



Fifth Program Year CAPER

The CPMP Fifth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and 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).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 5 CAPER Executive Summary response:

The Consolidated Annual Performance and Evaluation Report represent Fiscal Year 2011 and is the fifth year of the City's 5-year Strategic Plan. The City of O'Fallon began receiving Community Development Block Grant funds in 2004. As a participant in the Community Development Block Grant (CDBG) Program, O'Fallon is required to submit to the Department of Housing and Urban Development (HUD) a Consolidated Annual Performance and Evaluation Report (CAPER) at the end of the fiscal year. This report details the CDBG activities of O'Fallon for FY2011, for the period from January 1, 2011, to December 31, 2011.

The City determined that it was in the best interest of the community to concentrate the funds in a few areas of primary concern. Through consultation with the area's public service agencies, the O'Fallon City Council, city staff, and residents, the primary area of need in O'Fallon has been determined to be housing. There is a need for homeownership assistance for low- to moderate-income persons. The community is also concerned with the preservation and maintenance of existing structures in order to maintain our stock of affordable owner-occupied housing units. As described in the City's Consolidated Plan, it is our goal to utilize the majority of CDBG Funds to further affordable housing.

The following programs were identified in the Annual Plan to meet the needs of our 2011 goals:

- HOME IMPROVEMENT LOAN PROGRAM
- EMERGENCY HOMELESS PREVENTION PROGRAM
- DOWN PAYMENT ASSISTANCE
- SENIOR TRANSPORTATION AND RIDES PROGRAM

O'Fallon identified two programs to address housing needs in the community. The first housing program is a **HOME IMPROVEMENT LOAN PROGRAM**. This program provides no-interest, forgivable loans of up to \$5,000 to qualifying households for the rehabilitation of owner-occupied single-family dwellings and emergency repairs. The purpose of the loan is to bring existing housing up to code and to address accessibility and safety issues. To qualify for this community wide program the household must qualify as low- to moderate-income. The City's goal for the 2011-program year was to assist twenty-eight (28) homeowners. In the 2011 Annual Action Plan over fifty percent (50%) of the total anticipated CDBG funds were allocated for this program in the amount of \$133,944.00

The second housing program that addresses housing concerns is the **DOWN PAYMENT ASSISTANCE PROGRAM**. This program is funded by HOME funds through the St. Louis County HOME Consortium rather than the CDBG funds. The program assists low- to moderate-income first-time homebuyers with the purchase of an affordable home. It requires the eligible participants to attend housing counseling before and during the assisted purchase of the home. This program is available community-wide. During 2011, the consortium had agreements with NECAC, Beyond Housing, and Better Family Life for program service. The City's goal was to assist six (6) homeowners in 2011 with down payment and closing cost assistance. Due to the HOME allocation from the St. Louis Home Consortium, 0% the total CDBG funds for the 2011-program year was allocated for this program.

Another area of concern gained from previous public comments is homelessness in O'Fallon and St. Charles County. To help alleviate this problem the City of O'Fallon implemented the **EMERGENCY HOMELESS PREVENTION PROGRAM**. This program helps O'Fallon residents on the brink of homelessness remain in their homes through financial assistance. In 2011, the City of O'Fallon contracted with Sts. Joachim and Ann Care Services and the Salvation Army to provide low- to moderate-income residents with mortgage, rent, and utilities assistance to help them remain in their homes. In the 2011 Annual Action Plan, the City of O'Fallon allocated over eight percent (8.5%) of the anticipated 2011 funds, or \$21,500.00 to fund this much needed program.

The **SENIOR TRANSPORTATION PROGRAM** is a program for senior citizens which began in 2004. The elderly are in need of transportation services to and from medical appointments and doctors' offices. Currently, there is no public transportation service in O'Fallon. Riders are pre-qualified for the program based on meeting the age, disability or low- to moderate-income requirements. In the 2011 Annual Action Plan, almost six percent (6%) of the anticipated total CDBG funds were allocated to this program for a total of \$16,000. In addition to transportation, MEAAA also provides case management services to the participants in the program to ensure all needs are being met.

The City of O'Fallon implemented a **COMMUNITY PLANNING** project in 2008 that helped identify any unmet needs and assisted with strategic planning for our low- to moderate-level income and homeless residents. The City provided \$6,500 in assistance to the St. Charles Community Council/Continuum of Care for this program. The Community Council collects data on the homeless and low-income needs within St. Charles County. The reports the Council provides are used to receive additional federal funding and choreograph services within our community. This program and the information it has provided enabled the City of O'Fallon to further assist and develop our community resources.

Demographics

The City of O'Fallon qualified as an "Entitlement Community" in 2004 based on the 2000 Census data. At that time the population of O'Fallon was 46,169. The release of the 2010 Census data showed that O'Fallon now has a population of 79,329.

The City of O'Fallon has submitted an updated Consolidated Plan and is awaiting approval.

Geographic Distribution

CDBG investments are made city-wide since low- to moderate-income people are not concentrated in only one geographic area of the city. The North Side of O'Fallon between Interstate 70 and Tom Ginnever Road has a concentration of the older housing stock and lower assessed home values. However, low- to moderate-income people live throughout the city which is evident by the distribution of mobile home parks and multi-family housing structures.

Evidence of Public Notice and Input

Staff has utilized several strategies to engage the public in review of the CAPER as well as in the preparation of our Annual Plan. A notice of availability of this Consolidated Annual Performance and Evaluation Report was published on the City's web site and posted on the City's Cable Channel 991. Notice was also posted on all available public bulletin boards and a press release was sent out to local newspapers on January 30, 2012.



100 North Main Street
O'Fallon, Missouri 63366
Phone: 636.240.2000
www.ofallon.mo.us

NEWS RELEASE

Contact – Jessica Hawkins
Public Assistance Specialist
636.379.5411
jhawkins@ofallon.mo.us

Contact – Thomas Drabelle
Director of Public Relations
636.379.5508
tdrabelle@ofallon.mo.us

*For Immediate Release
January 30, 2012*

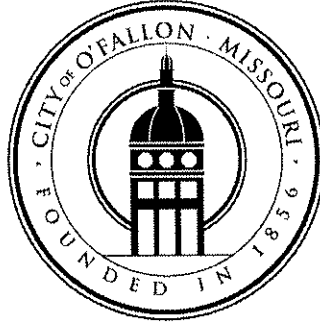
City of O'Fallon will hold a public hearing for the Consolidated Annual Performance and Evaluation Report (CAPER) for the Community Development Block Grant (CDBG) Program for Fiscal Year 2011

The City of O'Fallon, Missouri, will conduct a **public hearing** beginning at **10:00 a.m. on Wednesday, February 15, 2012 at O'Fallon Municipal Centre (City Hall), 100 North Main Street, O'Fallon, Missouri 63366**, concerning the **Fiscal Year 2011 Consolidated Annual Performance and Evaluation Report (CAPER)** for the O'Fallon Community Development Block Grant (CDBG) Program.

For more information, contact Public Assistance Specialist Jessica Hawkins in the Communications Department at (636) 379-5411, or jhawkins@ofallon.mo.us.

Directions: O'Fallon City Hall is approximately one-half mile north of I-70 on the east side of Main Street; make an immediate right after crossing the railroad tracks. For more information call (636) 240-2000.

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NOTICE OF CITY OF O'FALLON
Public Hearing for the CDBG Consolidated Annual Performance
and Evaluation Report for FY 2011
O'Fallon City Hall, Council Chambers
100 North Main Street
O'Fallon, Missouri 63366
February 15, 2012 – 10:00 a.m.

PUBLIC NOTICE IS HEREBY GIVEN that a Public Hearing will be held on Monday, February 15, 2012, at 10:00 a.m. at O'Fallon City Hall, located at 100 North Main Street, O'Fallon, Missouri 63366 concerning the Fiscal Year 2011 Consolidated Annual Performance and Evaluation Report for the O'Fallon Community Development Block Grant Program.

30th day of January, 2011.

M. Jessica Hawkins
Public Assistance Specialist
636.379.5411



100 North Main Street
O'Fallon, Missouri 63366
Phone: 636.240.2000
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NEWS RELEASE

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*For Immediate Release
February 15, 2011*

Comment period deadline for O'Fallon's Consolidated Annual Performance and Evaluation Report for FY 2011

A 15-day comment period regarding O'Fallon's Consolidated Annual Performance and Evaluation Report for Fiscal Year 2011 will end at 5 p.m. on Thursday, March 1, 2012. The plan is available for review at O'Fallon Municipal Centre (City Hall), 100 North Main Street. The public is invited to submit written comments to jhawkins@ofallon.mo.us, or send to:

CDBG Program
O'Fallon City Hall
100 North Main Street
O'Fallon, Missouri 63366

For additional information, contact CDBG Administrator Jessica Hawkins at (636) 379-5411

Directions: O'Fallon City Hall is approximately one-half mile north of I-70 on the east side of Main Street; make an immediate right after crossing the railroad tracks. For more information call (636) 240-2000.

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General Questions

1. Assessment of the 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.

Program Year 5 CAPER General Questions response:

The Community Development Block Grant (CDBG) Program was created by the Housing and Community Development Act of 1974. The primary objective of the CDBG Program is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. The CDBG Program is administered by the Department of Housing and Urban Development (HUD).

The City of O'Fallon is an entitlement grantee, and receives its CDBG funds directly from HUD. In FY2011 the City of O'Fallon received a total of \$230,244.00 in CDBG funds.

At the end of each fiscal year the Public Assistance Specialist is required to prepare this Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER indicates how O'Fallon's CDBG funds were expended and evaluates the city's progress in accomplishing its community development objectives. The Program Year 2011 marked O'Fallon's fifth year of the Five-Year Consolidated Plan. For the FY2011 all projects scheduled are either completed or underway.

CDBG investments are made city-wide since low- to moderate-income people are not concentrated in only one geographic area of the city.

Staff has utilized several strategies to engage the public in review of the CAPER as well as in the preparation of our Annual Plan. A notice of availability of this Consolidated Annual Performance and Evaluation Report was published on the City's web site and posted on the City's Cable Channel. Notice was also posted on all available public bulletin boards and a press release was sent out to local newspapers on January 30, 2012 for a public hearing that was held on Wednesday, February 15, 2011.

Overall, the City has met and/or exceeded the goals we set for FY2011. The City has been able to address the primary areas of concern with the preservation and maintenance of our existing structures in order to maintain a stock of affordable owner-occupied housing units. It was the City's goal to use a majority of CDBG funds to further affordable housing with a housing rehab/repair program.

The City continues administering several programs identified in previous years to help in meeting its goals. The total allocation for FY2011 was \$260,244.00 including receipted program income at the time of allocations.

Home Improvement Loan Program

This Program provides up to \$5,000, in interest-free, forgivable loans for twenty-eight (28) O'Fallon households who qualify based on need. Borrowers must reside in the home for a minimum of five years or pay off the loan if they change occupancy or ownership of the property or refinance prior to that time. The Public Assistance Specialist will operate this activity.

Goal: The goal of this Program was to assist twenty-eight (28) homeowners in O'Fallon.

Input Activity: A total of \$133,944.00 of the 2011 funds were budgeted for this program,

Output: A total of fifteen (15) households were assisted through this program in the amount of \$75,000. The City of O'Fallon received its Authority to Use Grant Funds on 8/14/2011 due to the delay in the approval of the FY 2011 Federal Budget. Based on that timeframe, the City of O'Fallon is currently accepting additional Home Improvement Loan Applications and believes all funds will be expended in a timely manner. This program has been and is currently being marketed throughout the community via local media.

Outcomes: A total of fifteen (15) homeowners were given a better living environment through repairs such as window replacement, tree removal, furnace and AC replacement, water heater replacement, kitchen and bathroom repairs and updates, garage door, and flooring replacement. The neighborhoods benefited as a whole from these improvements in addition to improved quality of life for the homeowners. Below are the specific demographics for the households served with Emergency Homeless Prevention Funds in 2011.

Down Payment Assistance Program

This program provides an interest-free, non-forgivable loan for up to six qualified first-time home buyers not to exceed \$10,000 through the St. Louis HOME Consortium. Borrowers must agree to reimburse the City upon the sale of the home.

Goal: The goal of this program was to assist six (6) first-time homebuyers.

Jurisdiction

Input Activity: No 2011 CDBG funds were allocated for this program based on the St. Louis Home Consortium HOME allocation.

Output: A total of five (5) households were assisted through this program. The reason for the one household reduction is due to the reduction in funding the St. Louis Home Consortium received.

Outcomes: The program changed in 2007 and now provides qualified first-time homebuyers with zero-percent interest loans of \$10,000 to be applied toward a down payment on an O'Fallon home and a \$1,500 administration fee for the counseling agencies who provide pre and post purchase counseling and administration of the program. The older version of the program offered qualified homebuyers a \$7,500 five-year forgivable loan. The program was changed due the public comments of the community in which they indicated they would like to see funds establish for future use.

Emergency Homeless Prevention Program

This program was created as a result of public concern for homelessness in O'Fallon and St. Charles County; several social agencies voiced a concern relative to lack of funds to provide services to families on the verge of homelessness. In 2011 the City of O'Fallon allocated \$21,500.00 to an Emergency Fund for Homeless Prevention. This program was designed to assist low- to moderate-income O'Fallon residents on the brink of homelessness with rent/mortgage payments and utility bills to help keep them in their homes, and if necessary, temporary shelter. The program is administered by Sts. Joachim and Ann Care Services and the Salvation Army.

Goal: To meet the needs of O'Fallon residents that may be on the verge of homelessness.

Input: During a 2004 public hearing, many social service agencies spoke out about families needing day-to-day assistance to keep them in their own homes.

Output: Due to the growing interest in this program, other agencies expressed interest in becoming a recipient; therefore The City of O'Fallon allocated funds to agencies based on a proposal process that was completed in 2007. At that time a contract was awarded to The Salvation Army and Sts. Joachim & Ann Care Services.

Outcome: The City allocated \$21,500.00, which represents approximately seven percent (7%) of the received 2011, funds to help prevent Emergency Homelessness in O'Fallon and has currently helped sixty (60) households.

Please note: Due to a delay in contractual agreements and the Authority to Use Grant Funds, funds were not available to these agencies until November of 2011. At this time families are still being assisted until all funds have been expended. It is anticipated that no later than May 2012, this program will have all funds expended. Below are the specific demographics for the households served with Emergency Homeless Prevention Funds in 2011.

Age 19-59 = 77 persons

Age 6 and under = 56 persons

Age 7-18 = 52 persons

Age 60 and over = 7 persons

African American = 26 persons

Caucasian = 106 persons

Asian = 4 persons

Females = 83 persons

Jurisdiction

Males = 53 persons

\$1-\$10,000 =

\$10,000-\$20,000 =

\$20,000-\$30,000 =

\$30,000 and above =

Transportation Services Program

Funds were provided for one-half of the salary for a full-time coordinator who dedicated 30 hours per week towards enhancing the senior transportation program. The Coordinator was housed at no cost in the O'Fallon Senior Center and arranged rides for O'Fallon residents. Funds were also used for a limited amount of professional para lift and stretcher service. The Mid-East Area Agency on Aging operated this activity.

Goal: The Goal of this Program was to provide a minimum of 50 one-way rides per month to senior citizens in O'Fallon. Please note: funds were not available to this agency until November 2011.

Input Activity: A total of \$16,000, which represents approximately 6.0% of the received funding, was budgeted for this activity. The City and MEAAA worked together to create informational brochures, prepare media releases, placed notices in the City newsletter, web site, and Cable Channel.

Output: A total of fifty-six (56) residents are participated in the Program with a total of seven hundred sixty eight (768) one-way rides for FY 2011

Outcome: The fifty-six (56) O'Fallon residents who participated in this Program have gained freedom in their lives by being able to get to medical appointments. In addition, they are being given case management services to determine other needs they have that aren't currently being met.

Please note: Due to a delay in contractual agreements and the Authority to Use Grant Funds, funds were not available to these agencies until November of 2011. At this time families are still being assisted until all funds have been expended. It is anticipated that no later than, June 2012, this program will have expended all available funds. Below are the specific demographics for the households served with Emergency Homeless Prevention Funds in 2011.

Female = 50

Male = 6

Caucasian= 52

African American = 3

Asian = 1

Age 62-64 = 1

Age 65-74 = 19

Age 75-84 = 24

Age 85 and above = 12

Of the 56 riders 51 were considered low-income.

Program Administration

This allocation provided the salary, benefits and mileage expenses for a full-time Public Assistance Specialist as well as other administrative costs. This person

Jurisdiction

develops implements and monitors the tasks and duties associated with applying for and operating the program activities in the following manner:

- 1) Prepare the annual CDBG Action Plan, Citizen Participation Plan and Five-Year Consolidated Plan as well as period budget amendments;
- 2) Coordinate and complete the environmental assessments and maintain environmental review records on approved projects;
- 3) prepare the contracts between the City and sub recipients;
- 4) Comply with federal regulations and monitor sub recipients for compliance;
- 5) Review requests for payment and monitor compliance with loan terms and conditions;
- 6) Work with HUD representatives, project owners, contractors and City staff to mediate conflicts and resolve problems;
- 7) Prepare periodic reports on program performance;
- 8) Maintain financial and other records and documents in compliance with required HUD certifications;
- 9) Respond to phone calls and correspondence from HUD, and from other agencies and the general public regarding housing issues;
- 10) Present information at public meetings to advise boards, other organizations and the public;
- 11) Operate the Home Improvement Loan activity.

Goal: The goal of this activity is to fund the administrative costs associated with the CDBG programs and to provide those programs in a cost-effective, timely, and responsible manner.

Input Activity: A Public Assistance Specialist is needed for the administration of the funds.

Output: A total of \$55,000.00 or twenty percent (20%) of the received 2011 funding was budgeted for this activity.

Outcomes: O'Fallon continues to deliver a superior level of service to residents participating in the CDBG programs.

Community Planning

The Community Planning project helped identify any unmet needs and assisted with strategic planning to assist our low- to moderate-income and homeless residents. The City provided \$6,500 in assistance to the St. Charles Community Council/Continuum of Care for this program. The Community Council collects data on the homeless and low-income needs within St. Charles County. The reports the Council provides are used to receive additional federal funding and choreograph services within our community.

Goal: The Goal of this Program was to attain data on homeless and low-income needs within St. Charles County.

Input Activity: A total of \$6,500 was budgeted for this activity.

Output: \$6,500 was given to the St. Charles Community Council to assist their efforts in gaining homeless and low-income needs data.

Outcome: \$6,500 was given to the St. Charles Community Council in order to receive homeless and low-income needs data.

Fair Housing

As a grantee in the CDBG Program, O'Fallon certifies that it "will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any

impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.” The City has and continues to address identified impediments.

The City of O’Fallon in conjunction with St. Louis County and First National Bank of St. Louis, held a Home Buyer’s Assistance Seminar. This seminar focused on education on fair housing laws and providing means of assistance available that allow all persons regardless of age, color, race, religion, income level to be able to work on their goal of owning a home. The City of O’Fallon co-hosted an identical event with St. Charles County, St. Charles City, the City of Florissant, and First National Bank of St. Louis.

As a member of the St. Louis HOME Consortium, the City of O’Fallon continues to work with any first time homebuyer that falls within low- to moderate-income guidelines, as provided by HUD, referring them to a housing counseling agency that we have contracted with for other programs. Eligible participants are required to complete a Homebuyer Class which includes one-on-one counseling. These agencies also provide post-counseling.

In addition, the City of O’Fallon joined the Cities of St. Peters, Florissant, St. Charles, and St. Louis County for an updated Analysis of Impediments Study. St. Louis University was selected to conduct the study. A copy of the AI was received in September 2009, and we subsequently made comments, because we did not feel the report was specific to O’Fallon, nor did they contact the City for any discussion or input into the analysis. We submitted these to SLU for their review and in addition a draft copy of the AI was submitted the HUD office. We requested technical assistance with regard to the study they provided as we felt it was not a workable end product. We have discussed this matter with Matthew Maraz of HUD’S office of Fair Housing and even though the report identified impediments that more were regional in nature and not as specific to the City of O’Fallon as we would have liked, we were encouraged to accept the AI and move forward with addressing the impediments that had been identified where applicable to the City.

The City has reviewed the AI, and has been and continues to work toward addressing the impediments identified. The impediments identified, as stated earlier, are more regional and are as follows:

1. Section 8 Voucher Availability

This was identified as an impediment because the Section 8 waiting lists for St. Charles County and St. Louis County are closed.

Currently NECAC can serve 670 families with 305 participating landlords in the Section 8 program. In addition, there are 162 families on the waiting list. At this time NECAC has stated that they cannot increase their vouchers for St. Charles County but noted that they have applied for a Federal grant for the St. Charles County region which would provide additional vouchers (not Section 8 but income-based target area non-elderly disabled) if awarded. The City of O’Fallon will continue to keep dialogue with NECAC open and support them in bringing additional assistance to St. Charles County and St. Peters.

Currently O’Fallon does not have a Public Housing Authority or Public Housing Developments in the City limits. The City of O’Fallon is a member of the St. Charles Community Council Housing Task Force. The Task Force, which is comprised of local

business and community leaders was formed to discuss strategies for addressing this critical community issue. The priorities for the Task Force are to identify and eliminate constraints to building, sustain diverse housing and create partnerships to dramatically increase the number of housing units for all families. In addition, The City will continue to encourage federal, state and local officials to increase the availability of Section 8 vouchers.

2. Shortage of Affordable Housing

The shortage of affordable Housing was also identified as an impediment in the St. Charles County area and although the City of O'Fallon is not specifically mentioned, the City does support the County's and business-initiated efforts to foster and encourage the construction of affordable housing in the community. The City's affordable housing efforts include rehabilitation of the existing housing stock and financial support for home ownership opportunities. The Home Improvement Program helps residents maintain the appearance and quality of their homes ultimately helping maintain O'Fallon's existing stock of more affordable homes. As a member of the HOME Consortium, the City also continues to offer the Down-Payment Assistance Program with HOME funds. This program provides first-time homebuyers' money toward down payment and closing costs assistance for low- to moderate-income families wishing to purchase a home in the City limits of O'Fallon. This is an important program in promoting affordable housing and home ownership in our community. The City will also continue to encourage federal, state and local officials to increase resources directed to construction and support of affordable housing.

3. Predatory Lending and Foreclosures

This too was identified as an impediment due to the foreclosure crisis and housing market collapse as related to low- to moderate-income households. The City has been very active in regards to this issue and had identified this impediment long before the study was completed. O'Fallon has taken several actions towards addressing this particular impediment. As stated above The City hosted a Foreclosure Seminar and throughout FY2010 participated in several seminars on issues facing low income families including Foreclosure, Short Sales, Home Energy Efficiency, and Financial Services for low income and minority populations. We also are a member of the St. Charles Community Council Housing Task Force and will continue to support them and their efforts to address the foreclosure crisis. Through our Down Payment Assistance Program we offer pre-and post-housing/financial counseling to families wishing to purchase a home in the City limits of O'Fallon. Beyond Housing, Better Family Life and NECAC are our HUD-approved housing counselors that are not only are used for the Down Payment Assistance Program but to all residents in need of assistance with predatory lending and foreclosure issues.

4. Zoning Issues

Zoning issues were identified as an impediment when minimum lot sizes make housing unaffordable for low- to moderate-income families. O'Fallon allows for a Planned Urban Development (PUD) for a reduction in lot size, setbacks, residence size and other design standards to allow for more efficient and affordable housing in O'Fallon. In the past 10 year almost every subdivision built in O'Fallon was a PUD, therefore we do not feel that O'Fallon zoning regulations create an impediment to affordable housing development.

5. Demolition of Affordable Housing

The demolition of Affordable Housing was also listed as an impediment. As the City does not demolish affordable housing units we do not feel this impediment is specific

to O'Fallon. The City does however allocate approximately 60% of our CDBG funding to The City's Home Improvement Program, which is designed to preserve the existing affordable housing stock within our community by helping low-to moderate-income home owners with much needed home repairs that they otherwise would not be able to afford on their own. These repairs will improve their living environment, bring existing housing up to code and address accessibility and safety issues.

6. Aggressive Inspection Programs

Aggressive Inspection Programs were identified as another impediment. The City of O'Fallon was not specifically mentioned regarding a proposed ordinance that was to address the inspections of "RENTAL" properties. However, since the AI has been published the City of O'Fallon has signed a similar ordinance to the one mentioned by the City of Florissant. The proposal was to implement a new system for interior and exterior inspections of single-family homes and duplexes that were placed on the rental market. The City has always maintained its concern and goal is to improve the safety of our residents and to preserve and maintain the existing housing stock within our community. Exterior housing inspections are done on all of our homes at least once a year while an interior inspection is done at the time an occupancy request is submitted. While the City will continue to perform inspections, the Home Improvement Loan Program provides an avenue for qualified residents unable to make needed repairs on their own due to financial hardship.

7. Lead Paint

This, too, was listed as an impediment as it impacts the availability of affordable housing. Much of the housing stock in O'Fallon was built after 1978 and therefore lead issues are very rare in our community. Staff successfully completed HUD's Office of Lead Hazard Control's Visual Assessment course pursuant to 24 CFR Part 35 and all homeowners in the Home Improvement Loan Program are informed regarding the dangers of lead-based paint during the initial inspection process and given the "Protect Your Family from Lead in Your Home" pamphlet and must sign a "Confirmation of Receipt" for documentation purposes. Also, at the time of initial inspection, a visual lead assessment is done as a part of the inspection process. Homeowners living in homes built prior to 1978 who either didn't pass the visual lead assessment or who want to perform projects which will impact a painted service are required to have lead testing done. If lead is found, they must either do lead abatement or spend the money on another project.

8. Perceptions based on National Origin related to Immigration Policies

This was listed as an impediment for communities that have adopted laws addressing housing and employment of undocumented aliens. The City of O'Fallon has not adopted this type of legislation, and therefore is not impacted.

9. The Community Definition of "Family"

The Community Definition of "Family" was also listed as an impediment when it regulates occupancy of a dwelling unit. The CDBG Administrator has submitted proposed changes regarding the definition of family to the Planning and Development Department. Those changes will be placed on a City Council agenda for their review and approval.

10. Lack of Public Transportation

Lack of public transportation was identified as an impediment as it affects getting to work and impedes regional progress. While there is not one formal transportation system in St. Charles County, there are several means of transportation available.

Local initiatives for public transportation have been tried but funding is a major obstacle. O'Fallon funds a senior transportation program for its residents using CDBG funds. While the number of trips is limited, eligible residents can use the service to get to doctor's appointment, etc. During FY11, St. Charles County is also hoping to implement a transportation program for County residents using CDBG funds.

11. Physical Disability

Accessibility for those with disabilities was also listed as an impediment. Multi-family units in the City of O'Fallon must comply with accessibility standards based on City Code. Residents participating in the Home Improvement can use CDBG funds to make accessibility modifications to their homes as well.

Lack of Public Awareness and Public Misperceptions

Racial isolation and negative attitudes toward immigrants and low-income housing needs were identified as an impediment. O'Fallon has not received any discrimination complaints and has not been made aware of any complaints from HUD or EHOC. The City does not believe it has a problem with racial isolation as minority populations are located throughout the entire City. We continue to try to dispel myths about low income housing by supporting more affordable housing efforts and will also continue to attend trainings on how to address these issues. In April, 2009, St. Peters sponsored and O'Fallon attended the 13th annual regional fair housing training symposium hosted by the Metropolitan St. Louis Equal Housing Opportunity Council and the St. Louis Equal Housing and Community Reinvestment Alliance. The program focused on Improving Minority and low-income communities' access to wealth. Overall, the City has worked toward addressing the impediments identified within the Analysis of Impediments and will continue to do so during FY2011.

Addressing Obstacles

The Consolidated Plan addresses housing and community development needs in O'Fallon. In order to address the housing needs of its lower-income homeowners, the City continues to provide CDBG funding for its home improvement program. During the period from January 1, 2011, to December 31, 2011, O'Fallon conducted several activities to meet the objective of providing affordable housing. A total of 15 projects will be completed through the Home Improvement Loan Program.

The City is very active in addressing needs of the community. One of the greatest obstacles in meeting underserved needs is the distance and invisibility of social services for residents of O'Fallon. The majority of social service agencies are in St. Louis City, St. Louis County, and St. Charles City. If homeless families and individuals are identified, the City works with St. Charles County Community Council and other organizations (i.e. Catholic Charities, Housing Resource Center, Better Family and local organizations such as the St. Vincent DePaul Society) to place and provide homeless persons with needed services.

The City of O'Fallon also continues its participation in a HOME consortium, working with other municipalities and counties in the surrounding St. Louis area to continue promoting homeownership. If residents requiring special needs are identified, the City works with those residents referring them to local agencies.

The City promoted its programs through the local media and our cable channel. The City and the Disability Awareness Commission spearheaded a meeting this past spring inviting several agencies who provide services to persons with disabilities in our community as well as Mayors and City Managers from surrounding municipalities

for the purpose of finding out what services and activities each agency provides, exploring options that would increase the number of people receiving these services, ways to disseminate information to our citizens, and finally, to raise awareness and discuss possible solutions to needed St. Charles County area services.

Affordable Housing

The City's affordable housing efforts include rehabilitation of the existing affordable housing stock and financial support for homeownership opportunities. In addition, staff is involved in community initiatives regarding affordable housing. Staff participates as a member of The St. Charles Community Council Housing Task Force. The Task Force is comprised of local business and community leaders to discuss strategies for addressing this critical community issue. The priorities for the Task Force are to identify and eliminate constraints to building, sustain diverse housing and create partnerships to dramatically increase the number of housing units for all families. In 2008, the HOME Consortium (which includes the Cities of O'Fallon, St. Charles, Florissant, Wentzville and the Counties of St. Louis, St. Charles and Jefferson) completed a project at Shadow Ridge located in the City of Wentzville that offered new construction of six (6) homes to low- to moderate-income level families. The construction of these homes created more affordable housing in the St. Charles County area. There is such a demand for more affordable housing that these homes sold out in less than a week.

Leveraging Resources

The City of O'Fallon addresses issues related to Continuum of Care through support of public and private efforts associated with strategies for homeless prevention and housing. Since becoming an entitlement city, staff has been working to meet and become familiar with the agencies and programs offering services in St. Charles County. Staff also participates in a St. Charles County Continuum of Care Committee. The Committee was organized by the North East Community Action Corporation to develop a Continuum of Care action plan for St. Charles County.

Managing the Process

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

Program Year 5 CAPER Managing the Process response:

Public Assistance Specialist Jessica Hawkins reports to the Director Communications. However, she works closely with members of the Community Development Department, Economic Development, and the Administration Department. Responsibilities of the CDBG Administrator include planning and administering all aspects of the Program in compliance with applicable Federal requirements and procedures.

Mrs. Hawkins directly administers the Home Improvement Loan Program, oversees The Senior Transportation and Rides Program that is administered by the Mid-East Area Agency on Aging (MEEAA), Community Planning Program, Down payment Assistance Program and the Emergency Homeless Prevention Program contracted with Sts. Joachim and Ann Care Services and The Salvation Army. Duties consist of developing relationships with the various service organizations serving the

community, enhancing communication with the public and educating residents on services available both from the city and from other entities.

Since the Consolidated Plan was written, a new CDBG Administrative Assistant position was created. The Assistant, Jennifer Finnegan, reports to the Public Assistance Specialist. This position works directly on the Home Improvement Loan Program, processing applications and working closely with the applicants through their grant process.

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.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 5 CAPER Citizen Participation response:

For the year 2011, the goal of the citizen participation process was to encourage citizen participation in the planning process. More than two weeks' notice was given regarding each public hearing to solicit input for the 2011 Annual Action Plan, 2012-2016 Consolidated Plan, 2012 Annual Plan and 2010 CAPER. Notices of the hearings were posted on the City's cable Channel 991, and press releases were sent out to local newspapers and the City website. Other announcements were posted across the city at library branches, grocery stores, the Senior Center, and Municipal Centre. Letters were also sent to a variety of service agencies and local tribes. The meetings were held during various convenient hours in a handicapped-accessible building.

Following the public hearing, a summary of the draft plan was posted on our cable TV channel. The summary described the contents of the plan and a complete version could be reviewed through the website, at City Hall, or by written request. The plans were available for public comment for 30/15 days.

Institutional Structure

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

Program Year 5 CAPER Institutional Structure response:

While many organizations that provide social services have existed, efforts have not been coordinated in O'Fallon. In order to develop institutional structure, the City of O'Fallon has been working with non-profit agencies such as Mid-East Area Agency on Aging (MEAAA) and North East Community Action Corp. (NECAC) to utilize their experience and networks. MEAAA is administering the Senior Transportation and Rides (STAR) Program for O'Fallon and is doing an outstanding job. The relationship and structure between our two organizations is solid and reporting by MEAAA is as required. The City paid the final installment of \$100,000 to NECAC for their zero-percent interest facilities assistance loan in 2006. Additionally, we are becoming more involved in developing relationships with social service organizations that exist within St. Charles County to be able to funnel requests outside our reach of programs to those groups.

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.

Program Year 5 CAPER monitoring response:

Staff reviews all activities to ensure compliance with eligibility and national objectives. The Public Assistance Specialist monitors the implementation of every activity on a step-by-step basis to ensure that all requirements are met. Since the City has become an entitlement community, staff has participated in IDIS Training, Visual Lead Training, Basically CDBG Training, Environmental Training, Grantsmanship Center Training and Fair Housing Training. Additionally, the Public Assistance Specialist continually works to be trained and knowledgeable on all applicable laws. At this time, staff consults regularly and directly with HUD staff to ensure compliance with regulations and policy. Policies and procedures are currently being developed to achieve program goals, complete activities in a timely manner, maintain adequate financial systems and all necessary documentation. It is anticipated that these procedures and systems will improve over time as staff becomes more knowledgeable and with input and guidance from HUD staff. The

Finance staff of the City will conduct additional monitoring to ensure that audit requirements are being met. The CDBG program is audited as part of the City's annual audit each year. The Public Assistance Specialist is currently awaiting a copy of the single audit and will mail a copy to the appropriate personnel at the St. Louis Field Office.

Lead-based Paint

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

Program Year 5 CAPER Lead-based Paint response:

Staff successfully completed HUD's Office of Lead Hazard Control's Visual Assessment course pursuant to 24 CFR Part 35. All homeowners in the Home Improvement Loan Program with houses built before 1978 are given the "Protect Your Family from Lead in Your Home" pamphlet and must sign a "Confirmation of Receipt" for documentation purposes.

Since much of the housing stock in O'Fallon has been built in the last fifty (50) years, lead problems are not as prevalent as in other communities. Approximately, one third of the housing structures were built before 1980 with less than 2% built before 1950. When houses are found to contain lead, actions will be taken to consult with a lead hazards and abatement firm. Furthermore, strategies will be developed with other community organizations for educating rental property owners, homeowners, and occupants of rental housing about lead-based paint hazards. The northern area of O'Fallon will be targeted since approximately fifty-seven percent (57%) of these houses were built prior to the year 1980.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

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

Program Year 5 CAPER Housing Needs response:

The City's programs fall within the national objectives of eliminating slum & blight, benefiting low- to moderate-income Individuals, and Emergency Homeless prevention. The majority of activities described in the Consolidated Annual Performance and Evaluation Report have been carried out primarily to benefit low- to moderate- income persons residing within the city limits of O'Fallon, Missouri. Housing rehabilitation activities and down payment assistance have been taken citywide *to directly benefit low- to moderate-income households*. Activities that will benefit *limited clientele* have included the Senior Transportation Program, since only senior citizens are eligible.

Specific Housing Objectives

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

Program Year 5 CAPER Specific Housing Objectives response:

A need has been identified for homeownership assistance for low- to moderate-income income persons. The community has also been concerned with the preservation and maintenance of existing structures. It is the City's goal to utilize the CDBG Funds to further housing objectives based on need. O'Fallon has identified two programs to address housing needs in the community; The Home Improvement Loan and the Down Payment Assistance Programs. The primary resources for these housing programs are the federal CDBG and HOME funds.

Home Improvement Loan Program

- **Overview:** This program provides zero-interest, five-year forgivable loans to qualifying households for the rehabilitation of owner-occupied, single-family dwellings. The purpose of the loan is to bring existing housing up to code and to address accessibility and safety issues. The household must qualify as low to moderate income. This program was available community-wide. The City assisted fifteen (15) households in FY2011.

Down Payment Assistance Program

Overview: This program, which if funded through federal HOME funds, provides first-time homebuyers that qualify as low- to moderate-income income with up to \$10,000 in a zero-percent interest loans that are payable upon sale of the home. The goal is to assist entry-level wage earners to obtain an affordable home. The City assisted five (5) homebuyers in FY2011.

Public Housing Strategy

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

Program Year 5 CAPER Public Housing Strategy response:

There currently are no Public Housing Authorities or Public Housing Developments in O'Fallon. However, NECAC administers the Section 8 Program for the Pike County Commission which acts as the signatory court for all twelve of NECAC's counties. St. Charles County, where O'Fallon is located, is served by NECAC. For over twenty-five years, NECAC has administered the program for all of the counties.

Barriers to Affordable Housing

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

Program Year 5 CAPER Barriers to Affordable Housing response:

Lack of affordable housing is a major problem not just in O'Fallon, but throughout St. Charles County. The Housing Task Force of the Community Council of St. Charles County released a report on Affordable Housing in October 2004. The barriers cited were:

- A strong housing market that drives up demand for housing and inflated housing prices
- Restrictive zoning: minimum lot size and unnecessary amenities
- Zoning laws which have been resistant to manufactured housing
- Negative stereotype of both buyers of lower priced housing and renters
- Lengthy and uncertain approval and permitting process

Affordable housing is a major problem not just in O'Fallon, but throughout St. Charles County. The Housing Task Force of the Community Council of St. Charles County released a report on affordable housing in October 2004. The barriers cited were as follows:

- A strong housing market that drives up demand for housing and inflated housing prices
- Restrictive zoning: minimum lot size and unnecessary amenities
- Zoning laws which have been resistant to manufactured housing
- Negative stereotype of both buyers of lower priced housing and renters
- Lengthy and uncertain approval and permitting process

In O'Fallon, the growth of residential development has slowed, as indicated by the number of building permits issued this year, which is likely to keep housing prices more stable. Furthermore, the City has approved several developments recently that have a mix of unit types. These include a combination of single family homes with lots ranging in size, as well as villas, row homes, condominiums and apartments. Having this mix of units does allow for different price points.

Five new multi-family apartment structures have been completed that provide our community with Work Force Housing. The O'Fallon Lakes Apartment Complex is a

266 multi-family unit housing development by Gundaker Commercial Group located on the south side of Interstate 70. Units offer an after-school daycare facility, a computer center, a fitness center, and sport court areas, a laundry facility, and a car wash facility. The second is the Southernside Apartment project. This is a 220 multi-family unit housing development nestled on 15 acres. It is located at Weldon Springs Road and Crusher Road on the south side of O'Fallon near Highway 40. This complex offers a lake with a walking trail, fitness center, game room, 2 pools, a business center and a club house. The third is Millpond Senior Apartments. This is a 52 unit senior living facility offering a wide range of amenities including: walking trails, picnic areas, computer labs, beauty salon, and a wellness center. The fourth is Gentemann Manor. This 120 unit senior living facility offers a community center on site. Both developments are offered on an income-based process. The fifth, the Village of St. Mary's development in downtown O'Fallon, offers 60 units to seniors.

The most prevalent barrier seems to be the negative stereotype associated with affordable housing. The City of O'Fallon is working with the St. Charles County Housing Task Force to determine the amount of perceived discrimination towards various groups and develop strategies to further fair housing.

The City's building permits are currently being issued in a timely manner. However, there are no special circumstances in which affordable housing permits are being reviewed any sooner than other permits that the City reviews.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. 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.
3. 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).
4. 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.

Program Year 5 CAPER HOME/ADDI response:

The City of O'Fallon joined the St. Louis County HOME Consortium in 2006. The HOME Consortium provides the City of O'Fallon with additional funds to be used for the Down Payment Assistance program. The Down Payment Assistance program helps eligible first-time home buyers, who meet the income requirements stated by HUD, by providing up to \$6,500 in an interest-free loan to be used toward a down payment on a home within O'Fallon City limits. The funds do not require a match from the homebuyer, and the loan is forgiven after five years if the home owner does not refinance, sell, or rent out the property.

The recapture policy can be viewed on the St. Louis County Department of Planning website at <http://www.stlouisco.com/plan/Housing/1stHOME.html> or in the St. Louis County Action Plan.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 5 CAPER Specific Housing Prevention Elements response:

The City of O'Fallon does not currently offer any shelters or beds for individuals or families who have lost their homes, but the City does have an Emergency Fund for Homelessness Prevention through the Community Development Block Grant Funds. This program will provide funds to one or more social service agencies to help O'Fallon residents who are on the verge of homelessness. The funds can be used for utilities and rent/mortgage assistance.

The Homeless Prevention program is extremely important in keeping our residents in their homes. However, the homeless statistical information provided by Community Council of St. Charles County, shows a significant need for transitional and permanent housing.

Emergency Shelter Grants (ESG)

Jurisdiction

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives
 - a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.
 - b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.
3. Matching Resources
 - a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.
4. State Method of Distribution
 - a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as sub recipients.
5. Activity and Beneficiary Data
 - a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
 - b. Homeless Discharge Coordination
 - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
 - c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 5 CAPER ESG response:

Not applicable

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

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.

Jurisdiction

- 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 nonprofit organizations who 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 nonprofit organizations.
- Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- to moderate-income persons
 - d. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - e. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - f. 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.
6. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- to moderate-income.
7. 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.
8. 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.
9. 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 sub recipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
10. 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.
11. 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.
12. 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.

Program Year 5 CAPER Community Development response:

The expenditure of CDBG funds has been consistent with the identified priorities, needs, goals and objectives of the Consolidated Plan. Programs dealing with housing objectives, goals and participants have been addressed in the Housing section of this report. The City's program objectives continues to be focused on housing with the staff ensuring that each program is carried out with consistency in a fair and impartial manner.

In FY2011 O'Fallon administered The Home Improvement Loan Program, which offers forgivable loans to income eligible owner-occupants of single-family homes in O'Fallon. The Home Improvement Loan Program accepted a total of fifteen (15) households into the program. Each family received up to \$5,000 in a forgivable loan to use toward home repair/improvements.

During FY2011 the Home Improvement Loan Program generated \$8,000 of program income in the form of loan repayments. These monies were recycled into the program, creating additional loans available to other residents. The repayments of the loans were either due to a move, transfer of ownership or refinance that did not meet the requirements of the City's subordination policy.

Antipoverty Strategy

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

Program Year 5 CAPER Antipoverty Strategy response:

The City of O'Fallon does not yet have any specific programs or policies with regard to reducing the number of poverty-level families. There are however, numerous agencies in our community that work actively to provide training and development to actively raise O'Fallon families out of poverty. The City will continue to become familiar with these programs and assist where appropriate. There are a number of agencies providing a wide range of housing and supportive services to the community. Mid East Area Agency on Aging (MEAAA) and Willow Way provide supportive services to the elderly. MEAAA operates a limited senior transportation program out of the O'Fallon Senior Center. Willow Way coordinates case management for low-income and ill elderly to prevent at-risk status and homelessness due to lack of self-preservation skills. Willow Way also assists persons who are developmentally and/or physically disabled.

Crider Center for Mental Health provides mental health services to children, youth, and adults who have mental health needs. Serving St. Charles, Franklin, Lincoln and Warren Counties, the non-profit agency annually serves over 14,000 individuals. Services include community support, housing support, employment services and psychosocial rehabilitation for persons who have serious mental illness and who are low income.

Advocacy groups for the elderly and the disabled indicate a need to provide affordable housing. There is also a need to provide accessibility in both renter and owner-occupied units. In addition to housing, transportation services are also lacking in O'Fallon as well as in the County. No bus transportation service is available except for a limited service system within the City of St. Charles.

The Public Assistance Specialist works to fight poverty with the following strategies:

- Identify and reduce the number of poverty level households by becoming familiar with the programs and agencies that work actively to provide training and development to raise families out of poverty.
- Coordinate efforts to develop relationships with the various service organizations serving our community to enhance communication with the public and educate our residents on services available both from the city and other entities.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

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).

Program Year 5 CAPER Non-homeless Special Needs response:

The City continues to work to develop relationships with the various service organizations serving our community, to enhance communication with the public and educate our residents on services available both from the city and from other entities. The City of O'Fallon continues to support public service agencies in St. Charles County who deal specifically with housing needs in the community and refers residents to local organizations that might also offer supportive services to meet their needs. The City's Home Improvement Loan Program is available to those with special needs if they are living in or purchasing a home in the City limits. The Home Improvement Loan Program allows families to make improvements addressing accessibility, code violations, and safety issues ultimately making the home more livable for someone with a special need. The Down Payment Assistance Program is available to anyone interested in purchasing a home in the City limits of O'Fallon who meets program requirements. The City of O'Fallon also assists with transportation by funding our Senior Transportation and Rides Program.

The City of O'Fallon's Project HOME (not funded by CDBG), uses community resources to help low-income, senior, and disabled residents with a variety of repairs including but not limited to grass cutting, code violation repairs, and building wheelchair ramps so that elderly and disabled residents have proper access to their homes.

There are a number of agencies providing a wide range of housing and supportive services to the community. Mid East Area Agency on Aging (MEAAA) and Willow Way provide supportive services to the elderly. Crider Center for Mental Health provides mental health services to children, youth, and adults who have mental health needs.

Advocacy groups for the elderly and the disabled indicate a need to provide affordable housing. There is also a need to provide accessibility in both renter and owner-occupied units. In addition to housing, transportation services are also

lacking in O'Fallon as well as in the County. No public transportation service is available except for a limited service system within the City of St. Charles.

According to data, the AIDS population is very small and no special housing exists. Furthermore, the City of O'Fallon will not be participating in Homeless Opportunities for Persons with AIDS (HOPWA).

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.

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;
 - 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;
 - 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;
 - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
 - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
 - 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.
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
 - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
 - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
 - (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
 - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as

Jurisdiction

- the value of services or materials provided by volunteers or by other individuals or organizations
- (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.
- 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
 - (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
 - (3) A brief description of any unique supportive service or other service delivery models or efforts
 - (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.
 - iii. Barriers or Trends Overview
 - (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
 - (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
 - (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
- b. Accomplishment Data
 - i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
 - ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 5 CAPER Specific HOPWA Objectives response:

Not applicable

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

CDBG FINANCIAL SUMMARY

Community Development Block Grant Resources

Entitlement Amount Received	\$ 230,244.00
FY 2011 Program Income (NECAC) (HILP)	\$ 30,000.00
Total	\$ 260,244.00

2010 Uses of CDBG Funds

Housing Rehab Programs	
Home Improvement Loan Program	\$ 133,944.00
Home Improvement Loan Program Admin.	\$ 33,800.00
Down Payment Assistance Program	\$ -0-
Public Services	
Senior Transportation and Rides Program	\$ 16,000.00
Emergency Homeless Prevention	\$ 21,500.00
Grant Administration	\$ 55,000.00
TOTAL CDBG	\$ 260,244.00

PROGRAM INCOME

O'Fallon received a total of \$30,000.00 in program income. This was from a recipient of our Home Improvement Loan Program who sold their home and the repayment of NECAC Facilities Assistance interest free loan of \$20,000 per year