomplishments in attaining the goals and objectives for the reporting period.*
 - b. *Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.*
 - c. *If applicable, explain why progress was not made towards meeting the goals and objectives.*
2. *Describe the manner in which the recipient would change its program as a result of its experiences.*
3. *Affirmatively Furthering Fair Housing*
 - a. *Provide a summary of impediments to fair housing choice.*
 - b. *Identify actions taken to overcome effects of impediments identified.*
4. *Describe other actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*
5. *Leveraging Resources*
 - a. *Identify progress in obtaining “other” public and private resources to address needs.*
 - b. *How federal resources from HUD leveraged other public and private resources.*
 - c. *How matching requirements were satisfied.*

ASSESSMENT OF ONE-YEAR GOALS AND OBJECTIVES NARRATIVE

As of October 1, 2006, all HUD-funded activities must fit within the Outcome Performance Measurement Framework to provide standardized measurements nationwide. The framework consists of a matrix of three objectives and three outcomes as shown on the following table:

Table 3. Outcome Performance Measurement Framework

	Outcome #1 Availability/Accessibility	Outcome #2 Affordability	Outcome #3 Sustainability
Objective #1 Decent Housing	Create decent housing with improved or new availability/accessibility	Create decent housing with improved/new affordability	Create decent housing with improved/new sustainability
Objective #2 Suitable Living Environment	Enhance suitable living environment through improved or new availability/accessibility	Enhance suitable living environment through improved/new affordability	Enhance suitable living environment through improved/new sustainability
Objective #3 Economic Opportunity	Provide economic opportunity through improved or new availability/accessibility	Provide economic opportunity through improved/new affordability	Provide economic opportunity through improved/new sustainability

2014 CDBG and HOME non-administrative/planning funds were allocated as follows:

Table 4. 2014 Outcome Performance

	Outcome #1 Availability/Accessibility	Outcome #2 Affordability	Outcome #3 Sustainability
Objective #1 Decent Housing	\$3,103,164	\$4,736,997	\$696,671
Objective #2 Suitable Living Environment	\$1,512,494	\$943	\$2,662,539
Objective #3 Economic Opportunity	\$1,051,564	\$0	\$0

At the end of the program year \$8,536,832 had been expended toward decent housing; \$4,271,583 had been expended toward fostering a suitable living environment; and \$1,051,564 had been expended toward providing economic opportunities to low- and moderate-income persons.

In addition to the goals and objectives at the national level that compose the Outcome Performance Measurement Framework, the City has established goals and objectives at the programmatic level for the individual projects to facilitate year end evaluation. Please refer to the summary of objectives and outcomes (Appendix 1) and the individual project sheets (Appendix 2) for detailed information on specific activity accomplishments, including the amount of funds expended for each project or activity in 2014.

Additional Initiatives and Highlights in PY 2014

In addition to the accomplishments detailed in the performance measurement framework and in the Appendices, below please find additional accomplishments for the CDBG/HOME programs in Program Year 2014:

- Healthy Home Repair (HHR): Successfully completed first year of citywide operation of HHR by reducing waiting list from 2,785 to 1,276; closed 223 loans worth \$2.5M. Increased forgivable loan from \$5K to \$10K per property.
- Minor Home Repair: Completed 1,417 minor home repair projects such as accessibility improvements, energy and weatherization services; HVAC repairs and safety and security installations. Served 327 clients.
- Housing Production Funding Initiative: Established two citywide competitive, transparent and data driven funding rounds. Awarded \$7.8M in CDBG, HOME and NSP funding to 22 development projects with 149 new and 178 rehab residential units. Total development cost \$67.8M. Held four workshops to provide information to applicants and awardees.
- Non-Housing Funding Initiative: Continued to implement changes to the non-housing CDBG funding process to ensure a competitive, transparent and goal driven process engaging both the public and elected officials. In 2014, CDA requested CDBG proposals for Program Year 2015. 62 proposals were received and 110 activities were considered for funding. In addition, CDA held training for subrecipients in CDBG regulations and administrative systems.
- Neighborhood Improvement Programs (NIP): Created and recommended to HUD an innovative program, the goal of which was to improve the health of neighborhoods by addressing needs as identified by residents. Beautification, public safety and energy conservation are examples of programmatic subjects.
- Training and Workshops: Created and hosted the Non-Profit Capacity Building Workshop Series which was offered free of charge to any nonprofit doing business in the City of St. Louis. Average attendance was 25 over the 12 session series. In addition, in Program Year 2014, the City hosted HUD's Labor Standards Training and All-Grantee meetings.
- Consolidated Plan/Annual Action Plan: Initiated and implemented the most robust Consolidated Plan process in history with a public engagement process that included five focus groups, four public meetings and an online survey tool resulting in feedback from over 1,100 residents.
- Analysis of Impediments to Fair Housing (AI): Completed a major revision (249 pages) of the AI submitted to HUD in 2012.

AFFIRMATIVELY FURTHERING FAIR HOUSING

In Program Year 2014, the Community Development Administration completed a revised draft Analysis of Impediments to Fair Housing in the City of St. Louis. The draft report is currently being reviewed by HUD. Until then CDA is working within the framework of an Analysis of Impediments to Fair Housing completed in late 2004. This report represented an update of the analysis previously undertaken in 1997. The 2004 analysis examined barriers to fair housing in the City and summarized findings within four separate areas -- Affordability Impediments, Financial Impediments, Discrimination Impediments and Accessibility Impediments. The purpose of the Analysis of Impediments study was to identify any discriminatory practices or efforts for the protected classes named in federal fair housing law -- color, disability, familial status, gender, race, religion and national origin. The City of St. Louis identifies sexual orientation as an additional protected class.

Specific impediments and recommendations are detailed within the analysis and focus primarily on two protected classes in the City -- individuals with disabilities and African-Americans. Copies of the report are available for inspection upon request from the Community Development Administration.

Actions Taken to Overcome Effects of Impediments

The St. Louis Civil Rights Enforcement Agency's Annual 2014 Fair Housing Month Kickoff Celebration was held on April 11, 2014. The event was held at the Renaissance at Grand Community Residence Building. This celebration is one of the agency's premiere outreach and educational programs designed to educate the public of their rights and responsibilities under the Fair Housing Act. The 2014 Fair Housing theme was "Enforcing the Dream through Affirmatively Furthering Fair Housing". The featured speaker was Reena Hajat Carroll, Executive Director of Diversity Awareness Partnership (DAP). DAP is a non-profit organization that promotes diversity in the region around issues of race, religion, sexual orientation, gender identity and disability. The DAP's mission is accomplished through diversity training, youth programs, summits and forums, diversity publication and community collaborations.

Ms. Sheryl Rose, Regional Manager for the Missouri Commission on Human Rights received the 2014 Fair Housing Distinguished Service Award. Ms. Rose is a thirty-eight year employee of the Commission. Ms. Rose provides training to housing providers, employers general public on discrimination prevention, fair housing laws, harassment prevention, disability awareness and diversity. Full inclusion of persons with disabilities has been a particular passion for Ms. Rose. She participated in the ADA 10th Anniversary Torch Run and worked on various local committees leading up to the passage of the Americans with Disabilities Act.

CREA filed a total of 58 housing discrimination complaints in federal FY 2014, of which thirty-four no probable cause determinations were rendered, ten cases were conciliated, one case was determined to be cause and is currently in litigation, seven cases were withdrawn with

resolution, six cases were closed for failure to cooperate and one case closed for failure to locate complainant.

During federal FY 2014 CREA staff attended and participated in over 65 outreach and awareness activities. In addition, CREA created the St. Louis Partnership Initiative in partnership with Young Women's Christian Association (YMCA), the City of St. Louis Neighborhood Stabilization Office and St. Pius Catholic Church. The purpose was to gain entry and conduct presentations to the immigrant community, local transitional housing providers as well as people low or fixed income. Through this partnership it is anticipated that CREA will generate a minimum of twenty additional complaints and develop a strong community connections with the aforementioned populations. increase the awareness and enforcement in the lesbian, gay, bisexual and transgender (LGBT) community. The outreach and educational activities addressed housing discrimination relating to lesbian, gay, bisexual and transgender residents of St. Louis City. The partnership completed 20 outreach and education presentations, held three focus group sessions, recruitment and training of testers, and conducted ten matched pair fair housing test.

CREA has reached out and formed partnerships with other service providers such as Equal Housing Opportunity Council, Interfaith Partnerships, SAGE, Hispanic Chamber of Commerce, DOORWAYS, International Institute, Missouri Commission on Human Rights, PROMO, St. Louis Diversity Awareness Partnership, National Conference for Community and Justice, Gateway 180 Homelessness Reversed, Minority Contractors Initiative, and many others to inform them that CREA considers them vital members of the St. Louis community in helping further the elimination of discrimination in housing.

In addition to the information above, in 2014, CDA hosted a fair housing workshop for local nonprofit organizations.

ADDRESSING OBSTACLES TO MEETING UNDERSERVED NEEDS

The funding necessary to fully meet the needs of public facility, neighborhood improvement, infrastructure, public service, housing, economic development and planning activities in the City of St. Louis would literally require billions of dollars. It is obvious that underserved needs exist in each of these areas. The City is at a serious disadvantage in removing or eliminating obstacles to meeting underserved needs due to the generally shrinking amount of CDBG funds that have been available to the City in recent years. The overall decline in CDBG funding for more than a decade has made it extremely difficult to fund those programs that have provided much needed services over the years and almost impossible to fund new programs that might address underserved needs of City residents. As a result, the City generally must turn to other resources to address underserved needs. The creation of the Affordable Housing Trust Fund from use tax refunds represents such an action. The award of Neighborhood Stabilization Program funds have served to ameliorate to some extent the effects of the continued sluggish economic conditions that have further exacerbated the City's resource shortfall.

LEVERAGING RESOURCES

Awarding City funds and incentives to programs that make use of other private and non-profit resources remains central to the philosophy of the Community Development Administration and the various operating agencies with which CDA works. Funds are awarded to housing developers, business owners, commercial building owners and others only when they demonstrate that they have obtained the maximum possible amount of private financing and equity. The City's primary goal is to rebuild the market for real estate throughout the City, ultimately eliminating the need for incentives and resulting in a self-sufficient City of St. Louis.

At the same time as market-building activities are pursued, the City also focuses on providing quality housing for low and moderate income citizens. Resources such as CDBG, HOME and NSP funding and the City's Affordable Housing Trust Fund are directed toward keeping sales prices and rents affordable to low and moderate income households. Federal and state low-income housing and historic tax credits and the State of Missouri's Affordable Housing Trust Fund and Neighborhood Preservation Tax Credits and City of St. Louis real property tax abatement assist in these endeavors.

There are no matching requirements for the CDBG or HOPWA programs, but requirements do exist for both the HOME and ESG programs. HOME regulations require that participating jurisdictions contribute or match 25 cents for each dollar of HOME funds spent on affordable housing. The HOME statute provides for a reduction of the matching contribution requirements if a jurisdiction has experienced fiscal distress, severe fiscal distress or has suffered from a major disaster as declared by the President. As of December 31, 2014, the City of St. Louis qualified under the fiscal distress criterion and received a 50% reduction of the match requirement.

The Emergency Solutions Grant program requires a dollar for dollar match that may be satisfied if the City provides matching funds itself or through matching funds or voluntary efforts provided by recipients or project sponsors. In 2014 the City exceeded the dollar for dollar requirement by utilizing a combination of City matching funds and project sponsor funds. Specific match amounts are detailed in the Homeless Section of this report.

MANAGING THE PROCESS

- 1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.*

In Program Year 2014, the City of St. Louis prepared and submitted the 2013 CAPER and prepared and submitted the 2015-2019 Con Plan, which included the 2015 Annual Action Plan. Please see the Citizen Participation Section of this report for information on engagement efforts in the development of the Con Plan/2015 Annual Action Plan.

To ensure compliance with program and comprehensive planning efforts, the City continued to implement significant changes in the management of its CDBG and HOME funding allocations to ensure a transparent process. Essential to the continuation of these changes in the process was the CDBG/HOME Request for Proposals (RFP). On July 11, 2014, the 2015 CDBG application packet was made available to the public. Answers to technical questions were posted on the City's website through a series of "Frequently Asked Questions" memos on July 22, July 29, July 31, and August 4, 2014.

The deadline for submission of the CDBG proposals was August 11, 2014. The City received approximately 65 application submittals with 110 CDBG activities proposed. Staff conducted programmatic and fiscal reviews of each application packet from August 11-13, 2014. The Proposal Evaluation Committee rated proposals from August 21 – September 1, 2014.

On September 17, 2014, the Board of Aldermen received CDA's recommended CDBG/HOME projects in the form of a proposed ordinance that also requested approval of the 2015-2019 Consolidated Plan and the ESG and HOPWA 2015 allocations.

The draft Annual Action Plan was made available for public review and comment from October 13, 2014, through November 14, 2014. Within that 30-day period, the ordinance was presented to the Board of Aldermen for approval. The Housing and Urban Development and Zoning Committee of the Board of Alderman approved the recommendations as presented. The Board of Aldermen subsequently approved the CDBG funding recommendations and the funding ordinance was issued on November 18, 2014.

In addition to the changes detailed above, in 2014 the City carried out the activities as set forth in the 2014 Annual Action Plan.

CITIZEN PARTICIPATION

1. *Provide a summary of citizen comments.*
2. *In addition, the performance report provided to citizens must identify the federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.*

The draft Consolidated Annual Performance and Evaluation Report (CAPER) report identifies federal funds made available for furthering the objectives of the Consolidated Plan, the total amount of funds available for each of the formula grant programs, funds expended during 2014 and the geographic location of key expenditures. It was available for review on March 6, 2015 at the offices of the Community Development Administration at 1520 Market Suite 2000, in the City of St. Louis Central Library located at 1301 Olive, and on the City of St. Louis's website at <http://www.stlouis-mo.gov/cda>. Advertisements indicating the availability of the draft report appeared in the St. Louis American on March 5, 2015 and the St. Louis Post-Dispatch on March 4, 2015.

In addition to the CAPER report, the following IDIS reports were available in draft form for review in CDA's office beginning March 6, 2015:

- CDBG Activity Summary Report-(COPR03) -This report lists each CDBG activity which was open during the program year and shows the status, accomplishments, program year narrative and program year expenditures. It also shows the matrix code, regulation cited and characteristics of the beneficiaries.
- Summary of Accomplishments Report-(C04PR23) -- This report presents data on CDBG/HOME activity counts and disbursements by priority need categories, CDBG accomplishments by various units of measure and housing units by racial/ethnic categories and HOME housing units by various income groups.
- Summary of Consolidated Plan Projects Report-(C04PR06) -This report tracks progress in implementing projects identified in the action plan and lists all projects for a plan year in sequence by project number. Disbursements are summarized by program for each project's activities. Accomplishments reported for the program year in the C04MA08 screens are summarized for each program area.

- Financial Summary Report-(C04PR26) -This report provides the key CDBG program indicators and shows the obligations and expenditures which the grantee has made for a specified program year. The expenditures are summarized to determine the relevant indicators for low and moderate income, planning/administration, public service activities and economic development.

CITIZEN COMMENTS ON CAPER

Comments, if any, are detailed in Appendix C.

2014 CITIZEN PARTICIPATION EFFORTS

In 2014, the City began and completed the citizen participation process for the development of the 2015-2019 Consolidated Plan/2015 Annual Action Plan. In order to ensure meaningful and comprehensive public participation, the City, with the assistance of its consulting team, developed a public engagement plan that included: 1) Geographic Focus Group Meetings; 2) City-wide Public Meetings; 3) Theme-based Follow-up Focus Group Meetings; 4) Public Hearings; and 5) other public and stakeholder engagement activities.

Geographic Focus Groups Meetings:

The 2015-2019 Consolidated Plan/2015 Annual Action Plan process began with a series of five Geographic Focus Group Meetings comprised primarily of key staff from CBDOs and private community service providers—people who are administering programs “on the ground” on a day-to-day basis—who operate within a given geographic public engagement area. The purpose of these meetings was to solicit a representative “expert opinion” on geographically-based community needs and development priorities and begin to identify specific strategies and actions to address these needs. Strategies identified are applicable to both the given geographic public engagement area and the City of St. Louis as a whole. Geographic Focus Group Meetings were held on the following dates listed below:

- Geographic Focus Group Meeting #1 - North Central (Tuesday May 6, 2014)
- Geographic Focus Group Meeting #2 - Near South Side (Tuesday May 6, 2014)
- Geographic Focus Group Meeting #3 - Near North Side/Riverview (Thursday May 8, 2014)
- Geographic Focus Group Meeting #4 - South Central (Thursday May 8, 2014)
- Geographic Focus Group Meeting #5 - South Side (Friday May 9, 2014)

Public Meetings:

Following completion of the Geographic Focus Group meetings, the City and consulting team conducted open Public Meetings at four different locations throughout the City. The purpose of these meetings was to present the draft strategies and actions identified in the focus group meetings, collect public feedback on community needs and priorities, and generate ideas

for additional strategies and actions. Quantitative and qualitative citizen feedback was keyed to geographic public engagement areas through attendee demographic polling (including the public engagement area and specific City of St. Louis Neighborhood where attendees live). Public Meetings were held on the following dates at the locations listed below:

- **Public Meeting #1** - O'Fallon Park Rec Plex (Tuesday May 20, 2014)
- **Public Meeting #2** - Thomas Dunn Learning Center (Thursday May 22, 2014)
- **Public Meeting #3** - St. Louis Association of Community Organizations (Tuesday May 27, 2014)
- **Public Meeting #4** - UMSL @ Grand Center (Wednesday May 28, 2014)

Theme-Based Follow-Up Focus Group Meetings:

Utilizing the community development priorities, strategies, and proposed activities collected from the public meetings, the City of St. Louis and consulting team conducted two (2) theme-based follow-up focus group meetings with identified community service providers and city-wide stakeholders. The purpose of these theme-based follow-up focus group meetings was three-fold: 1) first, to identify existing gaps and opportunities for improvement as identified by day-to-day service providers; 2) second, to identify potential implementers of Consolidated Plan strategies and actions; and 3) finally, to help build capacity and networks of existing service providers around identified priority activities in the City of St. Louis. Theme-based follow-up focus group meetings were held on June 25, 2014 at the Forest Park Learning Lab.

Public Hearings:

The Community Development Administration conducted three (3) public hearings on the 2015-2019 City of St. Louis Consolidated Plan and 2015 Annual Action Plan during this Consolidated Plan planning process:

- **Public Hearing #1**
2015 CDBG RFP Public Hearing
Friday, July 25, 2014
- **Public Hearing #2**
2015 CDBG Funding Recommendations Public Hearing
Wednesday, September 17, 2014
- **Public Hearing #3**
2015-2019 Draft Consolidated Plan and 2015 Annual Action Plan Public Hearing
Tuesday, October 28, 2014

Other Public and Stakeholder Engagement Activities:

In addition to the primary public engagement activities described above, this Consolidated Plan was developed with numerous on-going and supplemental public and stakeholder engagement initiatives and events. These initiatives included:

- Board of Aldermen Consolidated Plan Briefing Sessions (June 18, 2014 and August 12, 2014)
- Technical Assistance on CDBG best practices and financial management (June 27, 2014 and June 30, 2014)
- Consolidated Plan Community Survey (August 8 through September 2, 2014), in which 1,080 unique households participated.

Public Engagement Summary:

The public engagement process for this Consolidated Plan engaged 39 unique City of St. Louis stakeholders in the geographic focus group meetings and 103 unique City households in the public meetings, for a total of 142 residents and stakeholders in facilitated public engagement events. In addition to these contact points, an additional 17 organizational representatives provided feedback during the theme-based follow-up focus group meetings. Finally, 1,080 unique households responded to the web-based Consolidated Plan community survey between August 8 and September 2, 2014, and another 68 households completed and returned paper surveys. This results in a total of 1,307 City residents and stakeholders who were involved in this Consolidated Plan process.

GEOGRAPHIC DISTRIBUTION

This section utilizes maps to show CDBG, HOME, ESG and HOPWA funded program activities and locations for 2014 as follows:

- CDBG Funded Programs
- CDBG/HOME For-Sale Residential Development
- CDBG/HOME Rental Residential Development
- CDBG/HOME Home Repair Program Participants
- ESG-Funded Emergency, Transitional & Permanent Housing Facilities
- HOPWA-Funded Activities

INSTITUTIONAL STRUCTURE

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 5 Action Plan “Institutional Structure” Response:

The City's primary development agencies -- the Community Development Administration (CDA), the Planning and Urban Design Agency (PDA), and the St. Louis Development Corporation (SLDC) -- work together to plan and implement housing and economic development activities within the City of St. Louis. CDA is responsible for the administration of federal funds for housing, community and economic development programs that strengthen the City of St. Louis and its neighborhoods. PDA, which was created in the summer of 1999 upon passage of Ordinance 64687 to focus on planning for the future of the City of St. Louis, provides staff support for the Planning Commission and is comprised of four divisions: Planning and Urban Design, Cultural Resources, Research, and Graphics/Computer Mapping. SLDC is a not-for-profit corporation organized under Chapter 355 of the Missouri State Code with the mission of fostering economic development and growth in the City by increasing job and business opportunities and expansion of the City's tax base.

During Program Year 2014, the above referenced agencies continued to work together, along with other key City Departments, to effectively plan and carry out housing, economic development, and other community development activities essential to the continued development of the City. In particular, the following activities occurred during the reporting period:

- The development agency directors meet monthly as members of the Mayor’s Cabinet and are able to share information with all City departments involved with development and service delivery.
- The development agency directors met weekly in an effort to better coordinate activities essential to the continued development of the City.
- SLDC staff, in conjunction with the Executive Director of CDA and PDA met bi-weekly to coordinate ongoing inter-agency projects and programs and to share information.
- Capital Committee meetings were held on a bi-monthly basis not only among the development agencies, but also with other key City departments such as the Street Department and the Board of Public Service to improve coordination with respect to key development activities planned or taking place within the City.

In addition to the above, CDA enhanced coordination efforts among CDBG, HOME, ESG and HOPWA administrators by holding coordination meetings during the development of the 2014 Annual Action Plan and 2014 CAPER. In addition, CDA utilized enhanced coordination efforts during the development of its Consolidated Plan. This process involved extensive outreach to, and coordination with, public and private housing, health, and social service agencies to identify needs and formulate goals and objectives.

MONITORING

1. *Describe how and the frequency with which you monitored your activities.*
2. *Describe the results of your monitoring, including any improvements.*
3. *Self Evaluation*
 - a. *Describe the effect programs have in solving neighborhood and community problems.*
 - b. *Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.*
 - c. *Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low- and moderate-income persons.*
 - d. *Indicate any activities falling behind schedule.*
 - e. *Describe how activities and strategies made an impact on identified needs.*
 - f. *Identify indicators that would best describe the results.*
 - g. *Identify barriers that had a negative impact on fulfilling the strategies and overall vision.*
 - h. *Identify whether major goals are on target and discuss reasons for those that are not on target.*
 - i. *Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.*

The City of St. Louis strives to ensure that each Department meets the programmatic and financial expectations of its citizens through the implementation monitoring procedures for the CDBG, HOME, ESG and HOPWA programs.

CDBG PROGRAMMATIC MONITORING PROCEDURES

Prior to receiving CDBG funding, prospective subrecipients (excluding quasi-governmental entities) were required to submit proposals for funding that propose specific and measurable program goals and objectives. These proposals were reviewed for completeness and eligibility by CDA staff then rated and ranked prior to selection or denial to ensure fairness, competition and transparency. Information pertaining to the 2014 CDBG selection process can be found on the City website: <https://www.stlouis-mo.gov/government/departments/community-development/cdbg/2014-cdbg-funding-cycle.cfm> .

In 2014, the City's monitoring of its CDBG subrecipients had four components: project implementation, contract management, monitoring compliance, and fiscal monitoring. For the purposes of this section, the term "subrecipient" also includes City departments funded under cooperation agreements.

1. **Project Implementation:** In Program Year 2014, subrecipients that received CDBG funding were required to attend a mandatory workshop that included an overview of CDBG requirements, other federal requirements, and City contracting requirements. In addition, training opportunities were offered throughout the year to assist

subrecipients in project implementation and capacity building. The training for Program Year 2014 occurred on January 14 and 15, 2014.

2. Contract Management: All subrecipients were assigned a program monitor who was responsible for the contract execution process. All contracts included HUD requirements and specified compliance requirements and reporting. The program monitor was also responsible for contract compliance and ongoing technical assistance throughout the contract period.
3. Program Monitoring Compliance: The primary goal of program monitoring is to identify deficiencies and promote corrections in order to improve, reinforce, or augment the subrecipients' performance. As part of this process, City staff watches for the potential of fraud, waste, mismanagement, and/or other opportunities for potential abuse. Contract provisions were in place that provide for the suspension of funds, termination of the contract, and disallowance of reimbursement requests at any time during the program year based on performance deficiencies. On an individual basis, staff works with subrecipients to correct identified deficiencies through discussion and/or technical assistance, prior to imposing any sanctions.

The monitoring process involved the review of subrecipient programmatic reports, desk audits and review of supporting documentation, onsite monitoring reviews, frequent telephone contacts, written communications, and meetings. To facilitate the monitoring process, program monitors completed risk assessments for their assigned agencies. Organizations with no prior CDBG experience were automatically considered high risk, and received additional technical assistance throughout the contract period. Organizations with prior CDBG experience were assessed based on the following criteria:

- Amount of the grant;
- Nature of the activity;
- Timeliness of reports;
- Staff turnover;
- Prior performance; and
- Prior monitoring findings.

Where risk analysis reveals a greater risk of non-compliance, program monitors performed two onsite monitoring visits during the contract period. In order to assure consistency and fairness in monitoring, program monitors conducted their reviews utilizing a standardized checklist. Any concerns or findings noted during the monitoring visit were detailed in a letter with corrective action recommendations and deadlines for implementation.

In addition to the above, the City continues to comply with CDBG and HOME regulatory compliance programs, such as Labor Standards and Section 3.

CDBG FISCAL MONITORING PROCEDURES

In 2014 CDA fiscal staff performed the fiscal monitoring of its subrecipients. Reimbursement requests were reviewed and approved by the CDA Fiscal Section and processed by the Federal Grants Section of the Comptroller's Office. Monthly financial reports detailing all CDBG/HOME transactions were required from each subrecipient for the life of the contract agreement and reviewed by the CDA Fiscal Section for accuracy.

Annual monitoring visits with the subrecipients were conducted and prioritized based on the funding award amount, prior and/or current financial managements concerns, expenditure rate and CDBG/HOME administration experience. The organization's overall compliance with fiscal procedures established by CDA, HUD 24 CFR 570, 24 CFR Part 84, OMB Circulars A-110, A-122 and A-133 and all other Federal, State and local laws and regulations governing the expenditure of CDBG and HOME funds was reviewed and tested. Tax filings, financial statements and accountings records and procedures were reviewed to test compliance with internal controls, allowable costs/cost principles, eligibility and reporting. Cost allocation budgets submitted at the beginning of the program year were tested for expenditure support and adequate documentation. At the conclusion of the fiscal monitoring visit, a monitoring results letter was issued to each organization. Any concerns or findings noted during the monitoring visit were detailed in the letter with corrective action recommendations and deadlines for implementation.

CDA fiscal staff also maintained a tracking system to ensure subrecipient compliance with OMB Circular A-133 reporting requirements. Subrecipients that expended \$500,000 or more in Federal funds during the previous fiscal year were monitored to ensure the timely submission of the required audit report to the Federal Audit Clearinghouse, with a copy to CDA. Reports forwarded to CDA were reviewed for completeness and the organization's compliance with federal regulations. Findings noted in the report were reviewed to determine if any corrective action was needed. All subrecipients that did not expend \$500,000 or more in Federal funds in the previous fiscal year were required to submit a certification letter stating same. The certification letters are maintained in CDA fiscal monitoring files.

ESG PROGRAMMATIC AND FISCAL MONITORING

All Emergency Solutions Grant (ESG) programs are monitored twice a year. The fiscal monitoring is performed by the Internal Audit Section and the programmatic monitoring is performed by the Homeless Services Division.

All agencies are required to submit a monthly financial report to the Homeless Services Division to request reimbursements for their expenditures. The Homeless Services Division conducts a basic review to ensure that all requests are eligible. A further review is conducted by the Department of Human Services' Fiscal Division. In addition, the Homeless Services Division contracts with the City Comptroller's Internal Audit Section to ensure that each agency is in compliance with fiscal procedures. Internal Audit's review includes examination of the timeliness of financial reports, procurement policy, conflict of interest, bonding and insurance, sales tax exemption, ongoing concern/issues and a list of inventory and property purchased with

funds from the Homeless Services Division.

Agencies receiving ESG funds are also required to submit monthly activity reports describing the duplicated and unduplicated number of persons served during the month and during the year. The agencies are also required to submit quarterly and annual reports. The Homeless Services Division also monitors each program's performance and expenditures via site visits, technical assistance training and Homeless Management Information System (HMIS) input.

HOPWA FISCAL MONITORING

The Department of Health retains the services of the Internal Audit Section of the City of St. Louis Comptroller's Office to perform fiscal monitoring of subcontracts issued by the Department of Health. During the monitoring process, auditors (using OMB Circular A-133 as a guide) test up to three months of fiscal reporting, and examine fiscal records, time logs, payroll records, acquisition and purchasing, accounting practices, and allowable costs. Fiscal monitoring visits occur once during each contract year for each subcontractor. Irregularities are reported in writing, along with recommendations for correction, to the Department of Health. Corrective recommendations from the audit team are always adopted by the Department of Health, and meetings with the subcontractor take place to develop plans for correcting the irregularities. In extreme cases, this could result in a subcontractor being required to return funds to the Department of Health or the termination of a contract.

The Department of Health requires annual A-133 Audits or its equivalent from all subcontractors receiving over \$500,000 in federal funds. The Grants Administrator retains copies of A-133 Audit summary reports. The Internal Audit Section of the City of St. Louis Comptroller's Office and the Department of Health review the audits. The most recent audits from all subcontractors must be reviewed by the Department of Health's fiscal section before any agency receives a Department of Health contract. All contractors (100%) comply with audit requirements in OMB Circular A-133.

HOPWA PROGRAM MONITORING

In addition to fiscal audits performed by the City Comptroller's Office, the Contract Compliance Officer (CCO) conducts monitoring site visits for each subcontractor during the contract year to review program deliverables, instruct providers on reporting requirements, assess training and technical assistance needs, and make recommendations for programmatic improvement. A Contract Compliance Policy is included as an attachment in each contract. When an issue is identified, the Grants Administrator negotiates a corrective action plan with the contractor. A written action plan may be required. Unresolved issues are addressed by the Grants Administrator, Bureau Chief and ultimately the Commissioner of Health, as needed. Subcontractors are notified that failure to correct compliance issues will result in a funding reduction of 1% from the administrative line item for each unresolved occurrence. Recurring compliance issues may result in a termination of the subcontract.

The CCO also performs desk audits on the monthly provider invoices to monitor deliverables set within the contract and scope of work.

The Department of Health utilizes a programmatic monitoring tool for each service category and provider. The tool describes the purpose of the monitoring visits and data elements to be monitored and includes a checklist of relevant contract responsibilities and deliverables. Key areas of the site visit include program-wide elements, audit management, financial management and documentation, procurement, property and equipment, personnel policies and procedures, client chart review, program highlights and challenges, progress towards meeting deliverables, and suggestions for program improvement. The monitoring tool also includes an evaluation instrument that provides a score for each site monitoring visit. Site visit results are reported to the provider. Providers are required to respond to findings within 30 business days and submit a time-phased corrective action plan.

RESULTS AND IMPROVEMENTS

CDBG Monitoring Results and Improvements:

During Program Year 2014, the City continued improvements made in prior years and implemented additional changes in its processes to ensure subrecipient compliance. Program Year 2014 accomplishments are highlighted below:

- Continuation of Competitive RFP Process: Continued implementation of changes to the non-housing funding process ensured a competitive, transparent and goal driven process engaging both the public and elected officials. It also allowed the City to greater fund more organizations with sufficient capacity.
- Changes to Subrecipient Agreement: In Program Year 2014, the City made significant improvements to its subrecipient agreement, enhancing its environmental and recordkeeping provisions, among others. The changes have allowed the agreement to better serve as a management tool – for verifying regulatory compliance and monitoring performance – and an orientation and educational tool – for subrecipient staff unfamiliar with HUD and CDA administrative and fiscal requirements.
- Implementation of Performance-Based Reimbursement System: In Program Year 2014, a significant change to most CDBG subrecipient agreements was the requirement for a performance-based reimbursement system. By tying reimbursements to the successful completion of measurable objectives CDA reduced the risk of subrecipients spending their entire budget prior to accomplishing the objectives stated in their respective agreements.
- Continuation of Improvements to Monitoring: In Program Year 2014, the City continued to make improvements to its programmatic and fiscal monitoring. In the case of programmatic monitoring, City staff continued to implement the procedures as detailed in the CDA Programmatic Monitoring Guidebook. This includes, among many other procedures, a required technical assistance visit for all new subrecipients early in the

program year to ensure familiarity and adherence with CDBG rules and regulations. This process has helped to avoid compliance issues later in the program year. In the case of fiscal monitoring, CDA staff continues to implement the changes requested and approved by the local HUD office. During Program Year 2013, the CDBG and HOME fiscal monitoring responsibilities was transitioned from the Comptroller's Office to CDA and was overhauled to be more in line with the process utilized by the federal government.

Both programmatic and fiscal monitoring staff utilized standardized forms and checklists during their review. Upon the conclusion of monitoring, subrecipients receive a report, in the case of fiscal monitoring, and a letter, in the case of programmatic monitoring. Corrective action requirements and deadlines are included, if applicable.

HOME Compliance Monitoring Results and Improvements:

The Asset Manager continued to follow the monitoring procedures revised in 2008. During 2014 there were 571 units operating under a HOME Regulatory Agreement. The Asset Manager collected income certification information for these units. In addition, CDA staff inspected 16 properties representing 236 directly-funded HOME units in order to insure that they remain in compliance with Housing Quality Standards. Staff obtained inspection reports from the state housing finance agency covering an additional 320 directly-funded HOME units 13 properties.

ESG Monitoring Results and Improvements:

The Homeless Services Division is seeking to improve the systematic process of conducting programmatic monitoring. The Homeless Service Division received technical assistance from the local U.S. Department of Housing and Urban Development in developing a monitoring tool and will continue to receive technical assistance from HUD.

The Program Specialists and Contract Compliance Officer conducts monitoring visits on each sub-grantees during February and March. The Homeless Services Contract Compliance Officers and Program Specialists provide technical assistance to the sub-grantees to correct any deficiencies in the programs related to local, state and federal laws and regulations. The Division Manager reviews and signs all completed monitoring documents to ensure complete compliance.

HOPWA Monitoring Results and Improvements:

Program Year 4 monitoring activities throughout the St. Louis Eligible Metropolitan Statistical Area for the HOPWA program included an on-site monitoring visit in 2014 of each project sponsor. During on-site monitoring, Grants Administration staff reviewed agency policies and procedures as well as a sample of client files. Grants Administration staff utilized a fiscal and programmatic monitoring tool based on HUD regulations as stated in the HOPWA Program Grantee Oversight Resource Guide. The revised tool was approved by HUD and fully implemented in 2009. Routine desk audits of invoices and reports also resulted in the identification of sponsors' organizational strengths, weaknesses, and areas for improvement.

Both project sponsors, Doorways and Peter & Paul Community Services, performed well overall on monitoring assessments. No concerns or findings were identified at Peter & Paul Community Services. One concern was identified at Doorways with regard to client files: two of the client charts sampled were missing information, which was collected and documented as part of the corrective action plan. The agency was advised to ensure full completion of all forms in client files and inclusion of all required documentation. The Grants Administration staff will continue to monitor for completeness and accuracy of client files at future site visits. The monitoring visit also provided opportunity to discuss additional improvements, including policies and mechanisms to better ensure client stability after receiving housing assistance, as well as detailed reporting of outcomes for supportive services and housing information services.

SELF EVALUATION

Effects on Neighborhoods/Communities:

The activities funded by CDBG, HOME, ESG, and HOPWA in 2014 benefited low- and moderate-income persons in the City. Eligible activities were completed in partnership with local nonprofit organizations and City Departments that share a deep commitment to improving the lives of residents of the City of St. Louis. These organizations and agencies work closely with the communities that they serve and know firsthand the current needs. Over the years, the decrease in entitlement funds has raised concern among our partners that rely on HUD funding to provide new or enhanced services in the community. This concern further demonstrates the effectiveness of HUD-funded programs in solving neighborhood and community problems in the City.

Progress in Meeting Needs and Objectives

The City of St. Louis' 2010-2014 Consolidated Plan identified 30 CDBG and HOME objectives. Based on Consolidated Annual Performance and Evaluation Reports from 2010-2013, the City has a high level of past performance, achieving 95% or more of its objectives in all but four cases, and sometimes far exceeding objectives. The four cases where the goals had not yet substantially been met prior to Program Year 2014 are CDBG and HOME-funded Home Repair Programs (73% completed as of 12/31/2013), CDBG and HOME-Funded Development of Affordable Housing for Sale to Low-Moderate Income Buyers (49% completed as of 12/31/2013), CDBG-Funded Public Facility Improvement Projects (67% completed as of 12/31/2013) and CDBG-Funded Commercial District Business Support Programs (35% completed as of 12/31/2013).

As of 12/31/14, CDBG-funded public improvements were 83% complete with the completion of streetscape improvements for the River Des Peres/Chippewa Project. Seven other projects were underway in 2014 and are expected to be completed in 2015 which will exceed the overall goal of six projects that was identified in the 2010-14 Consolidated Plan. As of 12/31/14, the status of the seven pending projects is as follows:

- Sidewalk improvements for the South Side Early Childcare Center and the Bremen Homes Infrastructure projects were started in 2014 and are expected to be completed in early 2015.
- The environmental and Section 106 reviews were completed for the Gateway Branch for Economic Empowerment and North Sarah Phase 2 Public Infrastructure projects. Both are expected to start construction in 2015.
- Streetscape improvements were approximately 94% completed for Watson/Lindenwood.
- Soulard Market public improvements were underway and approximately 47% complete.

As of 12/31/14, CDBG-funded business support programs were 40% complete with the closing of a loan for one new business in 2014. While business support programs did not meet the goals in terms of the number of businesses assisted, as of 12/31/14, they had created or retained 244 of 250 jobs and had accomplished 98% of the job creation goal in the 2010-2014 Consolidated Plan.

All of the other activities completed in 2014 met at least one goal and objective from the Con Plan. Please refer to Appendix 2 to review the accomplishments of these efforts. In short, they addressed the priority needs for housing, economic development and job creation, homeless assistance, neighborhood improvements, and HIV/AIDS assistance.

Decent Housing/Suitable Living Environment/Economic Opportunity:

All of the projects and activities implemented during this reporting period went toward meeting one of the objectives of the Outcome Performance Measurement Framework, which include decent housing, suitable living environment, and economic opportunity. Please refer to the project sheets in Appendix 2.

Delayed or Cancelled Activities:

Below please find the list of CDBG-funded projects that had no activity in Program Year 2014 and their status as of December 31, 2014:

Table 5. 2014 CDBG-Funded Projects Without Funded Activity

Project Activity	Status
Dr. Martin Luther King Corridor Pre-Development	This program had not started as of 12/31/14, but future activity is planned.
Gateway Branch for Economic Empowerment	As of 12/31/14, the environmental review process is underway and construction is expected to begin in 2015.
Metropolitan Senior Citizens Corp. - Bathroom Rehabilitation	Due to staff turnover, activity unable to commence. No future funding or activity is anticipated.
North Sarah Phase 2 Public Infrastructure	As of 12/31/14, the environmental review process is underway and construction is expected to begin in 2015.

Impact on Identified Needs/ Indicators to Describe Results:

In 2014, the CDBG program continued in St. Louis for its 40th consecutive year, and the HOME program continued to the 21st consecutive year. During the program year, most programs operated in a relatively professional and efficient manner, reflecting general widespread understanding of the guidelines and ongoing communications to and among operating agencies, City officials and HUD staff.

Each of the projects and activities described in this report met or will meet upon completion at least one goal and objective in the Con Plan. Prior to implementation, indicators were identified for each project or activity to use for assessment. Below please find a sample of the types of activities made possible through the support of HUD-funded programs. Those with specific questions or interest in more detail are encouraged to contact CDA staff.

- **Public Service:** In Program Year 2014, the City was able to fund several types of public service activities. By funding these programs, the City was able to provide direct services to low-and moderate-income persons to assist with vital community and social needs. Please see Appendices 1 and 2 for specific accomplishments pertaining to CDBG-funded public service activities.
- **Interim Assistance:** Under the Interim Assistance Category, SLDC continued efforts in 2014 to board and secure vacant buildings for future use, to clean and maintain vacant lots which may be used for future development and to trim or remove hazardous trees.
- **Home Repair:** Aid in maintaining and repairing homes was also a major focus in the use of CDBG and HOME funds in 2014. CDA's Healthy Home Repair Program assisted in the preservation of mostly single-family housing stock throughout the City. In 2014 a total of 167 low and moderate income homeowners were assisted in maintaining their properties, which is less than the projected 2014 goal of 270. Minor home repairs were undertaken by in-house work crews employed by Home Services, Inc., and Harambee Youth Training Corporation. Collectively, these two agencies completed a total of 2,115 minor repairs for 327 homeowners.

- **Housing Development:** In 2014 the Community Development Administration assisted in the completion of 128 affordable housing units. Of the 116 rehabilitated units, 106 were rental and 10 were for sale. 244 units were newly constructed, of which eight were for sale and 120 were rental.
- **Economic Development:** CDBG funds are used to encourage economic development in the City of St. Louis through the support of two programs: the Business Development Support program and the Neighborhood Commercial District Incentives program.

The Business Development Support program is administered by The St. Louis Local Development Co. (“LDC”). The LDC oversees a loan program, funded with CDBG funds, providing low interest loans to qualifying for-profit businesses wishing to locate or expand in the City of St. Louis. The loan proceeds may be used by the business for the purchase of real property, fixtures, machinery, and equipment or for working capital needs. The loans are designed to leverage private investment and equity and to assist projects that otherwise would not be undertaken without the additional financial assistance provided by LDC. The businesses receiving CDBG-funded loans through the LDC’s loan program are required to either create new jobs, primarily for low- to moderate-income persons, or to provide needed goods and services to residents living in low- to moderate-income neighborhoods.

During the 2014 program year, the LDC provided a \$25,000 loan to Starz Salon LLC to assist with the purchase of furniture, fixtures, and equipment in connection with the opening of a new, full-service beauty salon in the Dutchtown neighborhood. The LDC also provided operating support for the Grand Center incubator, operated by STLventureWorks, which houses and assists approximately 15 start-up companies.

Throughout the course of the year, the LDC discussed financing options and other available incentives with several businesses exploring plans for a variety of projects. Several projects are expected to be finalized and submitted to the LDC board for approval in early 2015.

The LDC continued to monitor a number of projects that received financial assistance in previous program years. Projects funded, in part, with CDBG loans, resulted in the creation in 2014 of 39 full-time equivalent jobs for persons qualifying as low- to moderate income.

All businesses receiving financial assistance through the LDC are required to enter into a First Source Employment Agreement with the St. Louis Agency on Training and Employment (“SLATE”). SLATE helps businesses find qualified workers for all types of jobs requiring all levels of skill, and helps jobs seekers find suitable employment by providing career counseling, training, and job leads, free of charge. Under the terms of the First Source Employment Agreement, the businesses receiving financing assistance from the LDC are required to notify SLATE when hiring for new, entry-level jobs, and are required to give consideration to job applicants referred by SLATE.

- Neighborhood Commercial District Improvement (NCDI) Program – In 2014, this program continued to improve the communities of low-moderate income citizens of the City of St. Louis, by enhancing the goods, services, jobs and economic viability of challenged communities. Program funding assisted in improving retail business districts and supporting small businesses throughout the City. The program uses CDBG funds to leverage the private investment of building and business owners, whenever possible, in improving individual business facades to enhance the commercial streetscapes, as well as providing district-wide public improvements in targeted commercial districts. The 128 businesses benefiting from program funding included 17 new businesses, creating 101 new jobs. Total businesses served, supported 684 jobs within the City. In addition to façade and public improvement projects, 7 Commercial District Managers assisted more than 30 different business associations with various challenges and efforts to improve their businesses and their commercial district’s viability. These efforts within the districts resulted in noticeable enhancements to the low-moderate income communities they serve.

Projects completed in 2014 are as follows:

2014 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT - City of St. Louis

	Ward	ProjectName	Location	CDBG Cost	Total Project Cost	Completion Date
1.	14	Convertible Tops & More	4330 S. Kingshighway	\$ 1,999.90	\$ 1,999.90	1/2/14
2.	8	Meskerem Ethiopian Restaurant	3210 S. Grand	\$ 2,889.00	\$ 4,089.00	1/2/14
3.	8	Shaw Market	4200 Shaw	\$ 1,327.55	\$ 1,327.55	1/2/14
4.	8	Upcycle Exchange	3206 S. Grand	\$ 1,922.00	\$ 1,922.00	1/2/14
5.	17	Brasserie By Niche	4580 Laclede	\$ 2,359.00	\$ 2,359.00	1/8/14
6.	15	Papa Murphy's Pizza	3909 Gravois	\$ 7,800.01	\$ 9,168.45	1/8/14
7.	15	Tiny Bubbles	3415 S. Grand	\$ 9,696.00	\$ 18,396.00	1/10/14
8.	28	Clean Craft Cleaners	5311 Pershing	\$ 10,000.00	\$ 20,000.00	1/24/14
9.	19	Honey's Child Boutique , Ph I	1927 Washington Ave	\$ 2,053.48	\$ 2,053.48	1/24/14
10.	19	Honey's Child Boutique, Ph II	1927 Washington Ave	\$ 1,596.11	\$ 1,596.11	1/24/14
11.	3	Sun Café	1435 Salisbury	\$ 4,040.00	\$ 4,040.00	2/5/14
12.	21	K Mama's New & Used Resale, Ph I	4103 W. Florissant	\$ 1,959.00	\$ 1,959.00	2/5/14
13.	12	Concordia Turners, Ph III	6432 Gravois	\$ 1,170.00	\$ 1,170.00	2/5/14
14.	8	Parsimonia	3194 S. Grand Blvd.	\$ 834.00	\$ 834.00	2/7/14
15.	4	G-Zus Automotive, Ph I	4442 Dr. Marin Luther King	\$ 10,484.00	\$ 10,484.00	2/7/14
16.	4	G-Zus Automotive , Ph II	4442 Dr. Marin Luther King	\$ 5,200.00	\$ 5,200.00	2/7/14
17.	13	The Filling Station , Ph I	5323 S. Kingshighway	\$ 1,500.00	\$ 1,500.00	2/7/14
18.	13	The Filling Station , Ph II	5323 S. Kingshighway	\$ 1,082.64	\$ 1,082.64	2/7/14
19.	21	K Mama's New & Used Resale, Ph II	4108 W. Florissant	\$ 1,750.00	\$ 1,750.00	2/7/14
20.	4	Kings Food Phillips	3858 Dr. Martin Luther King	\$ 25,000.00	\$ 38,000.00	2/13/14
21.	19	Kings Food Phillips	3858 Dr. Martin Luther King	\$ 24,899.00	\$ 24,899.00	2/13/14
22.	20	Dutch, LLC	2715 Cheokee Street	\$ 20,000.00	\$ 44,600.00	2/27/14
23.	9	This Whiskey Ring	2651 Cherokee Street	\$ 5,553.35	\$ 11,106.70	2/27/14
24.	28	Left Bank Books	399 N. Euclid	\$ 4,320.00	\$ 4,320.00	2/27/14
25.	7	The Sweet Divine	3200 S. Grand	\$ 2,391.00	\$ 2,391.00	3/5/14
26.	9	Kileen & Kileen Art Studio	3020 Salena Street	\$ 5,000.00	\$ 16,572.00	3/12/14
27.	9	JD's Corner	4701 Michigan	\$ 6,239.89	\$ 6,239.89	3/12/14
28.	10	John Viviano & Sons	5139 Shaw Avenue	\$ 3,213.00	\$ 3,213.00	4/24/14
29.	4	Fine Design Hair Care	4131 Dr. Martin Luther King	\$ 3,120.88	\$ 3,120.88	5/20/2014
30.	3	Natric's Cleaners	3630 Lee Avenue	\$ 17,000.00	\$ 17,000.00	5/20/2014
31.	4	TNT Market	3900 Lexingrton	\$ 2,181.00	\$ 2,181.00	6/24/14

2014 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT - City of St. Louis

	Ward	ProjectName	Location	CDBG Cost	Total Project Cost	Completion Date
32.	10	Zia's Restaurant, Ph I	5256 Wilson	\$ 5,500.00	\$ 5,500.00	7/17/14
33.	9	Luminary Center for the Arts	2701 Cherokee	\$ 15,000.00	\$ 24,341.00	8/13/14
34.	10	Mama's on The Hill	2132 Edwards	\$ 10,000.00	\$ 10,889.00	8/19/14
35.	10	Zia's Restaurant, Ph II	5256 Wilson	\$ 2,206.00	\$ 2,206.00	9/9/14
36.	19	Locust Busines District	c/o 3150 Locust	\$ 35,000.00	\$ 56,575.00	9/9/14
37.	6	The Purple Martin	2800 Shenandoah	\$ 985.00	\$ 985.00	9/9/14
38.	25	Winkelmann & Sons	3300 Meramec	\$ 889.50	\$ 1,779.00	9/22/2014
39.	14	Bosnian Chamber of Commerce	5039 Gravois	\$ 1,963.31	\$ 1,963.31	9/22/2014
40.	27	The Kutt Factory Beauty & Barber	5768 W. Florissant	\$ 1,280.00	\$ 1,280.00	9/22/14
41.	19	Gateway Greening	2011 Washington	\$ 3,525.00	\$ 3,525.00	9/22/14
42.	25	Urban Matter	4704 Virginia	\$ 6,546.00	\$ 7,456.00	9/25/2014
43.	9	The Mud House	2101 Cherokee	\$ 2,679.00	\$ 2,679.00	9/25/2014
44.	6	Van Gogh's Martini Bar/Bistro	3200 Shenandoah	\$ 1,315.00	\$ 1,315.00	10/7/14
45.	20	Twittily Dittily Doo Child Care Ctr.	2820 Chippewa	\$ 4,644.00	\$ 4,644.00	10/10/14
46.	17	Flying Rolls	3674 Forest Park	\$ 8,200.00	\$ 8,200.00	10/15/2014
47.	20	Bespoke	2648 Cherokee	\$ 20,000.00	\$ 33,600.00	10/22/2014
48.	7	The Good Luck Bar & Grill, Ph I	2501 S. 9th Street	\$ 7,354.00	\$ 8,620.00	10/22/14
49.	3	Clark's Barbershop	3800 St. Louis Avenue	\$ 20,000.00	\$ 26,000.00	10/29/2014
50.	7	The Good Luck Bar & Grill, Ph II	2501 S. 9th Street	\$ 990.00	\$ 990.00	10/31/2014
51.	19	Metropolitan Taxicab Corporation	3020 Brantner Place	\$ 11,200.00	\$ 11,200.00	10/31/2014
52.	22	Hamilton Heights	5500-12 Natural Bridge	\$ 8,445.00	\$ 8,445.00	11/12/2014
53.	9	Ms P's Soulful Dash	3000 S. Jefferson	\$ 1,963.25	\$ 1,963.25	11/24/2014
54.	15	Gravois Auto Top	4017 Gravois	\$ 12,000.00	\$ 12,780.00	12/12/2014
55.	6	Tick Tock Partnership	3457-59 Magnolia	\$ 4,315.00	\$ 4,315.00	12/12/2014
56.	8	Park Avenue Coffee	5105 Columbia	\$ 10,000.00	\$ 11,551.05	12/17/2014
				\$ 384,580.87	\$ 517,376.21	

- Planning and Admin: In 2014 Planning and Administrative activities included funding for agencies carrying out typical planning and administrative functions related to CDBG and HOME programs such as the Community Development Administration, St. Louis Development Corporation, Legal Services Support and the Planning and Urban Design Agency. Overall, 19.5% of new CDBG funds received plus program income were obligated for planning and administrative activities. This percentage is within the 20% limitation on funds that may be expended for planning and administration within the reporting period.
- Homeless Services – Emergency Solutions Grant: The vision of the St. Louis City Continuum of Care (CoC) is to develop a system whereby residents of the City would live as independently as possible in the safe, decent and affordable housing of their choice. To accomplish this, non-profit agencies, governmental offices and businesses work together, as a community, to increase the availability of services, eliminate barriers, strengthen the CoC and effectively advocate for the system changes and resources that will positively impact people's lives. In 2014 the use of ESG funds has allowed the CoC to create new programs as well as maintain existing homeless services program.

The City of St Louis continued to make major steps toward ending overall homelessness. The City continues to conduct annually a point-in-time (PIT), census count, in conjunction with numerous local homeless services agencies and volunteer citizens. This report contains a summary of the data collected and represents the most recent comprehensive count and demographic characteristics of persons experiencing homelessness. The CoC represents the local collaboration in the City of St. Louis of more than 60 organizations and individuals. The CoC is committed to preventing people from becoming homeless and finding ways to end homelessness in the St. Louis area. PIT survey respondents answered questions about their age, sex, ethnicity, length of homelessness, where they slept last night, Veteran status, income, last permanent address, and services needed. The 2014 winter PIT count was conducted during a 14-hour period by participants of the St. Louis City Continuum of Care (CoC) and volunteers from the community. The count is unduplicated. The shelter-based count occurred at night and the street-based count occurred during the day. To prevent duplication, forms collected on the streets and at lunch sites were categorized by where the respondent stayed or slept the night of the count. The City successfully conducted a Point In Time count on January 29, 2014 identifying 1,328 persons as homeless on this day. 1,258 were sheltered in emergency shelters, transitional housing, and safe havens, while 70 individuals were unsheltered in parks, abandoned buildings, cars and places not meant for human habitation. This is a decrease of 95 homeless persons from 1,423 homeless persons identified in 2013.

The City of St. Louis and its partnering agencies have increased their efforts towards providing outreach to persons living in encampments that have continued to appear within the St. Louis CoC. When encampments arise, the City best tool is utilizing Rapid Rehousing provided by ESG funding to get clients in to housing and then provide them with the wrap around services needed to ensure independent living. The City

successfully dissolved two small homeless encampments in April 2014 located near the Mississippi riverfront where approximately 20 clients were offered immediate Rapid Rehousing housing options.

In addition, in an effort to actively identify and house chronically homeless veterans, the City successfully implemented the latest Rapid Rehousing program known as Operation Reveille on July 30, 2014. The goal of Operation Reveille was to identify homeless veterans through the Summer Point In Time Count and immediately connect them to housing. In conjunction with local service providers such as the Veterans Administration Hope Recovery Center, the Housing Resource Center and Gateway 180, Operation Reveille was successful in immediately placing 51 chronically homeless veterans identified as living on the streets in apartments on that day.

The Department of Human Services (Homeless Services Division) continues to improve on its efforts to provide decent housing, a suitable living environment and expanded economic opportunities principally for homeless persons, via funding effective programs and monitoring visits.

Non-Homeless Special Needs – HOPWA: HOPWA funds were used to provide tenant-based housing assistance, short-term rent, mortgage and utility assistance, facility-based operating assistance, housing information services, and supportive services (case management) for persons living with HIV/AIDS (PLWHA).

Maintain/Improve Services for HIV/AIDS Persons

Housing assistance remains one of the greatest areas of need for individuals living with HIV and AIDS. Data from 2013 showed that approximately 13% of PLWHA in the greater St. Louis region reported unstable housing situations. In 2014, the City continued to coordinate HOPWA grant funds with Ryan White Part A funding and began to coordinate with Ryan White Part B savings due to greater client access to the Health Care Exchange system through the Affordable Care Act (ACA). These funds were used to provide housing and supportive services for low-income individuals and families living with HIV/AIDS. HIV/AIDS service agencies providing housing services received funding to continue existing programs and to initiate new services to address gaps and improve housing and health outcomes for PLWHA, specifically, case management for households in the TBRA program directed at increasing self-sufficiency and movement to non-HOPWA funded permanent housing). At this time, the City of St. Louis does not have the resources needed to address all existing housing needs; however, the City will continue to utilize HUD grants, Ryan White funding, and other local, state, and foundation funds as efficiently as possible to carry out activities addressing the needs of non-homeless populations.

Barriers:

Cuts in CDBG and HOME combined with stepped-up reporting and monitoring requirements are stretching staff capacity to the limit. The City has taken significant steps by enhancing its monitoring and reporting procedures to increase efficiency.

Conclusion:

Continued use of HUD's performance measurement system is helping City officials and residents achieve a better understanding of whether entitlement program activities are truly effective in addressing neighborhood and community problems identified in the City's Consolidated Plan. HUD's system allows for heightened focus on results as mandated by the Government Performance and Results Act of 1993 and for adjustments or improvements deemed necessary to meet the needs of recipients of entitlement activities.

It will remain CDA's mission to carry out the activities that serve to meet the CDBG program's primary objective of developing viable urban communities by providing decent housing and suitable living environments and expanding economic opportunities principally for persons of low and moderate income. Efforts will be ongoing to ensure that over 70% of the aggregate of CDBG fund expenditures will be for activities that benefit persons of low and moderate income. In 2014 over 96.75% of expenditures were of benefit to low/moderate income persons.

LEAD-BASED PAINT

1. *Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.*

During 2014 the Building Division's Lead Inspection Department conducted 598 lead hazard evaluations throughout the City. Of those inspections, 47% occurred because of an elevated blood-lead level investigation, meaning that a child with lead poisoning had been associated with the unit. This shows that the majority of the referrals fell into the category of primary prevention, which is a positive development in that the occupants of these units have not been lead poisoned. These preventative inspections provide an opportunity to prevent lead poisoning by remediating the units now in order to protect current and future occupants. In addition, the Building Division under the Healthy Home Repair Program conducted 109 risk assessments. Nearly all of these were under the category of primary prevention.

Through various City-funded initiatives, 3,116 housing units were remediated and cleared of lead hazards in 2014. Several funding sources were used to accomplish the remediation of these units, including federal funds and the Building Division's Lead Remediation Fund. The City's HUD Lead Grant allowed for the remediation of 111 housing units. Another 71 units were made lead-safe through the Healthy Home Repair Program, most of which fell into the primary prevention category. Another 69 units were completed and cleared of lead hazards through CDA's Residential Development Section. These consisted primarily of rental units rehabilitated through a combination of public and private sources. The owners completed the repairs in another 65 units, and the Building Division conducted clearance testing until the units were lead-safe.

HOUSING

HOUSING NEEDS

1. *Describe Actions taken during the last year to foster and maintain affordable housing.*

CDA’s Residential Development Division has assisted in the completion of 248 units of affordable housing during 2014. Of the 19 for-sale units, seven were rehabilitated and 12 were newly constructed. Of the 229 rental units, 106 were rehabilitated and 123 were newly constructed.

During the year CDA’s HOME monitoring team mailed out information packages to all owners of projects operating under HOME regulatory agreements. Staff conducted on-site physical inspections of 17 projects consisting of 718 units (310 of them directly HOME-assisted) and obtained inspection reports on nine additional properties, consisting of another 756 units, 156 of them directly HOME-assisted, from the state housing finance agency. Where conditions fell short of housing quality standards, staff engaged the assistance of the Building Division, the City Counselor’s Office, primary lenders and others to encourage compliance. In instances where owners or managers appear to lack knowledge of the requirements or need help with repairs, staff met with them to provide information and assistance.

The City's Affordable Housing Commission (AHC) awarded \$4,440,880 to projects improving housing and housing services, including preventing homelessness, for low and moderate income persons. Forty percent (40%) of the Commission's allocation is targeted to benefit residents whose incomes do not exceed 20% of the area median income.

All of the Commission’s approved (funded) development proposals are also reviewed by the Community Development Administration. CDA’s review and analysis of AHC funded development projects provides AHC with additional insight and controls for improving the financial strength and feasibility, maintenance, and long-term functionality of affordable housing construction projects.

Household incomes for the 271 directly assisted units are as follows:

Extremely Low	200 households
Very Low	44 households
Low	11 households

Seven rental units were vacant and nine units remained unsold as of December 31, 2012.

SPECIFIC HOUSING OBJECTIVES

PROGRESS IN MEETING AFFORDABLE HOUSING GOALS

- 1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.*
- 2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.*

Residential Development:

Despite continued problems with construction and permanent financing and a very sluggish market, 182 affordable units, 66 rehabilitated and 116 newly constructed, were completed using CDBG and HOME funds. Of the 19 for-sale units, 16 remained unsold at the end of the year.

The City's Consolidated Plan calls for the production of 1,650 affordable housing units over the five years of the plan. It should be noted that considerable production is taking place outside the CDBG and HOME programs, primarily utilizing Neighborhood Stabilization Program funds.

Of the 248 directly-assisted affordable units created, housing incomes are as follows:

Extremely low	116 households
Very low	55 households
Low	11 households

Healthy Home Repair Program:

In 2014 a total of 224 homeowners received home repair assistance through the City-funded home repair programs. A total of 27% of the recipients were at the extremely low income level, while an additional 37% were low income, with the remaining 36% moderate income homeowners. The goal in 2014 was to assist a total of 270 low and moderate income homeowners but the limited availability of CDBG funds presented challenges.

EFFORTS TO ADDRESS WORST CASE/DISABILITY NEEDS

3. *Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.*

During 2014 the housing production program managed by CDA’s Residential Development Division resulted in 182 CDBG and HOME-assisted completed units reserved for low and moderate income households. Thirty-two units received direct construction subsidy, and therefore required that direct benefit information be reported. Of the 50 occupied units, six households had incomes that are at 30% or below of area median income.

The needs of the disabled City residents are largely met through the home repair programs. Home Services, Inc. use their in-house crews to make minor repairs for the elderly and disabled. In 2014 they agencies served 307 clients by completing minor repairs, as well as accessibility improvements.

PUBLIC HOUSING STRATEGY

Public Housing Strategy

1. *Describe actions taken in the last year to improve public housing and resident initiatives.*

It is anticipated that the demand for desirable affordable housing will continue to increase during the 2015 program year. The St. Louis Housing Authority (SLHA) plans to continue to enter into partnerships with the Community Development Administration (CDA) of St. Louis City, private developers, investors and public housing residents to develop public housing units in attractive mixed-income communities and to modernize existing developments to improve the quality and energy efficiency of public housing. In addition, SLHA plans to continue to offer homeownership opportunities to low and moderate income families. The status for plan activities is as follows:

- SLHA completed North Sarah Phase II, a new family mixed-finance, mixed-income development, which consists of 103 multi-family rental units in garden apartments, townhouses and mixed-use buildings for both residential and light retail, in June of 2014. The project site is located in the 18th Ward. The project was financed using construction and permanent proceeds from 4% federal and state low income housing tax credits issued by the Missouri Housing Development Commission (MHDC); tax exempt bonds issued by the City of St. Louis Industrial Development Authority; HOPE VI and Replacement Housing Factor Funds from the St. Louis Housing Authority and the U.S. Department of Housing and Urban Development (HUD); City of St. Louis sources, including HOME, NSP3 and Affordable Housing Trust Fund (AHTF); and Affordable Housing Assistance Program (AHAP) funds and HOME funds from the MHDC. All 103 units were occupied by September 30, 2014.
- SLHA continues to plan for additional mixed-finance, affordable housing development at North Sarah III. SLHA's development partner applied for Low-Income Housing Tax Credits to fund the project, but was unsuccessful in obtaining the credits. The development team reapplied for 2015 tax credits and received an award in December 2014.
- SLHA completed construction of the Flance Center, a new Early Childhood Education Facility in Murphy Park, on April 1, 2014. The 23,864 square foot facility provides service to children from birth to age five. The facility was funded with a Public Housing Capital Fund Education and Training Community Facilities grant, New Market Tax Credits, private donations and private equity.
- SLHA continues affordable homeownership development plans at Cambridge Heights and the Near Southside. SLHA sold one affordable, single-family home constructed at Cambridge Heights. Procurement of a developer to construct and sell

eight additional homes at Cambridge Heights and 10 homes on the Near Southside was delayed due to market conditions.

- SLHA is continuing its partnerships with Habitat for Humanity to provide affordable homeownership to Housing Choice Voucher (HCV) participants. One homebuyer successfully purchased a home through this partnership in 2014. Five other participants successfully used the HCV program to purchase a home in 2014.
- SLHA has ongoing modernization initiatives at various developments:
 - In LaSalle Park, design for limited interior improvements is complete, with bidding scheduled for early 2015.
 - Limited interior improvements for Euclid Plaza Phase I are complete.
 - Repairs to balconies at West Pine are complete.
 - Irrigation improvement repairs at Clinton-Peabody and Cochran Plaza were delayed due to a change in priorities.
- SLHA continues to engage resident organizations to obtain input regarding management of various public housing developments.

In addition, the SLHA's Strategic Plan contains a goal to increase the availability of affordable housing by increasing the number of Public Housing units and the number of Housing Choice Vouchers. SLHA has increased its Public Housing portfolio to 2,898 as 46 new Public Housing units were built in 2014. An increase in HUD funding for the Housing Choice Voucher Program in February 2014 led to an increase in lease-up by 217 as of December 2014.

BARRIERS TO AFFORDABLE HOUSING

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

The Affordable Housing Commission promotes 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. In so doing, the Affordable Housing Commission eliminates barriers to affordable housing for St. Louis residents. In January 2014, the Commission awarded \$4,440,880 to projects creating, and preserving decent and safe affordable housing, and funding programs that improve and provide affordable housing and housing services for low and moderate income City residents.

In 2014, the Affordable Housing Commission awarded a total of \$4,440,880 from the Affordable Housing Trust Fund to improve the state of affordable housing in the City of St. Louis. Of this money, \$3,290,880 went toward housing services benefiting low and moderate income residents, and \$1,150,000 was invested in construction projects creating, preserving, and expanding affordable housing in the City.

An overview of the types of services provided includes the following:

Accessibility Modifications	
Repairs for seniors and the disabled	Seven repairs funded
Construction/Major Rehab	
Housing units to be brought on line	91 affordable homes
Education & Counseling	
Includes first time buyer, home repair & life skills courses	465 people served
Home Repairs	
Roofing, tuck pointing, & general repairs	242 homes
Homeless Prevention/Shelter	
Includes beds, meals, counseling & “other”	205,318 units of service
Rent/Mortgage/Utility Assistance	
Emergency aid to prevent eviction or loss of home due to inability	1,050 families served
Transitional Housing	
Housing for limited stays not to exceed two years	840 families
Foreclosure Prevention	

Services include lender negotiation, client counseling
and possible financial aid

625 families

Investing In Self Sufficiency

The dollars spent by the Trust Fund generate an impressive rate of return. Trust Fund dollars fuel housing programs and services that build self sufficiency and prosperity. Funded programs and services are transforming impoverished neighborhoods and changing lives. This past decade has been brutal on the housing front. As a nation, we witnessed the collapse of the housing market, an increase in foreclosures, and too many families and individuals living in overcrowded, substandard, and unstable housing. During this time, the Affordable Housing Commission's Trust Fund dollars have flowed continuously through our partner agencies. These dollars have fueled programs that have created jobs, attracted additional investment, revitalized neighborhoods, and expanded the City's supply of affordable housing. The cumulative investment by the Affordable Housing Commission is one reason St. Louis has not been hit harder by the economic turmoil that has shaken the rest of the country.

Affordable Housing Trust Fund: Responsive To The Community's Changing Needs

The Affordable Housing Trust Fund has served as a responsive tool for meeting the community's changing needs. Trust Fund dollars have reached a broad swath of residents struggling with varied housing needs. Among the uses, Trust Fund dollars have saved households from foreclosure, helped low income families stay warm in the winter and cool in the summer, and helped to make critical repairs to owner occupied housing to allow families to stay intact when emergency repairs are needed.

Affordable Housing: An Investment In The Health, Vitality And Sustainability Of The City

In recent years, the Trust Fund has been used to practice sound economic, environmental, and social policy. The Affordable Housing Commission has used its funding to direct development of housing near transit nodes to allow households with limited means to connect to jobs, educational, and recreational opportunities. Significant Trust Fund investments have been concentrated into the City's existing housing assets to give new life to old buildings. Funds have been directed to eradicating lead paint, weatherizing homes, making homes energy efficient, and making modifications to homes to allow disabled residents to live independently in their homes. With more than a decade of investment in safe, stable and affordable housing, Trust Fund investments have helped families stay together, strengthened neighborhoods, and improved the health, vitality, and sustainability of our City.

HOME INVESTMENT PARTNERSHIP

HOME MATCH REPORT

1. *HOME Match Report*
 - a. *Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.*

HOME regulations require that participating jurisdictions contribute or match 25 cents for each dollar of HOME funds spent on affordable housing. The HOME statute provides for a reduction of the matching contribution requirements if a jurisdiction exhibits fiscal distress, severe fiscal distress or has suffered from a Presidentially-declared major disaster. For the program year the City of St. Louis qualified under the fiscal distress criterion and received a 50 percent reduction of the match requirement. See Exhibit E.

HOME MBE AND WBE REPORT

2. *HOME MBE and WBE Report*
 - a. *Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).*

See Exhibit F.

GOALS AND OBJECTIVES ASSESSMENTS

3. *Assessments*
 - a. *Detail results of on-site inspections of rental housing.*
 - b. *Describe the HOME jurisdiction's affirmative marketing actions.*
 - c. *Describe outreach to minority and women owned businesses.*

On-Site Inspections Results - Rental Housing

All Housing Production projects assisted with HOME funds receive, at a minimum, on-site inspections prior to project approval, prior to every request for payment and upon completion prior to occupancy by the intended tenant or owner-occupant. The Residential Development Division's construction manager, augmented as needed by the division's architect, is encouraged to visit project sites informally on a much more frequent basis, no more frequently than bi-weekly, to see whether work is progressing according to plans, specifications and schedule.

As part of monitoring completed HOME rental projects, inspection staff also conduct site visits on a rotating schedule, the frequency of which is mandated by the HOME program regulations according to the number of HOME-assisted units in the development. In cases where corrective work is recommended or required, staff are to make follow-up inspections until work is satisfactorily completed or the matter is submitted to the City Counselor's office for legal action.

Affirmative Marketing Actions:

As required by statute and regulations, all projects of five units or more assisted by HOME funds must submit an explicit Affirmative Fair Housing Marketing Plan for funding approval. As a practical matter, CDA works to ensure that all participating developers actively market to the entire community and augments their efforts by maintaining "Homes for Sale" listings on its Community Information Network web page and encouraging developers to maintain ongoing working relationships with local housing counseling agencies and socialserve.com. CDA's HOME Affirmative Marketing Plan appears at the conclusion of this chapter.

Minority and Women Owned Business Outreach:

The Community Development Administration requires the maximum utilization of minority and women owned businesses in all assisted housing development projects with a goal of at least 25% City of St. Louis certified minority business enterprise participation and 5% City of St. Louis certified women's business enterprise participation taken as a percentage of the total development cost of the project, excluding acquisition. All recipients of CDA housing production funds are required to keep records of participation by certified minority and women-owned businesses. The City's Disadvantaged Business Enterprise Program Division has primary responsibility for outreach and marketing of the certification program and assesses the results of developers' efforts to encourage the use of these businesses. The attainment of the minimum

goals of 25% MBE and 5% WBE participation do not necessarily meet the standard of the maximum MBE/WBE utilization requirements.

HOME AFFIRMATIVE MARKETING PLAN

In accordance with 24 CFR Part 511.13, and in furtherance of the City's commitment to non-discrimination and equal opportunity in housing, the City of St. Louis will conduct an Affirmative Marketing Plan for all HOME-assisted housing containing five or more units. The Affirmative Marketing Plan is designed to provide information to, and attract eligible persons from all racial, ethnic, and gender groups in the housing market to the available housing. All non-profit organizations, CHDOs, owners, and other prospective participants in the HOME Housing Production Program will be required to enter into an agreement with the City confirming their participation in the Affirmative Marketing Plan for any project containing five or more units.

HOME Affirmative Marketing Procedures for Developers

1. The Community Development Administration will inform all potential/ prospective HOME Housing Production participants of the City's policy on affirmative marketing. The City will use the Equal Housing Opportunity logotype or slogan in all press releases, pamphlets, solicitations for owners, and other written communication to fair housing and other groups.
2. All non-profit organizations, CHDOs, owners, and other prospective participants in the HOME Housing Production Program will be required to confirm through a written agreement that in they will comply with all applicable fair housing laws.
3. Owners must explicitly agree not to discriminate against prospective tenants on the basis of their receipt of, or eligibility for, housing assistance under any federal, state, or local housing assistance program (except for a project for housing elderly persons) or on the basis that tenants have a minor child who will be residing with them.
4. Owners will agree to adhere to the Affirmative Marketing Plan by assuring the display of the fair housing poster, and the use of Equal Housing Opportunity logotype or slogan in press releases, advertisements, flyers, announcements, and other forms of community contact or solicitation, which makes known the availability of housing units.
5. Owners will assure the special outreach to persons who are not likely to apply for housing by notifying the following parties in the event of any vacancies: the St. Louis Housing Authority, Urban League, the International Institute and socialserv.net.
6. Owners must agree to undertake the affirmative marketing requirements for the period of affordability per HOME regulations.

7. The City of St. Louis will review and assess the affirmative marketing actions of participants in the HOME Housing Production Program semi-annually for a period of five years not to exceed fifteen years following the completion of rehabilitation. Participants with affirmative marketing deficiencies will be given a written statement, which will define the deficiencies, and provide an opportunity for corrective action. Each participant will be informed that failure to comply with the affirmative marketing requirements within a specified period may result in disqualification from further participation in the HOME Housing Production Program, or other similar programs administered by the City of St. Louis.

Affirmative Marketing Monitoring

The Housing Analyst assigned to a specific HOME project will complete HUD Form 935-2A to ensure that a good faith effort was made by the developer. All records of the affirmative marketing monitoring will be maintained by the Community Development Administration and assessed annually.

HOMELESS NEEDS

The City utilized ESG funds for a number of special needs housing centers and shelters in the area. ESG funds were used to provide operating assistance for homeless shelters, assistance to prevent homelessness and supportive services for homeless persons.

➤ *Make Substantial Progress Toward Eliminating Chronic Homelessness*

The City successfully conducted a Point In Time count on January 29, 2014 identifying 1,328 persons as homeless on this day. 1,258 were sheltered in emergency shelters, transitional housing, and safe havens, while 70 individuals were unsheltered in parks, abandoned buildings, cars and places not meant for human habitation. 112 chronically homeless persons were identified out of the 1328 total homeless population. This figure is a decrease of 26 chronically homeless persons from 138 in 2013, or 18.8%. In 2005, the City identified 210 chronically homeless and this figure has consistently decreased over years time,

The City attributes the 20% decrease to the mayor's initiative, The BEACH Project. The BEACH Project was launched in February 2013 and carried into 2014 with an emphasis on housing every chronically person identified during the 2013 winter PIT and develop a system of ending chronic homelessness. Over 100 persons were housed and received intensive case management via The BEACH Project.

The City of St. Louis and its partnering agencies have increased their efforts towards providing outreach to persons living in encampments that have continued to appear within the St. Louis CoC. When encampments arise, the City best tool is utilizing Rapid Rehousing to get clients in to housing and then provide them with the wrap around services needed to ensure independent living. The City successfully dissolved two small homeless encampments in April 2014 located near the Mississippi riverfront. Approximately 20 clients who were chronically homeless were offered immediate Rapid Rehousing housing options.

In addition, in an effort to actively identify and house chronically homeless veterans, the City successfully implemented the latest Rapid Rehousing program known as Operation Reveille on July 30, 2014. The goal of Operation Reveille was to identify homeless veterans through the Summer Point In Time Count and immediately connect them to housing. In conjunction with local service providers such as the Veterans Administration Hope Recovery Center, the Housing Resource Center and Gateway 180, Operation Reveille was successful in immediately placing 51 chronically homeless veterans identified as living on the streets in apartments on that day.

COMMUNITY DEVELOPMENT

1. *Assessment of Relationship of CDBG Funds to Goals and Objectives*
 - a. *Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.*
 - b. *Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.*
 - c. *Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.*
2. *Changes in Program Objectives*
 - a. *Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.*
3. *Assessment of Efforts in Carrying Out Planned Actions*
 - a. *Indicate how grantee pursued all resources indicated in the Consolidated Plan.*
 - b. *Indicate how grantee provided certifications of consistency in a fair and impartial manner.*
 - c. *Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.*
4. *For Funds Not Used for National Objectives*
 - a. *Indicate how use of CDBG funds did not meet national objectives.*
 - b. *Indicate how did not comply with overall benefit certification.*
5. *Anti-Displacement and Relocation — for activities that involve acquisition, rehabilitation, or demolition of occupied real property*
 - a. *Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
 - b. *Describe steps taken to identify households, businesses, farms, or non-profit organizations that occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.*
 - c. *Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or non-profit organizations.*
6. *Low/Mod Job Activities — for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons*
 - a. *Describe actions taken by grantee and businesses to ensure first consideration was*

- or will be given to low/mod persons.*
- b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.*
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.*
- 7. Low/Mod Limited Clientele Activities — for activities not falling within one of the categories of presumed limited clientele low- and moderate-income benefit*
- a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele, at least 51% of whom are low and moderate income.*
- 8. Program Income Received*
- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.*
 - b. Detail the amount repaid on each float-funded activity.*
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
 - d. Detail the amount of income received from the sale of property by parcel.*
- 9. Prior-Period Adjustments — where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:*
- a. The activity name and number as shown in IDIS;*
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) were reported;*
 - c. The amount returned to line-of-credit or program account; and*
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*
- 10. Loans and Other Receivables*
- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.*
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.*
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.*
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.*
 - e. Provide a list of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.*

11. Lump Sum Agreements

- a. *Provide the name of the financial institution.*
- b. *Provide the date the funds were deposited.*
- c. *Provide the date the use of funds commenced.*
- d. *Provide the percentage of funds disbursed within 180 days of deposit in the institution.*

12. Housing Rehabilitation — for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. *Identify the type of program and number of projects/units completed for each program.*
- b. *Provide the total CDBG funds involved in the program.*
- c. *Detail other public and private funds involved in the project.*

13. Neighborhood Revitalization Strategies — for grantees that have HUD-approved neighborhood revitalization strategies

- a. *Describe progress against benchmarks for the program year. For grantees with federally- designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.*

RELATIONSHIP OF CDBG FUNDS TO GOALS AND OBJECTIVES

The City of St. Louis' 2010-2014 ConPlan identifies eight high-priority areas for directing the course of the City's development activities: Rental and Owner-Occupied Housing, Neighborhood Improvement, Infrastructure, Public Facilities, Public Services, Economic Development, Homeless Needs, and Non-Homeless Special Needs. In Program Year 2014, CDBG funds have addressed six of these areas:

Rental and Owner-Occupied Housing:

The primary goals associated with Rental and Owner-Occupied Housing include increasing the supply and quality of for-sale and rental housing for low-income residents, preserving and increasing homeownership, eliminating unsafe buildings and blighted areas, making substantial progress toward achieving the goal of eradicating lead poisoning in St. Louis and supporting the development of targeted neighborhoods with CDBG and HOME funds. Key objectives and accomplishments related to Rental and Owner-Occupied Housing projects for 2014 are as follows:

- *Encourage/Incent New Construction/Rehabilitation of Affordable Rental/Owner-Occupied Housing Units*

The CDBG allocation for Housing Production program in 2014 was directed toward reinvigorating market-based development in under-invested neighborhoods, rebuilding the City's tax base and creating mixed-income communities. Production of affordable units was funded primarily through the HOME program.

During 2014 CDBG and Section 108 funds supported the creation of 182 affordable units, of which 23 were for-sale and 159 were rental. Of the 159 rental units supported, 55 were rehabilitated and 103 were newly constructed. Thirteen for-sale units were newly constructed, and ten were substantially rehabilitated.

- *Encourage/Incent New Construction/Rehabilitation of Market Rate Rental/Owner-Occupied Housing Units*

During 2014 a portion of the City's Community Development Block Grant and Section 108 funds was targeted to the elimination of slums and blight, resulting in the creation of market-rate units in areas that have suffered from a lack of economic mix. The City's Consolidated Plan called for direct assistance to create 150 new and rehabilitated market-rate rental and owner-occupied units over five years. Of the 15 market-rate units created in 2014, all 15 were market rate, all for-sale.

- *Maintain/Improve Existing Housing Quality Through Home Repair Activities*

In 2014 a total of 223 households were assisted through City-funded home repair programs. 2014 marked the tenth year of the City's Healthy Home Repair Program, which is intended to bring properties into compliance and make them lead-safe. The 223 homeowners, but represented a 27% increase from 2013, fell short of the City's fifth year goal (270 units). We attribute this to budget reductions in CDBG and HOME.

Minor home repairs were undertaken by in-house work crews employed by Home Services, Inc., and Harambee Youth Training Corporation. Collectively, the agencies completed 327 minor home repair projects. In addition, the agencies completed 2,115 minor home repairs.

- *Make Substantial Progress in Implementing the Mayor's Comprehensive Action Plan to Eradicate Lead Poisoning*

During 2014 a total of 598 lead hazard evaluations were conducted throughout by the Building Division's Lead Inspection Department. Of those inspections, 47% occurred because of an elevated blood-lead level investigation, meaning that a child with lead poisoning had been associated with the unit. This shows that the majority of the referrals fell into the category of primary prevention, which is a positive development in that the occupants of these units have not been lead poisoned. These preventative inspections provide an opportunity to prevent lead poisoning by remediating the units now in order to protect current and future occupants. In addition, the Building Division under the Healthy Home Repair Program conducted 109 risk assessments. Nearly all of these were under the category of primary prevention.

Through various City-funded initiatives, a total of 716 housing units were remediated and cleared of lead hazards in 2014. Various funding sources were used to accomplish the remediation of these units, including federal funds and the Building Division's Lead Remediation Fund. For instance, the City's HUD Lead Grant allowed for the remediation of 116 housing units. Another 71 units were made lead-safe through the Healthy Home Repair Program, most of which fell into the primary prevention category. Another 69 units were

completed and cleared of lead hazards through CDA's Residential Development Section, primarily rental units that were rehabilitated through a combination of public and private sources. The owners completed the repairs in another 65 units and the Building Division conducted clearance testing until the units were lead-safe.

The Lead Safe St. Louis Program, through its federal Lead Hazard Reduction Demonstration (LHRD) grant from the Department of Housing and Urban Development (HUD), offers various forms of financial assistance for lead remediation to rental property owners. First, for units occupied by children under the age of six, the City will pay for 100% of the remediation cost up to a maximum of four units. The tenants must have incomes at or below 80% of the Area Median Income guidelines, and the rents charged on the units cannot exceed HUD's Fair Market Rent levels.

For developers who are conducting substantial rehabilitation of multi-family housing units, the City will provide \$5,000 per unit for each of the first two units in the property and \$1,000 for each additional unit. The developer have the work completed by a licensed lead abatement contractor, remediate all lead hazards, achieve clearance and advertise the availability of the rental units on the Socialserve.com website. Tenants must meet the HUD income guidelines, and the units must be rented at Fair Market levels. As an added incentive, the City will pay for Lead Safe Work Practices training for those who will be conducting the rehabilitation. At least one unit must be occupied by a child age six or under or a pregnant woman.

Finally, the City provides a Window Replacement Program to property owners who rent at or below Fair Market levels to tenants meeting the income guidelines. At least one unit must be occupied by a child age six or under or a pregnant woman. This program offers reimbursement of \$200 per window, up to a maximum of 10 windows per unit. In cases where historic replacement windows are required due to Section 106 requirements, the City will reimburse the owner \$400 for each window installed. The owner is required to use a licensed lead abatement contractor to remediate any additional lead hazards in the unit, i.e. painting, and unit must pass clearance. The window installer must have obtained a Lead-Safe Work Practices training certificate. The City continues to explore other alternatives to encourage rental property owners to remediate lead hazards in rental units and meets regularly with landlord and property owner associations to share information and obtain feedback and suggestions from them.

- *Assist low and moderate income homeowners in achieving code compliance, lead safety.*

During 2014 a total of 71 projects under the Healthy Home Repair Program were completed in which the homes were made lead-safe and 61 which were made code compliant. In each of these cases a lead hazard risk assessment was conducted, and any lead hazards detected were remediated. Many of these units were not occupied by children and were made lead-safe as part of the City's primary prevention efforts, in which the City will seek to make units lead-safe before a child is poisoned in the unit. In 61 of the 71 units, all code violations in these units were also abated.

Through various City-funded initiatives, a total of 316 housing units were remediated and cleared of any lead hazards in 2014. Various funding sources were used to accomplish the remediation of these units, including federal funds and the Building Division's Lead Remediation Fund. The City's HUD Lead Grant allowed for the remediation of 111 units. Another 71 units were made lead-safe through the Healthy Home Repair Program, most of which fell into the primary prevention category. Another 69 units were completed and cleared of lead hazards through CDA's Residential Development Division, which consisted primarily of rental units that were rehabilitated with the work funded through a combination of public and private sources. The owners completed the repairs in another 65 units, and the Building Division conducted clearance testing until the units could be declared lead-safe.

In 2014 a total of 223 homeowners received home repair assistance through the Healthy Home Repair Program and the other repair programs. Households benefited from home repair activities as follows:

Extremely low income	60 households (27%)
Low Income	82 households (37%)
Moderate Income	81 households (36%)

The type and number of households served are as follows:

African-American	162 households (73%)
Caucasian	55 households (25%)
Female	159 households (71%)

- *Provide emergency repair assistance to low-income homeowners.*

During 2014 a total of 139 homeowners received emergency repair assistance. The projects were completed primarily through a combination of Community Development Block Grant and Affordable Housing Trust funds.

Infrastructure and Public Facilities:

The primary goal associated with infrastructure and public facilities is to build or enhance public capital improvements to serve the diverse needs and constituencies of the City of St. Louis. In Program Year 2014, CDBG funds supported several projects:

- Sidewalk improvements for the South Side Early Childcare Center and the Bremen Homes Infrastructure projects were started in 2014 and are expected to be completed in early 2015.
- Streetscape improvements were 100% complete for the River Des Peres/Chippewa project and approximately 94% completed for Watson/Lindenwood.
- Soulard Markets public improvements was underway and approximately 47% complete.

Public Services and Neighborhood Improvements:

The primary strategies associated with public services are aimed at achieving family self-sufficiency by assisting organizations in providing public supportive services for low- and moderate income persons. CDBG funds, coupled with leveraged funds allowed for the following accomplishments in 2014:

- 71,055 uninsured or underinsured patients were provided health care
- 12,031 seniors were assisted;
- 5,078 youths participated in various CDBG-funded activities including after-school and mentoring programs.
- 1,682 individuals received fair housing information;
- 66 individuals received employment training; and
- 186,945 low- and moderate-income individuals benefited from various general public services.

Please note that these totals reflect some duplication of services, as numerous individuals may have participated in multiple programs.

Under public service, the City supports the development, expansion and implementation of improvement programs in targeted neighborhoods. Programs such as Problem Properties and Operation Brightside help to improve neighborhoods through mediating nuisance and removing graffiti, respectively. In addition, for the 2014 Program Year, CDA created and recommended to HUD an innovative program called the Neighborhood Improvement Program (NIP). The goal of NIP was to improve the health of neighborhoods by addressing needs through the active involvement of the residents. Essential to the success of the program were non-profit, Community Based Development Organizations, located in low- and moderate income areas, which were tasked with implementing the program at the grass roots level to maximize resident involvement and to emphasize the importance of neighborhood self-sufficiency. The following activities were implemented under the NIP:

- Beautification Programs
- Better Block Programs
- Energy Conservation Programs
- Landlord Training Programs
- Neighborhood Ownership Models (NOM)

Economic Development:

The primary goal associated with economic development initiatives includes (1) providing assistance/incentives for accessibility and to retain and attract, for-profit, retail businesses and micro-enterprises to the City encouraging historic preservation and rehabilitation of business properties through CDBG funds, (2) creating and retaining jobs for low- and moderate-income persons and (3) preventing or eliminating slums and blight. In 2014, 108 businesses were provided economic development assistance either through direct loans or

through façade or public improvements in commercial districts. One business was assisted through the Business Development Support Program.

CHANGES IN PROGRAM OBJECTIVES

In 2014, the City made a concerted effort to avoid any substantial changes to CDBG and HOME program objectives. Although there were no substantial changes in objectives or subrecipients, SLDC assumed the responsibilities for Capacity Building for Minority Contractors once Vashon Jeff-Vanderlou ceased operations. Please see Appendix 2 for accomplishments associated with this activity.

ASSESSMENTS OF EFFORTS IN CARRYING OUT PLANNED ACTIONS

The Consolidated Plan for the City of St. Louis covers a five-year period from 2010 through 2014. During 2014 all requests submitted by applicants for HUD programs requiring certification for consistency with the Consolidated Plan were referred to the Planning and Urban Design Agency, where requests were reviewed by staff to assure that proposed activities were consistent with development policies and priorities set forth in the Consolidated Plan. PDA reviewed all such requests in a fair and impartial manner.

The Department of Housing and Urban Development acknowledged receipt of the City's 2014 Action Plan upon submittal to HUD. Throughout the 2014 program year the City attempted to carry out and complete Annual Action Plan activities through positive actions and made no efforts whatsoever to hinder implementation of the Action Plan either by specific actions or through willful inaction. Further, the City pursued all resources indicated in the Action Plan and made efforts to implement programs outlined in the Action Plan in a fair and impartial manner. Other resources generally consisted of private funds or other grants used in partially funding and carrying out programs delineated within the Action Plan. These resources are set forth more explicitly in work programs and other contractual documents executed in 2014 which detail total funding amounts as well as individual amounts and sources used in the implementation of program activities. The City has attempted to undertake all of the planned actions described in the Action Plan and is considered to be following its Consolidated Plan as specified in 24 CFR 570.903(b).

FUNDS NOT USED FOR NATIONAL OBJECTIVES

In 2014 all activities undertaken through the Community Development Block grant program met a national objective of either benefit to low and moderate income families or aid in the prevention or elimination of slums or blight. No funds were used in conjunction with activities having a particular urgency related to serious and immediate threats to the health or welfare of City residents. The regulations at 24 CFR 70.200(a)(3) require entitlement cities to ensure that not less than 70% of the aggregate of CDBG fund expenditures be for activities that benefit low/moderate income persons. In 2014 the City met this requirement and was in compliance with this objective of the Housing and Community Development Act of 1974, as

amended. For the three-year certification period, the percentage of benefit for low/moderate income persons was 96.03%. The 2014 percentage, 96.75%, is well above the minimum percentage of 70% required for activities that benefit low/moderate income persons. More specific information related to these calculations is set forth within the CDBG Financial Summary Report in this annual report.

ANTI-DISPLACEMENT AND RELOCATION

The majority of residential properties acquired for development utilizing CDBG funds are properties that have been vacant for more than a year and consequently do not result in any displacement of owners or tenants. However, at times, to support large-scale residential development, occupied properties are acquired and demolished to permit a more orderly and timely development. At other times, properties that are in substandard condition and tenant-occupied also may be acquired and demolished. After any tenants are relocated and the buildings demolished, new housing, predominantly available to low and moderate income families, is typically developed.

Prior to the acquisition of any occupied property, a listing of all existing, eligible tenants is submitted to relocation staff of the Real Estate Division of the St. Louis Development Corporation, the agency under contract with the City of St. Louis to provide relocation services for projects which require relocation under both the Uniform Relocation Act and the Relocation Policy of the City of St. Louis established under Section 104(d) of the Community Development Act of 1974. Case files are established, and appropriate letters are prepared and sent to each eligible tenant or owner. At that time a tracking system is established which documents all contacts and resolutions. Funds are provided for all appropriate relocation and moving expenses.

LOW/MOD JOB ACTIVITIES

The contractual obligations and follow-up with companies for prospective hires is handled by the St. Louis Agency on Training and Employment (SLATE). After loans are approved, a referral is filled out and forwarded to SLATE so SLATE may contact the business and execute an employment contract with the business. By ordinance any business receiving any form of incentive from the City must allow SLATE to provide prospective employees for job openings and attempt to hire low and moderate income residents for entry-level positions. SLATE provides training to low and moderate income prospective employees and acts as an employment agency for the City.

LOW/MOD LIMITED CLIENTELE ACTIVITIES

The City of St. Louis undertook numerous public service and housing programs in 2014 that benefited low and moderate income persons on a limited clientele basis. All of these programs fell into one of three categories, which either presumed benefit as a result of the group of persons served, required information to be maintained on family size and income, or else had income eligibility requirements that limited the activity exclusively to low and moderate income persons.

In the first category were such activities as administered by St. Louis Area Agency on Aging and Metropolitan Senior Citizens Corporation that provided meals and other services to elderly persons, who are generally presumed to be low and moderate income. In the second category were programs such as the ones administered by Herbert Hoover Boys and Girls Club, Park Central Development Corporation and Hi-Pointe. Family size and income data to document that families receiving services were in fact of low and moderate income were maintained. Data to demonstrate that persons receiving services were low and moderate income residents of the City were maintained by service providers.

In the third category were various home repair programs which have income eligibility requirements that limit activities exclusively to low and moderate income persons. The Healthy Home Repair and Senior Home Security programs fell into this category. Program operators required homeowners or prospective homeowners to meet income eligibility requirements in order to receive home repair or homebuyer assistance services.

PROGRAM INCOME

1. *Program income received*
 - a. *Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.*
 - b. *Detail the amount repaid on each float-funded activity.*
 - c. *Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
 - d. *Detail the amount of income received from the sale of property by parcel.*

Total program income to revolving funds:	\$0
Float-funded activities:	\$0
Other loan repayments by category:	

DESCRIPTION	AMOUNT
Housing Rehabilitation	\$2,784,014
Economic Development	\$361,550
Other	\$1,414
TOTAL	\$3,146,978

PRIOR PERIOD ADJUSTMENTS

2. *Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:*
 - a. *The activity name and number as shown in IDIS;*
 - b. *The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*

- c. *The amount returned to line-of-credit or program account; and*
- d. *Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*

The prior period adjustments made in 2014 were:

Activity Number	Activity Name	Program Year Expenditure	Amount
6827	4104-4154 DeTonty	2010	\$127,715.75
6707	5888 Dr. Martin Luther King	2009	\$2,085.00
5388	D. Lewis Holdings, LLC	2005	\$75,000.00
7731	Carondelet Home Repair Program	2013	\$1,117.71
7644	Central Corridor CBDO	2013	\$6,312.40
7669	DeSales Community Housing Corp.	2013	\$2,150.49
7700	Greater Ville CBDO	2013	\$266.50
7694	Riverview West Florissant CBDO	2013	\$10.00

LOANS AND OTHER RECEIVABLES

- 3. *Loans and other receivables*
 - a. *List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.*
 - b. *List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.*
 - c. *List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.*
 - d. *Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.*
 - e. *Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.*

1	Float funded activities outstanding as of the end of the reporting period	0	
2a.	Total number of loans outstanding as of the end of the reporting period	114	
	Total principal balance owed as of the end of the reporting period		\$23,493,606
		<u>Loans</u>	<u>Balance</u>
	<i>Rehabilitation</i>		
	Community Development Administration	82	\$21,788,306
	Beyond Housing	0	0
	Urban League	3	\$6,789
	Subtotal	85	\$21,795,095

Economic Development

2014 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT - City of St. Louis

St. Louis Local Development Corporation	29	\$1,698,511
2b Total number of deferred or forgivable loans outstanding as of the end of the reporting period	1,630	
Total balance owed as of the end of the reporting period		\$8,064,017
<i>Rehabilitation (deferred loans)</i>		
Community Development Administration (Housing Production For-Sale)	0	0
Community Development Administration (Home Repair Program)	320	\$975,754
West End Community Conference (deferred--due on sale)	24	\$47,680
Fairgrounds West Association (deferred)	9	\$109,915
Grand Rock Community Econ. Dev. Corp. (deferred due on sale)	17	\$147,824
Hamilton Heights (deferred--due on sale)	5	\$16,650
Chippewa/Broadway/Jefferson Redev. (deferred--due on sale)	22	\$127,806
Carondelet Community Betterment Federation (deferred--due on sale)	18	\$48,927
Urban League (deferred--due on sale)	74	\$392,412
Vashon JVL Initiative (deferred--due on sale)	13	\$72,775
Special Lead Repair Program	1	\$5,075
Beyond Housing	418	\$2,670,915
Community Renewal and Development	5	\$33,871
Riverview West Florissant Housing Corporation	63	\$211,698
Home Services	220	\$1,180,553
	Subtotal	1,209 \$6,041,855
<i>Economic Development (deferred loans)</i>		
St. Louis Local Development Company (deferred)		
	Subtotal	1 \$730,000
<i>Rehabilitation (forgivable loans)</i>		
Healthy Home Repair Program--Beyond Housing	30	\$23,953
Healthy Home Repair Program--Home Services	184	782,556
Carondelet Community Betterment Federation	0	0
Riverview-West Florissant Housing Corporation	130	\$310,210
Grand Oak Hill Community Corporation	45	\$60,307
Community Renewal and Development	5	\$13,440
Vashon-JVL Initiative	1	\$340
	Subtotal	395 \$1,190,806
<i>Economic Development (forgivable loans)</i>		
St. Louis Local Development Corporation	5	\$31,356
<i>Downpayment and Closing Cost Assistance (forgivable loans)</i>		
Beyond Housing		
	Subtotal	20 \$70,000
	Grand Total	1,744 \$31,557,623

3. Parcels acquired or improved with CDBG funds that are available for-sale as of the end of the reporting period 12/31/14:

4843-45 Natural Bridge
4917 Natural Bridge
5322 Labadie
5233 Labadie
5240 Labadie
5020-24 West Florissant
4942 St. Louis
4914 St. Louis
5201 Ashland
5235 Northland
1261 Gimblin
768 Ponce
8224 Frederick
8966 Halls Ferry
1045 Sells
883 Canaan
1112 Howell
8460-R Lowell
8228 Frederick
8450-R Lowell
880 Elias
821 McLaran
8997 Newby
8107 North Broadway
8706 Annetta
8532 Church
1313 Gimblin
1415-17 Salisbury
1923 Bremen
1901-07 Bremen
1521 Bremen
1906 Mallinckrodt
1414 Salisbury
1517 Bremen
1918 East Grand
1960 East Adelaide
3806 Labadie
2932 University
1919 Mallinckrodt
1523 Newhouse
3229 Natural Bridge
1409-11 Farrar
3822 Blair

3817 Vest
4742 Northland
1720 Whittier
4105 Evans
2419 North Taylor
4543 Cottage
4533 St. Ferdinand
4201 Dr. Martin Luther King
3224 North Taylor
2426 Belle Glade
4000 Greer (Fall 2014 NOFA Award)
3723 St. Ferdinand
3725 St. Ferdinand
3727 St. Ferdinand
3729 St. Ferdinand
3733 St. Ferdinand
3741 St. Ferdinand
3743 St. Ferdinand
3745-49 St. Ferdinand
2816 Nebraska
2900-02 Michigan
2339-45 Rutger
2750 Rutger
2706 Hickory
2716 Hickory
2726 Hickory
2728 Hickory
2732 Hickory
2734 Hickory
2736 Hickory
2747 Rutger
2777 Rutger
2638 Ann
2737 Shenandoah
4250 Shaw
2643-45 Arsenal
3141-43 Ohio
4231 California
3121 South Jefferson
3109 South Jefferson
2614 Arsenal
2620 Arsenal
2622-24 Arsenal
2812 Meramec
2112 Chippewa
2001 Arsenal

4657 Minnesota
4512 Nebraska
3025 Ohio
2825 South Jefferson
4009 South Broadway
3152 Nebraska
3139 Ohio
3004 Wisconsin
3310 Lemp
4338 California
3175 Oregon
2830 McNair
3332-34 Missouri
3316-20 Missouri
1959 Lynch
2916 Oregon
4541 Michigan
2907 Mt. Pleasant
3315 Indiana
3114 Arsenal
1904 Withnell
2918 Wyoming
3537 Missouri
3169 Iowa
3171 Iowa
3525 Illinois (Fall 2014 NOFA Award)
3002 Texas (Spring 2014 NOFA Award)
3000 Texas (Spring 2014 NOFA Award)
2821 Texas
2739 Arsenal (Spring 2014 NOFA Award)
3021 Texas
2857 Cherokee
3004 Texas (Spring 2014 NOFA Award)
3152 Arsenal
2842 Ohio (Spring 2014 NOFA Award)
3300 Wisconsin
3339 Louisiana
3415 Louisiana
3417 Louisiana
3314 Nebraska
6101 Michigan
6109 Michigan
7226 Michigan
3844 Eichelberger
5036 Ulena
5024 Dewey

5215 Ulena
5230 Grace
4318 Frieda
5010 Grace
4200 Osceola
4557 Eichelberger
4208 Lawn
3722 Tholozan
3900 Miami
3516 Arkansas
3420 Cherokee
3534 McKean
4335 Arco
4527 Swan
4443 Delmar
5060 Enright
4175 Washington
5038 Cabanne
4125 Enright
5027 Page
5031 Page
5038 Page
5040 Page
5079 Cates
3734 South Broadway
3738 South Broadway
3740 South Broadway
3742 South Broadway
3748 South Broadway
3750 South Broadway
3717 Iowa
2639 Chippewa
3410 Nebraska
3918 Louisiana
3820 Pennsylvania
3517 Minnesota
4049 California
3716 Illinois
2129 Chippewa
2227 Chippewa
2214-16 Chippewa
4021 Pennsylvania
3206 Chippewa
2908 Keokuk
3643 South Compton
3728 California

3305 Winnebago
3509 Pennsylvania
3434 Michigan
3501 Nebraska
3839 Indiana (Fall 2014 NOFA Award)
3828 Iowa
2842 Osage
3211 Osage
3945 Nebraska
3835 Ohio
3435 Minnesota
3939 Nebraska
4123 Minnesota
2755 Chippewa
3022 Miami
3857 Virginia
4100 Minnesota
3944 Michigan (Fall 2014 NOFA Award)
3923 Ohio
2718 Potomac
3574 South Broadway
2037 East Adelaide
4438 Bircher
4747 Penrose
4445 Anderson
4512 Carter
4463 Penrose
4646 Moraine
4108 Clarence
4016-18 Palm
4019-21 Palm
4208-10 West Sacramento
4107 West Lexington
4423 Red Bud
4025 Shreve
5741 Wells
5888 Dr. Martin Luther King
5894 Dr. Martin Luther King
1483-85 Rowan
6946 Tholozan
4731 Virginia
4747 Virginia
4730 Alabama
4754 Alabama
4742-44 Alabama
4748 Alabama

5035 Idaho
5453 Alabama
4400-04 South Grand
5101 Virginia
4218 South 37th (Fall 2014 NOFA Award)
3305 Meramec
4436 Alaska (Fall 2014 NOFA Award)
3506 Osage (Fall 2014 NOFA Award)
4634 Virginia
3708 Meramec
4434 Virginia (Spring 2014 NOFA Award)
4701 Virginia
6002-04 Garesche
6167 Sherry
5736 Era
4740 Wren
5729 Saloma
5900 West Florissant
5949 Lalite
5401 Robin
6139 Sherry
5805-07 Thekla
5921 Saloma
6032 Emma
5721 Mimika
5923 Emma
5532 Gilmore
5727 Era
5722 Goodfellow
6020 Garesche
5780 McPherson
5766 Pershing

4. Number and amount of loans in default and for which the balance was forgiven or written off during reporting period: 0 \$0
5. Lump sum drawdown agreement: n/a

CDBG FINANCIAL SUMMARY DETAILS

LINE 7: Adjustment to Compute Total Available (Not in IDIS):

Activity Number	Amount Received
B-98-MC-29-0006-A Darst-Webbe HOPE VI Revitalization	\$2,538
B-98-MC-29-0006-B Neighborhood Development	8,795
TOTAL	\$11,333

LINE 10: Adjustment to Total Amount Subject to Low/Mod Benefit (Not in IDIS)

Activity Name	Amount Expended
98-20-70C/108 Darst-Webbe Revitalization Phase II	\$0
98-35-55/108 Residential Acquisition Program	\$0
TOTAL	\$0

LUMP SUM AGREEMENTS

4. *Lump sum agreements*
 - a. *Provide the name of the financial institution.*
 - b. *Provide the date the funds were deposited.*
 - c. *Provide the date the use of funds commenced.*
 - d. *Provide the percentage of funds disbursed within 180 days of deposit in the institution.*

The 2014 Annual Action Plan for the City of St. Louis states that the City might use a lump sum drawdown procedure to establish a rehabilitation fund in one or more private financial institutions for the purpose of financing eligible rehabilitation activities. Even though, however, lump sum drawdowns are allowable per the requirements set forth in 24 CFR 570.513, the City elected not to establish such a procedure. There were no lump sum agreements in effect at any time during the 2014 program year.

HOUSING REHABILITATION NARRATIVE

12. *Housing Rehabilitation—for each type of rehabilitation program for which projects/units were reported as completed during the program year*
 - a. *Identify the type of program and number of projects/units completed for each program.*
 - b. *Provide the total CDBG funds involved in the program*
 - c. *Detail other public and private funds involved in the project.*

In 2014 the Community Development Administration completed 59 CDBG and Section 108 assisted housing units, of which eight were for sale and 51 were rental. These units helped in achieving the goal of increasing home ownership in the City of St. Louis.

The City's Land Use Plan remained a guide for targeting residential development funds, along with CDA's participation in developing strategies with neighborhood organizations and elected officials. The continuation of the Neighborhood Stabilization Program helped in focusing attention on those neighborhoods particularly ravaged by foreclosure and predatory lending. Furthermore, the acquisition and rehabilitation activity enabled by these and other funds helped to offset the effects of the weak housing market, mortgage credit crunch heightened unemployment and drastic drop-off in conventional construction lending.

Missouri's Historic and Neighborhood Preservation Tax Credit programs also continued to spark residential investment in both rehabilitation and infill new construction. Ongoing interest in identifying National Register Districts in North St. Louis promises to lead to increased investment in rehabilitation there.

Staff focus on monitoring rental projects as a permanent lender continues. In the majority of cases, owners are working diligently to maintain compliance with property standards and occupancy requirements.

Some of the housing rehabilitation and CBDO-sponsored new construction activity planned for 2015 includes the following:

- Continued HOME and CDBG-funded rehabilitation of scattered-site properties acquired with Neighborhood Stabilization Program funds.
- Construction of North Sarah Phase III, a mixed-finance development of 27 LRA-owned parcels for the 76 units that continues the build-out of the North Central.
- Beginning of the East Fox Homes rehabilitation effort for 45 affordable units in a concentrated, scattered site area of historic area districts located in the Tower Grove East and Fox Park neighborhoods.
- Rehabilitation beginning for the Heritage Village mixed-finance development effort involving 75 elderly housing units created from the renovation of the historic Charless Home in the Marine Villa neighborhood.
- Construction starts for three Habitat for Humanity projects for the new construction of a total of 19 single-family homes for households at or below 50% AMI in the Carondelet, Riverview and Tiffany neighborhoods.

The City's Affordable Housing Commission provides important locally-generated funding to support additional affordable housing projects. All new construction supported by the Commission's Affordable Housing Trust Fund must be built to universal design standards. Trust

fund dollars are assisting Habitat for Humanity and a number of the multi-family projects with which CDA is also involved.

At year's end CDA had completed 66 CDBG-assisted units, with numerous other projects underway.

During 2014 a total of 223 homeowners were assisted through City-funded home repair programs, primarily the City's Healthy Home Repair Program. In 2014 a total of \$300,000 in Community Development Block Grant funds was allocated for home repair programs, together with a total of \$1,684,701 in HOME funds. Of those amounts, totals of \$1,029,548 in CDBG and \$1,163,424 in HOME funds, including balances from previous years, were committed for these projects in 2014. These figures include amounts allocated in prior years. Additional funding sources were allocated to home repair programs as indicated below:

FUNDING SOURCE	AMOUNT
Community Development Block Grant	\$1,029,548
HOME Investment Partnership Program	1,163,424
Affordable Housing Trust Fund	88,243
HUD Lead Grant Funds	173,420
Building Division Lead Remediation Fund	24,232
Homeowner Contributions	2,779
TOTAL FUNDS	\$2,487,646

ANTI-POVERTY STRATEGY

1. *Describe actions taken during the last year to reduce the number of persons living below the poverty level.*

St. Louis has a substantial number of families and individuals living in poverty. While many factors related to poverty are beyond the control of City government, the City is committed to addressing poverty issues and improving the welfare and economic status of its residents wherever possible. Most of the services described in the Five Year Consolidated Plan Strategy are services devoted primarily to helping those in poverty. Some, like Homeless Services, are basic elements of the “safety net” geared to those most in need. Other, like promotion of home ownership, job creation and education, are more fundamental to the long-term reduction of poverty in society. Throughout the strategy are recommendations and objectives that are central to the reduction of poverty. The City can most effectively fight poverty over the long term by:

- Promoting economic development, especially job-intensive industries
- Providing employment and job readiness and training services to those in need
- Building the tax base so that basic city services and safety net services can be provided to all
- Helping less affluent citizens purchase homes in neighborhoods where housing values are likely to increase
- Insuring that the number of problem properties is reduced, thereby preserving the value of neighborhood property
- Striving for better day care, pre-school, after-school and public education systems

In 2014 the City undertook a number of initiatives that are consistent with the long-term approach to reducing poverty levels described above. The City funded public service activities through the CDBG program. These activities include youth, elderly, community, health care and employment programs, all of which benefit low and moderate income persons and serve to improve the economic status of lower income City residents. Other CDBG and HOME funded activities assisted lower income persons through such programs as home repair, homeownership and an expanded minor home repair program for seniors and disabled persons. All these activities benefited lower income persons and served to improve their economic status and well being. In addition, CDBG funds allocated for business development supported activities resulting in the creation or retention of jobs, a majority of which are or will be held by low and moderate income persons. The use of Emergency Solutions Grant and HOPWA funds resulted in the provision of shelter and services to many families and individuals near the bottom of the economic ladder.

Aside from activities undertaken through the City's four entitlement programs, other endeavors in 2014 included those of the St. Louis Agency on Training and Employment to provide lower income residents with skills training, mentoring, work experience and support services. The City monitored compliance with its Living Wage ordinance, enacted in 2002, which requires the payment of wages that are no less than a living wage and are equivalent to 130% of the federal poverty guidelines for a family of three. Minimum wage requirements on applicable projects are adjusted to account for whether or not the employer provides health benefits.

NON-HOMELESS SPECIAL NEEDS

NON-HOMELESS SPECIAL NEEDS

Please also refer to the Non-Homeless Special Needs table on the following page.

1. *Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).*

In order to address the unique needs of persons who are not homeless but require supportive housing, the St. Louis EMSA utilizes HOPWA funds to provide both short-term and longer-term housing assistance and associated case management. The Department of Health (DOH) effectively coordinates HOPWA resources with Ryan White-funded HIV care programs to establish a continuum of services that meets the housing and support needs of persons living with HIV/AIDS and their families. Ryan White case managers are able to identify individuals in unstable housing situations or at risk of losing their housing and make appropriate referrals to HOPWA-funded programs. In addition, HOPWA-funded project sponsors are active members of the Continuum of Care, and able to coordinate with other HUD funding streams to increase the array of supportive housing options available to persons living with HIV/AIDS.

SPECIFIC HOPWA OBJECTIVES

OVERALL ASSESSMENT OF HOPWA GOALS AND OBJECTIVES

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives

Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:

- a) That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;*

The total amount of HOPWA funds expended during Program Year 4 (PY4) was \$1,373,681. Of this amount, \$1,290,051 was expended to support direct services comprised of tenant based rental assistance, short-term rent, mortgage and utility assistance, facility based housing, supportive services (case management) and housing information services throughout the St. Louis eligible metropolitan statistical area (EMSA), and \$83,630 was expended for grantee and project sponsor administration. The EMSA consists of seven counties in Missouri (St. Louis City, St. Louis County, St. Charles, Franklin, Jefferson, Washington, and Warren) and eight counties in Illinois (Clinton, Jersey, Madison, Monroe, Bond, Calhoun, Macoupin, and St. Clair). For Program Year 5 (PY5), the HOPWA award was \$1,389,080 – an increase of \$15,399. Of this amount, \$1,347,408 was allocated for direct services and \$135,991 was allocated for grantee and project sponsor administration and for the addition of a full-time position to monitor wait lists, to prioritize those on the wait list based on a three-tiered priority ranking, and to work with local housing providers to facilitate the movement of consumers off of the wait list.

Of the \$1,290,051 expended on direct services for PY4, the following were reported:

- 133 households received tenant based rental assistance (TBRA) with HOPWA funds during this program year, compared to the goal of 168;
- 220 households received short-term rent, mortgage and utility assistance (STRMU) with HOPWA funds during PY5, far exceeding the goal of 110;
- 50 households received facility based transitional housing assistance with HOPWA funds during PY5 exceeding the goal of 40;
- 1,188 households received housing information services with HOPWA funds during PY5 far exceeding the goal of 900; and
- 566 households received supportive services (case management) with HOPWA funds during PY5, exceeding the goal of 208.

FY5 year-end reports were not available at the writing of this plan, however, we anticipate higher numbers for STRMU and case management due to the reallocation of Ryan White Part A and Part B fund savings to housing services. These savings were a result of the ability of consumers to enroll in the Health Care Exchange through the Affordable Care Act (ACA). Because of this, much of the funding that had been spent toward primary medical care

for Ryan White Parts A and B services went unused. These funds were able to be reallocated to housing support as a priority service.

- b) That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS*

The St. Louis EMSA HOPWA program is designed to provide decent, safe, and affordable housing for low-income PLWH/A at varying stages of self sufficiency. The City of St. Louis Department of Health (DOH) recognizes the diverse housing assistance needs and mitigating factors that impede an individual's access to housing; which in turn may create a barrier to receiving medication and care. Accordingly, DOH continued work with two project sponsors in 2014, both with considerable expertise in providing housing services to low-income and disabled individuals and families, to provide a number of housing services including: short term rental/mortgage/utility assistance, long term rental assistance, facility based housing, case management, and housing information services. The EMSA's community-wide HIV/AIDS housing strategies include:

- Leveraging Ryan White Part A and Part B funding to support housing and housing support services;
 - Working with local public housing initiatives to ensure universal access;
 - Aligning HOPWA funds with other local and state funding including funding through the Missouri Housing Development Commission, the City of St. Louis Affordable Housing Trust, the Missouri Department of Economic Development Neighborhood Assistance Program (NAP) and other tax credit programs, the United Way funding, and with private philanthropic groups.
 - Ensuring that HOPWA services are aligned with the St. Louis City and St. Louis County Continuum of Care to identify housing resources and funding for homeless and low-income individuals.
- c) That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;*

Housing providers work closely with local and state governmental entities to ensure that information about the need for housing is included in their priorities.

Doorways

Doorways works closely with each client's designated Ryan White Case Manager to coordinate the delivery of services and support linkage to other sources of services that will promote housing stability. In addition, the organization is an active participant in the Homeless Services Continuum of Care groups for both the City of St. Louis and St. Louis County, which enables Doorways to identify a broader array of housing and related resources available to the clients.

Doorways works directly with the City and County Continuum of Care (CoC) groups to identify housing resources for the clients through non-HOPWA programs. CoC meetings attended monthly include providers from homeless shelters, food pantries, and employment programs. Finally, the Own Home Program Manager for Doorways collaborates routinely with Urban League and United Way staff to facilitate the flow of information about services, seminars and opportunities to case managers who also work directly with the clients served through HOPWA.

Doorways utilizes a broad range of federally-funded housing programs to meet the diverse housing needs of people living with HIV/AIDS. These include the Section 811 program for persons with disabilities, the Permanent Supportive Housing Program for disabled homeless persons, and HOPWA. The organization also distributes housing funds made available through the Ryan White HIV/AIDS Treatment Extension Act of 2009, Part A. Support through these funding streams has enabled Doorways to successfully leverage millions of dollars in housing assistance from the Missouri Housing Development Commission, the City of St. Louis Affordable Housing Commission as well as private philanthropic funds.

Peter and Paul Community Services

During Program Year 4, Peter and Paul Community Services enhanced collaboration with Ryan White program by gaining access to the client-level database, which allows direct referrals from Ryan White case managers into the HOPWA-funded facility-based transitional housing program.

Peter and Paul also leverages state funding to enhance its programs. The Missouri Division of Economic Development - Neighborhood Assistance Program (NAP), Express Scripts, the MAC AIDS Foundation, Broadway Cares/Equity Fights AIDS, the Vatterott Foundation and other smaller foundations funded supportive services for residents and alumni of Positive Directions housing.

The agency has developed positive, mutually beneficial relationships with the staff of Doorways, as well as other housing and social service agencies, including Hosea House, St. Anthony of Padua, Shalom House, and the Urban League. In addition, Peter and Paul has developed a more structured program of helping clients with SSI or SSDI apply for HUD-funded Elderly and Disabled Housing sites, which can result in alternative independent housing options for clients who are ready to leave transitional housing, but require subsidies to do so.

Peter & Paul Community Services is also integrated in the City and County Homeless Services Continuum of Care (CoC) groups, and well connected with a variety of community service providers. Other agencies/persons providing services to Peter & Paul residents included Places for People, Food Outreach, New Hope Clinic, Doorways, Saint Louis Effort for AIDS, BJC Behavioral Health, Washington University Infectious Disease Clinic, the Center for Advanced Medicine, Project ARK (AIDS Resources & Knowledge), Health and Education for Youth, St. Patrick Center, Vocational Rehabilitation, St. Louis HELP, BASIC Drug and Alcohol

Treatment Center, Southeast Missouri Community Treatment Program, Preferred Family Healthcare, Assisted Recovery Centers of America (ARCA), Bridgeway Behavioral Health, Dr. Mark Scheperle, Southampton Healthcare, Dr. David Parks, Dr. Denzel Jines, Dr. Timothy Case, Dr. Baltor, Missouri Department of Probation and Parole, Mercy Neighborhood Ministries, Society of St. Vincent de Paul, Harris-Stowe University, Legal Services of Eastern Missouri, Catholic Legal Assistance Ministries, Missouri AIDS Task Force, Kingdom House, VA Saint Louis Health Care System, SLU Hospital, Barnes Hospital, St. Alexius Hospital, St. Louis College of Health Careers, Colorado Technical School, Sanford-Brown College, Brown-Mackie College, St. Louis Community College at Forest Park/Florissant Valley/Meramac, St. Louis City Public Schools /Al Chapelle Community Center GED Program, SLATE GED, Guardian Angel Settlement at Hosea House GED, the Literacy Council, IRS Taxpayer Assistance Center, Stray Dog Theatre, CARE Optical, Crown Optical, Dr. Harry Brady (optometrist), Anheuser-Busch Eye Clinic, St. Louis Agency on Training and Employment (SLATE), the Metropolitan Employment Training (MET) Center, MERS-Goodwill, Planned Parenthood, West Pine Pharmacy, Bioscrip Pharmacy, Beverly Hills Pharmacy, Schnucks Specialty Pharmacy, Pine Lawn Dental, Commerce Bank, and a variety of specialty healthcare providers (dialysis, physical therapy, chemotherapy, podiatry, gastroenterology, neurology, surgery, proctology and podiatry).

d) That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;

HOPWA-funded housing providers seek grants and match funding from federal, state, and local sources as part of a comprehensive strategy to provide additional housing resources for PLWHA. Funds received through the Ryan White program, St. Louis City's Affordable Housing Trust Fund, the Missouri Housing Development Corporation, the Missouri Department of Economic Development NAP, and a number of local foundations are used to meet needs such as short-term emergency housing and rental deposits, which are not part of the EMSA's HOPWA portfolio of services. HOPWA-funded programs can then provide transitional housing, short-term housing crisis assistance, or longer-term rental assistance. Existing permanent housing programs through Doorways, other CoC agencies, Shelter + Care, and local Housing Authorities are accessed as appropriate for those clients transitioning out of HOPWA assistance. The coordination of multiple funding streams and resources has ensured a full spectrum of housing interventions for PLWHA with diverse levels of need.

e) That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,

The HOPWA funds received by the St. Louis EMSA sponsor a 20 person facility-based program at Peter and Paul Community Services, as well as supporting the continued ability of PLWHA to locate and/or stay in units of community housing through the TBRA and STRMU programs.

f) That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.

HOPWA funds are used to provide both case management and housing information services in the St. Louis EMSA. These funds are important in helping to identify affordable housing resources, identifying needed resources and supports, counseling clients on budget management and personal responsibility, as well as helping to establish effective housing plans to assist clients in moving towards greater self-sufficiency.

EXECUTIVE SUMMARY

2. *This should be accomplished by providing an executive summary (1-5 pages) that includes:*
 - a. *Grantee Narrative*
 - i. *Grantee and Community Overview*
 - (1) *A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services*

The City of St. Louis is the recipient of Housing Opportunities for Persons with AIDS (HOPWA) funds for the St. Louis eligible metropolitan statistical area (EMSA). Formula funds are awarded to the Community Development Agency within the City of St. Louis and administered by the Grants Administration section within the Department of Health. The St. Louis EMSA is a bi-jurisdictional region that straddles Missouri and Illinois. The EMSA consists of seven counties in Missouri (St. Louis City, St. Louis County, St. Charles, Franklin, Jefferson, Washington, and Warren) and eight counties in Illinois (Clinton, Jersey, Madison, Monroe, Bond, Calhoun, Macoupin, and St. Clair).

During PY5, the St. Louis eligible metropolitan statistical area (EMSA) contracted with two project sponsors to provide a variety of housing services including facility-based housing, short-term rental, mortgage and utilities assistance (STRMU), tenant based rental assistance (TBRA), housing information, and case management. The two project sponsors and a description of the range of their respective services are as follows:

Project Sponsor: Interfaith Residence dba Doorways

- **Zip Codes for Primary Areas of planned activities:** 63101-63128, 62001-62208, 62220-62226, 62231-62236, and 62269
- **Amounts Committed to that Sponsor:** \$1,055,701 in 2014
- **Categories Funded:** TBRA, STRMU, Housing Information Services, Supportive Services (Case Management)
- **Faith-Based and/or Grassroots Organization:** N/A
- **Services Offered (HOPWA and Non-HOPWA):** Founded in 1988, Doorways is the primary provider of housing services to low-income people living with HIV disease throughout the St. Louis Metropolitan region. The organization's programs are directly available to clients in seven different counties in Missouri and another eight in Illinois, covering the entire regional EMSA. Through its Outstate component, Doorways serves as fiscal agent and provides technical support to local

housing providers who serve people living with HIV/AIDS in 62 additional Missouri counties and another 55 counties in central and southern Illinois.

Over its 22-year history, Doorways has developed a comprehensive array of housing solutions designed to meet the varied needs of people living with HIV/AIDS. To accomplish this, the organization has utilized a broad range of federally-funded housing programs, including the Section 811 program for persons with disabilities, the Permanent Supportive Housing Program for the disabled homeless, and programs based largely on the provision of scattered-site assistance as available through the Housing Opportunities for People with AIDS (HOPWA) program and Ryan White Treatment Modernization Act. In the process, Doorways has successfully leveraged millions of dollars in housing assistance from state and local housing organizations and private philanthropic funds.

At the present time, Doorways serves almost 600 adults and over 300 children monthly over the 15-county EMSA through three core programs that include:

- 1) **The Own Home Program** helps individuals and families living with HIV/AIDS find and maintain affordable housing without threat of homelessness or interruption to essential utilities. The program provides nearly \$2 million per year in rent, mortgage, utility, and move-in subsidies on behalf of people who are homeless or would otherwise become homeless. Payments are made directly to property owners and utility companies. In addition, Doorways' case managers inspect units for safety and suitability, maintain lists of approved and affordable units, work with clients to develop stable housing plans, help clients with budgeting and habits of good tenancy and advocate for clients with landlords and utility companies. Program operations are supervised by Brenda Malone, Own Home Program Manager, who is the primary contact for the HOPWA-funded program.
- 2) **The Residential Program** currently operates seven apartment buildings in St. Louis City with a combined 103 units, managed by Doorways for people living with HIV/AIDS. The Residential Program is designed for individuals and families who are capable of independent living but whose financial and health issues limit their ability to pay fair market rent. Most residents have household incomes at or below 20% of the area median income and pay no more than 30% of their income for rent and utilities. In addition to these Doorways-owned units, the Residential Program also includes *Jumpstart*, an 18-unit scattered-site permanent supportive housing program for single, disabled parents with HIV/AIDS.

Doorways' family residential complex offers 29 lead-free units specifically designed to meet the needs of families affected by HIV/AIDS. Two buildings, *Mama Nyumba* (Swahili for "my mother's house) and *Kaya Malaika* (Swahili for "village of little angels") provide safe, affordable housing for low-income families who would otherwise be inadequately housed or homeless. It is the only

facility of its kind in Missouri and one of the few in the nation. Doorways' latest 811 building, Partridge Place, is located in Walnut Park, an area of the city with a rate of HIV infection that is more than twice the rate for the city as a whole. In addition to serving this currently underserved population, Partridge Place, like all of Doorways' buildings, compliments and contributes to neighborhood plans for revitalization and growth.

- 3) **Doorways Supportive Housing Facility** (DSHF) provides housing for people with AIDS who cannot live without assistance, and who would otherwise be homeless or unnecessarily hospitalized. Located in St. Louis' Central West End, the fully accessible three-story building offers 36 private rooms with baths, 24-hour supervision and nursing care, a dining room, commercial kitchen, numerous social and recreational areas, and administrative offices. DSHF is licensed by the State of Missouri as a residential care facility and is also licensed by the State Department of Mental Health.

Among DSHF staff are registered nurses who work with physicians to establish treatment plans, oversee complicated medical protocols, monitor dementia and other neural disorders, and perform clinical assessments, blood transfusions, IV infusion therapies, laboratory and Pentadimine treatments. Social services are available through two full time Social Workers. In addition, a full-time activities/volunteer coordinator organizes internal programs, external field trips, and pastoral care. Transportation to physicians is available, and clients have access to a nutritionally sound meals program on site.

Project Sponsor: Peter and Paul Community Services

- **Zip Codes for Primary Areas of planned activities:** 63104
- **Amounts Committed to that Sponsor:** \$291,707 in 2014
- **Categories Funded:** Facility-Based Housing, Supportive Services (Case Management)
- **Faith-Based and/or Grassroots Organization:** N/A
- **Services Offered (HOPWA and Non-HOPWA):** Peter and Paul Community Services is an agency committed to providing housing and supportive services to persons who are homeless, especially those living with mental illness and HIV/AIDS. This agency utilizes HOPWA facility-based operation funds to support transitional housing activities. The Positive Directions transitional housing program is a 20-bed program that provides up to two years of transitional housing and a savings program assisting HIV-infected homeless individuals in setting goals, learning living skills and establishing a regular income and savings plan, with the goal of moving into independent living. These services are particularly targeted to individuals with multiple diagnoses of mental illness and/or substance abuse along with HIV infection. The goal of Positive Directions is to promote the improved physical and mental health of clients, to help clients secure and sustain permanent, independent housing, and to avoid both a need for return to the streets or re-hospitalization.

(2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected

City of St. Louis ordinances require that contracts for professional services in the amount of \$5,000 or more be reviewed and approved through a competitive bidding process. In accordance with this City ordinance, HOPWA project sponsors are selected through a competitive bidding process that includes submission of an application packet in response to the City's request for proposals. Once applications are received, they are reviewed by 1) an external review panel (when implemented); 2) Grants Administration (GA) personnel; and 3) the City of St. Louis' Professional Services Agreement (PSA) Committee. Past performance information is also forwarded to the PSA Committee by the Grants Administration section. The PSA Committee makes the final determination on which entity is awarded the contract(s).

HOPWA program sponsors are required to submit monthly invoices for allowable services. GA personnel review all subcontractor invoices before submission to the fiscal department. Final approval of payments occurs in the Federal Grants section of the City Comptroller's office. Additionally, GA personnel conduct regular programmatic monitoring activities which include, but are not limited to: 1) submission of quarterly and end-of-year Performance Measures reports, Budget Expenditure Reports, and Program Narrative Reports (as well as other necessary surveys and/or data requests from GA, as needed); 2) comprehensive programmatic and fiscal site visits occurring at least once each year; 3) client satisfaction surveys; and 4) periodic program review briefings with Grants Administration staff. Finally, the GA Office has developed and implemented a Contract Compliance Policy that is included as an attachment in each executed subcontract for HOPWA services. The Contract Compliance Policy outlines the process for monitoring adherence to the terms and deliverables for services, and includes a provision for assessment of penalties due to non-compliance.

(3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS

The St. Louis Eligible Metropolitan Statistical Area (EMSA) is a complex bi-state region of urban, suburban and rural communities, encompassing six counties and the independent City of St. Louis in Missouri and five counties in Illinois. The population of 2.7 million spreads across 6,300 square miles, ranging from sparsely populated counties like Jersey (Illinois) with ~23,000 residents to densely populated St. Louis County (Missouri) with nearly a million residents. The TGA has a relatively even composition of males (48%) and females (52%). Most residents are White/Caucasian (76%), followed by African American (19%). Asian, American Indian/Alaskan Native, and other races make up 5% of the area's population. Nearly 3% of the population is of Hispanic or Latino descent. Individuals under 25 comprise 33% of the TGA, 25-34 (13%), 35-44 (13%), 45-54 (16%), and individuals 55 and older account for the remaining 25% (US Census Bureau, 2010 Population Estimates). Residents in the Missouri counties encompass about 77% of the EMSA's total population, with more than half of these living in St. Louis City and St. Louis County. Among people living with HIV disease (PLWH/A), the percentage of Missouri residents is even greater (84%). The total population of PLWHA for the EMSA is 6678. Of these, approximately 1202 go undiagnosed.

Epidemiological data were obtained from the HIV/AIDS Reporting Systems (eHARS) through the Missouri Department of Health and Senior Services (MDHSS) and Illinois Department of Public Health (IDPH). Missouri's eHARS is a reliable source for reporting incidence, prevalence, and trends in HIV/AIDS for the Missouri counties of the EMSA. Missouri (MO) has used name-based AIDS reporting since 1983, and HIV name-based reporting since 1987. PLWH/A residing in the Missouri counties are tracked through physician contact, CD4 and viral load laboratory tests (mandated reporting by law), death certificates, and *SCOUT* (a client-level database used for all Ryan White services).

Illinois (IL) has had an established AIDS reporting system since 1981. The Illinois HIV reporting system, which began in mid-1999, progressed from using a unique identifier to name-based reporting in 2006. PLWH/A in Illinois counties of the EMSA are tracked through CD4s <200, a detectable viral load (mandated reporting by law), and death certificates. IDPH also tracks healthcare utilization and healthcare needs of Ryan White (RW) clients through the *Provide* database. Client-level data was included in all estimations and analyses when available. Given that 100% of PLWH/A in the EMSA live in counties with a mature reporting system, the estimates are considered accurate and reliable.

(4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body

During PY5, no planning or public consultations were specifically and solely conducted for the use of HOPWA funds. However, the Grants Administration section of the City of St. Louis Department of Health is continually in contact with persons living with HIV/AIDS (PLWH/A) utilizing both HOPWA and Ryan White Services through the St. Louis Regional HIV Health Services Planning Council and its Consumer Advocacy Committee. Both HOPWA project sponsors also have representatives who are active members of the Planning Council. Monthly Planning Council meetings are open for public attendance and input. The Planning Council, through its Needs Assessment Committee, conducts regular surveys and focus groups with clients, case managers, and service providers to assess needs and barriers faced by PLWH/A in the area served by the Ryan White Part A program (includes all of the HOPWA EMSA with the exception of Macoupin, Bond, and Calhoun counties in IL). During Fiscal Year 2014, the Planning Council Needs Assessment Committee will be hosting two focus groups focused on the housing needs of youth in both Missouri and Illinois. This information will be incredibly helpful in assisting the EMSA in its efforts to meet the need of this vulnerable population.

(5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations

Over the last several years, the St. Louis EMSA's HOPWA project sponsors have consistently leveraged more than a million dollars annually from a variety of government funding, foundations, and other private resources. Resources utilized to enhance and extend HOPWA funded activities include Ryan White Part A, HUD Supportive Housing and 811

programs, Missouri Housing Development Corporation, Affordable Housing Trust Fund, foundation grants, the Missouri Department of Economic Development NAP, and private cash resources obtained through fundraising.

(6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.

The St. Louis HOPWA program coordinates efforts with a number of local planning bodies and service agencies. Ryan White resources are critical to the housing services delivery system as they act as a “bridge” to stable housing and are immediately available to combat homelessness. The Planning Council for Ryan White Part A funding recognizes housing services as a top priority for assisting HIV/AIDS clients with clinical compliance along the Continuum of Care. Ryan White Part A resources have been utilized to provide emergency housing assistance up to 60 days for clients who need temporary housing to prevent homelessness or during transitional periods between permanent housing; short-term rent assistance to help clients gain or maintain housing stability; security deposits to enable placement into permanent housing; and, when available, utility assistance for clients with disconnection notices. In 2014, the St. Louis Ryan White Parts A and B programs experienced significant savings in program funds due to the availability and usage of the Affordable Care Act by our consumers. The Planning Council reallocated \$363,000 in savings to emergency housing and utility assistance programs to ensure that clients received even more of this high priority support.

Additionally, medical case managers funded through Ryan White Part B serve as key partners in helping to coordinate the delivery of services and supporting linkages to other services that help promote housing stability. Through the centralized case management system, HOPWA clients have access to the AIDS Drug Assistance Program (ADAP) program and other social and support services available to enable increased health outcomes and quality of life.

ii. Project Accomplishment Overview

(1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences

The St. Louis EMSA HOPWA program, through its two project sponsors, provided short term rent/mortgage/utility assistance (STRMU), longer-term tenant-based rental assistance (TBRA), facility based housing, case management and housing information services in PY5. In November of 2014, we piloted a new initiative to prioritize consumers on the wait lists by utilizing a needs-based acuity tool. A full-time staff position was developed through to monitor clients on the list and to outreach to the St. Louis housing market to facilitate priority placement for HOPWA consumers. This has allowed the project sponsor of TBRA services to whittle the

list down to those who are most in need of the service rather than every client who is referred for assistance.

As displayed in the table below, the St. Louis EMSA HOPWA program exceeded PY4 STRMU, Facility-Based Transitional Housing, Housing Information, and Support Services (case management) goals, while more intensive client needs and stagnant economic circumstances created barriers to providing the projected level of TBRA services. Similar results are expected for PY5 with increases in the numbers of clients able to access emergency housing and utility assistance programming.

Program Year 4 Targets/Actual

	STRMU	TBRA	Facility Based TH	Housing Information	Support Services (case management)
Target	110	168	40	900	208
Actual	220	133	50	1,188	566
<i>STRMU = Short Term Assistance TBRA = Long Term Assistance TH = Transitional Housing</i>					

A further explanation of client barriers in the transitional housing program is given under the Barriers and Trends Overview below.

(2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds.

Not applicable.

(3) A brief description of any unique supportive service or other service delivery models or efforts

As explained above, Ryan White medical case managers are key partners in the delivery of HOPWA services; coordinating the delivery of housing services and supporting linkage to other services such as primary care and medications that promote housing stability.

(4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.

The EMSA has been fortunate to maintain current HOPWA funding levels over the last few years. However, given the relatively flat funding, the EMSA has focused on continuing its efforts in facility based, tenant-based rental assistance, short term mortgage, rent and utilities assistance, case management, and housing information services. We do, however, anticipate savings in our Ryan White Part A and B funds through the ACA again this year, which may, again, be reallocated to housing services to provide support for a greater number of consumers.

iii. Barriers or Trends Overview

(1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement

The HOPWA project sponsors identified several barriers in PY5, particularly with regard to the population receiving facility-based transitional housing services. The length of stay in the transitional housing program has stayed high, a continuing trend since PY3. Average length of stay in the facility-based transitional housing program was 32 weeks. The identified barriers include:

- 1) Many clients accessing HOPWA programs, especially those seeking facility-based housing, have complex social situations. Of the clients served in facility-based housing at the end of PY5, many had a mental health diagnosis, an active drug or alcohol addiction, and a history of domestic violence. Many were also MSM (men who have sex with men) and over half are or have been commercial sex workers. Additionally, many had been previously incarcerated, and some had been released from prison within the last five years. A portion qualified as chronically homeless, and several had used injection drugs.
- 2) Fewer available apartment vouchers, with longer waiting lists, have required clients to remain in the program longer while they wait for subsidized housing opportunities.
- 3) Difficulty linking clients to inpatient substance abuse treatment (for alcohol and/or drugs) has resulted from funding limitations and overwhelming need. In Missouri, the state's Pre-existing Condition Insurance Pool is currently one of the only insurance options for persons living with HIV/AIDS, but requires co-pays of several hundred dollars for inpatient treatment. Other SAMHSA-funded treatment centers have had to turn away clients needing repeat treatment due to limited capacity to meet demand.
- 4) Due to high demand, fewer persons were able to access job training programs, which would increase the likelihood of securing living-wage work. In particular, clients face extended wait periods for Social Security approval, but are usually denied entry into programs such as Vocational Rehabilitation prior to SSI/SSDI approval.
- 5) Continued high unemployment rates (especially among minorities and those without college degrees) and a reduced job market make it more challenging for struggling clients to secure living-wage work – so fewer clients can afford independent housing.
- 6) Fewer available affordable and decent apartments for clients, most of whom have felony convictions and current/historical drug use – so even those with income to afford an apartment often cannot secure one expediently. As the number of people seeking low-cost housing opportunities increases (due to economic factors), programs are able to “cream” applicants, and persons with challenging histories (e.g. felonies, credit problems, past evictions or past drug charges) are denied.

To address these barriers, the facility-based housing program will continue to offer intensive case management and coordination with a variety of community resources to meet complex needs. The TBRA and STRMU program will also continue to deliver case management to improve access to benefits, income, and non-HOPWA permanent housing options. All HOPWA project sponsors will continue to work closely with Ryan White case management and other Ryan White-funded core medical and support services to offer clients an expanded network

of resources. However, the barriers listed above highlight the great need for both continued support of housing services as well as associated supportive services and case management.

(2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and

Some of the trends facing the St. Louis EMSA continue to be those of reduced state and local funding for homeless services, mental health and substance abuse; lack of availability of affordable housing units; and the need for specialized housing support services for people living with HIV/AIDS.

Needs assessment activities completed over the last several years, including client surveys and focus groups, demonstrate that the demand for housing services among PLWH/A remains far higher than the amount of funding available to support housing services in this EMSA. A disproportionate share of those affected by HIV/AIDS face socio-economic challenges (poverty, lack of education, and unemployment), making them more vulnerable to a variety of co-occurring conditions, including mental illness and substance abuse. The number of people living with HIV/AIDS who are in need of on-going rental assistance and support in order to achieve housing stability and improved access to care continues to grow.

Moving forward, and in an economic climate in which income and employment gains among the poor have stagnated, continued funding for housing services to this target population remains vital to public health. Research confirms a structural link between stable housing, health outcomes, and healthcare costs among people living with HIV/AIDS, and the dedication of public resources should be informed by those findings. In light of changes expected for PLWH/A in Program Years 5 due to the implementation of the Affordable Care Act, the DOH will continue to work even more closely with collaborative partners, including other HUD-funded and Ryan White-funded agencies, to develop strategies for identifying future housing resources and leveraging funds to meet identified housing and support service needs. It is expected that the transition of many Ryan White clients into other payer sources for medical care will free up Ryan White dollars for other supportive services, such as housing, which has historically been under-funded to meet the growing demand.

The St. Louis EMSA HOPWA program will maintain its efforts to provide parity of services across jurisdictional boundaries. Utilizing a single provider for tenant-based rental assistance as well as emergency and short-term rental, mortgage, and utility assistance ensures equal access to services, equitable distribution of resources, and the opportunity to leverage resources available in the Missouri portion of the EMSA that are not available in the Illinois portion of the EMSA.

(3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years

Given the current economic climate and potential austerity resulting from the Congressional sequester, the demand for housing for persons living with HIV/AIDS is expected to remain high. HOPWA is an important resource for continuing to provide decent, stable

housing opportunities for PLWHA. Other funding that has partnered with HOPWA in this region, such as Ryan White, has had to focus more of its resources on its core purpose (medical care) and will likely continue to do so, given the uncertainty of Medicaid expansion in Missouri. This will create even greater need for HOPWA resources to meet the housing needs of the St. Louis EMSA.

OTHER NARRATIVES

SECTION 3

Each year the U.S. Department of Housing and Urban Development provides grants to the City of St. Louis that are generally targeted to neighborhoods with the most pressing needs for housing and economic development assistance. These HUD funds can have a tremendous economic impact on the low-income areas serviced by the grants. To assist and direct grant recipients to maximize the impact of this economic assistance, HUD requires the City of St. Louis to comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968 to ensure that the HUD funds provide "to the maximum extent feasible" economic opportunities to the residents of the community being served as well as the businesses that serve them.

The purpose of Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) (Section 3) is to ensure that employment and other economic opportunities generated by HUD financial assistance shall, to the greatest extent feasible and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

Section 3 compliance is required for Community Development Administration expenditures of funds including the following:

- Housing rehabilitation (excluding routine maintenance, repair, and replacement)
- Housing construction
- Other public construction

The Community Development Administration has granted funds to and reports findings on the projects in Exhibit I.

MBE/WBE PARTICIPATION

The Mayor and the City of St. Louis are committed and determined to meet MBE/WBE participation goals by utilizing affirmative actions appropriate for size, type and scope of contract. As part of that ongoing effort, during 2014 the City provided block grant funding to Vashon Jeff Vander Lou (and subsequent the St. Louis Development Corporation) for technical assistance and training to small MBE/WBE firms. The St. Louis Development Corporation also fosters minority construction and other businesses as part of that agency's CDA-funded work program, and M/WBE participation goals are emphasized in the City's Tax Increment Financing developments.

A full listing of certified MBE/WBE contractors may be found on the City's website at www.mwdbe.org or by calling M/W/DBEW Certification Outreach at (314) 551-5000.

SECTION 108 – CDBG FUNDS

In 1999, the Department of Housing and Urban Development approved a Section 108 loan to the City of St Louis in the amount of \$80M. The loan included \$50M for the St. Louis Convention Headquarters Hotel project, \$20M for the Darst-Webbe HOPE VI Revitalization project and \$10M for a variety of neighborhood development projects.

All projects were reported as completed in previous Consolidated Annual Performance and Evaluation Reports.

One contract with the Land Clearance for Redevelopment Authority remains open to provide "if needed" funding support to the completed Darst-Webbe Near Southside Development. No funds were expended in Program Year 2014. As of December 31, 2014, the LCRA contract has a \$223,778 remaining balance.

SECTION 108 DARST-WEBBE HOPE VI REVITALIZATION PROJECTS

PROGRAM NAME	PROGRAM NUMBER	REVISED BUDGET AMOUNT	EXPENDED AMOUNT	STATUS
Darst-Webbe Revitalization Phase I	98-20-70a	\$3,371,419	\$3,371,419	Completed
Darst-Webbe Environmental Abatement/Acquisition	98-20-70b	\$5,021,498	\$5,021,498	Completed
Darst-Webbe Revitalization Phase II	98-20-70c	\$8,558,282	\$8,334,504	Completed
Near Southside Public Improvements Phase IV	98-20-70d	\$3,048,801	\$3,048,801	Completed \$23K available if needed
TOTAL		\$20,000,000	\$19,766,622	

SECTION 108 NEIGHBORHOOD DEVELOPMENT PROJECTS

PROGRAM NAME	PROGRAM NUMBER	BUDGET AMOUNT	EXPENDED AMOUNT	STATUS
Delmar Link Public Improvements	98-20-72	\$400,000	\$400,000	Completed
Assisted Elderly Development	98-20-78	\$733,469	\$733,469	Completed
G.L. Vaughn Residences	98-28-84	\$546,432	\$546,432	Completed
Scattered Site Residential Acquisition/ Rehab	98-35-10	\$2,018,768	\$2,018,768	Completed
Residential Acquisition Program	98-35-55	\$4,581,232	\$4,505,591	Completed
Neighborhood Based Commercial	98-50-12	\$1,450,000	\$1,450,000	Completed
Development Projects Pool/Issuance Costs	----	\$270,099	\$28,671	Completed
TOTAL		\$10,000,000	\$9,682,931	