



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 ninth year as an entitlement community. This Consolidated Plan represents our program years nine through thirteen 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 for the City of O'Fallon.

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 fair 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 funds from the CDBG program, the City determined that it was in the best interest of the community to continue 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 and the 2002 Census data showed a population over 50,000, thus qualifying O'Fallon as an "Entitlement Community". The release of the 2010 Census data showed that O'Fallon now has a population of 79,329.

The racial composition of the community is 91% white with the remaining 9% comprised of other racial and ethnic groups, based on the 2005-2009 American Community Survey 5-Year Estimates. The minority population increased more than 500% between 2000 and 2005 and continued to grow through the rest of the decade.

In 2010, the median household income was \$77,866. 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 citywide 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 Avenue has a large concentration of the older housing stock and lower-assessed home values. However, other more affordable housing options, such as mobile homes and multi-family structures, are distributed throughout the City.

One of the greatest obstacles in meeting underserved needs is the distance to and invisibility of social services for residents of O'Fallon. There are very few social services in O'Fallon. The majority of social service agencies are at least 10 miles away in St. Charles City and other parts of St. Charles County. For the poor, transportation can be a major roadblock in getting the services they need. In order to address this problem, CDBG funds have been allocated to the Mid East Area Agency on Aging (MEAAA) to provide senior transportation assistance.

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 Public Assistance Specialist, Jessica Hawkins, reports to the City's Communications Director. Additionally, she works closely with members of the Planning and Development Department and City Administration. Responsibilities of the Public Assistance Specialist include planning and administering all aspects of the CDBG Program in compliance with applicable federal requirements and procedures.

Duties consist of developing relationships with the various organizations serving the community, with the public, and educating residents on the services available both from the City and from other entities. The Public Assistance Specialist also maintains the City's relationships with the St. Louis Home Consortium and attends Continuum of Care meetings.

Ms. Hawkins directly administers the Home Improvement Loan Program and 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 and the Salvation Army.

The subrecipients who were selected to administer the Emergency Homeless Prevention Program and the Senior Transportation and Rides Program are all heavily involved with our community.

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, the City's e-newsletter, local media, 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 handicapped-accessible building, which 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 continue to 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. These forums will 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 quarterly newsletter directly to residents, as well as weekly e-newsletters. 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- to moderate- income, that request 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 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. 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 who request a copy in writing. Upon request, the draft consolidated plan will be made available to persons with disabilities in a format that is readily accessible.

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 therefore, shall be attached to the final consolidated plan.

Complaints: Citizens who 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, wherever practical. Any complaint should be submitted in writing to the following address:

City of O'Fallon
Municipal Centre
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.

A change of 20% or more in the use of CDBG funds of the total entitlement will be deemed a substantial amendment. Citizens will be provided reasonable notice and an opportunity to comment 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 calls for a change of 50% or more in the use of CDBG funds of the total entitlement, 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, in our e-newsletter, and on our local cable television station.

The City of O'Fallon will consider any citizen comments or views received in writing, and orally at public hearings, 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 therefore, 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 The Department of Housing and Urban Development (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 citizen comments or views received in writing, and orally at public hearings, 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 therefore, shall be attached to the performance report.

Public Hearings: The City will provide at 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 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) so that accommodations can be made.

Availability to public: The consolidated plan as adopted, substantial amendments, and the performance report will be available to the public, 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 four non-profit organizations to utilize their experience and networks: North East Community Action Corporation (NECAC), Mid East Area Agency on Aging (MEAAA), Sts. Joachim and Ann Care Services and the Salvation Army. MEAAA is administering the Senior Transportation and Rides (STAR) Program for O'Fallon and the Salvation Army and Sts. Joachim and Ann administer our Emergency Homeless Prevention Program.

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 disadvantaged living within a 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.

With over thirty years of community partnerships and community improvement programs, NECAC works 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 officials and taxpayers that program goals and requirements are achieved efficiently.

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, including St. Charles County, where O'Fallon is located. For over twenty-five years, NECAC has administered the program for all of the counties.

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 coordinator's case management skills, participants in the transportation programs can also benefit from other services MEAAA provides.

The Salvation Army is housed in O'Fallon and Sts. Joachim and Ann Care Services is housed in nearby St. Charles. Through their case management skills, participants in the Emergency Homeless Prevention Program can also benefit from other services they provide.

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

Since the City has become an Entitlement Community, staff has taken IDIS training, Visual Lead training, Environmental training and Fair Housing training. Additionally, the Public Assistance Specialist strives to keep up-to-date on all applicable laws. Staff consults regularly and directly with HUD staff, to ensure compliance with regulations and policy. Policies and procedures are regularly amended to achieve program goals, complete activities in a timely manner, maintain adequate financial systems, and maintain all necessary documentation. The City's Finance Department conducts additional monitoring to ensure that audit requirements are being met. The Public Assistance Specialist will also monitor all subrecipients yearly to ensure compliance with all requirements.

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 created a program to address housing needs in the community, called the HOME IMPROVEMENT LOAN PROGRAM. This program will provide no-interest forgivable 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 other housing program is the DOWN PAYMENT ASSISTANCE PROGRAM, which will provide down-payment and closing costs assistance to qualifying potential homeowners. This program will be funded by HOME funds through the St. Louis Home Consortium, due to the City's partnership with the HOME Consortium.

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 public transportation service serving O'Fallon. The City will partner with the Mid East Area Agency on Aging to expand the limited senior transportation service that is already in place. By partnering with MEAAA, a higher percentage of the transportation needs of the seniors should be met.

Public Service funds will be allocated to agencies based on a reimbursement process. The agencies will have to provide documentation showing that the organization spent monies helping O'Fallon residents to remain in their homes.

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, 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 of a home where existing paint will be disturbed by home improvement projects. Lead-based paint testing is done by United Infrastructure Corporation, which is a women-owned business and 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 northern area of the City 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 most recent CHAS data.

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, 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, such as 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 very low-income elderly (0 – 30% of MFI) owner households in O'Fallon was 87. Of these, 60% had housing problems. The number of low-income elderly (31 – 50% MFI) owner households was 289. Of these, 38% had housing problems. The number of elderly 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 and 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 program.

Currently, the City has joined the St. Louis Consortium to be eligible for HOME funds. These funds will be allocated for a Down Payment Assistance Program for first time home buyers in the City of O'Fallon.

Home Improvement Loan Program

Overview: This program will provide no-interest loans to qualifying households that will be used to rehabilitate 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 22 homeowners per year.

Problem Area to be Addressed: The City's 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 which 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 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 the time of the Public Assistance Specialist, 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.
- Coordinate the City of O'Fallon's Project HOME Golf Tournament each year, which funds programs to assist low-income homeowners' with needed home repairs pertaining to code violations.

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 which 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 single-family units, including detached single-family homes and 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

The City of O'Fallon's primary goal for the next five years is to improve and preserve the housing stock within our community. One vehicle for accomplishing this goal is the Home Improvement Loan program. This program is designed to preserve the existing housing stock within our community, but there is also a need to help the low- to moderate- income members of our community establish financial stability. This can be done by assisting qualifying first-time homebuyers with down payment assistance.

The Home Improvement Loan program is designed to help low- to moderate- income home owners with much needed home repairs that they otherwise would not be able to afford on their own. The repairs will improve their living environment and, in some cases, help the recipients stay in their homes.

Although we have offered the Home Improvement Loan Program in the past, the Public Assistance Specialist is getting approximately ten calls a week from local residents in need of home repairs.

The City of O'Fallon also provides at least two informative seminars to educate the community about our program and assist them with the paperwork. The need to educate the potential applicants is important because the Public Assistance Specialist has found that quite often the applicants are unsure of what documentation they need to include with their application and where to find the documents.

The City will post information about the seminars around town on all of the public bulletin boards, at City Hall, and on the City's cable television station. The partnering agencies also will assist by sending out emails and spreading the word to our community.

The City of O'Fallon joined the St. Louis HOME Consortium in 2006. Through this affiliation, we are able to offer first-time homebuyers within our community, or who are interested in relocating to our community, with down payment assistance. Not only does this program offer potential homebuyers with the resources to purchase their first home, but it also requires a series of home ownership classes that provide applicants with the knowledge needed to make informed decisions throughout the purchase of their home.

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 (12) of NECAC's counties. St. Charles County, where O'Fallon is located, is served by NECAC. For over twenty-five (25) 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 214 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. The Public Assistance Specialist will continue to work with NECAC as well as the St. Charles Community Council to strive to obtain additional housing vouchers and to educate O'Fallon residents about the services available to them.

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:

- Inflation
- Land acquisition costs
- Development costs
- Building costs
- Construction financing
- Size of homes

After years of substantial residential growth, the number of new homes being built has slowed greatly due to the economy, with far fewer building permits issued by the City over the past two years. This decrease in the new housing stock will likely keep housing prices more stable. Many of the new developments consist of a combination of single family homes with lots ranging in size, as well as villas, row homes, condominiums and apartments. This mix allows for different price points and increases affordability.

We have five new multi-family apartment structures 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 Interstate 64. 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 is a 120 unit senior living facility offering a community center on site. Both developments are offered on an income-based process. The fifth is the Village of St. Mary's development, with 60 units for seniors.

The City of O'Fallon Planning and Development Department currently issues building permits in a timely manner. However, there are no special circumstances in which affordable housing permits are being reviewed any sooner than other permits that they City reviews.

The most prevalent barrier to affordable housing seems to be the negative stereotype associated with affordable housing. Many residents in the community have the *Not In My Back Yard* (NIMBY) attitude towards affordable housing developments. The City of O'Fallon is working with the St. Charles County Community Council to determine the amount of perceived discrimination towards various groups and develop strategies to further fair housing.

To help alleviate the negative stereotypes associated with affordable housing options, the St. Charles County Community Council has developed a series of informative PowerPoint Presentations that include detailed descriptions of the population that needs affordable housing as well as pictures of affordable housing options in our community. These powerful presentations list the average salaries for respected professionals such as teachers, police officers, and daycare personnel and how these incomes compare to the average cost of living. These presentations are very educational and have been viewed by many local agencies, businesses, and elected officials. This is an excellent way to help reduce the "NIMBY" barriers within our community

Through our membership in the St. Louis County HOME Consortium, the City is able to offer down-payment assistance with no matching required to a limited number of income-eligible, qualified individuals or families. This Down Payment Assistance Program has proven to be a success and many new O'Fallon residents have benefited from these funds. Additionally, the City continues efforts to further affordable fair housing by:

- 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 and Development Department to encourage multi-family units of varying densities at appropriate locations.
- Encouraging 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 losing 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 identify homeless persons, assess community need and to help homeless persons transition to permanent and independent living. The Public Assistance Specialist 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 people are frequently found living in cars, in a tent in the woods, or staying warm in a 24-hour restaurant or emergency room.
- 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.

- Youth in Need, serving homeless teens and young adults, and Crisis Nursery, serving at-risk and homeless families, are frequently full and must 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.

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
2011
FACT SHEET

- 218 sheltered individuals
- 148 sheltered families
- 185 unsheltered individuals
- 71 unsheltered families were identified in St. Charles, Lincoln, and Warren counties in a one-day homeless count completed the last week in January, 2011.

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 who 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 in 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: Funds of approximately \$10,000 a year will be allocated to an Emergency Fund for Homeless Prevention to help at least 9 people. The funds will be administered by a community social service agency. Funds will cover emergency home repair, temporary shelter, utilities and rent/mortgage assistance.

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

Problem Statement: Based on the economy, many residents are in need of day-to-day assistance to help them remain in their homes.

Strategy: The City of O’Fallon will allocate funds to agencies based on a proposal process that will be completed in 2012.

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:

Although the City does not currently plan on devoting CDBG funds to any public facilities improvements, we will be enhancing our community in other ways.

The City of O'Fallon plans to continue the Community Planning Project established in 2008 to help identify any unmet needs and assist with strategic planning to assist our low- to moderate- income residents.

The City of O'Fallon also plans on assisting senior citizens and residents on the verge of homelessness through the public services programs. The senior population within our community has difficulty obtaining transportation to and from medical appointments, so the City of O'Fallon funds the Senior Transportation and Rides Program through CDBG funding to meet this need. The other public service program that we have in place is the Emergency Homeless Prevention Program where we help residents on the verge of homelessness with emergency temporary shelter or assistance with rent, utilities or mortgage assistance. These two programs allow us to provide our residents with suitable and affordable living environments.

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 or resources to address 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. Mid East 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.

The 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 continue to 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.

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 each program year.

Problem Area to be Addressed: To help 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, including the Mid East Area Agency on Aging (MEAAA) and Willows Way. The 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 to 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.

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).

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 2012-2016 Consolidated Plan &
2012 Annual Action Plan Process***
September 12, 2011

Minutes

The public hearing meeting for the Community Development Block Grant (CDBG) Program – Fiscal Year (FY) 2012-2016 Consolidated Plan & FY 2012 Annual Action Plan Process was held on September 12, 2011 at 9:00 a.m. at the O'Fallon Municipal Centre, 100 North Main Street in the multipurpose room.

Attendees were:

There were no attendees

Those staff members present were:

Jessica Hawkins – Public Assistance Specialist

Thomas Drabelle – Director of Public Relations

Jennifer Finnegan – Administrative Assistant

Mrs. Hawkins presented a PowerPoint presentation on the Community Development Block Grant Program FY 2012-2016 Consolidated Plan & FY 2012 Annual Action Plan process. In her presentation she provided the following information. The Consolidated Plan consists of long-term goals to assist low- to moderate- income community members over a five-year period. The Annual Action plan consists of short-term one-year goals that complement 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. According to the 2010 Census data O'Fallon now has a population of 79,329.

Public notices are posted for all public hearings. These notices are posted on community boards throughout O'Fallon, on the City's website and cable TV channel, also 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 were encouraged and were accepted for a 30-day period following this public hearing.

The programs offered through the CDBG funding are monitored by the Public Assistance Specialist to ensure adherence to all HUD guidelines and regulations. The Public Assistance Specialist has allocated the FY 2012 funding for three programs: the Home Improvement Loan Program, Senior Transportation and Rides and Emergency Homeless Prevention 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 Public Assistance Specialist to ensure all HUD guidelines and

regulations are followed. HUD also monitors all activities implemented by the Public Assistance Specialist.

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- to moderate- income persons and to prevent or eliminate slum or blight areas. At least 70% of the funds must benefit low- to moderate- income individuals, which is defined as less than 80% of the median income, and 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 Public Assistance Specialist works closely with many non-profits and task forces to help ensure there is 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 and appliances, and giving food.

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 in O'Fallon transportation to medical appointments.

O'Fallon has joined the HOME Consortium. The consortium, made up of several different venues, will be maintained by St. Louis County. Funding from the HOME Consortium will fund the down payment assistance program, offering low-income, qualifying recipients with \$6,500 to be used towards a down payment and/or closing costs with no match required on a new home within City limits.

The public hearing was adjourned at approximately 2:15.

Public Comments:

None Received