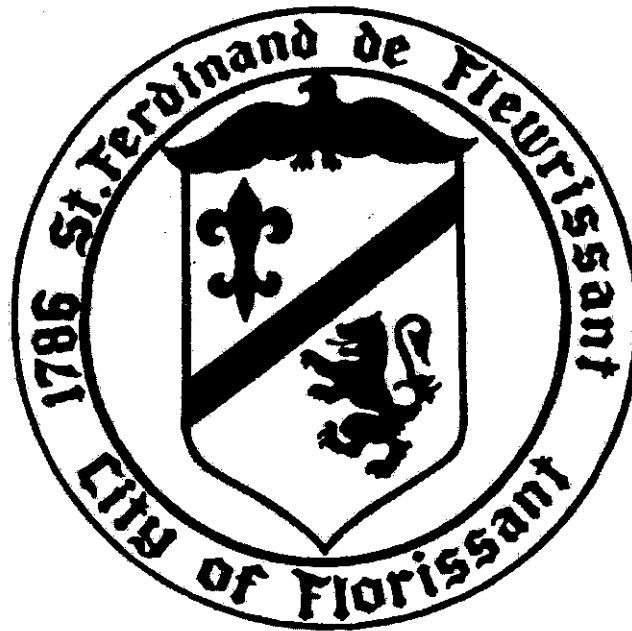


# CDBG

## CONSOLIDATED ANNUAL EVALUATION REPORT

(CAPER)

FY2022



# DRAFT

## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Florissant concentrated the use of its CDBG funds in affordable housing related activities in Program Year 2022. The following programs were identified in our Program Year 2022 Annual Action Plan: (1) Home Improvement Program, (2) Home Improvement Program-Mechanical, (3) Project IMPACT, (4) Mortgage Rent and Utility Assistance Program, and (5) Program Planning and Administration. During PY2022 the City provided 0% interest, five-year forgivable loans to assist 24 low-moderate income homeowners make repairs and improvements to their homes. In addition, the City provided grants to 26 low-moderate income homeowners to replace heating and cooling units, usually in emergency situations. Through the Project IMPACT program, the City provided funds to allow 38 residents with disabilities or low income in need of handicapped ramps or assistance with the upkeep of their homes.

An allocation of \$0 was set aside for the Mortgage Rent and Utility Assistance Program, however we had a surplus of prior years fund to utilize for this program. This program provided mortgage, rent and/or utility assistance to 4 people who faced emergency or severe temporary economic hardship.

During PY2020 the city was notified of \$393,696 of additional funding under the CDBG-CV (CARES Act funding) allocation and in PY2022 began the implementation of 4 programs for the priority needs of the residents with the CDBG-CV funds. With this additional funding, these programs were created to address COVID related needs: The extension of the MRU-Assist Program was allocated \$142,457, we contracted with CAASTLC to administer this program. The HIP-CV Program was allocated \$60,000 to assist approximately 12 households. FY2022 assisted an additional 2 households for a total of 9 households assisted. The Mobile COVID Testing was allocated \$52,500 but unfortunately we were unable to execute this program and therefore reallocated these funds to The Food Bank & Coordinated Distribution for a total allocation of \$112,5000. The contract with TEAM was executed with a total of \$82,198 expended to assist 4644 people during 2022.

### **Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
Administration	Administration	CDBG: \$53,753	Other	Other	1	1	100.00%	1	1	100.00%
Home Improvement Program	Affordable Housing	CDBG: \$145,013	Homeowner Housing Rehabilitated	Household Housing Unit	110	47	42.72%	22	24	109.09%
Home Improvement Program - Mechanical	Affordable Housing	CDBG: \$70,000	Homeowner Housing Rehabilitated	Household Housing Unit	60	42	70.00%	10	26	260.00%
Mortgage, Rent & Utility Assistance	Public Services	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	45	15	33.00%	10	4	40.00%
Project I.M.P.A.C.T.	Affordable Housing	CDBG: \$0	Homeowner Housing Rehabilitated	Household Housing Unit	50	48	96.00%	10	38	380.00%

Table 1 - Accomplishments -- Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Florissant is an entitlement grantee, and receives its CDBG funds directly from HUD. In FY2022 the City of Florissant received a total of \$268,766.00 in CDBG funds. At the end of each fiscal year the Florissant Community Development Office is required to prepare this Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER indicates how Florissant's CDBG funds were expended, and

Jurisdiction evaluates the city's progress in accomplishing its community development objectives.

Program Year 2022 marked Florissant's second year of the Amended 5 year Consolidated Plan. Much of the year was spent setting up and implementing activities. For the FY2022 all projects scheduled are either completed or underway. CDBG investments are made city-wide since low-to moderate income people are not concentrated in only one geographic area of the city.

Due to COVID-19, changes to our existing programs were necessary. COVID-19 continued to result in a delayed release of 2022 funds, employment layoffs and additional Federal funding with the release of CARES-Act funding. CARES-Act funding was designated to aid in preparation, prevention and the respond to Caronavirus. This pandemic and the additional allocation of CDBG-CV funds caused delays in the execution and administration of existing programs and focused our priorities to the creation of new programs to respond to COVID-19.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	32
Black or African American	56
Asian	0
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
<b>Total</b>	<b>88</b>
Hispanic	4
Not Hispanic	88

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

The total number of families assisted is 92, with 32 (35%) being white and 56 (60%) being African American. There were 4 Hispanic families assisted, or .4%, were Hispanic and 88 (96%) were not Hispanic. Our programs assisted a greater proportion of minority families than are represented in our community. The 2020 census shows that roughly 2.9% of the population is Hispanic, 45.6% is white, and 44.5% is African-American. Roughly one percent of Florissant's population is either Asian, American Indian, or Native Hawaiian/Pacific Islander and that one percent was not among those receiving assistance.

Because we were able to utilize available funds to best address the needs of those populations in our community who needed it most, the race and ethnicity percentages of the families assisted are not an identical match with community demographics.

**CR-15 - Resources and Investments 91.520(a)**

**Identify the resources made available**

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	268,766	271,916

**Table 3 - Resources Made Available**

**Narrative**

The City of Florissant qualified as an Entitlement Community in the late 1979/early 1980's. The 2020 Census estimates the city's population at 52,5330. Total disbursements during PY2022 included prior year projects that were worked on and/or completed during the program year. CDBG program is funded entirely with funds received from HUD on a yearly basis.

The city received \$393,696 of additional funding from the CARES ACT and it is important to note the FY2020 & FY2021 was not accessible to expend until late 2021.

**Identify the geographic distribution and location of investments**

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Florissant	100	100	

**Table 4 – Identify the geographic distribution and location of investments**

**Narrative**

The City of Florissant consists of an older/aging housing stock with a large percentage of low to moderate individuals/households. CDBG funds are distributed city-wide since low-to-moderate income households/persons are not concentrated in one geographic area of the City

## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

While the City of Florissant has a small CDBG allocation, it is very highly leveraged through Project IMPACT program in order to provide home exterior clean-ups and accessibility improvements to the maximum number of low- to moderate-income disabled Florissant residents. The Project IMPACT program uses CDBG funding to purchase wheelchair ramps, materials and supplies for homes that are then assisted by qualified volunteers. The volunteer labor allows more households to be served with limited funding, and volunteer services are requested for the implementation of other programs in addition to the Project IMPACT, however this program has shown the greatest results in terms of leverage.

The Down Payment Assistance and Lead Remediation Program is funded with HOME monies by the St. Louis County HOME Consortium and assists lowto-moderate income first-time homebuyers with the purchase of an affordable home. The program requires that eligible participants attend housing counseling before and during the assisted purchase of the home. The Consortium has agreements with NECAC, Beyond Housing, the Housing Partnership, and Better Family Life for program delivery and service. No CDBG funds are allocated for this program.

**CR-20 - Affordable Housing 91.520(b)**

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	0	0
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

Table 6 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

Not applicable

**Discuss how these outcomes will impact future annual action plans.**

Not applicable



Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	0
Moderate-income	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

Table 7 – Number of Households Served

### Narrative Information

The City of Florissant has no activities that meet the regulatory definition.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The Florissant Community Development Office works with the Continuum of Care (CoC) Coordinated Entry Program and other organizations (i.e. Catholic Charities, Housing Resource Center, Better Family and local organizations such as the St. Vincent DePaul Society) to place and provide homeless persons with needed services. Each year the Continuum of Care does a Homeless Count in St. Louis County to identify homeless individuals in the area.

According to a CoC evaluation, the 211 system isn't as effective as it could be, noting that 25% of calls come from people who are currently housed, and the separation of the St. Louis City and St. Louis County CoCs continues to cause confusion. The City of Florissant experienced flooding this summer, and the 211 system was available to respond to our residents in need of immediate assistance. The City assisted with outreach by using mobile message boards as well as social media to alert residents to the resource.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of Florissant does not directly offer any shelters or bed for individuals or families who have lost their homes, but the City does offer the Mortgage Rent & Utility Assistance (MRU-Assist) Program, to support Florissant residents who are on the verge of homelessness by offering funding that can be used for rent/mortgage and utility assistance. An allocation of \$11,000 was set aside for a Mortgage Rent and Utility Assistance Program in addition a significant portion of the CDBG-CV funds are allocated to Mortgage, Rent & Utility Assistance for people on the verge of homelessness due to COVID-19.

All concerns and/or calls received regarding homelessness in Florissant are directed to the Continuum of Care's Coordinated Entry number, 2-1-1. Case Managers receive calls, conduct a VISPDAT to determine the caller's homeless vulnerability level and appropriate care, resources and case management are provided. According to the CoC evaluation, the VISPDAT is not well supported by providers and the housing match takes too long for the client to make progress. The evaluation recommended system wide staff training and retention.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City of Florissant offers a Mortgage Rent & Utility Assistance (MRU-Assist) Program, to support Florissant residents who are on the verge of homelessness by offering funding that can be used for rent/mortgage and utility assistance. An allocation of \$11,000 was set aside for a Mortgage Rent and Utility Assistance Program in addition a significant portion of the CDBG-CV funds are allocated to Mortgage, Rent & Utility Assistance for people on the verge of homelessness due to COVID-19. This helps low-income families that are on the verge of homelessness retain their homes. These programs are outsourced to CAASTLC who can offer supportive services to prevent further need for assistance.

In addition, the City's Home Improvement Program and Home Improvement Program – Mechanical, and PROJECT Impact - Assist allow our residents to make needed improvements necessary to keep them in their homes and ultimately assist in the prevention of homelessness. The City of Florissant also continues its participation in a HOME consortium, working with other municipalities and counties in the surrounding St. Louis area to continue promoting homeownership. Beyond Housing, Better Family Life, CAASTLC and NECAC provide housing counseling services so homeowners can retain homeownership. Also, the City refers these counseling agencies to other homeowners who are faced with losing their homes. The City has also co-hosted and participated in many seminars on issues facing low income families that could lead to homelessness, including foreclosure, short sales, home energy efficiency and financial services for low-income and minority populations.

**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**

The City of Florissant offers a Mortgage Rent & Utility Assistance (MRU-Assist) Program, to support Florissant residents who are on the verge of homelessness by offering funding that can be used for rent/mortgage and utility assistance. An allocation of \$11,000 was set aside for the MRU-Assist Program in addition, a significant portion of the CDBG-CV funds are allocated to Mortgage, Rent & Utility Assistance for people on the verge of homelessness due to COVID-19. This helps low-income families that are on the verge of homelessness retain their homes. These programs are administered by CAASTLC who can offer supportive services to prevent further need for assistance.

Providing services after meeting housing needs is identified by the CoC as one of the areas of improvement needed. Since the CoC is comprised of many agencies, it was recommended that training be more uniform across the members to improve this area of need.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

There is no Public Housing Authority and there are no public housing developments in the City of Florissant. However, the city is served by the Housing Authority of St. Louis County (HASLC). HASLC set the core objectives for 2022 as 1) Deliver services safely, effectively and efficiently; 2) Ensure residents, landlords, and employees feel respected during interactions with HASLC; 3) Help our residents and families gain self-sufficiently through partnerships with other organizations in the community; 4) Expand access to desirable and affordable housing.

By the end of 2022, HASLC reported that they have completed work on strategic recommendations, include created a set of values, hired a deputy executive director, hired a full-time human resources director, delegated budget authority, updated the phone system, finalized objective and key results, and designated a contracting officer.

The key results in 2022 were they were noted as a Standard Performer and there were not findings on the financial audit. By the end of the year all of the objectives were in progress to be met.

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

N/A

### **Actions taken to provide assistance to troubled PHAs**

N/A

### **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

The City of Florissant's regulations for development and construction, specifically zoning and subdivision regulations, architectural requirements, building codes, permitting and licensing, that the city imposes do not create a barrier to the construction of affordable housing.

St. Louis County and the City of Florissant have been working together to evaluate how to support affordable housing through HOME ARP allocations, as well as CDBG-CV funds. The City engaged in the Analysis of Impediments to Fair Housing in 2022 and was listed in the City's 5-year Strategic Plan.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

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

The City of Florissant also continues its participation in a HOME consortium, working with other municipalities and counties in the surrounding St. Louis area to continue promoting homeownership. If residents with special needs are identified, the City works with the resident referring them to local agencies. The Florissant Housing Resource Center continues to network with local agencies serving the elderly, disabled and low-income.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

All homeowners in the Home Improvement Program with houses built before 1978 are given the "Protect Your Family from Lead in Your Home" & the "Renovate Right" pamphlet and must sign a "Confirmation of Receipt" for documentation purposes.

Much of the housing stock in Florissant was built before 1978, however lead problems have diminished greatly in the last 5 years. When houses are found to contain lead, they are entered into our Lead Abatement Program funded with our HOME Funds where the home is abated by a licensed/certified lead abatement contractor. Furthermore, strategies will be developed with other community organizations for educating rental property owners, homeowners, and occupants of rental housing about lead-based paint hazards.

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

The City of Florissant does not have any specific programs or policies with regard to reducing the number of poverty-level families. However, preserving affordable housing through the Home Improvement Program (“HIP”), HIP Mechanical, and Project IMPACT Program provides a way for low income persons to have livable housing without investing their own limited resources into needed repairs and rehabilitation.

The City of Florissant seeks to reduce the number of poverty level families by investing portions of CDBG and HOME funds in programs and projects that support and maintain affordable housing. There are also numerous social service agencies in St. Louis County that continue to make an effort to address poverty in all parts of the County, including the City of Florissant. The City will continue to collaborate with these programs and continue to assist and support these efforts to reduce poverty within the City.

The City of Florissant’s anti-poverty efforts are also enhanced by the City’s Economic Development Department which continually seeks and encourages every opportunity to expand the City’s economic base and thus create more jobs and more employment opportunities for low-income persons.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The City of Florissant’s Housing and Community Development Department administers the Community Development Block Grant program. While there are many social service organizations in the community, their efforts have not been coordinated in Florissant. In order to develop institutional structure, the City of Florissant has worked with non-profit agencies such as CAASTLC to utilize their experience and networks. CAASTLC is administering our Public Service for LMI persons with Mortgage Rent and Utility Assistance.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The City of Florissant has become more involved in developing relationships with social service organizations in St. Louis County to be able to funnel requests outside the reach of our programs to those groups.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The members of the St. Louis HOME Consortium (St. Louis County, St. Charles County, City of Florissant and the City of O’Fallon) and the Housing Authority of St. Louis County retained Mosaic Community Planning, LLC to conduct and prepare a new Regional Analysis of Impediments to Fair Housing Choice study in 2020. This regional study, did have specific recommendations for each of the consortium members. The City of Florissant will address any and all barriers identified within its jurisdiction and act

accordingly. Many of the Impediments to Fair Housing that have been identified in the 2020 Analysis of Impediments to Fair Housing report prepared by Mosaic as being applicable to Florissant are also Barriers to Affordable Housing. These barriers are largely systemic and will require effort from both private and public sectors across the entire regional area to correct. We will strive to undertake the stated strategies recommended in the report. Specific action items will be dependent upon future community and governmental engagement, planning, coordination, and available funding. The Impediments/Barriers that were identified as applicable to the City of Florissant include:

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

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

**Insufficient housing for people with disabilities**

**Limited access to quality schools disproportionately impacts residents of color**

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

**Ongoing need for fair housing outreach, education, and enforcement**

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

**NIMBYism and prejudice reduce housing choice for protected classes**

## **CR-40 - Monitoring 91.220 and 91.230**

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

As a recipient of Federal funds, the City recognizes its responsibility for carrying out eligible activities in compliance with applicable Federal requirements and procedures. All activities are reviewed by staff to ensure compliance with eligibility and to ensure that they meet the national objectives of benefiting low- and moderate-income residents, alleviating urgent need, or eliminating slum and blight. All projects are reviewed by City staff prior to approval. Staff monitors the implementation of every activity on a step by step basis to ensure that all requirements are met. Staff has participated in IDIS Training, Visual Lead Training, Basic CDBG Training, Environmental Training, and Fair Housing Training. The City consults regularly and directly with HUD staff to ensure compliance with regulations and policy. Policies and procedures are always being reviewed for improvement to achieve program goals, complete activities in a timely manner, maintain adequate financial systems and all necessary documentation. The Finance staff of the City conducts additional monitoring to ensure that audit requirements are being met.

If there are any activities carried out through sub-recipients, City staff is in contact with the sub-recipient throughout the year and conduct on-site monitoring visits to review procedures, verify the number of residents who have received services as well as the number of hours of service they received.

We also continually monitor the progress of all work undertaken in the Home Improvement Program. Before any work is started, a member of our staff, along with a City of Florissant Multi-Building Inspector, conducts a minimum housing inspection of each residence. The homeowners obtain bids and quotes for all work to be done by a contractor, and those bids are reviewed by our staff. As work is completed by the contractor, a re-inspection is scheduled and conducted by the staff member and the inspector. All work must pass Florissant Minimum Housing Code. As work is completed and approved, payment is made to the contractor. When all work is completed a final inspection is made by the same staff member and inspector. Phone calls are made and letters sent to any participant who appears to be falling behind schedule. For participants in Project IMPACT program who are not also participating in the Home Improvement Program, the work is monitored by frequent visits to the site by at least one member of our staff.



**Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

Staff has utilized several strategies to engage the public in review of the CAPER as well as in the preparation of our Annual Plan. A notice of availability of this Consolidated Annual Performance and Evaluation Report was published on the City's web site and posted on the City's Cable Channel and social media. Notice was also posted on all available public bulletin boards and a press release was sent out to local newspapers and published in the Community News on February 1, 2023 for a public hearing that was held on Thursday, February 15, 2023.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

There are currently no changes in our program objectives or in our program activities as the result of our experience in PY2022.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

There are currently no changes in our program objectives or in our program activities as the result of our experience in PY2022.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**