

Goal	Methodology	2006 Goal	2006 Results	5 Year Goal	Percent of 5 Year Goals Completed	Amount/Formula Grant Expended <sup>1</sup>
Aid Public Service Activities	Assist organizations providing senior, youth, child care, health care and other public supportive services	249,589 <sup>2</sup>	324,702 <sup>2</sup>	6,000	15,875%	\$3,235,214 CDBG
Provide assistance/incentives to retain/attract businesses to the City	Provide loans/grants to businesses and provide funding for facade/public improvements in commercial districts	310	633	400	225%	\$2,772,341 CDBG
Make Substantial Progress Toward Eliminating Chronic Homelessness	Provide full range of services to minimize homeless/at-risk homeless persons	23,590 <sup>3</sup>	42,461 <sup>3</sup>	NA	NA	\$999,615 ESG \$310,130 CDBG
Maintain/Improve Services for HIV/AIDS Persons	Provide full range of services for HIV/AIDS persons/families	950	1,096	2,965	65%	\$1,271,547 HOPWA

<sup>1</sup>The amount of grant funds expended reflects current entitlement and prior year funds spent in 2006.

<sup>2</sup>This number reflects duplicated people and two projects benefiting low/moderate income persons on an area basis.

<sup>3</sup>This number reflects duplicated people.

**PROGRAM CHANGES**

2. *Describe the manner in which the recipient would change its program as a result of its experiences.*

As described in last year’s report, there is a need to review the methodology used to develop future Five Year Consolidated Plan Strategies. While in the past there has been an effective citizen participation process that included city officials, service advocacy groups and the general citizenry as well, there nevertheless has been something of a disconnect between the Five Year Plan Strategy and actual activities funded through the Annual Action Plans. The Five Year Plan

Strategy sets forth the City's overall community development strategy for a five-year period, outlining a broad course of action based on existing and anticipated needs and available resources. Future Five Year Plan Strategies need to be focused intently upon projects and activities for which needs exist and that are likely to be implemented on an annual basis with the use of CDBG, HOME, ESG or HOPWA grant funds. Consequently, it is possible that future Five Year Plan Strategies either will be undertaken with more direct input from the Community Development Administration, or it is possible that future Strategies will be developed directly by Community Development Administration staff to ensure that Five Year Plans tie in more effectively with Annual Action Plan activities and funding.

### **AFFIRMATIVELY FURTHERING FAIR HOUSING**

3. *Affirmatively Furthering Fair Housing:*
  - a. *Provide a summary of impediments to fair housing choice.*
  - b. *Identify actions taken to overcome effects of impediments identified.*

#### ***Impediments to Fair Housing Summary***

An Analysis of Impediments to Fair Housing in the City of St. Louis was finalized in late 2004 and represented an update of the previous analysis completed in 1997. The updated analysis examined barriers to fair housing in the City and summarized findings within four separate areas: Affordability Impediments, Financial Impediments, Discrimination Impediments and Accessibility Impediments. The purpose of the Analysis of Impediments study was to identify any discriminatory practices or effects for the protected classes identified in federal fair housing law: color, disability, familial status, gender, race, religion and national origin. St. Louis identifies sexual orientation as an additional protected class. The Analysis includes the following:

- A comprehensive review of an entitlement jurisdiction's laws, regulations, and administrative policies, procedures and practices.
- An assessment of how those laws, etc., affect the location, availability and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes.
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Specific impediments and recommendations are detailed within the analysis and tend to focus primarily on two protected classes in the City—individuals with disabilities and African-Americans. Copies of the report are available for inspection upon request from the Community Development Administration.

### ***Actions Taken to Overcome Effects of Impediments***

A number of significant steps have been taken to reduce impediments since completion of the previous Analysis of Impediments study. A metropolitan database was created to identify accessible housing units within the St. Louis region. Another database has been created to serve those in search of affordable housing units. The City has also provided funding to the Equal Housing Opportunity Council in recent years to provide fair housing and fair lending training to first-time homebuyers and accessibility or disability informational sessions to City officials, housing industry professionals, community residents and organizations. Further, the Affordable Housing Commission issued revised Universal Design Criteria and requires that all new construction funded through the Affordable Housing Trust Fund comply with basic minimum Universal Design concepts and techniques. Over time this requirement should help to increase the number of accessible housing units that are affordable to those with disabilities. In addition, the City requires that all housing units assisted with TIF funds be accessible whenever physically possible, and, thanks to funding received in 2005, the City is in the process of constructing 25 scattered site units for homeless families whose heads of households have qualifying disabilities.

Two of CDA's operating agencies, Catholic Commission on Housing and Beyond Housing (NHS), are members of the Coalition to Promote Reputable Lending, an initiative to combat predatory lending. CDA staff participate in the coalition and publicize the availability of a hotline for citizens who believe they have been victimized by an unscrupulous lender. Various Coalition members staff the hotline and try to assist callers in either refinancing with better terms or with legal action through Legal Services of Eastern Missouri. Materials are available in Spanish as well as in English. Catholic Commission on Housing, which conducts intake for CDA's Healthy Home Repair program, covers the topic of predatory lending in the education provided to clients.

With locally-generated funds, the City's Affordable Housing Commission provides support to ACORN in the form of a grant to conduct an anti-predatory lending program. The Commission also provided the funding for Beyond Housing (NHS) to launch its "Don't Borrow Trouble" program.

During 2006 the City's Board of Aldermen voted on and approved the local fair housing ordinance that had previously been granted interim approval by the Assistant Secretary for Fair Housing and Equal Opportunity, resulting in the certification of the Civil Rights Enforcement Agency (CREA) as a Fair Housing Assistance Program (FHAP) agency. Certification provides CREA authority equivalent to that of HUD's Fair Housing Division to investigate fair housing complaints.

### **ADDRESSING OBSTACLES TO MEETING UNDERSERVED NEEDS**

4. *Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*

The funding necessary to fully meet the needs of public facility, neighborhood improvement, infrastructure, public service, housing, economic development and planning activities in the City of St. Louis would literally require billions of dollars. Consequently, it may be said that underserved needs exist in each of these areas. The City is at a serious disadvantage in removing or eliminating obstacles to meeting underserved needs due to the consistently shrinking amount of