



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:
EXECUTIVE SUMMARY

The City of O'Fallon, MO, is in its third year as an entitlement community. This Consolidated Plan represents our program years four through eight as an entitlement community and outlines the uses of Community Development Block Grant (CDBG) funds for those years. This document will serve as a five year consolidated plan.

This Consolidated Plan identifies community needs and includes the strategies proposed to address those needs. Consistent with National Objectives, The City of O'Fallon's current strategies are (1) to maintain and increase property values within the community, (2) to provide homeownership opportunities to lower income families, (3) to provide public services, (4) to prevent homelessness, and (5) to further affordable housing.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:
STRATEGIC GOALS

Due to the limited dollar amount of the funds from the CDBG program, 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 area public service agencies, the O'Fallon City Council, and City staff, 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. It is the City's goal to utilize the majority of CDBG Funds to further affordable housing.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

GENERAL INFORMATION

According to the 2000 Census, the City of O'Fallon's population was 46,169 but through 2002 Census data, O'Fallon has a population over 50,000, thus, qualifying as an "Entitlement Community". Estimates put the O'Fallon population for 2004 at 69,136 with the number of households at 23,200.

The racial composition of the community is 95.3% white with the remaining 4.7% comprised of other racial and ethnic groups, based on 2000 census data. Since the minority population increased over 500% between 1990 and 2000, it is highly likely that the minority population will continue its tremendous growth through the rest of the decade.

In 2000, the median household income was \$60,179, however, 321 families (2.6%) lived below the poverty level. Of the population, aged 21 to 64 years, about 9.1% is disabled. The elderly population over 65 years of age comprises 6.2% of the population.

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.

One of the greatest obstacles in meeting underserved needs is the distance and invisibility of social services for residents of O'Fallon. At first glance, there seems to be very few social services in O'Fallon. The majority of social service agencies are in St. Charles City and St. Charles County. For the poor, transportation can be a major issue to help them get the services they need. In order to address this problem, CDBG funds have been allocated to the North East Community Action Corporation (NECAC) to build a facility to consolidate offices and to better serve the people of this

area. Furthermore, Family Support Services is building a facility to further their mission of providing quality educational, recreational and respite supports and services that promote inclusion in all aspects of life for people with developmental disabilities and their families.

Another obstacle has been the lack of coordination of services. However, this problem is currently being ameliorated through the actions of the Continuum of Care and the St. Charles Community Council's Housing Task Force. By creating a strong network of social service agencies, local governments and other interested entities, common goals can be achieved in harmony.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

Managing the Process

The CDBG Administrator, Katrina Sommer, reports to the Director of Economic Development. Additionally, she works closely with members of the Community Development Department and Administrative Department. Responsibilities of the CDBG Administrator include planning and administering all aspects of the Program in compliance with applicable Federal requirements and procedures.

Ms. Sommer directly administers the Home Improvement Loan Program and the NECAC Facility Loan Project. She oversees The Senior Transportation and Rides Program that is administered by the Mid-East Area Agency on Aging (MEAAA) and the Emergency Fund for Homeless Prevention through Sts. Joachim & Ann Care Services.

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. The CDBG Administrator will attend the Continuum of Care Meetings, and the St. Charles Housing Task Force Meetings.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

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

3-5 Year Strategic Plan Citizen Participation response:

Citizen Participation

For the Annual Plan, the goal of the citizen participation process is to encourage citizen participation in the planning process. More than two weeks notice was given regarding the Public Hearing to solicit input. Notices of the hearings were posted on the City's cable television channel, and the City website. Other announcements are posted across the city at library branches, grocery stores, and City Hall. The meeting was held in a handicap accessible building. The building has two handicapped accessible entrances, an elevator, handicapped accessible restrooms for both men and women on all floors, and wide hallways and doorways to accommodate the handicapped residents of our community.

At this time, none of the announcements were made in any other languages.

A summary of the draft plan was posted on our cable TV channel, and a press release was sent to local media. The summary described the contents of the plan and the entire Consolidated Plan could be received at City Hall or by written request. The plan was available for public comment for 30 days.

CITIZEN PARTICIPATION PLAN

Goal: As an entitlement Metropolitan City, our initial goal is to educate the community on the Community Development Block Grant (CDBG) program and to encourage citizen participation in the local consolidated planning process. Our long-term goal is to keep the public involved in our community and to provide opportunities to participate in the consolidated planning process on an annual basis.

Input Strategy: O'Fallon will hold concurrent meetings with the public to get input on overall community planning and on the consolidated plan for CDBG programs. A minimum of two weeks notice will be given regarding the times and dates of the public hearings. The public hearings will take place at times that are convenient to the public to maximize the opportunity for citizens to participate.

The City will hold at least two public forums per year to obtain citizens' views and to respond to proposals and questions, to be conducted at two different stages of the

program year. The hearings will address housing and community development needs, development of proposed activities, and review of program performance. The city will hold at least one public hearing for citizen input before the consolidated plan is published for comment. A minimum of two weeks notice will be given regarding the time and date of any public hearing.

The City of O'Fallon has always been proactive in its communications with residents and we have many mechanisms for public input already in place. We publish and mail a monthly newsletter directly to residents. We also produce our own cable television channel. Notices for these hearings will be posted at City Hall and at various community, public, and business bulletin boards throughout the City. Nonprofit organizations and other agencies will also be requested to provide input. The City plans to also utilize local media to assist in the educating of residents on the CDBG program and encouraging participation. The City Council will also be encouraged to discuss the CDBG program whenever they attend a Ward or neighborhood meeting within targeted areas.

Technical assistance will be provided by city staff to any persons, including groups representative of persons of low- and moderate- income, that requests such assistance in developing proposals for funding assistance.

Review of proposed activities: Through our public postings, our cable TV channel, website, and local media, notice of the availability of the draft consolidated plan will be published. The city will also submit a press releases to local media to inform residents of the public hearings through local newspapers of general circulation. Copies will be available at city facilities and possibly via the Internet from the city's web page. The summary will describe the contents of the plan and a list of the locations where copies of the entire proposed consolidated plan may be examined. The city will provide a reasonable number of free copies of the plan to citizens and groups that request it a copy in writing. The draft-consolidated plan will be made available to persons with disabilities, in a format that is readily accessible, upon request.

The city will provide at least 30 days for citizens, public agencies and other interested parties to examine the plan and submit comments. Written comments will also be accepted and comments can be mailed directly to the city.

The City of O'Fallon will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing the final consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefor, shall be attached to the final consolidated plan.

Complaints: Citizens that contact the city regarding a complaint will be directed to submit their complaint in writing. The City will provide a timely, substantive written response to every written citizen complaint received within 15 working days, where practicable. Any complaint should be submitted in writing to the following address:

City of O'Fallon
CDBG Program
100 North Main Street
O'Fallon, MO 63366

Amendments: The City shall amend its approved plan whenever it makes one of the following decisions: (1) To make a change in its allocation priorities or a change in the method of distribution of funds; (2) To carry out an activity, using funds from any program covered by the consolidated plan, including program income, not previously described in the action plan; (3) To change the purpose, scope, location, or beneficiaries of an activity.

An amendment is deemed to be substantial if it is a change of 10% or more in the use of CDBG funds from one eligible activity to another. Citizens will be provided a reasonable notice and an opportunity to comment on the substantial amendment before the amendment is implemented. The comment period will be not less than 30 days. Notice of the substantial amendment will be posted on all available public, community, and business bulletin boards in the City for a minimum of 15 days.

If an amendment is a change of 50% or more in the use of CDBG funds from one eligible activity to another, a public hearing will be held to provide for citizen input. Notices for these public hearings will be posted in all local newspapers, on our website, and on our local cable television station.

The City of O'Fallon will consider any comments or views of citizens received in writing, or orally at public hearings, if any, in preparing the substantial amendment of the consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefor, shall be attached to the substantial amendment of the consolidated plan.

Upon completion of an amendment, the City will make the amendment public and will notify HUD that an amendment has been made. The City will submit a copy of each amendment to HUD.

Performance Reports: The City of O'Fallon shall annually review and report, in a form prescribed by HUD, on the progress it has made in carrying out its consolidated plan. This performance report shall be submitted to HUD within 90 days after the close of the jurisdiction's program year. The reports shall include an evaluation of the city's progress in meeting its specific objective of providing affordable housing, including the number and types of families served. The report shall also include a description of the use of CDBG funds during the program year and an assessment of the relationship of that use to the priorities and specific objectives identified in the plan.

Citizens will be provided at least two weeks notice of the draft performance report. At least 15 working days will be provided to receive comments on the performance report that is to be submitted to HUD before its submission. Notices for this comment period will be posted on all available community, public, and business bulletin boards and a press release will be submitted to local media.

The City of O'Fallon will consider any comments or views of citizens received in writing, or orally at public hearings, if any, in preparing the performance report. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefor, shall be attached to the performance report.

Public Hearings: The City will provide a least two weeks notice to citizens of any public hearing, with sufficient information published about the subject of the hearing to permit informed comment. Notices for public hearings will be posted on all

available public, community, and business bulletin boards. A news release will also be submitted to local media.

Hearings will be held at times and locations convenient to potential and actual beneficiaries. Day and evening hours for hearings will be offered to allow for maximum public input. Appropriate actions will be taken to encourage the participation of all its citizens including minorities and non-English speaking persons, as well as persons with disabilities. Locations for public hearings will be handicapped accessible. Handicapped citizens needing assistance or auxiliary aids will be advised to contact the City sufficiently in advance (no less than 24 hours) to assure that accommodations may be made.

Availability to public: The consolidated plan as adopted, substantial amendments and the performance report will be available to the public, including the availability of materials in a form accessible to persons with disabilities, upon request. Copies will be available at City Hall.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

Institutional Structure

In order to develop institutional structure, the City of O'Fallon will be working with two non-profit organizations to utilize their experience and networks: North East Community Action Corporation (NECAC) and Mid-East Area Agency on Aging (MEAAA). The City is currently working with NECAC on the Facility Assistance Loan. MEAAA is administering the Senior Transportation and Rides (STAR) Program for O'Fallon.

NECAC is a not-for-profit Community Action Agency delivering a variety of social service programs to low income elderly, youth, handicapped and disadvantaged individuals and families through grants and contractual agreements with Federal, state, county and local governments, other not-for profit organizations and private businesses. NECAC's mission is to assist the disadvantage within the twelve county service area in their efforts to rise above poverty by providing needed services to enable each individual to function at his or her own improved financial, physical, mental and social level.

NECAC has over thirty years of community partnerships and community improvement programs. They work with the community to leverage private dollars for services that will benefit the community. NECAC is governed by a volunteer thirty-six member Board of Directors and managed by a full-time professional executive director. The organizational structure assures local decision making control and accountability as well as the ability to develop programs to operate and set policy and administrative procedures to assure the needs of the disadvantaged are met. The local Board involvement also assures granting officials and taxpayers that program goals and requirements are achieved efficiently.

The Section 8 Program for the Pike County Commission is administered by NECAC which acts as the signatory court for all twelve of NECAC's counties. For over twenty-five years, NECAC has administered the program for all of the counties.

The vision of MEAAA is for seniors and their caregivers to have opportunities to lead satisfying, productive lives with health, honor and dignity. Their mission is to assist adults through the journey of aging. MEAAA has provided programs and services for older adults since its incorporation as a not-for-profit agency in 1973. One of ten Area Agencies on Aging in Missouri, MEAAA is governed by a twenty-three member board of directors and a twenty-four member advisory council. MEAAA provides programs such as Transportation, Senior Centers, and Meals to eligible home-bound seniors are available for anyone age sixty-two years and older.

The MEAAA Senior Center is housed in a building owned by the City of O'Fallon, just south of City Hall. The STAR program is housed in that building and is coordinated by a MEAAA employee. Through the coordinators case management skills, participants in the transportation programs can also benefit from other services MEAAA provides.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

Monitoring

Staff reviews all activities to ensure compliance with eligibility and National Objectives. The CDBG Administrator 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 taken IDIS training, Visual Lead training, Environmental training and Fair Housing training. Additionally, the CDBG Administrator is working to become thoroughly trained and knowledgeable of 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 maintain all necessary documentation. It is anticipated that these procedures and systems will improve over time as staff become 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 City underwent its first monitoring by HUD

and was found to be in compliance with all HUD requirements and guidelines. Suggestions were made to possibly reorganize the Home Improvement Loan Program. The CDBG Administrator is going to visit St. Charles City and St. Louis County to observe how their Home Improvement Loan Program is being conducted.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

O'Fallon has identified a program to address housing needs in the community. The first housing program is a HOME IMPROVEMENT LOAN PROGRAM. This program will provide no interest loans to qualifying households for the rehabilitation of owner-occupied single-family dwellings. The purpose of the loan will be 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 is available community-wide. The city's goal is to assist a minimum of 6 homeowners per year.

Another area of concern identified was the need for bus transportation services. The elderly and handicapped are in need of transportation services to and from the doctor's office and other places of need. Currently, there is no city bus transportation service serving O'Fallon. The City will partner with Mid East Area Agency on Aging to expand the limited senior transportation service that is already in place. By partnering with MEAAA, all the transportation needs of the seniors should be met.

During our public hearing, several social agencies voiced a concern of lack of funds to provide adequate services to families on the verge of homelessness. Public service funds will be allocated to agencies based on a reimbursement process. The agencies will have to provide documentation that the organization spent monies helping O'Fallon residents to remain in their homes.

To meet the need of the youth from low to moderate income households we have allocated funds from FY2006 to the O'Fallon Parks and Recreation Scholarship Program. This will pay 50% of the registration fees for O'Fallon sports, recreational, and cultural arts programs for youth ages newborn to 17 years of age from low to moderate income homes. The remaining funds will be carried over to cover FY2007 and may be re-examined for FY 2008.

The City also plans to make public improvements to our City Parks by removing some unsafe playground equipment and replacing it with safe accessible playground equipment. The City of O'Fallon recognizes the need for additional handicapped accessible public facilities so the new playground equipment will be ADA compliant to allow all children within our community to enjoy the playground. The ADA compliant playground equipment will not only allow handicapped children to enjoy the park, but it also allows wheel-chair bound parents to monitor their children more closely and even join in the fun!

The City of O'Fallon also plans to use approximately 20% of the funds for administrative purposes.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:
Lead-based paint

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. In addition the homes must undergo Lead Based Paint Testing on the areas or the home where existing paint will be disturbed by home improvement projects. Lead Based Paint Testing is done by United Infrastructure Corporation which is an independent agency.

Since much of the housing stock was built in the last 50 years, lead problems are not as prevalent as in other communities. Approximately, 1/3 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 North Side area will be targeted since approximately 57% of these houses were built before 1980.

HOUSING

Housing Needs (91.205)

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

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe

cost- burden, substandard housing, and overcrowding (especially large families).

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

Staff could not find evidence that a current survey of community housing needs exists. The following information is from the CHAS table developed from the 2000 census information.

Renters: The number of small related very low-income (0 – 30% of MFI) renter households in O'Fallon was 130. Of these, 75% had housing problems, either cost burdened, overcrowding or other problems. The number of small related low-income (31 – 50% MFI) renter households was 123. Of these, 77% had housing problems. The number of small related other low-income (51 – 80% MFI) renter households was 192. Of these, 33% had housing problems.

The number of very low-income (0 – 30% of MFI) elderly renter households in O'Fallon was 64. Of these, 77% had housing problems. The number of low-income (31 – 50% MFI) elderly renter households was 48. Of these, 17% had housing problems. The number of other low-income (51 – 80% MFI) elderly renter households was 30 with no housing problems.

The number of large related very low-income (0 – 30% of MFI) renter households in O'Fallon was 39. Of these, 10% had housing problems, either cost burdened, overcrowding or other problems. The number of large related low-income (31 – 50% MFI) renter households was 29. Of these, 86% had housing problems. The number of large related other low-income (51 – 80% MFI) renter households was 53. Of these, 26% had housing problems.

Owners: The number of small related very low-income (0 – 30% of MFI) owner households in O'Fallon was 119. Of these, 66% had housing problems. The number of small related low-income (31 – 50% MFI) owner households was 215. Of these, 88% had housing problems. The number of small related other low-income (51 – 80% MFI) owner households was 833. Of these, 54% had housing problems.

The number of elderly very low-income (0 – 30% of MFI) owner households in O'Fallon was 87. Of these, 60% had housing problems. The number of elderly low-income (31 – 50% MFI) owner households was 289. Of these, 38% had housing problems. The number of elderly other low-income (51 – 80% MFI) owner households was 530. Of these, 29% had housing problems.

The number of large related very low-income (0 – 30% of MFI) owner households in O'Fallon was 20. Of these, 100% had housing problems. The number of large related low-income (31 – 50% MFI) owner households was 88. Of these, 100% had housing problems. The number of large related other low-income (51 – 80% MFI) owner households was 202. Of these, 63% had housing problems.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

HOUSING

Specific Housing Objectives

The community is 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. The primary resource for this housing program is the federal CDBG funds.

Currently, the City has joined the St. Louis Consortium to be eligible for HOME funds. The majority of these funds will be allocated for a Down Payment Assistance Program for 1st time home buyers in the City of O'Fallon and owner occupied home rehabilitation for much need home improvements to be done to low to moderate income homeowners.

Home Improvement Loan Program

Overview: This program will provide no interest loans to qualifying households for the rehabilitation of owner-occupied single-family dwellings. The purpose of the loan will be 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 is available community-wide. The City's goal is to assist at least 6 homeowners per year.

Problem Area to be Addressed: Need for ongoing enhancement of property values and ongoing home maintenance.

Problem Statement: The City estimates that there are a significant percentage of lower income households for whom the cost of properly maintaining and repairing

their home is a burden. At times the high cost of maintenance requires these households to divert limited income from other urgent needs.

Strategy: The City of O'Fallon will allocate CDBG and HOME funds on a citywide basis to provide funds to lower-income homeowners for the purpose of making home repairs.

Other Strategies:

Other strategies to further housing objectives that do not require specific grant funds, but do require time of the CDBG Administrator include:

- Working with the St. Charles Community Council's Housing Task Force to increase the number and variety of housing for first-time buyers, seniors, etc.
- Cooperate with Habitat for Humanity to supply affordable housing by providing information regarding vacant residential lots and condemnations.

Housing Market Analysis (91.210)

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

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

I. HOUSING AND MARKET ANALYSIS

GENERAL CHARACTERISTICS

The 2000 Census identified housing units included:

Single Family	13,901
Units with 5 Plus Units	843
Units with 4 Units or Less	204
Mobile Homes	945

The predominant growth in O'Fallon has been in the single-family units including detached single-family homes and the new "attached villas". There have been four apartment buildings constructed in O'Fallon in the last 5 years.

Owner occupied housing accounted for 89.5% of the 15,893 housing units in 2000. The median home value was \$135,800 in 2000 reflecting the value of the newer housing in O'Fallon. The vacancy rate for single family units in 2000 was 3.3%. According to the 2000 Census 85% of the houses in O'Fallon were built after 1990.

Renter occupied housing accounted for 10.5% of the 15,893 occupied housing units in 2000. According to the National Low Income Housing Coalition, the following figures are the 2000 Fair Market Rents for St. Charles County:

By Number of Bedrooms:			
One	Two	Three	Four
\$482	\$625	\$814	\$899

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:
HOUSING/NEIGHBORHOOD GOALS

O'Fallon is currently updating our Comprehensive Plan for the City. The new comprehensive plan will address various issue areas including housing and neighborhoods. General comments from initial public meetings indicate the desire to maintain and preserve the current housing stock while increasing the variety of housing types in the city.

General goals related to housing and neighborhood issues that will be included in the plan include the following:

- PRESERVE THE EXISTING HOUSING STOCK WITHIN O'FALLON BY:
 - Ensuring adequate buffering of adjacent commercial development.
 - Encourage maintenance of owner occupied and rental homes.
 - Initiate a re-occupancy program for owner occupied homes.
 - Consider the introduction of a low interest low home improvement program.
- ENCOURAGE DEVELOPMENT OF A VARIETY OF HOUSING TYPES BY:
 - Continue to approve attached single family homes at appropriate locations.
 - Ensure adequate buffering between developments of varying types.
 - Consider multiple family units of varying densities at appropriate locations.
 - Ensure adequate buffering between developments of varying types.
 - Maintain and enhance existing codes that allow the co-location of commercial and residential uses within Downtown O'Fallon
 - Work with the development community to encourage mixed use developments that allow services within walking distance of residential areas.

- PROVIDE HOUSING FOR VARIOUS AGE GROUPS – YOUNG FAMILIES, SENIOR CITIZENS, ETC.
- Consider attached housing or multiple family housing to serve senior citizens at appropriate locations.
- Ensure adequate buffering between developments of varying types.
- Plan and maintain utility systems in areas where residences are served by septic systems.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

There is currently no Public Housing Authority 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.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will

provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

PUBLIC & ASSISTED HOUSING

Subsidized housing units, that are part of the Section 8 housing program, are not located within the city limits of O'Fallon. There are no public housing projects within the city limits. The Northeast Community Action Council (NECAC) housing programs and services include HUD Section 8 certificates/vouchers for St. Charles County. NECAC does not own or maintain any rental properties in the county. NECAC currently is assisting 561 families in O'Fallon with rent assistance. NECAC has acknowledged a need for more rental units and is actively seeking participation by county landlords.

The City of O'Fallon's priority non-housing community development needs include public facilities and public services. Below are the strategies employed to meet the primary objective of the CDBG program which is to provide decent housing and a suitable living environment and expand economic opportunities, principally for low to moderate income persons.

Public Facilities

Facilities Assistance Agreement

Overview: The City of O'Fallon allocated \$100,000 for three years to the Northeast Community Action Corporation (NECAC) to consolidate their St. Charles County offices into a single office in O'Fallon that will be based out of Gentemann Manor, a low-rent senior housing complex that began construction in 2005.

The benefits of a NECAC facility in O'Fallon include:

- Easy accessibility for residents of O'Fallon to services
- Access to additional Federal and State dollars for the Community
- Thirty plus years of community partnerships and community improvement programs
- Working with community to leverage private dollars for services that will benefit the community
- Access to all community residents of programs such as:
 - Energy Crisis Intervention
 - Weatherization Family Management Classes
 - Employment Preparation and Retention Counseling
 - In-Home Health Care Services
 - Rental Assistance Program
 - Family Self-Sufficiency
 - Foster Grandparent Program
 - Telephone Reassurance Program
 - Senior Stitchers
 - Homeownership Institute

This program will consist of an agreement with NECAC to assist in the construction cost and will be paid back beginning in 2007 at \$20,000 per year for 15 years, interest free. As the funds are paid back, the funds will be used future programs to continue to benefit low to moderate income people. This program is structured to essentially use the CDBG funds twice. This loan comprises 39% of FY 2006 funds.

Problem Area to be Addressed: Need for available social services in O'Fallon.

Problem Statement: One of the greatest obstacles in meeting underserved needs is the distance and invisibility of social services for residents of O'Fallon. The City entering into an agreement with NECAC to help construct a new office in O'Fallon would enable more O'Fallon residents to get to the office to request NECAC's services.

Strategy: The City of O'Fallon will allocate CDBG funds to NECAC as a 0% loan with a payback of 15 years. As these funds are paid back, the funds will be used future programs to benefit low to moderate income people.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:
Barriers to Affordable Housing

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

In O'Fallon, the growth of residential development is slowing, 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, villas, row houses, condominiums and apartments. Having this mix of units does allow for different price points.

A multi-family apartment housing structure has been developed to meet the needs of affordable housing. The O'Fallon Lakes 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, and a car wash facility. The project received \$14.750 million in Industrial Revenue Bonds from the Industrial Revenue Authority of St. Charles County. The total amount of the bonds is to be used for land and construction which, again, are issued through the IDA. The City has no bonding capacity with these bonds.

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 fashion. However, there are no special circumstances in which affordable housing permits are being reviewed any sooner than the remainder of the permits that the City reviews.

Some of the other strategies we hope to employ in breaking down the barriers to affordable housing include:

- Working with the development community to encourage mixed-use developments (including owner-occupied and tenant-occupied housing) that allow services within walking distance of residential areas.
- Working with the City's Planning Department to encourage multi-family units of varying densities at appropriate locations.
- Encourage approval of developments of attached single-family homes and senior housing at appropriate locations.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:
HOMELESS

Specific Homeless Prevention Elements

The City of O'Fallon is a member of the St. Charles County Continuum of Care. The Continuum is working to implement a system to identify homeless persons, assess community need and to help homeless persons transition to permanent and independent living. The CDBG Administrator will continue to develop relationships with the various service agencies providing homeless and at risk-services.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

- There are few services for the chronically homeless - especially single men or anyone without an established income. Chronically homeless men are generally housed for one or two nights in a motel, then are on their own. Single men can take a shower, do laundry, and get a hot meal at the Salvation Army Family Shelter, but cannot stay overnight.
- Homeless are frequently found living in cars, in a tent in the woods, or staying warm in a 24-hour restaurant or emergency room.
- Youth in Need, serving homeless teens & young adults, and Crisis nursery, serving at risk and homeless families, are frequently full and turn people away for services.
- Homeless persons are frequently "sent to St. Louis" by agencies without the resources to help them.
- There is an overwhelming need for permanent supportive housing to stabilize those who are homeless in our community.
- The homeless in our community include working poor families who have experienced a job loss or medical crisis, as well as individuals who may have permanent disabilities, including those with mental illness, veterans, or those with drug problems who are not receiving help.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

ST. CHARLES CONTINUUM OF CARE

HOMELESS INITIATIVE

2005

FACT SHEET

- 376 sheltered and unsheltered homeless people were identified in St. Charles, Lincoln, and Warren Counties in a one day homeless count the last week in January, 2005.
- The one-day count included 120 single individuals and 88 families, including approximately 160 children.
- The majority of counted unsheltered homeless were living in area campgrounds on January 25th, 2005 - Approximately 136 persons were identified in four locations, most of them living in campers. In warm weather, the numbers of homeless are higher, and can be found living in tents.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk

of becoming homeless.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

The City of O’Fallon does not currently offer any shelters or beds for individuals or families who have lost their homes, but we do offer an Emergency Homeless Prevention program to our community members. This program will provide funds to one or more social service agencies to help people on the verge of homelessness. More details are given on this program in the Public Services section of this plan.

Overview: During our 2004 public hearing, several social agencies voiced a concern relative to lack of funds to provide adequate services to families on the verge of homelessness. Funds of \$10,000 a year will be allocated to an Emergency Fund for Homeless Prevention to help at least 9 people that will be administered by a community social service agency. This will include emergency home repair, temporary shelter, utilities and rent/mortgage assistance.

Problem Area to be Addressed: To meet the needs of O’Fallon residents that may be on the verge of homelessness.

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

Strategy: The City of O’Fallon will allocate funds to agencies based on a proposal process that was completed in 2005.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

Not Applicable.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

The City has old, unsafe playground equipment in one of our City parks. The City plans to use CDBG funds to remove the old, unsafe play ground equipment and replace it with safe accessible play ground equipment. In addition to the playground, the City also has the following goals for community development:

- PROMOTE THE BEAUTIFICATION AND LIVABILITY OF NEIGHBORHOODS THROUGH LANDSCAPING, SIDEWALKS, AND OTHER IMPROVEMENTS.
- Continue maintaining and adding sidewalks within neighborhoods throughout the city.
- Provide utility system improvements in neighborhoods as necessary.
- Add amenities – parks, playgrounds, pedestrian trails, etc. – where feasible to provide recreational opportunities to residents.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private

agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan 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. Through the specific action plans of our CDBG program we also intend to address community need. There are a number of agencies providing a wide range of housing and supportive services to the community. MidEast Area Agency on Aging (MEAAA) and Willows Way provide supportive services to the elderly. MEAAA operates a limited senior transportation program out of the O'Fallon Senior Center. Willows Way coordinates case management for low-income and ill elderly to prevent at-risk status and homelessness due to lack of self-preservation skills. Willows 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.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

O'Fallon is not a State Agency.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

Over the next few years, the City will work to develop relationships with the various service organizations serving our community. We will work to enhance communication with the public and educate our residents on services available both from the city and from other entities. As we develop the specific details of our Home Improvement Loan and Home Ownership programs, we will actively seek input from NECAC and others to coordinate efforts and address community needs.

Senior Transportation

Overview: Another area of concern identified was the need for transportation services. The elderly are in need of transportation, particularly for medical services in the metropolitan area. Currently, there is no city bus transportation service serving O'Fallon. The City began a partnership with the Mid East Area Agency on Aging to expand their limited Senior Transportation and Rides (STAR) Program to O'Fallon residents. The STAR Program anticipates providing 200 rides to 30 elderly O'Fallon residents in 2006. In 2006, Funds allocated for the program are \$16,000; approximately 6% of the total CDBG funds for FY06 are allocated for this program.

Problem Area to be Addressed: To meet the needs of O'Fallon senior citizens with transportation problems getting to and from medical appointments.

Problem Statement: A number of O'Fallon residents, especially the elderly have unmet transportation needs.

Strategy: The City of O'Fallon will allocate funds to Mid East Area Agency on Aging to expand their current limited transportation service.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

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

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly

Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

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 Willows 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 bus transportation service is available except for a limited service system within the City of St. Charles.

There are no specific objectives for developing housing for this particular population. As described above, the Senior/Disabled Accessibility Program aims to keep people in their homes by providing accessible modifications for them. 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 HOPWA.

Housing Opportunities for People with AIDS (HOPWA)

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

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons

who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

There is currently no plan for HOPWA in O'Fallon.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

There is currently no plan for HOPWA in O'Fallon.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Public Hearing for 2007-2012 Consolidated Plan & 2007 Annual Action Plan Process August 24, 2006

Minutes

The public hearing meeting for the Community Development Block Grant (CDBG) Program – Fiscal Year (FY) 2007-2012 Consolidated Plan & FY 2007 Annual Action Plan Process was held on August 24, 2006 at 2:00 p.m. at the O'Fallon Municipal Centre, 100 North Main Street in the multipurpose room.

Attendees were:

Susan Kreig	Jesus Trejo
Dewitt Campbell	Sr. Jean William
Sr. Fran Rain	Sr. Carol Boschert
Judie Boone	Cindy Morgan
Dottie Kastgair	Alexis Wolfe

Those staff members present were:

Katrina Sommer – CDBG Administrator
Patty Brown – Economic Development Coordinator
Tryla Brown – Assistant Director of Economic Development
Jim Curran – Director of Economic Development
Kelly Perano – Finance Analyst

Mrs. Sommer did a PowerPoint presentation on the Community Development Block Grant Program FY 2007- 2012 Consolidated Plan & FY 2007 Annual Action Plan process. The Consolidated Plan consists of long-term goals to assist low-income community members over a five-year period. The Annual Action plan consists of short-term one-year goals that compliment the Consolidated Plan.

O'Fallon became an entitlement community based on the 2002 census data which put the population over 50,000. The entitlement community status helped the City of O'Fallon become eligible to receive CDBG funds,

beginning in 2004. Population estimates for 2005 show O'Fallon has a population of over 70,000.

Public notices are posted for all public hearings. These notices are posted on community boards throughout O'Fallon, on the City's Web site & Channel 21 and press releases are sent to the local media.

The purpose of the public hearings is to get input from the citizens. The Citizen Participation Plan is available in both the Consolidated and Action Plans. Comment sheets are available at each public hearing so that the needs of the community can be accurately met. Citizen comments are encouraged and will be accepted for a 30-day period following this public hearing.

The programs offered through the CDBG funding are monitored by the CDBG Administrator to ensure adherence to all HUD guidelines and regulations. The CDBG Administrator has allocated the FY 2007 funding for four programs; the Home Improvement Loan Program, Senior Transportation and Rides, Emergency Homeless Prevention Program, and Playground replacement. In addition to these four programs, funds will be carried over from FY 2006 to cover the D.A.R.E. supplies program as well as the O'Fallon Parks and Recreational Scholarship Program.

O'Fallon is also receiving funding from the St. Louis County HOME Consortium for down payment assistance for eligible first-time homebuyers.

The program that requires the most monitoring is the Home Improvement Loan Program; each step is monitored from home inspections to working with contractors to payment for services. The administration of the Senior Transportation and Rides Program, Emergency Homeless Prevention and the HOME down payment assistance programs are outsourced, but closely monitored by the CDBG Administrator to ensure all HUD guidelines and regulations are followed. HUD also monitors all activities implemented by the CDBG Administrator.

Staff successfully completed HUD's Office of Control's Visual Assessment course. Visual lead inspections are done in all homes that receive federal funding. Homes that were built in 1978 or earlier are required to have lead-based paint testing done in any areas that would be disturbed with any Home Improvement Loan projects.

The national objectives are to benefit low and moderate income persons and to prevent or eliminate slum or blight areas. 70% of the funds must benefit low-to-moderate income individuals, which is defined as less than 80% of the income. 15% can be spent on public services. Up to 20% can be used for administration of the program.

There are a number of agencies providing a wide range of housing and supportive services to the community. The CDBG Administration works closely with many non-profits and task forces to help ensure affordable housing in O'Fallon. An affordable housing development is underway in O'Fallon off Veterans Memorial Parkway.

Barriers to affordable housing include cost of homes and the expenses that are incurred with home ownership. The Down Payment Assistance and Home Improvement Loan Programs are designed to help alleviate part of this problem.

There are several local non-profits working to help prevent homelessness in such ways as paying utility bills, rent mortgage, fixing property & appliances and giving food.

O'Fallon gave Sts. Joachim & Ann Care Services \$10,000 in 2006 to help prevent homelessness in O'Fallon. Sts. Joachim & Ann Care Services received the funding for FY 2005 and FY 2006, but will go out to bid again for the Consolidated Plan Period of FY 2007-2012 once we receive funding. These funds are utilized to help people in O'Fallon.

The Emergency Homeless Prevention Program provides low-income O'Fallon residents who are on the verge of homelessness with assistance with rent/mortgage and utility payments to keep them in their homes.

The Home Improvement Loan Program provides low-income qualifying recipients with \$5,000.00 interest-free, five-year forgivable loans to be used toward home repair.

The Senior Citizen Transportation and Rides program provides senior citizens who live within O'Fallon city limits with transportation to doctor and other medical appointments.

The Playground replacement program will replace old, unsafe playground equipment in a City park that serves primarily low-income families, with new handicapped accessible playground equipment.

The anticipated CDBG funding for FY 2007 is as follows:

Community Development Block Grant Resources	
Entitlement Amount Estimate	\$218,976.30
FY 2007 Program Income (NECAC)	\$20,000.00
Total FY 2007 Anticipated Funding	\$238,976.30

The 2007 allocated funds will be as follows based on receiving the full expected amount of grant monies:

Housing Programs	
Home Improvement Loan Program	\$ 60,000
Public Facilities	
Playground Replacement	\$109,181.04
Public Services	
Emergency Homeless Prevention	\$ 10,000
Senior Transportation & Rides Program	\$ 16,000
Grant Administration	<u>\$ 43,795.26</u>
Total CDBG	\$238,976.30

O'Fallon has joined the HOME Consortium. The consortium, made up of several different venues, will be maintained by St. Louis County. The purpose of joining the consortium is to redistribute the CDBG funds that are being allocated for Down Payment Assistance into the HILP. The funding from the HOME Consortium will fund the down payment assistance program, offering low-income, qualifying recipients with \$7,500 to be used towards a down payment with no match required on a new home within City limits. The remaining HOME funds will be applied towards the Christmas in July, Neighbors Helping Neighbors Home Improvement Program.

The public hearing was adjourned at approximately 2:35 p.m.

Respectfully submitted,
City of O'Fallon
Patty Brown
Economic Development Coordinator

Public Comments:

Miriam Mahan – Sts. Joachim & Ann Care Services

“CDBG funds help address the needs of the most fragile residents of the O’Fallon community, those who are homeless or about to become homeless. Our partnership works because we have one vision; maintaining and improving the quality of life for our families, children, elderly, and disabled. CDBG funds are a great tool to leverage funding from foundations, corporations and local government. Cracks in services are prevalent in regards to lack of affordable housing, lack of transitional housing and lack of adequate sheltering.”

-Miriam Mahan

Dewitt Campbell – The Salvation Army

“The Salvation Army was founded in the late 1860’s by William and Catherine Booth in London, England. William Booth walked into the streets of London to preach the gospel of Jesus Christ to the poor, the homeless, the hungry, and the destitute. This evangelistic movement grew quickly and found its way to the United States in 1880 and the St. Louis Metropolitan area in 1881.

*The mission states that **The Salvation Army, an international movement, is an evangelical part of the universal Christian Church. Its message is based on the Bible. Its ministry is motivated by the love of God. Its mission is to preach the gospel of Jesus Christ and to meet human needs in His name without discrimination.***

The Salvation Army continues the tradition of William and Catherine Booth; serving the poor, the homeless, the hungry, and the destitute in St. Charles County and around the world. The Salvation Army has been one of the premier providers of services for the homeless and near homeless in St. Charles County since 1957. The Salvation Army has operated a food pantry in the City of O’Fallon since 1992 and opened a 32-bed homeless shelter for single women and families in 1994.

This shelter provides emergency lodging for individuals and families that might otherwise find themselves sleeping in their car or on the street. The average stay in the shelter is between 30 and 60 days. While in the shelter, residents are provided three meals a day, case management services, which includes assistance finding employment, making appropriate medical and social service appointments, help finding permanent housing, referrals for medical care, substance abuse

treatment, parenting and life skills training and other forms of assistance needed. As funds allow, some shelter residents are also able to receive assistance with initial rent and utility payments to help them get back on their feet.

Shelter staff seek to assist residents in addressing many of the obstacles they encounter while attempting to secure permanent housing. Some of the most common challenges include:

- Chemical dependency,
- Domestic violence,
- A myriad of physical mental health disabilities,
- Credit problems,
- Early pregnancies,
- Past due utility bills,
- Low educational attainment,
- Job layoffs, and
- Unemployment.

The shelter served more than 411 families during the 2005-5006 fiscal year. 194 Client listed a St. Charles County address as their last permanent address with the bulk coming from St. Charles City and the City of O'Fallon. One hundred and four (104) individuals from the City of O'Fallon were served at the O'Fallon Emergency Shelter this past year. The shelter does not currently receive any financial support from the City of O'Fallon.

The Salvation Army is committed to serving the residents of O'Fallon and the surrounding areas and believes that there is an imperative need for local government support of the shelter. Such support is needed to endure that The Salvation Army is able to continue providing these much needed services in St. Charles County. The Salvation Army is most eager to build strong long standing relationships in communities that invest in the services being provided to its citizens. It is becoming increasingly more difficult to operate facilities such as the O'Fallon shelter with little or no local government support.

In addition to our emergency shelter, The Salvation Army also offers a variety of social service programs in the O'Fallon community. Our first homeless prevention program that we offer is our emergency social services. Through this program we provide rental, mortgage, utility and prescription medication assistance to individuals helping them to avert homelessness. Over the past year, we have assisted over 7,000 individuals through this program. And in addition, we operate a food

pantry out of our facility. This program allows individuals to supplement their food budgets by allowing them to shop in our food pantry once a week getting items such as canned goods, fresh veggies and fruits, dairy and meat products. Last year, over 11,000 clients benefited from food received through our pantry.

The Department of Housing and Urban Development is encouraged to provide appropriate levels of support to the City of O'Fallon so that it can adequately address the needs of its homeless and near homeless citizens. The City of O'Fallon is encouraged to partner with the Salvation Army to ensure the continued provision of shelter services to O'Fallon residents in need."

-Dewitt Campbell

Francis A. Hermann – Assumption Church, Society of St. Vincent De Paul

"Dear Ms. Sommer:

I received your letter requesting our presence at the meeting discussing the needs of the low income people of our community relative to the CDBG program; I had planned to attend the meeting but circumstances prevent that, so I will include my thoughts by way of this correspondence.

The program categories you listed are certainly worthy areas that are in need of assistance, especially those addressing the housing problems. These are also some of the areas we address in our work with the needs and it would be helpful to us if we could refer some of our clients to one or other of the categories you listed. High on the list of these needs are mortgage/rent and utility assistance; so often there are deadlines that need to be met to avoid evictions or cut-offs and we try to keep that from happening. In the past year we have helped some 250 families needing assistance in our church area and funds do become limited depending as we do primarily on individual contributions. We do have a food pantry but have been fortunate in keeping it stocked, again through private contributions.

If you have any questions or would like to discuss any of the above, feel free to [contact] me."

-Francis A. Hermann