

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a strategic planning instrument required by the Department of Housing and Urban Development (HUD) as part of the Community Development Block Grant (CDBG) Program. The Consolidated Plan helps the City of Florissant identify key community issues and the resources to deal with those issues.

This Consolidated Plan outlines the use of Community Development Block Grant (CDBG) funds for FY2021 through FY2025. This document will serve as a five-year Consolidated Plan.

This document also includes the required FY2021 Annual Action Plan. The Annual Action Plan process requires that the grantee outline an action plan, which addresses the priority needs and local objectives of the community over a one-year period.

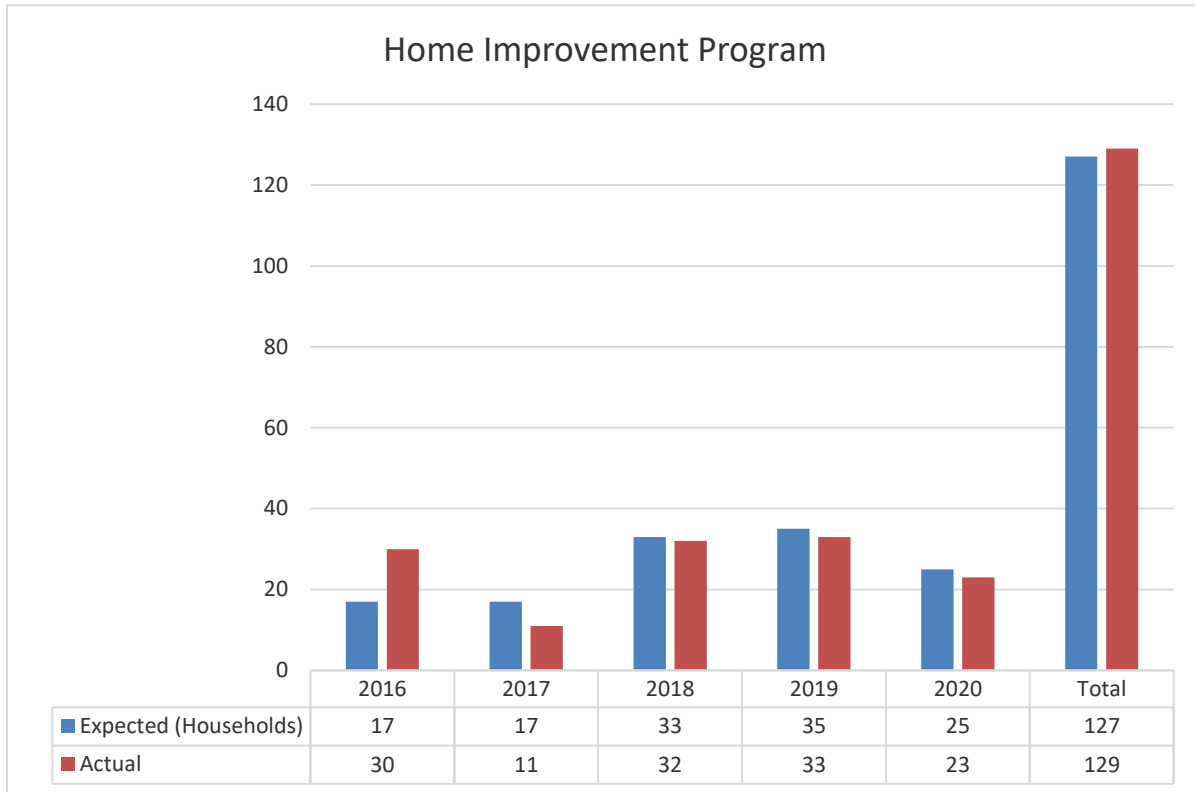
2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As an entitlement community, the City of Florissant has determined, through a need's assessment, market analysis, and public participation process that it is in the best interest of the community to continue to concentrate limited CDBG funds in a few areas of primary concern over the next five years. Housing, Public Services, and the Removal of Architectural Barriers have been the focus in the past and will remain the focus over the next five years. There continues to be a need and concern regarding the preservation and maintenance of existing structures, homeownership, lead, and emergency repair throughout the City. The programs addressing these issues that the City currently funds have been very popular and have met a great need in the community. In addition, Public Services programs such as programs for emergency mortgage, rental, and utility assistance have been identified through the needs assessment and public participation process as important strategies for serving City residents.

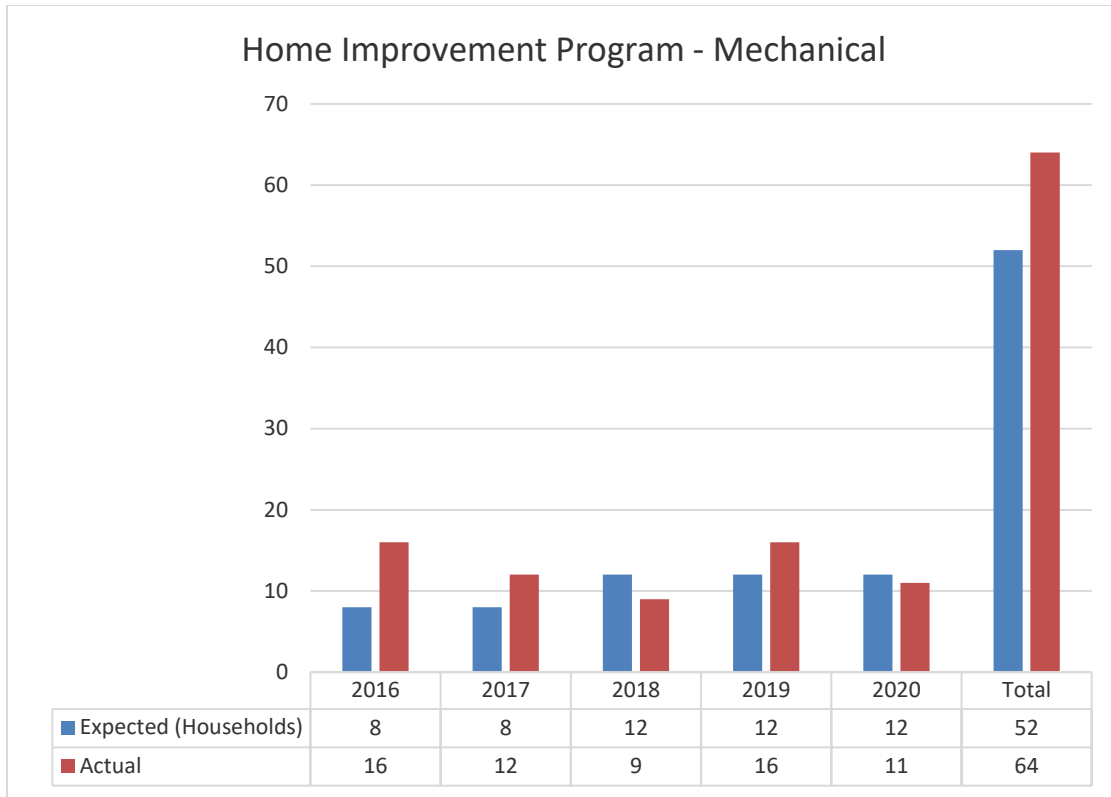
3. Evaluation of past performance

The City of Florissant has an excellent performance record and, as of the end of 2020, is on track to meet or exceed performance goals for four out of the five CDBG funded activities from the last Consolidated Plan (covering FY2016-FY2020). Currently, the only one of the five CDBG funded activities from the last Consolidated Plan that has not met the estimated goal is the MRU Assist program. The MRU Assist program was a new program that was created in 2016 to meet a need for rental assistance but some time to get it off the ground. The program is relatively new for the City, and the first year of

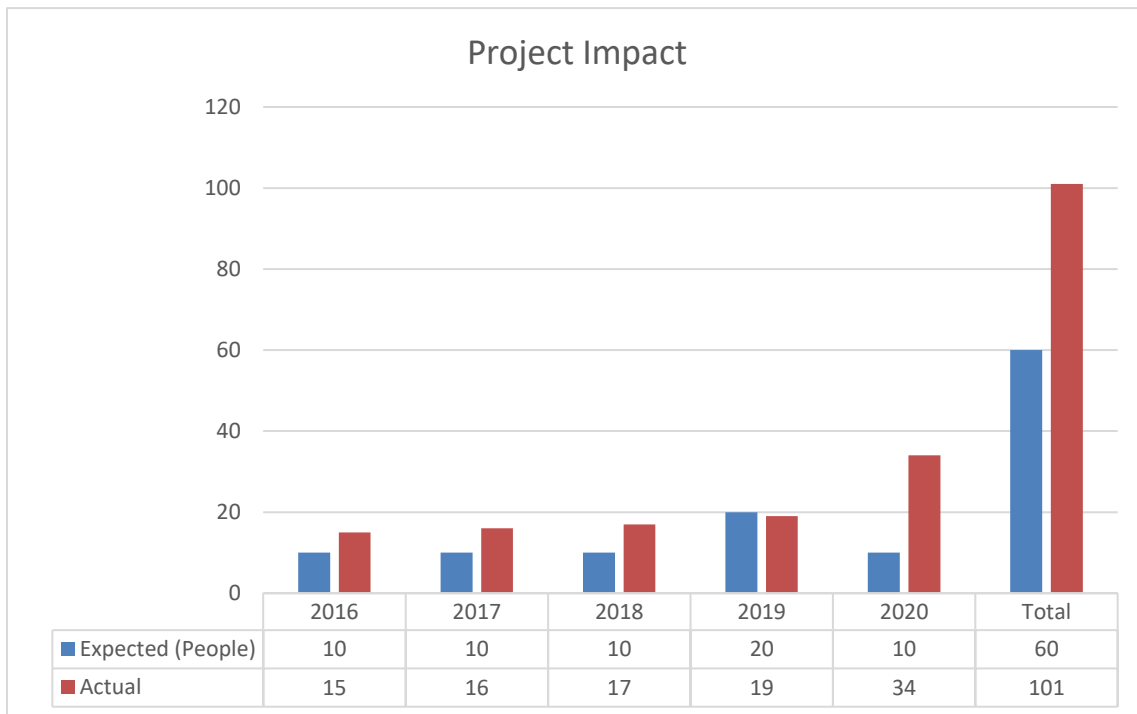
any new program can be difficult. In other words, not meeting the goal for the MRU Assist program is an issue of ambitious goal-setting in the first year it was offered rather than an issue of poor performance. The charts below visualize the City's performance in each performance goal area from the FY2016-FY2021 Consolidated Plan.



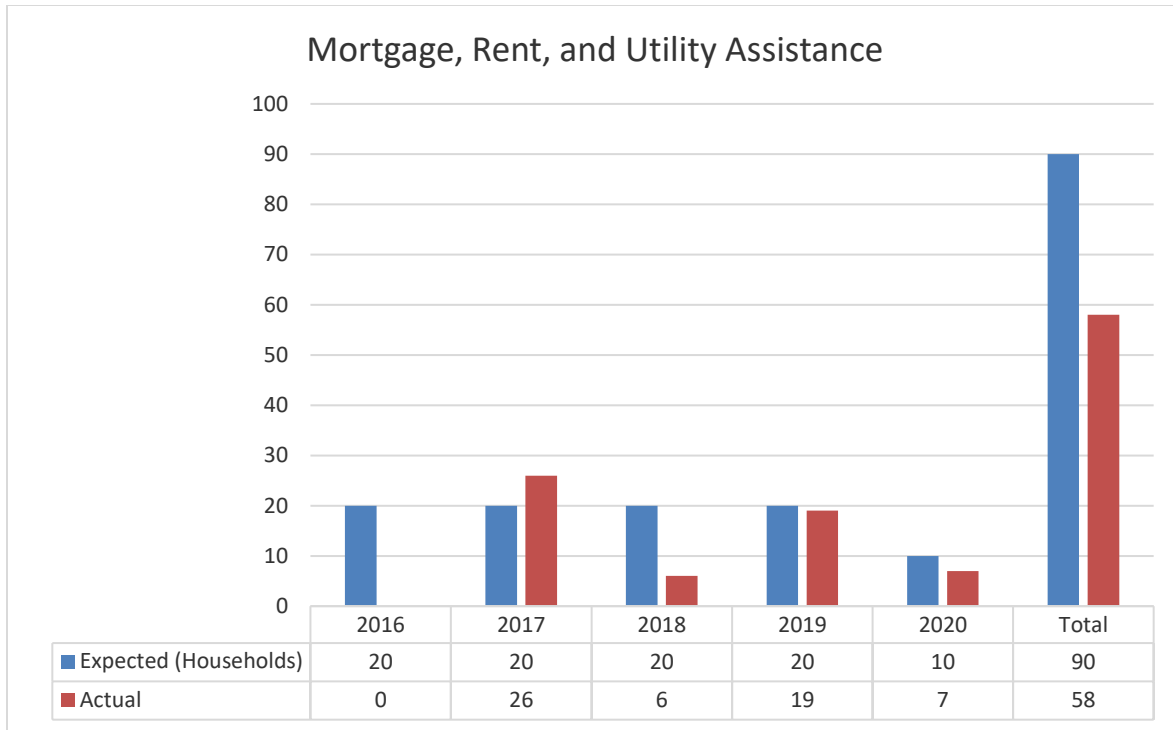
ES-05-Chart-1



ES-05-Chart-2



ES-05-Chart-3



ES-05-Chart-4

4. Summary of citizen participation process and consultation process

The City of Florissant has had an active Citizens Participation Committee (CPC) for many years. It is made up of Florissant residents who are appointed from their respective wards by the City Council. It serves as the official citizen advisory body for all phases of the Community Development Block Grant (CDBG) application development, program implementation, monitoring and evaluation processes. The CPC meets to review CDBG activities and to propose an annual CDBG budget to the City Council.

In accordance with our Citizen Participation Plan, our 2021—2025 Consolidated Plan and 2021 Annual Action Plan process included a public hearing. The CPC committee met and a public hearing was held on May 10, 2021 at 7:00 p.m. via the Zoom platform. Public hearing notices were posted on the City’s cable television channel and the City’s website, soliciting comments and participation in the process. Other announcements were posted across the city at community centers, City Hall, and the Independent Newspaper.

A summary of the draft plan was posted on our website and all of our other media outlets. The summary described the contents of the plan and the entire Consolidated Plan could be reviewed on line and at the City’s Government Center or by written request. The plan was available for public comment for 30 days starting on May 10, 2021. The city also provides free copies of the plan to citizens and groups that request a copy in writing. The draft-consolidated plan is made available to persons with disabilities in a format that is readily accessible upon request.

5. Summary of public comments

At this point in time, there have been no public comments beyond the discussion at the May 10, 2021 Public Hearing and Citizen Participation Committee meeting. Discussion of the 5-year consolidated plan and data at that meeting revealed that the City's priority need is still single-family housing but with the continued increase in rental dwelling there is a need in this area that is currently going unmet. In response to this unmet need, the City of Florissant will continue to fund the Mortgage, Rental and Utility Assistance Program for FY2021. The funding of this program could assist in possibly opening up more opportunities for Florissant residents.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

After a need's assessment market analysis and public participation process the City of Florissant identified four main goals for 2021-2025. The five main goals include Home Improvement, Home Improvement Program-Mechanical, Project I.M.P.A.C.T., and Mortgage Rental and Utility Assistance.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FLORISSANT	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Florissant has always been proactive in its communications with residents and we have many mechanisms for public input in place. We publish and mail a quarterly newsletter directly to residents. We also produce our own cable television channel. We have had an active Citizens Participation Committee (CPC) for many years. It was developed as part of the City of Florissant's effort to include as many citizens as possible in the community development planning process. The CPC is made up of Florissant residents who are appointed from their respective wards by the City Council. It serves as the official citizen advisory body for all phases of the Community Development Block Grant (CDBG) application development, program implementation, monitoring and evaluation processes. The CPC is the major mechanism whereby the citizens of Florissant have an opportunity to express their needs as well as to be kept aware of the performance of the city's community development programs.

The CPC meets to review CDBG activities and to propose an annual CDBG budget to the City Council. It:

- Conducts regular meetings on the second Thursday of each month, except June, July and August
- Evaluates and recommends priorities regarding community development needs
- Evaluates existing CDBG programs
- Evaluates and recommends programs for possible inclusion in future Annual Plans
- Evaluates any amendments to approved CDBG projects, except those for urgent need activities
- Evaluates suggested uses of any CDBG funds earmarked for contingency activities
- The CPC may recommend against such expenditures.
- Reviews the draft Consolidated Plan prior to its being made available for public comment
- Recommends changes in the draft Consolidated Plan.
- Reviews the Citizen Participation Plan annually
- Provides assistance and information to interested individuals and/or groups within Florissant

As a Metropolitan City entitlement community, our 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.

In accordance with our Citizen Participation Plan, our process included a public hearing. The CPC committee met and a public hearing for the FY2021—2025 Consolidated Plan was held on May 10, 2021 at 7:00 p.m. via the ZOOM platform. Public hearing notices were posted on the City’s cable television channel and the City’s website, soliciting comments and participation in the process. Other announcements were posted across the city at community centers, City Hall, and in the Independent Newspaper.

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Consolidated Plan Public Contact Information

Mrs. M. Carol O’Mara
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Florissant Government Building
1055 rue St. Francois
Florissant, Missouri 63031
(314) 839-7680

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Citizen Participation Committee
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Florissant has had an active Citizens Participation Committee (CPC) for many years. It is made up of Florissant residents who are appointed from their respective wards by the City Council. It serves as the official citizen advisory body for all phases of the Community Development Block Grant (CDBG) application development, program implementation, monitoring and evaluation processes. The CPC meets to review CDBG activities and to propose an annual CDBG budget to the City Council. In accordance with our Citizen Participation Plan, our 2021-2025 Consolidated Plan and 2021 Annual Action Plan process included a public hearing. The CPC committee met and a public hearing was held on May 10, 2021 at 7:00 p.m. via the ZOOM platform. Public hearing notices were posted on the City website, cable television channel and social media sites, soliciting comments and participation in the process.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Florissant coordinates with various St. Louis County departments and is a member of the St. Louis County Housing Consortium.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Public Hearing	Non-targeted/broad community	<p>In accordance with our Citizen Participation Plan, our 2021-2025 Consolidated Plan and 2021 Annual Action Plan process included a public hearing. The Citizen Participation Plan committee met and a public hearing was held on May 10, 2021 at 7:00 p.m. via the ZOOM platform. Public hearing notices were posted on the City's cable television channel, the City's website and social media sites, soliciting comments and participation in the process. Other announcements were posted across the city at community centers, City Hall, and in the Independent Newspaper.</p>			
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	<p>In accordance with our Citizen Participation Plan, our 2021-2025 Consolidated Plan and 2021 Annual Action Plan process included a public hearing. The CPC committee met and a public hearing was held on May 10, 2021 at 7:00 p.m. via the ZOOM platform. Public hearing notices were posted on the City's cable television channel, the City's website and social media sites, soliciting comments and participation in the process. Other announcements were posted across the city at community centers, City Hall, and in the Independent Newspaper.</p>			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Cable Television	Non-targeted/broad community	A summary of the draft plan was posted on our cable TV channel. The summary described the contents of the plan and the entire Consolidated Plan could be reviewed on line, at the City Government Center or by written request.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

As of the 2019 American Community Survey, Florissant was home to 50,952 people, a rate of -2.3% since 2010. The majority of the population was White (52.1% as of 2019) and almost half was Black/African American (40.1% as of 2019). No other minority group made up more than 4% of the City's population. Median household income in Florissant (\$54,978) was slightly lower than that of the State of Missouri (\$55,461) according to the 2019 American Community Survey.

Florissant had an unemployment rate of approximately 8.6% prior to the Covid-19 recession. As the economy reopens, it could be estimated that the economy of Florissant will return to a similar level.

Like in many other communities throughout the St. Louis region, some households in the City of Florissant are housing cost burdened. HUD considers a household housing cost burdened if their rent or home ownership costs exceeds 30% of their household income. In Florissant, 48.2% of renter households and 18.5% of owner households face housing cost burden.

The development of the City's land is now almost complete and the major issues facing the City are a mature housing stock, and aging population, and a changing economic environment. Yet Florissant remains a viable, prosperous community of opportunity that offers its residents a variety of services and activities.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2010	Most Recent Year: 2019	% Change
Population	52,158	50,952	-2.3%
Households	21,577	19,710	-8.7%
Median Income	\$51,673.00	\$54,978.00	6.3%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2019 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI
Total Households	1,350	2,050	3,160	7,280
Small Family Households	420	785	1,165	3,600
Large Family Households	30	135	145	715
Household contains at least one person 62-74 years of age	225	340	585	405
Household contains at least one person age 75 or older	280	445	465	149
Households with one or more children 6 years old or younger	155	360	239	480

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	70	70	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	20	4	0	24	20	0	15	75	110
Housing cost burden greater than 50% of income (and none of the above problems)	485	335	80	0	900	385	160	15	0	560

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	45	510	380	0	935	215	420	475	135	1,245
Zero/negative Income (and none of the above problems)	35	0	0	0	35	35	0	0	0	35

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	530	860	465	70	1,925	615	580	500	220	1,915
Having none of four housing problems	35	155	765	670	1,625	105	455	1,425	1,305	3,290
Household has negative income, but none of the other housing problems	35	0	0	0	35	35	0	0	0	35

Table 8 – Housing Problems 2

Data 2019 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	300	495	175	970	180	300	255	735
Large Related	10	75	20	105	20	4	40	64
Elderly	50	80	110	240	175	185	60	420
Other	170	140	160	470	155	90	130	375
Total need by income	530	790	465	1,785	530	479	485	1,494

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	275	180	0	455	135	210	0	345
Large Related	10	15	0	25	20	4	0	24
Elderly	50	65	80	195	160	50	15	225
Other	150	70	0	220	90	40	0	130
Total need by income	485	330	80	895	405	304	15	724

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	20	0	0	20	20	0	0	79	99

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	4	0	4	0	0	15	4	19
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	4	0	24	20	0	15	83	118

Table 11 – Crowding Information – 1/2

Data Source: 2013-2017 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

The Economic and Market Analysis Division of the US Department of Housing and Urban Development makes Special Tabulations of American Community Survey data, including the presence of housing problems based on household size, available at <http://www.huduser.org/portal/ast/index.htm> at the County level only (i.e., St. Louis County). Based on the 5-year 2013-2017 American Community Survey. Although the number of single person households in need of housing assistance in Florissant is unknown, approximately 45% of single person households in St. Louis County are in need of some sort of housing assistance. If the percent of single person households in Florissant in need of housing assistance is similar, then there are an estimated 3,252 single person households in need of assistance. Although 2020 data is not yet available, due to the Covid-19 Pandemic it is likely that this number has increased.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The number of Florissant families who are victims of domestic violence, dating violence, sexual assault and stalking is unknown. However, regional resources for these families exist and planning for housing for these families falls under the purview of the St. Louis County Continuum of Care. City of Florissant

staff will keep in close communication with the St. Louis Continuum of Care in order to be able to direct Florissant residents to appropriate assistance.

What are the most common housing problems?

Housing Cost Burden, or housing affordability, is the most common housing problem in the City of Florissant and households of all types (small related, large related, elderly, other) experience housing cost burden. HUD defines a household as being housing cost burdened if rent or home ownership costs are over 30% of a household's income. In Florissant, 48.2% of renter households and 18.5% of owner households face housing cost burden.

Are any populations/household types more affected than others by these problems?

Housing Cost Burden is a measure of affordability that considers both households income and the rent or home ownership costs of housing. Therefore, lower income households tend to experience housing cost burden more frequently. In the City of Florissant, a vast majority of extremely low-income households (less than 30% AMI), or are housing cost burdened with almost 50% of Florissant's population working in middle-low wage occupations. In addition, Sections NA-15 through NA-30 of this document detail proportionately greater needs than the income category as a whole.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Homeless needs assessments and services, including rapid re-housing assistance, are provided through the St. Louis County Continuum of Care. The City of Florissant does not provide estimates of populations at risk of homelessness. However, the City of Florissant does participate in St. Louis County Continuum of Care coordination meetings to ensure that City staff is aware of resources so that if at-risk individuals and families ask the City for help, they can be directed to appropriate services. In addition, the City of Florissant has previously offered and plans to offer emergency mortgage, rental, and utility assistance to prevent instability and increased risk of homelessness.

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:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problem at a greater rate (10 percentage points or more) than the income level as a whole.

As an example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. The percent of households with a housing problem is calculated by taking the HUD CHAS data from the tables below and dividing the number of households with a housing problem by the total of households with a housing problem and those without a housing problem. HUD specifies that the calculation should not include households with no/negative income, although they are included in the CHAS data in the following tables.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1100	185	35
White	520	135	35
Black / African American	500	50	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	930	1115	0
White	355	590	0
Black / African American	485	465	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	20	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% AMI Disproportionately Greater Needs

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	585	2570	0
White	285	1430	0
Black / African American	294	980	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	95	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% AMI Disproportionately Greater Needs

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	290	1,975	0
White	130	1030	0
Black / African American	145	975	0
Asian	15	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	75	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

In the City of Florissant, housing issues are felt at an almost universal rate among the races. The vast majority of Florissant’s population is either white or black, without having statistical outside of the margin of error, it is difficult to adequately quantify issues that could affect other ethnic groups. However, it is encouraging to see that major statistical discrepancies do not exist surrounding race in the city of Florissant.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience severe housing problem at a greater rate (10 percentage points or more) than the income level as a whole.

As an example, assume that 60% of all low-income households within a jurisdiction have a severe housing problem and 70% of low-income Hispanic households have a severe housing problem. In this case, low-income Hispanic households have a disproportionately greater need. The percent of households with a severe housing problem is calculated by taking the HUD CHAS data from the tables below and dividing the number of households with a severe housing problem by the total of households with a severe housing problem and those without a severe housing problem. HUD specifies that the calculation should not include households with no/negative income, although they are included in the CHAS data in the following tables.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	890	395	60
White	585	240	0
Black / African American	405	95	0
Asian	0	0	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	65	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

0%-30% AMI Disproportionately Greater Needs

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	510	1485	0
White	185	765	0
Black / African American	330	625	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	80	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% AMI Disproportionately Greater Needs

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	3,045	0
White	90	1630	0
Black / African American	19	1255	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	95	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% AMI Disproportionately Greater Needs

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	2,110	0
White	85	1075	0
Black / African American	55	965	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

In the City of Florissant, one group experiences severe housing problems at a disproportionately greater rate:

1. Black/African American households at 30%-50% AMI

In the City of Florissant, housing issues are felt at an almost universal rate among the races with one exception, the African American households earning 30%-50% of AMI. These homeowners were significantly more likely to have housing issues than their white counterparts and were less likely to live in a home without issue. The vast majority of Florissant’s population is either white or black, without having statistical outside of the margin of error, it is difficult to adequately quantify issues that could affect other ethnic groups.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionately greater need exists when the members of racial or ethnic group at experience housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole.

As an example, assume that 60% of all households within a jurisdiction are housing cost burdened and 70% of Hispanic households are housing cost burdened. In this case, Hispanic households have a disproportionately greater need. The percent of housing cost burdened households is calculated by taking the HUD CHAS data from the tables below and dividing the number of households with housing cost burden by the total of households. HUD specifies that the calculation should not include households with no/negative income, although they are included in the CHAS data in the following table.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9860	2190	1475	70
White	6350	900	695	60
Black / African American	3290	1165	780	0
Asian	35	0	0	0
American Indian, Alaska Native	15	0	4	0
Pacific Islander	0	0	0	10
Hispanic	170	125	0	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

In the City of Florissant, housing issues are felt at an almost universal rate among the races. The vast majority of Florissant’s population is either white or black, without having statistical outside of the margin of error, it is difficult to adequately quantify issues that could affect other ethnic groups. However, it is encouraging to see that major statistical discrepancies do not exist surrounding race in the city of Florissant.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As detailed in table 18, above, there is one income category where several racial or ethnic groups have disproportionately greater needs than the income category as a whole. Black/African American households have disproportionately greater severe housing problems (NA-20) at the income level of 30%-50% AMI. Given that the population of Florissant is 40.1% Black/African American, that no other minority group makes up more than 3% of the population, and that Black/African American households face disproportionately greater needs at one particular income level, the needs of these households are the focus of the remaining discussion below.

A disproportionate amount of whites currently falls into the cost burden territory of below 30% according to table 21. This can probably be explained by Florissant's aging population and that more white have retired or rely upon social security payments as a main source of income.

If they have needs not identified above, what are those needs?

Key household needs include high housing cost burden and occasionally poor housing quality/safety. High housing cost burden occurs when households are spending a high percentage of their income on rent or mortgage costs and can theoretically be solved through either lower rent/mortgage costs (via affordable housing development or housing vouchers) or higher household incomes (via, for example, job training services). Housing quality/safety can sometimes become an issue when households do not have the funds necessary to complete needed home repairs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

As the portion of the black population grows, a roughly 20% increase in the past 9 years neighborhoods in Florissant have changed a lot. It is noteworthy that other minority groups are vastly underrepresented in Florissant's demographics which is closely becoming 50:50 white - black.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Florissant does not have an independent public housing authority, but rather lies within the jurisdiction of the St. Louis County Housing Authority. The data for the entire St. Louis County Housing Authority is included in this Consolidated Plan for the sole purpose of giving a general sense of the demographics of households served by public housing and housing choice vouchers. The City of Florissant does not have any public housing within its boundaries. According to the 2020 HUD Picture of Subsidized Households data, the City of Florissant has an estimated 2,448 persons (754 households) utilizing Housing Choice Vouchers and 145 persons (142 households) living in Section 8 housing. The majority of Housing Choice Voucher households are families with children, and the average household size is 3.2 people per unit. The majority of Section 8 households are seniors, with an average household size of 1 person per unit.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	63	341	5,933	1	5,661	0	169	93

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	6,445	10,852	10,743	6,240	10,776	0	9,702
Average length of stay	0	4	5	6	8	6	0	4
Average Household size	0	1	2	2	4	2	0	3
# Homeless at admission	0	0	1	3	0	2	0	1
# of Elderly Program Participants (>62)	0	10	125	374	0	345	0	2
# of Disabled Families	0	8	79	1,219	0	1,123	0	29
# of Families requesting accessibility features	0	63	341	5,933	1	5,661	0	169
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	13	40	422	0	345	0	46	30
Black/African American	0	50	298	5,505	1	5,311	0	122	63
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	5	0	4	0	1	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	23	0	22	0	0	1
Not Hispanic	0	63	338	5,910	1	5,639	0	169	92

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Not applicable (public housing is the jurisdiction of the St. Louis County Housing Authority).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Not applicable (public housing is the jurisdiction of the St. Louis County Housing Authority).

How do these needs compare to the housing needs of the population at large

Not applicable (public housing is the jurisdiction of the St. Louis County Housing Authority).

Discussion

Not applicable (public housing is the jurisdiction of the St. Louis County Housing Authority).

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Florissant does not receive Emergency Shelter Grant funding to address homeless needs. Instead, the City of Florissant falls within the boundaries of the St. Louis County Continuum of Care. Saint Louis County residents, including Florissant residents, who are homeless or experiencing a housing crisis can seek assistance by calling the Emergency Shelter Hotline. The Hotline is a centralized intake and referral system that can be accessed by calling a single number (314-802-5444). The caller is interviewed by an intake specialist, and if in crisis, is referred to either emergency shelter or rent/mortgage/utility assistance.

Based on staff knowledge, there are an estimated one (1) homeless persons currently residing within the City of Florissant. The number of days these homeless persons have been experiencing homelessness is not known, as resources are provided through the St. Louis County Continuum of Care. City of Florissant staff has made an effort to connect this individual to services available through the Continuum.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Based on staff knowledge, there are an estimated one (1) homeless persons currently residing within the City of Florissant. The number of days these homeless persons have been experiencing homelessness is not known, as resources are provided through the St. Louis County Continuum of Care. City of Florissant staff has made an effort to connect this individual to services available through the Continuum

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Not applicable. The City of Florissant does not receive Emergency Shelter Grant funding to address homeless needs.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Not applicable. The City of Florissant does not receive Emergency Shelter Grant funding to address homeless needs.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Not applicable. The City of Florissant does not receive Emergency Shelter Grant funding to address homeless needs.

Discussion:

Not applicable. The City of Florissant does not receive Emergency Shelter Grant funding to address homeless needs.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Describe the characteristics of special needs populations in your community:

According to 2014-2019 American Community Survey data on disability rates, 5,248 Florissant residents, or 10.3% of civilian, non-institutionalized persons under the age of 65, have a disability. For the purposes of the American Community Survey, residents who report having any one (or multiple) of six disability types (hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty) are considered to have a disability. Additionally, according to the 2020 HUD Picture of Subsidized Households data, approximately 11% of persons utilizing the Housing Choice Voucher program, or an estimated 269 persons, have a disability.

What are the housing and supportive service needs of these populations and how are these needs determined?

The City of Florissant does not receive HOPWA funding to specifically address housing and supportive service needs of the population with HIV/AIDS.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of Florissant does not receive HOPWA funding to specifically address housing and supportive service needs of the population with HIV/AIDS.

Discussion:

The City of Florissant does not receive HOPWA funding to specifically address housing and supportive service needs of the population with HIV/AIDS.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City of Florissant does not intend to use its limited CDBG funding for public facilities within the next five years. Public facilities needs within the City of Florissant are determined by the Department of Public Works, which utilizes City funding and other competitive grants to complete high priority projects.

How were these needs determined?

Public facilities needs within the City of Florissant are determined by the Department of Public Works, which utilizes City funding and other competitive grants to complete high priority projects.

Describe the jurisdiction’s need for Public Improvements:

The City of Florissant does not intend to use its limited CDBG funding for public improvements within the next five years. Public improvements needs within the City of Florissant are determined by the Department of Public Works, which utilizes City funding and other competitive grants to complete high priority projects.

How were these needs determined?

Public improvements needs within the City of Florissant are determined by the Department of Public Works, which utilizes City funding and other competitive grants to complete high priority projects.

Describe the jurisdiction’s need for Public Services:

High priority public services needs were determined during the Consolidated Plan process through a needs assessment, market analysis, and discussions with community stakeholders via a public hearing and Citizens Participation Committee (CPC) meeting. High priority public service needs include services for persons with disabilities in Florissant (based on American Community Survey data, approximately 5,248 persons under the age of 65 in Florissant have a disability) and emergency mortgage, rental, and utility assistance (especially given that there are approximately 4,590 renter households who cannot benefit from the other home repair-focused programs conducted through the CDBG program). The emergency mortgage, rental, and utility assistance program has been provided by the City of Florissant in past years and proved to be a valuable public service to the community.

How were these needs determined?

High priority public services needs were determined during the Consolidated Plan process through a needs assessment, market analysis, and discussions with community stakeholders via a public hearing and Citizens Participation Committee (CPC) meeting.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Florissant remains an attractive and desirable place to live, with a relatively strong housing market despite the recent foreclosure crisis that affected much of North St. Louis County, the St. Louis region, and the nation as a whole. According to the 2019 American Community Survey 5-Year estimates, Florissant contains a total of 19,710 housing units, of which the majority are single-family detached units (78.4%). The homeownership rate was 65.2%. Vacancy rates in the City were roughly equivalent for ownership units (2.5%) than for rental units (2.8%). The vast majority of Florissant's housing stock was built between 1950 and 1979. The overall quality of housing in Florissant is good, which is attributable in part to the City's residential code enforcement efforts. The success of the City's occupancy permit process and code enforcement efforts means that many homes 30 to 50 years old are in good condition.

However, despite the strength of the City of Florissant's housing stock, housing markets are affected by a variety of large-scale trends. When the City of Florissant is viewed within a regional context, it is clear that maintaining the stability of the current housing market and property values will be just as important as providing affordable housing options over the next five years, which points to a strategy focused on maintaining and rehabilitating existing housing units.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,137	78.4%
1-unit, attached structure	923	4.2%
2-4 units	847	3.9%
5-19 units	2,252	10.3%
20 or more units	656	3%
Mobile Home, boat, RV, van, etc	46	0%
Total	21,861	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2019 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	14	0%	13	0%
1 bedroom	162	1%	1,469	26%
2 bedrooms	2,631	16%	2,073	37%
3 or more bedrooms	13,221	82%	1,994	36%
Total	16,028	99%	5,549	99%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the 2020 HUD Picture of Subsidized Households data, the City of Florissant has an estimated 2,448 persons (754 households) utilizing Housing Choice Vouchers and 145 persons (142 households, primarily seniors) living in Section 8 housing. Additionally, according to HUD databases, there is one Low Income Housing Tax Credit (LIHTC) development within the City of Florissant, Charbonier Manor, which was placed in service in 2002 and has 71 low income two-bedroom units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to HUD databases, Charbonier Manor, referenced above, is the only LIHTC development within the City of Florissant and contains 71 low income two-bedroom units. It was placed in service in 2002, which means that its' initial 15-year compliance period has come to an end, prior to the time period covered by this Consolidated Plan. These 71 units could theoretically be lost from the affordable housing inventory. However, just because a unit (or units) is/are at risk of being lost from the affordable housing inventory, doesn't mean that the owner will choose to operate the unit(s) as a market rate property. Furthermore, and more importantly, HUD-mandated affordable rents do not always differ significantly from the maximum rents a property owner might be able to get on the open market.

The Missouri Housing Development Commission requires a 30-year period of affordability for LIHTC projects, starting the year the projects are placed in service. The 30-year affordability period is split into two portions: a 15-year compliance period and a 15-year extended affordability period that owners can technically "opt out" of. While MHDC currently strongly encourages owners to waive their "opt out" rights ahead of time when initially applying for tax credits, 15 years ago many owners did not pre-opt out.

At Year 14 of the initial 15-year compliance period, owners of LIHTC properties can apply to the Missouri Housing Development Commission (MHDC) to "opt out" of the extended 15-year affordability requirement. There is an extensive application process to opt out of the extended affordability requirement, and MHDC must market the property for one year to potential new owners who will agree to operate the property as affordable housing. If the property is not sold to a new owner (and it is unlikely that it will be, due to the formula MHDC uses to determine the required sale price of the LIHTC property), the original owner can then convert the property to market rate, although there is a 3-year period wherein the original owner cannot evict any of the existing low-income tenants. Despite being past the compliance period, the owner has not opted out of the LIHTC status.

The HUD Section 8 Contract database does not show any Section 8 contracts expiring from 2015 to 2019, the years covered by this Consolidated Plan. There are three Section 8 properties with addresses listed as "Florissant" addresses; however, when the location of these properties were verified, they were found to be outside the City of Florissant borders.

Does the availability of housing units meet the needs of the population?

As a general rule, the housing units in Florissant meet the needs of the current population.

Describe the need for specific types of housing:

The most critical needs are related to housing cost burden/affordability, continued home repair and maintenance, and accessibility improvements for existing structures.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2010	Most Recent Year: 2019	% Change
Median Home Value	115,000	97,600	-15%
Median Contract Rent	646	1,034	60%

Table 28 – Cost of Housing

Data Source: 2010 Census (Base Year), 2014-2019 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	231	3.5%
\$500-999	2,863	42.8%
\$1,000-1,499	2,857	42.7%
\$1,500-1,999	711	10.6%
\$2,000 or more	24	0.3%
Total	6,686	100.0%

Table 29 - Rent Paid

Data Source: 2019 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	205	No Data
50% HAMFI	1,355	1,530
80% HAMFI	3,675	4,809
100% HAMFI	No Data	7,223
Total	5,235	13,562

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	671	731	938	1,224	1,440
High HOME Rent	671	731	938	1,224	1,440
Low HOME Rent	671	731	938	1,103	1,231

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

As is the case in many communities, there is not sufficient housing for renter households at the less than 30% AMI income level. There are 205 housing units affordable to renters making less than 30% AMI, but HUD data shows that there are 705 renter households in that income level. Renter households at this income level are incredibly difficult to house. It is estimated that a household making 30% of AMI can afford monthly rent of \$503, which is below the HOME rents for even an efficiency apartment.

Additionally, HUD data shows that there are 820 owner households making less than 30% AMI. Although very few – if any – homes would be affordable to these households were they to try and purchase a new home in Florissant, it is likely that many of these households have paid off their mortgage and own their home in full (senior citizens living alone are an example of who might fall into this category of home owners making less than 30% AMI). For these owner households making less than 30% AMI, home repair programs that allow them to perform needed maintenance are critical to ensuring there is sufficient housing available.

How is affordability of housing likely to change considering changes to home values and/or rents?

While the Cost of Housing table above shows an increase in median contract rents and a decrease of median home values between 2011 and 2019, and thus suggests a decrease of affordability. The general population decrease of the city reduced the number of homeowners and renters alike but resulted in a larger net loss of homeowners. This trend will allow for new homeowners who might not have been able to afford property in the City ten years ago, the opportunity to buy and renovate older homes. When the City of Florissant is viewed within a regional context, it is clear that maintaining the stability of the current housing market and property values will be just as important as providing affordable housing options over the next five years.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair Market Rent starts at \$671 for an efficiency apartment. Additionally, nearly all renter households in Florissant pay \$1,000 per month for rent. However, these households are likely renting units of varying sizes, including 3-bedroom units, and the Fair Market Rent for a 3-bedroom unit is \$1,224 per month, more than the majority of renter households are currently paying. Florissant's housing stock is mostly comprised of single detached units not 1- or 2-bedroom apartments, thus Florissant's median rent might seem high but the properties themselves are competitively priced.

In other words, as is the case in many communities within the St. Louis region, affordable housing rents are actually very similar to market rate rents. For this reason, and because the City of Florissant does not have a large enough CDBG allocation to effectively catalyze large-scale housing developments, City strategies will focus on the preservation and repair of existing housing stock.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

The City of Florissant does not have a formal definition of substandard condition but the City of Florissant does employ inspectors to evaluate each structure before CDBG funds are allocated to ensure the building is suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,883	24%	2,442	44%
With two selected Conditions	117	1%	111	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,028	75%	2,996	54%
Total	16,028	100%	5,549	100%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	125	1%	0	0%
1980-1999	550	6%	725	16%
1960-1979	4,345	47%	2,285	50%
Before 1960	4,235	46%	1,575	34%
Total	9,255	100%	4,590	100%

Table 33 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,130	99%	3,865	84%
Housing Units built before 1980 with children present	1135	12%	740	20%

Table 34 – Risk of Lead-Based Paint

Data Source: 2013-2017 CHAS

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The overall quality of housing in Florissant is good, which is attributable in part to the City's residential code enforcement efforts. The success of the City's occupancy permit process and code enforcement efforts means that many homes 30 to 50 years old are in good condition. Each year, inspectors do a property maintenance drive around to identify homes in need of exterior repair. Homeowners are cited with violations and must fix the violations. The City will continue to administer the Home Improvement Program in an effort to assist low- to moderate-income families with rehabilitation projects.

Despite the fact that overall housing quality is good, there is still a significant need for owner rehabilitation of housing within the City of Florissant. 78.4% of housing units within the City are single unit, detached homes and 65.2% of housing units are owner-occupied. The vast majority of Florissant's housing stock was built between 1950 and 1979, and many homes have routine maintenance and rehabilitation needs that may not be affordable to the existing home owners.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

HUD-provided CHAS data shows that there are 9,715 low- to moderate-income households living in Florissant. As the vast majority of Florissant's housing stock was built before 1980, it should be assumed that these low- to moderate-income households are at risk for lead based paint hazards unless their homes have already been tested and known to be clear of lead-based paint hazards.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As described in NA-35, The City of Florissant does not have an independent public housing authority, but rather lies within the jurisdiction of the St. Louis County Housing Authority. The data in Table 36 below is for the entire St. Louis County Housing Authority and is included for the sole purpose of giving a sense of the number of public housing units and vouchers available for the entire County. The City of Florissant does not have any public housing within its boundaries. According to the 2020 HUD Picture of Subsidized Households data, the City of Florissant has an estimated 2,448 persons (765 households) utilizing Housing Choice Vouchers and 145 persons (145 households, primarily seniors) living in Section 8 housing.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	67	370	6,401	0	6,401	0	1,643	872
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are no public housing developments within the City of Florissant.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There are no public housing developments within the City of Florissant.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not Applicable.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Florissant does not receive an Emergency Solutions Grant allocation for homeless facilities and services and there are not facilities or housing targeted to homeless households within Florissant. Instead, the City of Florissant falls within the boundaries of the St. Louis County Continuum of Care (CoC), which promotes a regional approach to addressing homelessness. Saint Louis County residents, including Florissant residents, who are homeless or experiencing a housing crisis can seek assistance by calling the Emergency Shelter Hotline. The Hotline is a centralized intake and referral system that can be accessed by calling a single number (314-802-5444). The caller is interviewed by an intake specialist, and if in crisis, is referred to either emergency shelter or rent/mortgage/utility assistance.

The facilities in the tables below are not located in the City of Florissant, but are part of the larger St. Louis County Continuum of Care. The data is current as of April 2021 and was reported to HUD by the CoC.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	133	87	46	205	0
Households with Only Adults	30	0	118	104	0
Chronically Homeless Households	34	0	0	0	0
Veterans	5	0	4	0	0
Unaccompanied Youth	14	0	21	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

A variety of regional and St. Louis County mainstream services are available to City of Florissant residents. City staff are in close contact with these service providers so that they can effectively refer residents to providers when needed. Examples of providers include the St. Louis County Career Center and the St. Louis County Mayfair Plaza WIC Nutrition Services Office, both located nearby the City of Florissant.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

St. Louis County Continuum of Care facilities (and the providers running those facilities) targeted to homeless households and represented in table 43 above include:

- Loaves & Fishes (Loaves & Fishes, Inc.)
- Room at the Inn (Providence Min. Corp)
- Weinman Shelter (St. Louis County)
- Family Haven (Salvation Army)
- Youth Emergency Services (Epworth Children & Family Services)
- Youth in Need Emergency Shelter (Youth in Need)
- Stratford Commons (Salvation Army)
- Epworth Transitional Housing (Epworth Children & Family Services)
- Humanitri (Humanitri)
- VADOM (VA Medical Center)
- Evangelical Children Transitional Housing (Evangelical Children & Family Services)
- Saint Vincent Home for Children (St. Vincent Home for Children)
- Queen of Peace (Department of Mental Health/Community Alternatives)
- Places for People (Department of Mental Health/Community Alternatives)
- St. Louis County Community Alternatives (Department of Mental Health/Community Alternatives)
- Project Homecoming (Employment Connection)
- Homes of Hope (Salvation Army)

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Florissant does not receive ESG or HOPWA allocations to address special needs facilities and services. Instead, these services are covered by the St. Louis County Continuum of Care and its partner providers. The City of Florissant continues to develop relationships with the various service organizations serving the community. Staff works to enhance communication with the public and educate residents on services available both from the City and from other entities within the St. Louis County Continuum of Care.

In addition, because of the disability needs within the City of Florissant as outlined in Section NA-45, the City of Florissant plans to assist residents with disabilities using CDBG funding. The City will continue to provide Home Improvement Loans to assist residents in making ADA improvements to their homes and will continue to fund Project IMPACT program that provides wheelchair ramps to Florissant residents with disabilities. By allocating CDBG funds to these programs the City is able to address the needs of Florissant residents with disabilities that would otherwise go unmet.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City of Florissant does not receive ESG or HOPWA allocations to address special needs facilities and services. Instead, these services are covered by the St. Louis County Continuum of Care and its partner providers.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Florissant does not receive ESG or HOPWA allocations to address special needs facilities and services. Instead, these services are covered by the St. Louis County Continuum of Care and its partner providers.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Florissant does not receive ESG or HOPWA allocations to address special needs facilities and services. Instead, these services are covered by the St. Louis County Continuum of Care and its partner providers.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Florissant does not receive ESG or HOPWA allocations to address special needs facilities and services. Instead, these services are covered by the St. Louis County Continuum of Care and its partner providers.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Florissant, along with the City of O’Fallon and St. Louis County, recently retained Mosaic to conduct a joint Analysis of Impediments to Fair Housing Choice, with specific recommendations for each of the three participating jurisdictions.

Many of the Impediments to Fair Housing identified by Mosaic as being applicable to the City of Florissant are also Barriers to Affordable Housing. These barriers are largely systemic and will require effort from both private sector and public sector actors across the region to correct. These include:

- 1) Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes
- 2) Lack of access to transportation services in some areas of the region limits housing choices and access to employment, services, and resources
- 3) Insufficient housing for people with disabilities
- 4) Limited access to quality schools disproportionately impacts residents of color
- 5) Lack of affordable housing supply prevents members of protected classes from living in areas of opportunity
- 6) Ongoing need for fair housing outreach, education, and enforcement.
- 7) Continued need for neighborhood investment and expanding opportunity in north St. Louis County.
- 8) NIMBYism and prejudice reduce housing choice for protected classes

While all of these barriers affect the City of Florissant, many are regional issues that the City of Florissant cannot address on its own. However, as described in sections SP-55 and AP-75, the City of Florissant will encourage broader access to affordable housing and fair housing to the extent possible within the larger context of St. Louis County and the St. Louis Region.

Additional background information and findings from the Florissant Executive Summary: Mosaic Analysis of Impediments to Fair Housing can be found in the Mosaic Analysis of Impediments.

Additional Mosaic AI Findings

The Mosaic Analysis of Impediments to Fair Housing Choice found that:

- Racial diversity in Florissant increased substantially from 2012-2019, with the Black/African American population growing by 50%
- According to the 2019 ACS, Florissant has a population of 50,952, and is 52.1% White and 40.1% Black/African American, with no other minority group making up more than 4% of the population
- The City of Florissant is well served by highway access
- The graduation rates for local schools are in line with state graduation rates
- Opportunity levels in Florissant (areas with low poverty, high school proficiency, and high labor market engagement) tend to be above those of many areas in north St. Louis County, but behind those of the central and southern portions of the County
- Florissant land use and zoning policies were reviewed against a set of fair housing criteria and assigned a “risk score” to indicate their potential to result in housing discrimination. Florissant’s overall risk score was 1.7, indicating a moderate risk of its zoning and land use regulations impeding fair housing choice. Provisions with the greatest risk of restricting housing choice are those concerning the means by which people with disabilities may make modifications to their homes and provisions restricting the placement of alcohol and/or drug abuse treatment centers.
- Florissant is served by several local fair housing, affordable housing, and homeless services organizations (Equal Housing Opportunity Council, Legal Services of Eastern Missouri, Community Action Agency of St. Louis County, and Catholic Charities among them)
- 8 housing discrimination complaints were settled in St. Louis County between 2016-2020 (the time period for which the data was collected)

Mosaic used a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which two groups living in a region are similarly geographically distributed. Dissimilarity Index values range from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

While demographic data indicate low but increasing levels of segregation within Florissant from 1990 to 2010, segregation at the level of the Consortium’s study area is high among Black and white populations. At the regional level, the DI value for the Black/white pairing increased slightly since 1990 to a value of 70.7 in 2010. The DI value of 25.2 calculated for the Hispanic/white pairing is an increase of about 10 points since 1990.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	51	0	0.1	0	0
Arts, Entertainment, Accommodations	2,236	2,843	11.4	21.6	10.2
Construction	1,068	285	3.6	2.2	-1.4
Education and Health Care Services	6,142	4,158	25.4	31.7	6.2
Finance, Insurance, and Real Estate	1,749	433	5.4	2.3	-3.1
Information	638	132	2.5	1	-1.5
Manufacturing	3,450	54	7.9	14	-6.1
Other Services	1,549	424	2.9	3.2	0.3
Professional, Scientific, Management Services	2,380	322	7.4	2.5	-4.9
Public Administration	890	306	2.7	2.3	-0.4
Retail Trade	2,728	3,529	10.6	26.9	16.3
Transportation and Warehousing	1,571	320	4.9	2.4	-2.5
Wholesale Trade	569	109	5.1	0.8	-4.3
Total	25,021	13,141	--	--	--

Table 39 - Business Activity

Data Source: 2019 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	27,366
Civilian Employed Population 16 years and over	25,021
Unemployment Rate	8.6

Table 40 - Labor Force

Data Source: 2019 ACS

Occupations by Sector	Number of People
Management, business and financial	7,998
Service	4,830
Sales and office	6,165
Natural Resources, construction, and maintenance operations	1,765
Production, transportation and material moving	4,263

Table 41 – Occupations by Sector

Data Source: 2019 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,456	64%
30-59 Minutes	8,122	31%
60 or More Minutes	963	4%
Total	25,541	100%

Table 42 - Travel Time

Data Source: 2019 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,170	61	461
High school graduate (includes equivalency)	6,061	602	1,297
Some college or Associate's degree	9,190	576	1,638
Bachelor's degree or higher	5,216	266	590

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	32	37	222	891
9th to 12th grade, no diploma	895	348	460	593	1,034
High school graduate, GED, or alternative	1,540	1,376	2,134	4,450	3,363
Some college, no degree	1,631	2,086	1,975	4,214	1,580
Associate's degree	498	930	1,044	1,194	286
Bachelor's degree	431	1,378	962	2,168	691
Graduate or professional degree	15	455	264	845	289

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,218
High school graduate (includes equivalency)	31,929
Some college or Associate's degree	34,538
Bachelor's degree	41,634
Graduate or professional degree	49,476

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Major employment sectors include Arts, Entertainment, and Accommodations; Education and Health Care Services; and Retail Trade.

Describe the workforce and infrastructure needs of the business community:

While increased workforce development is always important, the City of Florissant adequately meets the needs of the business community. Florissant is well-located, with highway I-270, one of several interstate highways connecting the St. Louis region, passing through Florissant's southern edge. Metro public transit includes a fleet of busses, light rail and paratransit vehicles that serve Florissant and other parts of St. Louis County. Florissant is served by the Ferguson-Florissant and Hazelwood school districts, both of which had graduate rates in line with the state rate as of the 2018 school year.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

One major initiative that may affect business growth within the region (and thus also, possibly, within Florissant) has been the formation of Greater St. Louis Inc. Greater St. Louis, Inc, a merger of 4 preexisting development agencies, brings together business and civic leaders to create jobs, expand inclusive economic growth and improve St. Louis' global competitiveness. The organization is dedicated to St. Louis' growth and prosperity as a global metropolitan region that expands economic opportunity for all.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Workforce training initiatives are offered through the St. Louis County Department of Human Services Division of Workforce Development through Career Centers. The mission of the Career Centers is to serve as a partnership between Saint Louis County residents and businesses in supporting the Saint Louis Metropolitan area's economic development with a qualified workforce. While the services offered are designed to serve the entire population of St. Louis County, one of the two Career Centers is located very close to the City of Florissant and is easily accessible to residents. T Center is open Monday-Friday and located at 4040 Seven Hills Drive, Suite 166, St. Louis, MO, 63033-6770. The Career Center offers a broad range of services, including workshops on topics such as computer skills, budgeting, networking, resume writing, and career resources for Veterans.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce training initiatives are offered through the St. Louis County Department of Human Services Division of Workforce Development through Career Centers. The mission of the Career Centers is to serve as a partnership between Saint Louis County residents and businesses in supporting the Saint Louis Metropolitan area's economic development with a qualified workforce. While the services offered are designed to serve the entire population of St. Louis County, one of the two Career Centers is located very close to the City of Florissant and is easily accessible to residents. T Center is open Monday-Friday and located at 4040 Seven Hills Drive, Suite 166, St. Louis, MO, 63033-6770. The Career Center offers a broad range of services, including workshops on topics such as computer skills, budgeting, networking, resume writing, and career resources for Veterans.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Greater St. Louis Inc, referenced above, has a strategic plan. City of Florissant staff will keep up to date on the plan's progress and how it might connect to Consolidated Plan activities. Strategic Plan focus areas for Greater St. Louis Inc include:

1. Stewarding an inclusive economy.
2. Restoring the core of St. Louis
3. Investing in competitive industries
4. Becoming a talent engine & magnet
5. Building a world-class small business & entrepreneurial ecosystem

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing needs are not highly concentrated geographically, but rather exist throughout the City of Florissant, as low- to moderate-income households are distributed throughout the City of Florissant.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

City of Florissant, but are especially concentrated in areas where rental housing options are available. Public services programs that meet the needs of renter households, such as emergency rental and/or utility assistance, are important to serving persons residing in the pockets of the City where renter-occupied units are more common. Public services spending, however, is limited and restricted to a maximum of 15% of a Participating Jurisdiction's CDBG allocation.

What are the characteristics of the market in these areas/neighborhoods?

As shown in Section MA-05 of this document, the housing market conditions within the City of Florissant are relatively consistent, especially when compared to St. Louis County as a whole.

Are there any community assets in these areas/neighborhoods?

As described above, there is no single area within Florissant where low- and moderate-income or minority populations are concentrated. Rather, needs exist throughout the jurisdiction. In terms of assets, the City of Florissant is a viable, prosperous community that offers its residents a variety of services and activities. Assets include the James J. Eagan and John F. Kennedy Recreation Centers, the James J. Eagan Center Ice Rink, the Florissant Civic Center Theatre, the Florissant Valley Branch of the St. Louis Public Library, and a multitude of businesses, services, and churches. In terms of opportunities, the City of Florissant does not receive a large enough CDBG allocation to catalyze large-scale housing development. Additionally, development of the City's land is now almost complete and the major issues facing the City are a mature housing stock, and aging population, and a changing economic environment.

Are there other strategic opportunities in any of these areas?

As described above, there is no single area within Florissant where low- and moderate-income or minority populations are concentrated. Rather, needs exist throughout the jurisdiction. In terms of assets, the City of Florissant is a viable, prosperous community that offers its residents a variety of services and activities. Assets include the James J. Eagan and John F. Kennedy Recreation Centers, the James J. Eagan Center Ice Rink, the Florissant Civic Center Theatre, the Florissant Valley Branch of the St.

Louis Public Library, and a multitude of businesses, services, and churches. In terms of opportunities, the City of Florissant does not receive a large enough CDBG allocation to catalyze large-scale housing development. Additionally, development of the City's land is now almost complete and the major issues facing the City are a mature housing stock, and aging population, and a changing economic environment.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This Strategic Plan portion of the Consolidated Plan identifies specific strategies and associated goals to address community needs over the next five years (FY2021-FY2021) that are consistent with the goals and requirements of the CDBG program.

Due to the limited dollar amount of funds available from the CDBG program, the City of Florissant has determined, through a needs assessment, market analysis, and public participation process, that it is in the best interest of the community to continue to concentrate limited CBDG funds in a few areas of primary concern over the next five years. Housing, Public Services, and the Removal of Architectural Barriers have been the focus in the past and will remain the focus over the next five years. There continues to be a need and concern regarding the preservation and maintenance of existing structures, homeownership, lead, and emergency repair throughout the City. The programs addressing these issues that the City currently funds have been very popular and have met a great need in the community. In addition, Public Services programs such as programs for persons with disabilities and emergency mortgage, rental, and utility assistance have been identified through the needs assessment and public participation process as important strategies for serving City residents.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	City of Florissant
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Florissant will not be allocating CDBG funded programs based on geographic target areas. CDBG investments are made city-wide since low- to moderate-income persons are not concentrated in a single geographic area of the City. Instead, programs funds will be distributed based on need and eligibility. It is important to note that other City of Florissant programs not covered by this Consolidated Plan are geographically targeted. For example, the City of Florissant applied for and received a grant from the Neighborhood Stabilization Program (NSP) through the Department of Housing and Urban Development (HUD) Recovery Act funds. The City was awarded \$1.5 million dollars for the purchase, rehabilitation, and resale of foreclosed homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The City continues to administer this program through the original award amount and additional Program Income. No other local, state, or federal funds will be utilized for these projects. These NSP projects are geographically targeted to NSP-eligible areas within the City of Florissant.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Housing Repair and Improvement
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	City of Florissant
	Associated Goals	Home Improvement Program Home Improvement Program - Mechanical Administration
	Description	Housing Repair and Improvement for Low- to Moderate-Income Homeowners
	Basis for Relative Priority	Relative priorities were based on the needs and market analyses, as well as public input from the Citizens Participation Committee.
2	Priority Need Name	Housing Accessibility
	Priority Level	High
	Population	Low Moderate Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	City of Florissant
	Associated Goals	Project I.M.P.A.C.T. Administration
	Description	Housing Accessibility for Low- to Moderate-Income Homeowners
	Basis for Relative Priority	Relative priorities were based on the needs and market analyses, as well as public input from the Citizens Participation Committee.
3	Priority Need Name	Services for Persons with Disabilities
	Priority Level	High

	Population	Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City of Florissant
	Associated Goals	Project I.M.P.A.C.T. Administration
	Description	Services for low- to moderate-income persons with disabilities.
	Basis for Relative Priority	Relative priorities were based on the needs and market analyses, as well as public input from the Citizens Participation Committee.
4	Priority Need Name	Emergency Mortgage, Rental, and Utility Assistance
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	City of Florissant
	Associated Goals	Mortgage, Rental & Utility Assistance (MRU-Assist) Administration
	Description	Emergency mortgage, rental, and utility assistance for low- to moderate-income renters and homeowners.
	Basis for Relative Priority	Relative priorities were based on the needs and market analyses, as well as public input from the Citizens Participation Committee.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Not applicable. The City of Florissant will be providing emergency mortgage, rental and utility assistance during FY2021-FY2025 using CDBG funding, but will not be providing long term Tenant Based Rental Assistance. Emergency assistance will be targeted based on need and income qualifications rather than market characteristics.
TBRA for Non-Homeless Special Needs	Not applicable. During the 2021-2025 Consolidated Plan period, the City of Florissant will be providing emergency mortgage, rental and utility assistance during FY2021-FY2025 using CDBG funding, but will not be providing long term Tenant Based Rental Assistance. Emergency assistance will be targeted based on need and income qualifications rather than market characteristics.
New Unit Production	Not applicable. The City of Florissant will not be subsidizing new unit production using CDBG funding during FY2021-FY2025.
Rehabilitation	While the City of Florissant will use CDBG funds for home repair/rehabilitation, the City will not be allocating CDBG funded programs based on market types or conditions. CDBG investments are made city-wide since low- to moderate-income persons are not concentrated in a single geographic area of the City. In addition, while differences in housing markets within the City of Florissant do exist, when viewed from a regional perspective, the housing markets of geographic areas within Florissant are similar to one another, and the significant differences are between housing markets in the City of Florissant vs. other areas of North St. Louis County vs. West St. Louis County (see MA-05 for a housing market overview). For these reasons, programs funds will be distributed based on need and eligibility rather than housing market conditions.
Acquisition, including preservation	Not applicable. The City of Florissant will not be acquiring properties using CDBG funding during FY2021-FY2025.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Florissant expects an allocation of \$262,402 in CDBG funding for FY2021. During the FY2016-FY2020 Consolidated Plan period, CDBG allocations varied between \$212,059 (lowest allocation) and 257,640 (highest allocation) with an average allocation of \$296,579. The chart below assumes that same average allocation of \$296,579 for each of the five years FY2021, FY2022, FY2023, FY2024 and FY2025.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	262,402	0	0	262,402	1,220,493	The City of Florissant expects a CDBG allocation of \$262,402 for FY2021 and the average allocation of \$296,579 for following years.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While the City of Florissant has a small CDBG allocation, it is very highly leveraged through the Project I.M.P.A.C.T. program in order to provide home repairs and accessibility improvements to the maximum number of low- to moderate-income disabled Florissant residents. The Project I.M.P.A.C.T. program uses CDBG funding to purchase wheelchair ramps, materials and supplies for homes that are then rehabbed by qualified volunteers. The volunteer labor allows more households to be served with limited funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Over the past decade The City of Florissant has become more effective at stretching CDBG dollars by creating new relationships with donors, volunteers, and other organizations to support the highly leveraged Project I.M.P.A.C.T. program.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FLORISSANT	Government	Economic Development Ownership Rental neighborhood improvements public facilities public services	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Florissant Department of Housing and Community Development administers the programs funded by the Community Development Block Grant. Private contractors do the actual work of rehabilitation services. The City staff is able to adequately monitor these contractors to assure that services are provided as promised.

The City administers the plans to all but one program funded with CDBG money. This allows staff to have a constant hand in the successfulness of the programs with regards to being responsive and the overall completion of paperwork and projects. Staff follows up with residents participating in the Home Improvement Program and receives top scores and feedback from those who participated. There are not any gaps in the Institutional Delivery System.

The City of Florissant does not administer ESG or HOPWA funding. Improvement of the Institutional Delivery System for homeless persons and persons with HIV falls under the purview of the St. Louis County Continuum of Care.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The institutional structure to carry out the programs referenced in this Annual Action Plan is already strong. The City of Florissant Department of Housing and Community Development administers the programs funded by the Community Development Block Grant. Private contractors do the actual work of rehabilitation services. The City staff is able to adequately monitor these contractors to assure that services are provided as promised.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Improvement Program	2021	2025	Affordable Housing	City of Florissant	Housing Repair and Improvement	CDBG: \$786,316	Homeowner Housing Rehabilitated: 110 Household Housing Unit
2	Home Improvement Program - Mechanical	2021	2025	Affordable Housing	City of Florissant	Housing Repair and Improvement	CDBG: \$300,000	Homeowner Housing Rehabilitated: 60 Household Housing Unit
3	Project I.M.P.A.C.T.	2021	2025	Affordable Housing	City of Florissant	Housing Accessibility Services for Persons with Disabilities	CDBG: \$50,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
4	Mortgage, Rental & Utility Assistance	2021	2025	Public Services	City of Florissant	Emergency Mortgage, Rental, and Utility Assistance	CDBG: \$50,000	Public service activities for Low/Moderate Income Housing Benefit: 45 Households Assisted
5	Administration	2021	2025	Administration	City of Florissant	Housing Repair and Improvement Housing Accessibility Services for Persons with Disabilities Emergency Mortgage, Rental, and Utility Assistance	CDBG: \$296,579	Other: 1 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Home Improvement Program
	Goal Description	Designed to help low- to moderate-income homeowners with much needed home repairs that they otherwise would not be able to afford. The repairs will improve recipients' living environment and, in some cases, help the recipients stay in their homes. The program will provide a no-interest, \$5,000 five-year forgivable loan 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 the City's minimum housing standards/codes and to address accessibility and safety issues. The household must qualify as low- to moderate-income. The program is available community-wide.
2	Goal Name	Home Improvement Program - Mechanical
	Goal Description	In recent years, the need for the replacement of heating and cooling units has been quite significant, especially in emergency situations. The Home Improvement Program - Mechanical will be offered as a grant to low- to moderate-income homeowners for the replacement of heating and/or cooling units and will be available on a first come first serve basis throughout the year until funding has been expended. The repairs will improve recipients' living environments and, in some cases, help the recipients to stay in their homes. The household must qualify as low- to moderate-income. The program is available community-wide.
3	Goal Name	Project I.M.P.A.C.T.
	Goal Description	Funds will be expended to provide materials for the construction of wheelchair ramps, purchase materials and supplies for homes being repaired by volunteer groups, and to help with dumpsters in situations where our residents have been temporarily displaced from their homes due to health and safety issues. The City of Florissant has been experiencing a shortage of experienced volunteer groups that are qualified to do the construction of ADA compliant wheelchair ramps. When the situation arises that no volunteer group is qualified and available to do this work, the program will allow up to \$3,000 of C.O.P.S. funds to be used towards the materials and construction of these ramps. These activities will improve recipients' living environments and, in some cases, help the recipients stay in their homes. The household must qualify as low- to moderate-income, disabled or indigent residents. The program is available community-wide.

4	Goal Name	Mortgage, Rental & Utility Assistance
	Goal Description	The City works with CAASTLC, a local service provider, to administer the mortgage, rental, and utility assistance program to serve low- to moderate-income households facing emergency or severe temporary economic hardship. This program is designed to help residents stay in their homes, whether they are home owners or renters.
5	Goal Name	Administration
	Goal Description	Funds will be used to pay costs associated with the administration of the CDBG program. Funds will pay for supplies, staff salaries, public notices, indirect costs and other costs associated with the grant.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Florissant does not have a large enough allocation to provide new affordable housing units. However, The City of Florissant anticipates serving 265 households with programs to maintain affordability through home repair and mortgage and rental assistance over a five-year period.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable. The City of Florissant does not have an independent public housing authority, but rather lies within the jurisdiction of the St. Louis County Housing Authority. The St. Louis County Authority is responsible for public housing related strategic planning.

Activities to Increase Resident Involvements

Not applicable.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Florissant, along with the City of O’Fallon and St. Louis County, recently retained Mosaic to conduct a joint Analysis of Impediments to Fair Housing Choice, with specific recommendations for each of the participating jurisdictions.

Many of the Impediments to Fair Housing identified by Mosaic as being applicable to the City of Florissant are also Barriers to Affordable Housing. These barriers are largely systemic and will require effort from both private sector and public sector actors across the region to correct. These include:

- 1) Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes
- 2) Lack of access to transportation services in some areas of the region limits housing choices and access to employment, services, and resources
- 3) Insufficient housing for people with disabilities
- 4) Limited access to quality schools disproportionately impacts residents of color
- 5) Lack of affordable housing supply prevents members of protected classes from living in areas of opportunity
- 6) Ongoing need for fair housing outreach, education, and enforcement.
- 7) Continued need for neighborhood investment and expanding opportunity in north St. Louis County.
- 8) NIMBYism and prejudice reduce housing choice for protected classes

While all of these barriers affect the City of Florissant, many are regional issues that the City of Florissant cannot address on its own. However, as described in sections SP-55 and AP-75, the City of Florissant will encourage broader access to affordable housing and fair housing to the extent possible within the larger context of St. Louis County and the St. Louis Region.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Florissant will strive to undertake the following strategies recommended in the Analysis of Impediments to Fair Housing to remove or ameliorate the barriers to fair/affordable housing. For any of these strategies to move forward, the City of Florissant will need to collaborate with St. Louis County and/or other local jurisdictions, agencies, and private entities. Therefore, specific action items are

dependent on further community engagement, planning, and coordination. However, these proposed strategies give a rough idea of where the City of Florissant might focus its efforts. More detailed explanations of all the barriers and proposed strategies can be found in the Analysis of Impediments to Fair Housing.

Barrier: Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes

Strategies:

- Increase access to workforce development and employment opportunities

Barrier: Lack of access to transportation services in some areas of the region limits housing choices and access to employment, services, and resources

Strategies:

- Expand transportation services and connections to other areas of the region.
- Increase access to employment, education, training, and other opportunities and resources

Barrier: Insufficient housing for people with disabilities

Strategies:

- Consider opportunities to encourage or incentivize the construction of new accessible housing units for people with disabilities. (Ongoing, 2021)
- Identify ways to incentivize universal design, including reducing development fees or zoning requirements for projects with both affordable and accessible units. (2022)

Barrier: Limited access to quality schools disproportionately impacts residents of color

Strategies:

- Partner with school districts, youth- and community development-focused organizations (e.g., Beyond Housing), community institutions, businesses, and residents to identify youth education, mentoring, recreation, and family support needs, particularly in north St. Louis County school districts
- Provide CDBG or other funding for youth education, mentoring, recreation, and family support activities and early childhood programs and services to support school readiness and other aspects of child growth and development

Barrier: Lack of affordable housing supply prevents members of protected classes from living in areas of opportunity

Strategies:

- Develop and deliver community education around the need for affordable housing and its cultural and economic value to the community.
- Promote and incentivize the siting of LIHTC developments in areas of opportunity.

Barrier: Ongoing need for fair housing outreach, education, and enforcement.

Strategies:

- continued education regarding their fair housing rights, recognizing discrimination, and how and where to file a housing discrimination complaint for residents.
- continued education regarding their fair housing obligations and strategies for recognizing and dismantling implicit biases for housing industry professionals.
- Continue funding commitment to Fair Housing enforcement measures.

Barrier: Continued need for neighborhood investment and expanding opportunity in north St. Louis County.

Strategies:

- Fund projects that develop, expand, or improve community centers and programming, healthcare facilities and services, and other public facilities, infrastructure, and services in low- and moderate-income census tracts.
- Fund projects that increase access to fresh food in low- and moderate-income census tracts with low levels of access.
- Fund projects that increase access to healthcare in low- and moderate-income census tracts with low levels of access.

Barrier: NIMBYism and prejudice reduce housing choice for protected classes

Strategies:

- Develop and deliver community education around the need for affordable housing and its cultural and economic value to the community.
- Explore and promote community events and programming such as cultural celebrations and food fairs that celebrate the region's diversity and encourage interaction among diverse participants in neighborhoods throughout the region.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Not applicable. Outreach is handled through St. Louis County Continuum of Care agencies.

With the limited CDBG funds that the City of Florissant receives, there are no planned allocations to address the small homeless population (estimated to be four persons) in the community. The City of Florissant does not receive an ESG allocation for homeless facilities and services and there are not facilities or housing targeted to homeless households within Florissant. Instead, the City of Florissant falls within the boundaries of the St. Louis County Continuum of Care (CoC), which promotes a regional approach to addressing homelessness.

The City of Florissant will continue to participate in the St. Louis County Continuum of Care and support their efforts to end homelessness in St. Louis County.

Addressing the emergency and transitional housing needs of homeless persons

Not applicable. Emergency and transitional housing needs are handled through St. Louis County Continuum of Care agencies.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Not applicable. The needs around the transition from homelessness to permanent housing are handled through St. Louis County Continuum of Care agencies.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Homelessness prevention is handled through St. Louis County Continuum of Care agencies. However, the City of Florissant plans to continue to provide emergency mortgage, rental, and utility assistance in FY2021, which is in part designed to prevent extremely low-income individuals and families from becoming homeless due to temporary hardships.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Florissant continues to pursue an active role in eliminating the hazards of the lead-based paint in its housing stock. 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 Program Loan Program with houses built before 1978 are given the "Protect Your Family from Lead In Your Home" Pamphlet, the Lead Renovation Guide and must sign a "Confirmation of Receipt" for documentation purposes. In addition, the homes must undergo Lead Based Paint Testing on the areas of the home where a visual inspection is made for flaking and peeling paint does not pass. Bid packages containing work specifications will be bid out to pre-approved licensed lead abatement contractors. Dust and soil clearance tests will be performed after the work has been completed.

The City will continue to work with the St. Louis County Lead Surveillance Program to screen and evaluate children for lead absorption, and initiate treatment when needed. The Community Development Office will continue to be responsible for networking with appropriate City and County departments and other service providers in this area. In addition, the Community Development Office will maintain its close contact with the St. Louis Office of Community Development's Home Improvement staff and the designated lead coordinator, in order to comply with the lead-based paint regulations that went into effect in September 2000.

How are the actions listed above related to the extent of lead poisoning and hazards?

HUD-provided CHAS data shows that there are 9,715 low- to moderate-income households living in Florissant. As the vast majority of Florissant's housing stock was built before 1980, it should be assumed that these low- to moderate-income households are at risk for lead based paint hazards unless their homes have already been tested and known to be clear of lead-based paint hazards. Therefore, the actions described above were created to address potential lead-based paint hazards as part of the City's existing community development activities.

How are the actions listed above integrated into housing policies and procedures?

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 Program Loan Program with houses built before 1978 are given the "Protect Your Family from Lead In Your Home" Pamphlet, the Lead Renovation Guide and must sign a "Confirmation of Receipt" for documentation purposes. In addition the homes must undergo Lead Based Paint Testing on the areas of the home where a visual inspection is made for flaking and peeling paint does not pass. Bid packages containing work specifications will be bid out to pre-approved licensed lead abatement contractors. Dust and soil clearance tests will be performed after the work has been completed.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

While poverty is a complex issue and not solvable with CDBG funding alone, the City of Florissant has designed existing CDBG programs and policies with the goal of contributing to the reduction of the number of poverty-level families in the jurisdiction. The City of Florissant housing rehabilitation programs (the Home Improvement Program, Home Improvement Program – Mechanical, and the Project I.M.P.A.C.T. Program) provides a way for low income persons to maintain their existing homes without investing their own resources into repairs and rehabilitation. The emergency mortgage, rental, and utility assistance program provides a similar safety net for both owner and renter households.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

A great deal of national research has been done on the importance of “housing as a platform” to improve quality of life. Access to safe, stable, and affordable housing has been linked to higher educational achievement for children, better economic prospects for parents, and improved health and well-being. Given that the City of Florissant’s Analysis of Impediments to Fair Housing identifies Florissant as an area of high opportunity (low poverty, high school proficiency, and high labor market engagement) relative to many areas in north St. Louis County, safe, stable, and affordable housing options within the City of Florissant are especially likely to contribute to positive outcomes for individuals and families and ultimately reduce poverty. Therefore, City of Florissant CDBG programs around housing repair and assistance are important tools for long term poverty reduction.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Florissant expects an allocation of \$262,402 in CDBG funding for FY2021. During the FY2016-FY2020 Consolidated Plan period, CDBG allocations varied between \$212,059 (lowest allocation) and 257,640 (highest allocation) with an average allocation of \$296,579. The chart below assumes that same average allocation of \$296,579 for each of the five years FY2021, FY2022, FY2023, FY2024, and FY2025.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	262,402	0	0	262,402	1,220,493	The City of Florissant expects a CDBG allocation of \$262,402 for FY2021 and the average allocation of \$296,579 for following years.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While the City of Florissant has a small CDBG allocation, it is very highly leveraged through the Project I.M.P.A.C.T. and Hazardous Tree programs in order to provide home repairs and accessibility improvements to the maximum number of low- to moderate-income disabled Florissant residents. The Project I.M.P.A.C.T. program uses CDBG funding to purchase wheelchair ramps, materials and supplies for homes that are then rehabbed by qualified volunteers. The volunteer labor allows more households to be served with limited funding.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Over the past decade The City of Florissant has become more effective at stretching CDBG dollars by creating new relationships with donors, volunteers, and other organizations to support the highly leveraged Project I.M.P.A.C.T. and Hazardous Tree programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Improvement Program	2021	2025	Affordable Housing	City of Florissant	Housing Repair and Improvement	CDBG: \$128,922	Homeowner Housing Rehabilitated: 22 Household Housing Unit
2	Home Improvement Program - Mechanical	2021	2025	Affordable Housing	City of Florissant	Housing Repair and Improvement	CDBG: \$60,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Project I.M.P.A.C.T.	2021	2025	Affordable Housing	City of Florissant	Housing Accessibility Services for Persons with Disabilities	CDBG: \$10,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Mortgage, Rental & Utility Assistance (MRU-Assist)	2021	2025	Public Services	City of Florissant	Emergency Mortgage, Rental, and Utility Assistance	CDBG: \$11,000	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
5	Administration	2021	2025	Administration			CDBG: \$52,480	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Home Improvement Program
	Goal Description	Designed to help low- to moderate-income homeowners with much needed home repairs that they otherwise would not be able to afford. The repairs will improve recipients' living environment and, in some cases, help the recipients stay in their homes. The program will provide a no-interest, \$5,000 five-year forgivable loan 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 the City's minimum housing standards/codes and to address accessibility and safety issues. The household must qualify as low- to moderate-income. The program is available community-wide.
2	Goal Name	Home Improvement Program - Mechanical
	Goal Description	In recent years, the need for the replacement of heating and cooling units has been quite significant, especially in emergency situations. The Home Improvement Program - Mechanical will be offered as a grant to low- to moderate-income homeowners for the repair/replacement of heating, cooling units and/or water heaters and will be available on a first come first serve basis throughout the year until funding has been expended. The repairs will improve recipients' living environments and, in some cases, help the recipients to stay in their homes. The household must qualify as low- to moderate-income. The program is available community-wide.
3	Goal Name	Project I.M.P.A.C.T.
	Goal Description	Funds will be expended to provide materials for the construction of wheelchair ramps, purchase materials and supplies for homes being repaired by volunteer groups, and to help with dumpsters in situations where our residents have been temporarily displaced from their homes due to health and safety issues. The City of Florissant has been experiencing a shortage of experienced volunteer groups that are qualified to do the construction of ADA compliant wheelchair ramps. When the situation arises that no volunteer group is qualified and available to do this work, the program will allow up to \$3,000 of Project I.M.P.A.C.T. funds to be used towards the materials and construction of these ramps. These activities will improve recipients' living environments and, in some cases, help the recipients stay in their homes. The household must qualify as low- to moderate-income, disabled or indigent residents. The program is available community-wide.

4	Goal Name	Mortgage, Rental & Utility Assistance (MRU Assist)
	Goal Description	The City works with CAASTLC a local service provider to administer the mortgage, rental, and utility assistance program to serve low- to moderate-income households facing emergency or severe temporary economic hardship. This program is designed to help residents stay in their homes, whether they are home owners or renters.
5	Goal Name	Administration
	Goal Description	Funds will be used to pay costs associated with the administration of the CDBG program. Funds will pay for supplies, staff salaries, public notices, indirect costs and other costs associated with the grant.

Projects

AP-35 Projects – 91.220(d)

Introduction

The table below lists the five (5) projects – three (3) housing programs, one (1) public service program, and administration – that the City of Florissant will undertake in FY2021 in order to address the needs identified through this Consolidated Plan Process

Projects

#	Project Name
1	Home Improvement Program-General
2	Home Improvement Program - Mechanical
3	Project I.M.P.A.C.T.
4	Mortgage, Rental & Utility Assistance
5	General Administration

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary

Project Summary Information

1	Project Name	Home Improvement Program-General
	Target Area	City of Florissant
	Goals Supported	Home Improvement Program
	Needs Addressed	Housing Repair and Improvement
	Funding	CDBG: \$128,922
	Description	Designed to help low- to moderate-income homeowners with much needed home repairs that they otherwise would not be able to afford. The repairs will improve recipients' living environment and, in some cases, help the recipients stay in their homes. The program will provide a no-interest, \$5,000 five-year forgivable loan 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 the City's minimum housing standards/codes and to address accessibility and safety issues. The household must qualify as low- to moderate-income. The program is available community-wide.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	22 low- to moderate-income households
	Location Description	City of Florissant
	Planned Activities	
2	Project Name	Home Improvement Program - Mechanical
	Target Area	City of Florissant
	Goals Supported	Home Improvement Program - Mechanical
	Needs Addressed	Housing Repair and Improvement
	Funding	CDBG: \$60,000

	Description	In recent years, the need for the replacement of heating and cooling units has been quite significant, especially in emergency situations. The Home Improvement Program - Mechanical will be offered as a grant to low- to moderate-income homeowners for the replacement of heating and/or cooling units and will be available on a first come first serve basis throughout the year until funding has been expended. The repairs will improve recipients living environments and, in some cases, help the recipients to stay in their homes. The household must qualify as low- to moderate-income. The program is available community-wide.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 low- to moderate-income homeowners
	Location Description	City of Florissant
	Planned Activities	
3	Project Name	Project I.M.P.A.C.T.
	Target Area	City of Florissant
	Goals Supported	Project I.M.P.A.C.T.
	Needs Addressed	Housing Accessibility Services for Persons with Disabilities
	Funding	CDBG: \$10,000
	Description	Funds will be expended to provide materials for the construction of wheelchair ramps, purchase materials and supplies for homes being repaired by volunteer groups, and to help with dumpsters in situations where our residents have been temporarily displaced from their homes due to health and safety issues. The City of Florissant has been experiencing a shortage of experienced volunteer groups that are qualified to do the construction of ADA compliant wheelchair ramps. When the situation arises that no volunteer group is qualified and available to do this work, the program will allow up to \$3,000 of Project I.M.P.A.C.T. funds to be used towards the materials and construction of these ramps. These activities will improve recipients living environments and, in some cases, help the recipients stay in their homes. The household must qualify as low- to moderate-income, disabled or indigent residents. The program is available community-wide.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 low- to moderate-income homeowners
	Location Description	City of Florissant
	Planned Activities	
4	Project Name	Mortgage, Rental & Utility Assistance (MRU-Assist)
	Target Area	City of Florissant
	Goals Supported	Mortgage, Rental & Utility Assistance
	Needs Addressed	Emergency Mortgage, Rental, and Utility Assistance
	Funding	CDBG: \$11,000
	Description	The City works with CAASTLC, a local service provider, who administers the mortgage, rental, and utility assistance program to serve low- to moderate-income households facing emergency or severe temporary economic hardship. This program is designed to help residents stay in their homes, whether they are home owners or renters.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 low- to moderate-income renters and homeowners
	Location Description	City of Florissant
	Planned Activities	
5	Project Name	General Administration
	Target Area	City of Florissant
	Goals Supported	Home Improvement Program Home Improvement Program - Mechanical Project I.M.P.A.C.T. Mortgage, Rental & Utility Assistance
	Needs Addressed	Housing Repair and Improvement Housing Accessibility Services for Persons with Disabilities Emergency Mortgage, Rental, and Utility Assistance

Funding	CDBG: \$52,480
Description	Funds will be used to pay costs associated with the administration of the CDBG program. Funds will pay for supplies, staff salaries, public notices, indirect costs and other costs associated with the grant.
Target Date	12/31/2021
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	City of Florissant
Planned Activities	Funds will be used to pay costs associated with the administration of the CDBG program. Funds will pay for supplies, staff salaries, public notices, indirect costs and other costs associated with the grant.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Florissant will not be allocating CDBG funded programs based on geographic target areas. CDBG investments are made city-wide since low- to moderate-income persons are not concentrated in a single geographic area of the City. Instead, programs funds will be distributed based on need and eligibility. Please reference section SP-10 of this document for additional detail, including maps of where low- to moderate-income persons live within the City of Florissant.

Future Annual Action Plans will allow the City of Florissant to reevaluate community conditions and determine whether geographic targeting for one or more CDBG funded programs is appropriate.

Geographic Distribution

Target Area	Percentage of Funds
City of Florissant	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Florissant will not be allocating CDBG funded programs based on geographic target areas. CDBG investments are made city-wide since low- to moderate-income persons are not concentrated in a single geographic area of the City. Instead, programs funds will be distributed based on need and eligibility. Please reference section SP-10 of this document for additional detail, including maps of where low- to moderate-income persons live within the City of Florissant.

Discussion

Future Annual Action Plans will allow the City of Florissant to reevaluate community conditions and determine whether geographic targeting for one or more CDBG funded programs is appropriate. It is important to note that other City of Florissant programs not covered by this Consolidated Plan are geographically targeted. For example, the City of Florissant applied for and received a grant from the Neighborhood Stabilization Program (NSP) through the Department of Housing and Urban Development (HUD) Recovery Act funds. The City was awarded \$1.5 million dollars for the purchase, rehabilitation, and resale of foreclosed homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The City continues to administer this program through the original award amount and additional Program Income. No other local, state, or federal funds will be utilized for these projects. These NSP projects are geographically targeted to NSP-eligible areas within the City of Florissant.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	52
Special-Needs	0
Total	52

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	0
Rehab of Existing Units	42
Acquisition of Existing Units	0
Total	52

Table 58 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The City of Florissant does not have an independent public housing authority, but rather lies within the jurisdiction of the St. Louis County Housing Authority. The St. Louis County Authority is responsible for public housing related action planning.

Actions planned during the next year to address the needs to public housing

Not applicable.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Not applicable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

Not applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Florissant does not receive an Emergency Solutions Grant allocation for homeless facilities and services and there are not facilities or housing targeted to homeless households within Florissant. Instead, the City of Florissant falls within the boundaries of the St. Louis County Continuum of Care (CoC), which promotes a regional approach to addressing homelessness. Saint Louis County residents, including Florissant residents, who are homeless or experiencing a housing crisis can seek assistance by calling the Emergency Shelter Hotline. The Hotline is a centralized intake and referral system that can be accessed by calling a single number (314-802-5444). The caller is interviewed by an intake specialist, and if in crisis, is referred to either emergency shelter or rent/mortgage/utility assistance.

With the limited CDBG funds that the City of Florissant receives, there are no planned allocations to address the small homeless population (estimated to be one persons) in the community. There are numerous social service agencies who work with homeless individuals in the community. The City of Florissant will continue to build good working relationships and participate in the St. Louis County Continuum of Care meetings and support their efforts to end homelessness in St. Louis County.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Not applicable.

Addressing the emergency shelter and transitional housing needs of homeless persons

Not applicable.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were

recently homeless from becoming homeless again

Not applicable.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Not applicable.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Florissant will strive to undertake the following strategies recommended in the Analysis of Impediments to Fair Housing to remove or ameliorate the barriers to fair/affordable housing. For any of these strategies to move forward, the City of Florissant will need to collaborate with St. Louis County and/or other local jurisdictions, agencies, and private entities. Therefore, specific action items are dependent on further community engagement, planning, and coordination. However, these proposed strategies give a rough idea of where the City of Florissant might focus its efforts. More detailed explanations of all the barriers and proposed strategies can be found in the Analysis of Impediments to Fair Housing.

Barrier: Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes

Strategies:

- Increase access to workforce development and employment opportunities

Barrier: Lack of access to transportation services in some areas of the region limits housing choices and access to employment, services, and resources

Strategies:

- Expand transportation services and connections to other areas of the region.
- Increase access to employment, education, training, and other opportunities and resources

Barrier: Insufficient housing for people with disabilities

Strategies:

- Consider opportunities to encourage or incentivize the construction of new accessible housing units for people with disabilities. (Ongoing, 2021)
- Identify ways to incentivize universal design, including reducing development fees or zoning requirements for projects with both affordable and accessible units. (2022)

Barrier: Limited access to quality schools disproportionately impacts residents of color

Strategies:

- Partner with school districts, youth- and community development-focused organizations (e.g., Beyond Housing), community institutions, businesses, and residents to identify youth education, mentoring, recreation, and family support needs, particularly in north St. Louis County school districts
- Provide CDBG or other funding for youth education, mentoring, recreation, and family support activities and early childhood programs and services to support school readiness and other aspects of child growth and development

Barrier: Lack of affordable housing supply prevents members of protected classes from living in areas of opportunity

Strategies:

- Develop and deliver community education around the need for affordable housing and its cultural and economic value to the community.
- Promote and incentivize the siting of LIHTC developments in areas of opportunity.

Barrier: Ongoing need for fair housing outreach, education, and enforcement.

Strategies:

- continued education regarding their fair housing rights, recognizing discrimination, and how and where to file a housing discrimination complaint for residents.
- continued education regarding their fair housing obligations and strategies for recognizing and dismantling implicit biases for housing industry professionals.
- Continue funding commitment to Fair Housing enforcement measures.

Barrier: Continued need for neighborhood investment and expanding opportunity in north St. Louis County.

Strategies:

- Fund projects that develop, expand, or improve community centers and programming, healthcare facilities and services, and other public facilities, infrastructure, and services in low- and moderate-income census tracts.
- Fund projects that increase access to fresh food in low- and moderate-income census tracts with low levels of access.
- Fund projects that increase access to healthcare in low- and moderate-income census tracts with low levels of access.

Barrier: NIMBYism and prejudice reduce housing choice for protected classes

Strategies:

- Develop and deliver community education around the need for affordable housing and its cultural and economic value to the community.
- Explore and promote community events and programming such as cultural celebrations and food fairs that celebrate the region's diversity and encourage interaction among diverse participants in neighborhoods throughout the region.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City of Florissant has a record of strong performance in meeting underserved needs through the CDBG program. The largest obstacle to meeting underserved needs is funding. City staff will investigate creative leveraging strategies, such as the leveraging of volunteers in the existing Project I.M.P.A.C.T. program, to continue to make a larger community impact with limited resources.

Actions planned to foster and maintain affordable housing

The City of Florissant will strive to undertake the following strategies recommended in the Analysis of Impediments to Fair Housing to remove or ameliorate the barriers to fair/affordable housing. For any of these strategies to move forward, the City of Florissant will need to collaborate with St. Louis County and/or other local jurisdictions, agencies, and private entities. Therefore, specific action items are dependent on further community engagement, planning, and coordination. However, these proposed strategies give a rough idea of where the City of Florissant might focus its efforts. More detailed explanations of all the barriers and proposed strategies can be found in the Analysis of Impediments to Fair Housing.

Barrier: Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes

Strategies:

- Increase access to workforce development and employment opportunities

Barrier: Lack of access to transportation services in some areas of the region limits housing choices and access to employment, services, and resources

Strategies:

- Expand transportation services and connections to other areas of the region.
- Increase access to employment, education, training, and other opportunities and resources

Barrier: Insufficient housing for people with disabilities

Strategies:

- Consider opportunities to encourage or incentivize the construction of new accessible housing

units for people with disabilities. (Ongoing, 2021)

- Identify ways to incentivize universal design, including reducing development fees or zoning requirements for projects with both affordable and accessible units. (2022)

Barrier: Limited access to quality schools disproportionately impacts residents of color

Strategies:

- Partner with school districts, youth- and community development-focused organizations (e.g., Beyond Housing), community institutions, businesses, and residents to identify youth education, mentoring, recreation, and family support needs, particularly in north St. Louis County school districts
- Provide CDBG or other funding for youth education, mentoring, recreation, and family support activities and early childhood programs and services to support school readiness and other aspects of child growth and development

Barrier: Lack of affordable housing supply prevents members of protected classes from living in areas of opportunity

Strategies:

- Develop and deliver community education around the need for affordable housing and its cultural and economic value to the community.
- Promote and incentivize the siting of LIHTC developments in areas of opportunity.

Barrier: Ongoing need for fair housing outreach, education, and enforcement.

Strategies:

- continued education regarding their fair housing rights, recognizing discrimination, and how and where to file a housing discrimination complaint for residents.
- continued education regarding their fair housing obligations and strategies for recognizing and dismantling implicit biases for housing industry professionals.
- Continue funding commitment to Fair Housing enforcement measures.

Barrier: Continued need for neighborhood investment and expanding opportunity in north St. Louis County.

Strategies:

- Fund projects that develop, expand, or improve community centers and programming, healthcare facilities and services, and other public facilities, infrastructure, and services in low- and moderate-income census tracts.

- Fund projects that increase access to fresh food in low- and moderate-income census tracts with low levels of access.
- Fund projects that increase access to healthcare in low- and moderate-income census tracts with low levels of access.

Barrier: NIMBYism and prejudice reduce housing choice for protected classes

Strategies:

- Develop and deliver community education around the need for affordable housing and its cultural and economic value to the community.
- Explore and promote community events and programming such as cultural celebrations and food fairs that celebrate the region’s diversity and encourage interaction among diverse participants in neighborhoods throughout the region.

Actions planned to reduce lead-based paint hazards

The City of Florissant continues to pursue an active role in eliminating the hazards of the lead-based paint in its housing stock. 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 Program Loan Program with houses built before 1978 are given the “Protect Your Family from Lead In Your Home” Pamphlet and the Lead Renovation Guide and must sign a “Confirmation of Receipt” for documentation purposes. In addition the homes must undergo Lead Based Paint Testing on the areas of the home where a visual inspection is made for flaking and peeling paint does not pass. Bid packages containing work specifications will be bid out to pre-approved licensed lead abatement contractors. Dust and soil clearance tests will be performed after the work has been completed.

The City will continue to work with the St. Louis County Lead Surveillance Program to screen and evaluate children for lead absorption, and initiate treatment when needed. The Community Development Office will continue to be responsible for networking with appropriate City and County departments and other service providers in this area. In addition, the Community Development Office will maintain its close contact with the St. Louis Office of Community Development’s Home Improvement staff and the designated lead coordinator, in order to comply with the lead-based paint regulations that went into effect in September 2000.

Actions planned to reduce the number of poverty-level families

While poverty is a complex issue and not solvable with CDBG funding alone, the City of Florissant has designed existing CDBG programs and policies with the goal of contributing to the reduction of the number of poverty-level families in the jurisdiction. The City of Florissant housing rehabilitation programs (the Home Improvement Program, Home Improvement Program – Mechanical, and the Project I.M.P.A.C.T. Program) provides a way for low income persons to maintain their existing homes

without investing their own resources into repairs and rehabilitation. The emergency mortgage, rental, and utility assistance program provides a similar safety net for both owner and renter households.

A great deal of national research has been done on the importance of “housing as a platform” to improve quality of life. Access to safe, stable, and affordable housing has been linked to higher educational achievement for children, better economic prospects for parents, and improved health and well-being. Given that the City of Florissant’s Analysis of Impediments to Fair Housing identifies Florissant as an area of high opportunity (low poverty, high school proficiency, and high labor market engagement) relative to many areas in north St. Louis County, safe, stable, and affordable housing options within the City of Florissant are especially likely to contribute to positive outcomes for individuals and families and ultimately reduce poverty. Therefore, City of Florissant CDBG programs around housing repair and assistance are important tools for long term poverty reduction.

Actions planned to develop institutional structure

The institutional structure to carry out the programs referenced in this Annual Action Plan is already strong. The City of Florissant Department of Housing and Community Development administers the programs funded by the Community Development Block Grant. Private contractors do the actual work of rehabilitation services. The City staff is able to adequately monitor these contractors to assure that services are provided as promised.

Actions planned to enhance coordination between public and private housing and social service agencies

City staff will continue to attend meetings involving a wide spectrum of agencies and groups involved in issues such as housing, homelessness, foreclosures, community services, AIDS, persons with disabilities, and environmental concerns. City staff will also continue to coordinate with the St. Louis County Continuum of Care.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name Census 2010, 2019 ACS, 2018 Longitudinal Employer-Household Dynamics (Jobs)
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. Population demographic including race and housing tenure.
	What was the purpose for developing this data set? Federal needs
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? 100 percent count of population
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2010
	What is the status of the data set (complete, in progress, or planned)? complete