

9. Action Plan, 2005-2006

Available Resources:

During the one-year period, July 1, 2005, through June 30, 2006, the City of St. Joseph anticipates being able to address the priority needs and specific objectives identified in the Strategic Plan by utilizing the following Federal resources:

Community Development Block Grant	
FY 2005 entitlement	\$2,023,967.00
CDBG Program Income -- Rehab Loan Payments	\$ 400,000.00
HOME Investment Partnerships Program	
FY 2005 Allocation	\$ 484,174.00
Program Income	<u>\$ 386,000.00</u>
TOTAL	\$3,294,141.00

The City of St. Joseph is an entitlement jurisdiction for the Community Development Block Grant (CDBG) and a participating jurisdiction in the HOME Program. The City of St. Joseph is a sub-grantee of the State of Missouri's Emergency Shelter Grant Program and has responded to the State's FY 2005 notice of funding availability with a request for at least \$75,000.00 from the State's jurisdictional share of FY 2005 Federal ESG funds.

The City of St. Joseph requires sub-grantee agencies, providers of assistance to the homeless and "at risk" homeless individuals, to contribute non-federal private resources as match for any awards of Emergency Shelter Grant assistance provided through the City of St. Joseph by the State of Missouri.

The City of St. Joseph cannot predict other resources that may become available to the community during FY 2005/2006. The City of St. Joseph will continue to seek funding for Economic Development and Empowerment Programs, Targeted Housing and Homeless Assistance Programs, and any others the community feels will help it further the community development and housing goals delineated in the *Community Partnership Strategy and Consolidated Plan, 2005-2010*.

The City will encourage Community Action Partnership to continue its efforts to seek assistance through the State of Missouri's Homeless Challenge Grant Program and the residential energy efficiency (weatherization) programs. The City will continue to

support the housing related activities conducted by Community Action Partnership, Neighborhood Partners, Incorporated, and Habitat for Humanity. The jurisdiction adamantly encourages and supports other social service and non-profit entities in their quest for resources to expand affordable housing opportunities and services for the very low and low- to moderate-income individuals and families, the homeless, and those "at risk" of becoming homeless.

Activities to be Undertaken

During the fiscal period, July 1, 2005, through June 30, 2006, the City of St. Joseph will focus its Community Development Block Grant and HOME Investment Partnership funds on addressing the needs identified in the five-year *Community Partnership Strategy and Consolidated Plan*.

The City of St. Joseph is also committed to achieving the goals of the comprehensive Neighborhood Revitalization Strategy Area (NRSA) designation for the 54-block Mid-City NRSA that was approved by the Department of Housing and Urban Development on July 18, 2002.



The First Year Action Plan proposes to address Goals and Objectives relating to:

- ❑ Affordable Housing Opportunities
- ❑ Neighborhood and Target Area Revitalization
- ❑ Elimination of Slums and Blighted Conditions
- ❑ Public Services
- ❑ Historic Preservation

Chart 61
Goals of the Mid-City Neighborhood Revitalization Strategy
Approved July 18, 2002

Improve economic development and job opportunities within the target area.

Create opportunities for entrepreneurial activities within the target area.
Provide education and skills training to unemployed/underemployed residents.
Utilize the Riverfront Industrial Redevelopment Area (The Brownsfields) to offer employment opportunities to Mid-City residents.
Remove other barriers to meaningful employment.

Create a sense of place and opportunities where residents and visitors can celebrate the diversity of the past while building on its strengths for the future.

List two historic districts on the National Register of Historic Places.
Reconstruct John Lucas Park
Enhance cultural arts/education opportunities.

Provide safe, sanitary, affordable housing in an aesthetically pleasing environment.

Rehabilitate existing housing units.
Rehabilitate affordable rental housing units.
Build affordable single-family homes.
Enhance streetscape.

Help all residents to feel safe and healthy in their neighborhood.

Reduce family violence and abuse by increasing education and outreach in the target area.
Reduce number of property nuisance and code compliance issues in target area.
Reduce the incidents of crime and drug activity within the target area.
Assist elderly residents to allow them to remain in their homes.

Revitalization efforts directed to St. Joseph's inner-city neighborhoods will achieve many of the overall goals established through the Consolidated Plan process and address the community housing and non-housing needs identified for St. Joseph.

A description of the programs and activities that the City of St. Joseph plans to implement during FY 2005/2006, together with a synopsis of programs offered by other public entities, and the goals that the community hopes to accomplish, follows:

Affordable Housing Opportunities

The City of St. Joseph is reserving \$857,259 of CDBG and HOME funds for Housing Revitalization Activities that improve the existing housing stock and retain affordable residences for low- to moderate-income owner and renter households.

Goal: Increase opportunities for low and moderate-income households to become and remain homeowners.

Rehabilitate and upgrade the existing housing stock to alleviate identified conditions of slum and blight and provide additional housing opportunities for very low and low to moderate-income renter and owner households.

The **Low Interest Loan Program** offers affordable rehabilitation loans to improve the living conditions of owner housing occupied by low- to moderate-income families and individuals. This program provides low- to moderate-income homeowners an affordable opportunity to eliminate minimum housing code violations and make general property improvements that improve the general appearance of their neighborhood.

The City's goal is to target this program in a concentrated area so visible progress toward neighborhood revitalization efforts can be realized. Neighborhood Partners, Inc. will assist with the promotion of the rehabilitation programs to residents in the Mid-City Neighborhood Strategy Area. However, should residents of the Mid-City Neighborhood Strategy Area not show satisfactory interest in the program, the Planning and Community Development Department will offer the rehabilitation assistance to any income-qualified resident that expresses interest. There is \$400,000 of CDBG funds reserved for this activity.

Enable homeowners to stay in their homes by providing grants and low interest loans for urgent repairs.

The **Emergency Assistance Program** provides eligible property owners emergency assistance to rectify "spontaneous situations" considered life threatening or certain to become life threatening in the future. The Emergency Assistance Program is available to *all* low to moderate-income property owners within the city limits of St. Joseph. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness because of impending conditions relating to electrical and plumbing hazards, failure of the heating system, fire hazards, structural failure, leaking roofs, and natural disasters.

The Emergency Assistance Program is available throughout the community to qualified, income eligible, owner-applicants with housing problems who meet program guidelines. The City of St. Joseph proposes to make \$50,000 available for this activity in FY 2005/2006.

Enable low- to moderate-income families to buy their first home.

Habitat for Humanity utilizes volunteers and future owners' sweat equity to provide homeownership opportunities for low-income individuals and families who dream about becoming a homebuyer. The City of St. Joseph is providing \$195,000 of HOME dollars to this non-profit agency to help with some of the initial costs. Habitat plans to construct ten homes. Locational information is not available at this time.

Community Action Partnership, the certified Community Housing Development Organization (CHDO) for the HOME Program, will utilize the 15% CHDO Reserve that amounts to \$130,527, toward the construction of two affordable single family homes on vacant lots within the Mid-City NRSA.

Goal: Increase the supply of affordable rental housing units for extremely low and low-income families, individuals, and especially for large families.

Provide gap financing to for-profit and non-profit developers of rental units.

Neighborhood Partners, Inc. will have \$195,000 from the HOME entitlement to construct infill housing in the Mid-City NRSA. Neighborhood Partners has agreed to reserve the \$195,000 for Trinity Management and Community Development Corporation. Construction of three duplexes is proposed.

Provide incentives to entice owners to improve the condition of rental units affordable to lower income families.

The ***Rental Rehabilitation Loan Program*** provides incentives that encourage private owners, developers and investors to rehabilitate or construct new multi-family rental housing. The program increases the supply of decent, safe and sanitary housing for low- to moderate-income people who prefer to rent.

The City of St. Joseph has set aside \$150,000 from the FY 2005/2006 entitlement of HOME funds for the Rental Rehabilitation Program. The City will give priority to multi-family projects located within the boundaries of Neighborhood Partners' Mid-City NRSA.

The City of St. Joseph anticipates assisting *twelve (12) small families, twenty -two (22) elderly households, and three (3) large families* through its rehabilitation activities. It will rectify emergencies in twenty-two (22) households. It will enable fifteen (15) households to benefit through its home improvement loan programs. There will be six (6) new multi-family affordable rental units and four (4) new single family homes constructed with HOME funds.

These rehabilitation activities are funded from the City of St. Joseph's CDBG and HOME entitlements and program income (principal and interest payments) from rehabilitation activities. The City is reserving \$857,259 for Housing and Revitalization Activities. Of that amount, \$50,000 will be reserved for the Emergency Assistance Program, \$400,000 will be designated for the Low Interest Loan Program (single family units) and \$150,000 will be set aside for the construction of multi-family rental units. The balance pertains to costs relating to activity delivery.

Goal: Increase the range of housing options and related services for the homeless, elderly, disabled and other special needs populations.

Contribute to operating support for emergency shelters.

Augmented awareness of domestic violence and other women's issues has resulted in increased usage of the Women's Shelter operated by the Young Women's Christian Association (YWCA). The YWCA's Shelter provides a safe haven, programs and services for women and children who are victims of domestic violence and temporary shelter for those who are homeless for other reasons.

The City of St. Joseph is allocating \$100,000 from its FY 2005/2006 CDBG entitlement designated for public service activities to the YWCA for costs associated with the staffing and operation of the programs and services for women coping with domestic violence issues.

Prevent homelessness and help families and individuals move out of emergency shelters and into transitional housing or permanent housing.

The St. Joseph Regional Continuum of Care recommended homeless prevention activities be funded from the State of Missouri's jurisdictional share of federal Emergency Shelter Grant funds. The City of St. Joseph submitted applications to the Missouri Division of Family Services totaling \$75,000, based upon the allocation plan approved by the Continuum of Care.

Assist families and individuals threatened with the loss of housing due to evictions, foreclosure, or non-payment of utilities.

Shelter for homeless individuals and families who are transient or lack resources for housing continues to be a need in St. Joseph. There is also a continuing need for emergency resources for individuals and families who are left homeless by fire or other tragedy. These needs will be addressed if the City of St. Joseph's request for a portion of the State of Missouri's jurisdictional share of the Emergency Shelter Grant Program funds is awarded.

The City of St. Joseph will continue to work with the St. Joseph Continuum of Care, housing providers and social service agencies to identify voids in services and resources and to ensure that all available resources appropriated for homeless individuals and families and those who are in transitional living situations are sought after and utilized. The Continuum of Care group continues to strive to ensure its network of agencies communicate and avail themselves of all the resources available to the St. Joseph community.

Provide essential services, linkage programs and other housing-related activities which help families locate, secure and move into permanent housing or pay housing-related arrearages that are contributing to a family's homeless or "at risk homeless" situation.

Although the City of St. Joseph is not entitled to receive Federal Emergency Shelter Grant funds in FY 2005/2006, it will continue to support the efforts of the Continuum of Care Homeless Services Coalition, whose members include representatives from The Salvation Army, Interfaith Community Services (Inter/Serv), Community Housing Ministry, Catholic Charities, Community Action Partnership, YWCA, the School District of St. Joseph, Family Guidance Center for Behavioral Health Care, Helping Hands of Goodwill Industries, Legal Aid of Western Missouri, and others. Their efforts will ensure that homeless families, especially those with children, and persons with special needs, can be involved in Transitional Housing Programs and have opportunities to remain, or work towards becoming, self-sufficient and independent. These Transitional Housing Programs will also help individuals who are affected by involuntary displacement from the City of St. Joseph's code enforcement efforts and lead-based paint chelation.

The City of St. Joseph assists the Continuum of Care Housing Services Coalition in identifying and addressing the needs of our homeless. The group has implemented a Homeless Management Information System (HMIS). There are ten participating agencies.

The City of St. Joseph will continue to work with the service providers in identifying other available resources and will assist the agencies with the preparation and submission of requests for assistance.

Goal: Ensure equal access to housing.

Update the Analysis of Impediments to Fair Housing and develop a Fair Housing Action Plan to address the identified impediments.

Implement outreach, education and information programs and activities.

The City of St. Joseph has reserved \$2,000 of its FY 2005/2006 entitlement for fair housing activities.

Goal: Meet the comprehensive health needs of low and moderate-income residents.

Reduce the number of children with elevated blood levels of lead.

Reduce the number of homes and apartments with dangerous amounts of lead.

The Healthy Homes Lead Hazard Reduction Program, initiated during FY 2002/2003, continues without additional funding. It is a cooperative effort of the Planning and Community Development staff and the St. Joseph-Buchanan County Health Department and addresses lead hazards identified in the homes of children, under the age of six years, who have an elevated blood lead level. The program encompasses lead-based hazards in owner-occupied homes and in rental units.

To alleviate some of the community's difficulties in finding temporary or alternative housing for the child and his or her family during the chelation period, the City of St. Joseph continues to offer a "lead safe" apartment in a renovated multi-family structure at 727 South 15th Street. The structure is located within the boundaries of the Mid-City NRSA.

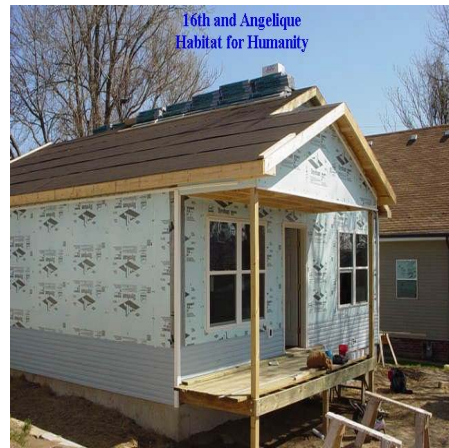
Neighborhood and Target Area Revitalization Goals

Goal: Foster healthy lifestyles and enhance the livability and quality of life for residents of low-income inner-City residential areas.

Increase homeownership in inner City and target neighborhoods.

During FY 2005/2006, *Neighborhood Partners, Inc.* will have \$195,000 from the HOME entitlement to continue its infill housing program in the Mid-City NRSA. *Trinity Management and Community Development Corporation* will have first option to utilize the \$195,000 for the construction of three duplexes that will be affordable for Mid-City renters.

Habitat for Humanity utilizes volunteers and future owners' sweat equity to provide homeownership opportunities for low-income individuals and families who dream about becoming a homebuyer. The City of St. Joseph is providing \$195,000 of HOME dollars to this non-profit agency to help with some of the initial costs. Habitat plans to construct ten homes. Locational information is not available at this time. Some of the projects may be built in the NRSA; however, the activity is not being limited to that area.



Community Action Partnership, our CHDO, will utilize the 15% CHDO reserve or \$130,530 toward the construction of two single family homes that will be affordable to Mid-City residents that want to become homeowners. The new homes will be constructed on vacant lots at 16th and Messanie Streets in the NRSA/

The City of St. Joseph has saved \$150,000 of the HOME entitlement to improve housing conditions for renters that live in the Mid-City NRSA. The Rental Rehabilitation Program provides incentives that encourage private owners, developers and investors to rehabilitate multi-family properties. The program increases the supply of decent, safe and sanitary housing for low-to moderate-income people, while preserving existing housing stock and revitalizing the target area.

Lastly, the City of St. Joseph plans to use \$130,527 of the HOME entitlement to entice a private developer to partner in the construction of two units of affordable housing that will be sold to income-qualified buyers upon completion. The City will utilize "Request for Proposals" to select the partner-developer.

Enable residents to play a greater role in community leadership, self-help, advocacy and development issues.

Preserve and promote the character and assets of neighborhoods and target areas.

Make St. Joseph neighborhoods safer places in which to live, work, and raise a family.

Create Neighborhood Opportunity Centers that connect residents to opportunities including development of the center, and serve as a gathering place for volunteer efforts, health screenings, recreation, social, and community activities for neighborhood youth and adults.

There are four agencies that provide social and academic opportunities for residents of the Mid-City NRSA. Each agency is a certified Community Based Development Organization (CBDO).

- *East Side Human Resource Center's* Family Resource Programs provide childcare, recreational activities, tutoring and latchkey programs for youth residing in the Mid-City Neighborhood. It also prepares and delivers meals to the homebound elderly and individuals with physical disabilities. East Side leases the Horace Mann Community Center from the City of St. Joseph. The Center is located at the corner of 18th and Angelique Streets. East Side utilizes the old school gymnasium for recreational programs and former classroom space for its childcare and tutoring centers. Its staff prepares meals on site for the nutrition and childcare programs.

The City of St. Joseph continues to help East Side Human Resource Center with the costs of operating its Child Care, Recreation, Nutrition, and Latchkey Programs. The Latchkey Program is offered at the end of each school day and day time during summer vacation.

- *MidCity Excellence Community Learning Center* is another CBDO that serves the Mid-City Neighborhood Strategy Area. MCE's Academic Support in the Educational Rescue ("ER") is an after school and summer learning program. Its activities include education, technology, mentoring, fine arts, and leadership

training with age-appropriate curriculums. The MidCity Excellence Community Learning Center is located at 604 South 20th Street.

- *Catholic Charities' T-CAP Program*, acronym for Teen/Youth Community Awareness Program, targets at risk youth, especially those that are truant, school dropouts, and runaways. It provides a Safe Haven for these at-risk youth, and its focus is on drug abuse and HIV/AIDS prevention awareness. It also addresses a major problem for teens living in the mid-town area that say they have nothing to do and no place to congregate on Friday and Saturday evenings. The T-CAP Program is sited at the corner of 21st and Messanie Streets.
- *Interfaith Community Services, Inc. (InterServ)* offers its Social Service Neighborhood Action Program in conjunction with East Side Human Resource Center's congregate meals program in the Horace Mann Community Center, 604 South 20th Street. SNAP provides case management and services for senior citizens. It provides opportunities for senior citizens to volunteer and enhances East Side Human Resource Center's congregate meals program by developing educational and informational programming and activities for the seniors.

The four CBDOs, *East Side Human Resource Center, MidCity Excellence Community Learning Center, Interfaith Community Services, Inc., and Catholic Charities of Kansas City-St. Joseph, Inc.*, not only help the City of St. Joseph address NRSA goals that relate to the cultural arts and education, each also tackles a second NRSA goal by helping residents feel safe and healthy in their neighborhood.

Both East Side and MCE offer programs that keep latchkey children occupied when they are not in school and each agency oversees homework assignments. They provide supervised, good choices that keep older youth busy, which helps reduce incidents of crime and drug activity. In addition, East Side's Nutrition Program *helps elderly residents remain in their homes.*

InterServ's SNAP Program addresses other needs of the area's elderly female residents, especially those whose ethnicity is Hispanic or race is African American, by making them aware of available services that allow them to remain safe, healthy and independent in their own homes. SNAP encourages self-efficacy, community interaction and volunteerism through education and inclusion. It also enhances East Side's Congregate Nutrition Program.

Catholic Charities' T-CAP Program focuses its attention to youth and teens, especially those that are at risk, truant, school dropouts, and runaways. It provides them a Safe Haven on weekend evenings.

Eliminate Slums and Blighting Conditions

Provide incentives to preserve historically significant residential structures.

The City of St. Joseph is budgeting \$50,000 for *Historic Preservation Loans*. Owners of homes that have historical and architectural value and integrity may seek low-income loans to help with exterior repairs and improvements. Two structures will be preserved.

Improve Downtown St. Joseph, King Hill Avenue, Frederick Avenue, and St. Joseph Avenue corridors by eliminating blighting influences and providing incentives to empower property owners to improve the appearance of their properties.

The *Façade Improvement Program* addresses slum and blight issues prevalent in Downtown St. Joseph and in corridor commercial areas in close proximity to the Patee Town and Mid-City NRSA. This program provides low interest loans to entice commercial property owners to preserve and repair streetscape facades. Two improvement projects will be initiated in FY 2005/2006 with the \$50,000 budgeted for the activity.

Promote preservation of historic and architecturally significant properties by providing technical assistance and guidance to the community relating to historic preservation, compliance with The Secretary of Interior's Standards for Rehabilitation, and facilitating the Historic Preservation Loan and Façade Improvement Programs.

Create a cleaner community through repair and securing or demolition of structurally unsafe and abandoned structures.

The City of St. Joseph will continue to demolish or repair and secure structurally unsafe and abandoned structures that are located primarily in low- to moderate-income neighborhoods. The *Code Enforcement and Clearance Activities (Dangerous Buildings) Program* will enable about *twenty* (20) structures to be saved for future development or restoration, demolish *forty* (40) dangerous buildings for which rehabilitation is not feasible, and resolve approximately *thirty* (30) dangerous building situations by working with the owners. The proposed demolition budget for FY 2005/2006, including activity delivery (staff) costs, is \$330,041.

Public Services

Goal: Provide appropriate public services to assist lower income persons and agencies to meet client needs.

The City of St. Joseph is reserving \$475,000 of its FY 2005/2006 entitlement for public service activities. These funds help facilitate social services made available by *eleven* social service agencies. These agencies will help the City of St. Joseph accomplish its public service goals.

A portion of the public service funds is reserved for the YWCA Shelter for Abused and Homeless Women and Children, a program that is described in the section, *Affordable Housing Opportunities*.

Provide affordable childcare, education, social and recreational opportunities and services for at-risk children and teens.

Interfaith Community Services, Inc. -- Childcare Centers
Interfaith Community Services, Inc. -- Southside Youth Latchkey Program
Muchenberger Center -- Adventures in Recreation and Life Skills Program
Northtown Community Center -- Recreation Program

Improve the dental health of very low-income individuals by providing dental care and hygienist services.

Social Welfare Board of Buchanan County -- Dental Care Program

Improve the mental health and coping skills of low to moderate- income individuals through counseling and provide intensive day treatment services for young children with serious emotional disturbances.

Catholic Charities of Kansas City - St. Joseph, Inc. -- Mental Health Counseling Services
The CENTER, a Samaritan Center – Client Assistance Program (Mental Health Counseling)

Meet the nutrition needs of hungry families, the homeless, the elderly and physically impaired individuals who are homebound.

America's Second Harvest of Greater St. Joseph -- Food Pantry and Meal Center - Hunger Relief

Provide opportunities for adolescents to obtain substance abuse rehabilitation

Family Guidance Center for Behavioral Healthcare -- Residential Alcohol and Drug Treatment Program

Provide advocacy and services to children and adults who are developmentally delayed.

United Cerebral Palsy -- Community Integration and Advocacy

Administration

The City of St. Joseph will utilize this category of funds to build the capacity of community-based organizations to better address neighborhood needs and for administrative costs associated with the planning, administration and monitoring of the St. Joseph Consolidated Plan.

Community Housing Development Organizations

Community Action Partnership of Greater St. Joseph, formerly called the Economic Opportunity Corporation or EOC Community Action, was the second Community Housing Development Organization (CHDO) designated as a partner with the City of St. Joseph to further housing opportunities for St. Joseph's low to moderate income population. Established in 1965, Community Action Partnership is a private non profit 501(c)(3) entity that is dedicated to promoting strong communities by assisting individuals and families in the ABCD county area -- Andrew, Buchanan, Clinton and DeKalb -- achieve self-sufficiency while preserving their dignity and promoting family development. Its Board of Directors includes representatives from the community who are low income. Many of those individuals have experienced homelessness or near-homelessness. CAP's purposes also evolve around the provision of decent housing that is affordable to low- and moderate-income people.

Encompassing the goal of providing family-focused comprehensive human services, this agency offers a variety of programming including Head Start, employment preparation and placement, family stabilization programs, and crises intervention. Its services include:

- ◆ *Family Support Services* assists families and individuals achieve self-sufficiency from assessment through intervention and advocacy. Activities include Homeless

Prevention, Transitional Housing, Utility Intervention, Housing Placement and Referral.

- ◆ *Healthy Families* is a home visitation process for first time parent referrals from healthcare providers. Funding is provided from the Department of Health.
- ◆ *Community Resource Development* coordinates community strengths assessments and develops programs based on local needs while increasing area awareness of issues affecting low-income families. The agency operates and manages a Transitional Housing Program.
- ◆ *The Workforce Development Center* provides a convenient market place for job seekers. The program enables job searchers to access online services, training, financial aid, vocational services and job matching.
- ◆ *Head Start* is a full service child development program that serves low-income families in the areas of education, psychological, social, emotional and physical needs. Some of the Head Start Centers are onsite at public housing facilities.
- ◆ *Family Preservation* provides crises intervention services for families by referral from the State Department of Family Services. This program offers funding for emergency housing needs.

With HOME dollars, Community Action Partnership continues to be involved in the construction of affordable housing. In addition to the above programs, the agency offers a food pantry, clothes closet and outreach services.

Rental Assistance

Rental assistance for very low income and low-income residents, the homeless and other persons with special needs continues to be a primary need in St. Joseph. Rental assistance programs are offered through the Housing Authority of St. Joseph, Community Housing Ministry, Inc., and Family Guidance Center for Behavioral Healthcare.

The St. Joseph Housing Authority administers the Section 8 Assisted Housing Program. The PHA's funding is stable. The PHA is funded for 1,040 assisted housing units, composed of 864 Vouchers, and 177 units of public housing. The PHA started a waiting list for the Section 8 program about twelve months ago; more than 400 families are waiting for units. This program was graded by the Department of Housing and Urban Development in 2003 and it received a perfect score of 100%.

There are 148 units of public housing in the Pleasant Heights Apartment Complex. The Department of Housing and Urban Development also graded this complex in 2003 with a score of 96, which is considered a High Performer. In mid-February, 2005, twenty-five of the units in the Pleasant Heights complex were vacant.

Twenty-eight of the St. Joseph Housing Authority's Public Housing units are single family scattered site homes. The PHA has sold two of the thirty homes; the sale of a third one is imminent.

Family Guidance Center's *Supportive Community Living* and *Community Housing Program* for persons with special needs who require services to achieve and maintain independent living continues to increase in number. The agency currently assists more than one hundred individuals and anticipates the number will increase. Family Guidance Center provides Case Management with long term independent living as its major goal and utilizes funding from the Division of Mental Health to subsidize the living and housing expenses not covered by the Section 8 Program and the residents' personal resources.

**U.S. Department of Housing and Urban Development
CPD Consolidated Plan
Support of Applications by Other Entities Report**

Funding Source	Support Application by Other Entities?
A. Formula/Entitlement Programs	
ESG	Y
Public Housing Comprehensive Grant	Y
HOME Investment Partnerships Program	Y
B. Competitive Programs	
Continuum of Care	Y
Lead Hazard Control Programs	Y
Brownsfields Redevelopment Initiatives	Y
Empowerment Zone/Enterprise Community Initiative	Y
Drug Elimination Programs	Y
Youthbuild	Y
HOPE 1	Y
HOPE 2	Y
HOPE 3	Y
Supportive Housing	Y
HOPWA	Y
Safe Havens	Y
Rural Homeless Housing	Y
Sec. 202 Elderly	Y
Sec. 811 Handicapped	Y
Moderate Rehab SRO	Y
Rental Vouchers	Y
Rental Certificates	Y
Public Housing Development	Y
Public Housing MROP	Y
Public Housing CIAP	Y
LIHTC	Y

Jurisdiction's Support of Applications for Funding by Other Entities

The City of St. Joseph will encourage, during FY 2005/2006, the Housing Authority, private non-profit organizations and other entities' applications for funding under programs for which they are eligible applicants. The City of St. Joseph will review the applications of those entities based upon the merit of the proposed activity or project; determination of each application's consistency with the City's *Consolidated Plan* will be based upon the merit of the project.

Other actions

The City of St. Joseph will network with the public service organizations and distribute information on various housing and supportive service programs to the entities listed in the Institutional Structure. If, after discussion of the available programs, any entity within the Institutional Structure, or a consortium of entities, believes funding under certain programs will address the community's housing or supportive needs, and if the community can meet the program's criteria for application consideration and acceptance, the City of St. Joseph will encourage the submission of grant applications. The City of St. Joseph will provide technical assistance in the preparation of grant applications and assist with the coordination of private resources for match requirements.

The majority of the entities listed in the Institutional Structure will have significant "in-kind" matching abilities. Many of the entities are sub-recipients under the City of St. Joseph's CDBG entitlement programs, which at times may be used as match. Some of the entities receive a large portion of their operating budget from private contributions or volunteer services, which can also be used as match.

With sufficient federal dollars, the City of St. Joseph will be able to address the identified housing needs through working relationships and cooperative efforts of non-profit neighborhood organizations, social service agencies and other housing providers.

The City of St. Joseph and its sub-grantee agencies will provide programs and services to income eligible participants on a non-discriminatory basis. The City of St. Joseph promotes Fair Housing and Affirmative Action laws and contractually requires all agencies and sub-recipients receiving Federal assistance to comply with such laws. The City of St. Joseph makes a special effort to inform

areas of predominately racial/ethnic minority concentration of the availability of City programs and that the programs are offered on a non-discriminatory basis.

Actions planned to address obstacles to meeting underserved needs and foster and maintain affordable housing

The City of St. Joseph will continue to budget the maximum amount of CDBG funds allowable under federal regulations for public services and supportive housing services to the very low-income, low- and moderate-income, and persons with special needs.

Although the City of St. Joseph is not considered an ESG entitlement community in FY 2005/2006, it has submitted an application to the State of Missouri requesting \$75,000 from the State's jurisdictional share of Federal Emergency Shelter Grant funds as a means to address the needs of the community's homeless population and those at-risk.

The City of St. Joseph will encourage and assist Community Action Partnership in its efforts to seek continued funding from the State of Missouri's *Homeless Challenge Grant Program*.

The City of St. Joseph will encourage the St. Joseph Housing Authority to be cognizant of the needs of special needs groups, those who are mentally handicapped and persons diagnosed with AIDS and related diseases, to ensure that Section 8 Vouchers are attainable, since there is a lengthy waiting list. Family Guidance Center will continue its involvement in the provision of services for disabled persons with major mental illnesses.

Actions planned to remove barriers to affordable housing

No public policies in this community seriously impact the availability of affordable housing for residents of St. Joseph.

Through implementation of its Community Appearance Plan, the City of St. Joseph has enhanced its monitoring and review of vacant structures and more aggressively encourages owners to take the initiative to put the structure back into some productive use or have it removed.

Actions Planned to Evaluate and Reduce Lead-based Paint Hazards

The St. Joseph Public Health Clinic at Patee Hall will continue to offer, contingent upon funding availability, programs to educate residents of the older, more hazard prone, areas of the City on the health dangers of lead and encourages screening of children for elevated blood-lead levels.

The City of St. Joseph revised its rehabilitation programs to ensure its procedures comply with the new lead regulations contained at 24 CFR Part 35, and made testing and lead hazard reduction a priority. Three staff members completed the extensive training program and each of the three are certified and licensed Risk Assessors. Two of the three staff members have attained certification as Project Designers. All of the rehabilitation projects are tested in compliance with the new regulations.

Initially, the City encouraged local contractors to become licensed Lead Abatement Supervisors by providing tuition assistance. Nine individuals took advantage of the incentive. Now that the City has certified staff doing the necessary testing and project design and a small pool of local contractors that are licensed to do lead work, rehabilitation projects are back on target. The City will continue, however, to recruit and develop a larger pool of contractors that are qualified to do lead work on City projects.

The City's certified Risk Assessors continue to facilitate Lead Awareness Programs for interested groups and the general public. Staff continues to provide Lead-Paint Hazard education.

The City's CHDOs and subrecipients have also been made aware of the new lead regulations and the requirements of each specific program included in the regulations. Staff continues to work closely with these groups to insure compliance.

The Healthy Homes Lead Hazard Reduction Program

The Healthy Homes Lead Hazard Reduction Program is targeted to children identified as having an Elevated Blood Level (EBL). When an affected child is identified, a licensed Risk-Assessor investigates and conducts a Risk-Assessment and advises the householders what they must do to properly remediate the hazards. Householders (both owner-occupants and renters) whose total household incomes are less than 80% of the median St. Joseph income, adjusted by family

size, as annually determined by the Department of Housing and Urban Development, are provided help with the remediation costs.

The Healthy Homes Program provides grants to low/mod income owner-occupants. It addresses lead hazards in rental property by making low interest loans available to the property owner if a majority of the tenants are low/mod income. However, when the child's home is located within the boundaries of the Mid-City Neighborhood Revitalization Strategy Area, the remediation assistance is available to all householders, regardless of income.

Actions Planned to Reduce the Number of Poverty Level Families

Many agencies provide assistance to the unemployed and other very low-income St. Joseph residents. The Social Welfare Board provides medical and dental care to the indigent; other medical services are provided by the City's Public Health Clinic at Patee Hall. Inter/Serv, Catholic Charities, Community Action Partnership, AFL/CIO Community Services and many other agencies counsel and advocate for the low income families and individuals; their services include rent or mortgage assistance, utility assistance, counseling, food and clothing. The services are available to all very low-income individuals and families.

The United Way of Greater St. Joseph has funds designated for "Unmet Needs" and facilitates monthly gatherings of a social services consortium to discuss client needs that individual agencies cannot address.

The City of St. Joseph encourages the sponsoring agencies to maintain services at an optimal level, as funds remain available. The City of St. Joseph will continue to make CDBG assistance available so the social services providers can maintain their programs at a level that addresses the growing needs of the individuals and families who try to exist on a poverty level income.

The City of St. Joseph will attempt to produce and preserve affordable housing by continuing rehabilitation programs that improve living conditions for low- to moderate-income owner households and convert deteriorated houses into decent, safe, and affordable housing opportunities for very low and low-income renters.

The St. Joseph Area Chamber of Commerce continues to market St. Joseph to industries considering relocation or expansions in new communities. The Riverboat gaming operation and an ongoing emphasis on the tourism market help create new jobs for the St. Joseph community.

The City of St. Joseph works with the Buchanan County Commissioners, St. Joseph Area Chamber of Commerce, and the Missouri Department of Economic Development to attract new business to St. Joseph. They continue to examine ways to create a Business Empowerment Co-op Center, a creative training/business incubator idea supported by residents of a predominately minority concentrated area. If such a center could become a reality, it would enable small businesses to start-up in a co-op/incubator type setting and enable the entrepreneurs to share expenses, machinery, personnel, and other resources while providing hands-on training and business skills to program participants. The City of St. Joseph, in partnership with the Chamber of Commerce and the State of Missouri Department of Economic Development, may create an equity investment fund to help the entrepreneurs establish spin-off businesses.

Redevelopment of Downtown St. Joseph through historic preservation and investment incentives is another means the community is attracting new employment opportunities and economic activity near to the homes of low to moderate-income residents.

Actions Planned to Develop Institutional Structure

The City of St. Joseph will continue to implement its affordable and supportive housing strategy by utilizing private industry, non-profit organizations, and public institutions delineated in the Consolidated Plan.

Ongoing communication with housing and service providers will permit this community to keep abreast of changing needs and concerns and will aid in the coordination of opportunities to maximize existing housing programs and develop new programs that will provide as much affordable housing as permitted by the resources available.

Actions to Enhance Coordination Between Public and Private Housing and Social Service Agencies

The City of St. Joseph will coordinate housing resources by utilizing existing public agencies such as the St. Joseph Housing Authority and Community Housing Ministry, Inc., and will continue to encourage the efforts of Community Action Partnership (formerly Economic Opportunity Corporation) and other entities to provide new homeownership opportunities in the community.

Coordination with private and governmental health, mental health, and other service agencies will be enhanced by the City's participation in the *Unmet Needs*

Committee facilitated by the United Way of St. Joseph, St. Joseph Regional Continuum of Care Homeless Services Coalition, and by encouraging the United Way's ongoing publication of its *Directory of Services in St. Joseph*. The City of St. Joseph is also participating in discussions on cultural diversity and how the community can be prepared to address needs of in-migrant workers should the new Triumph Foods hog processing facility draw workers from other regions of the country or even other countries.

Actions to Foster Public Housing Improvements and Resident Initiatives

The City of St. Joseph encourages the Housing Authority of St. Joseph to continue its ambitious agenda aimed at getting the community more involved in public housing and making public housing more accessible to the community.

The St. Joseph Housing Authority will continue to maintain the "debarred list" of individuals whose presence within the housing complex is not desired. The agency has fortified its agreement with the St. Joseph Police Department and presses charges when the "undesirables" and other troublemakers are arrested.

The City of St. Joseph also encourages the Housing Authority to continue seeking any available resources from the U. S. Department of Housing and Urban Development that will help the PHA address problems pertaining to illegal drug activity, gang activities, and the need to reduce crime in neighborhoods where there is low income housing, in addition to addressing problems existing on the grounds of public and assisted housing. Residents in the Pleasant Heights and Oakridge Apartment complexes, continue to need police surveillance and security; distribution of printed materials, and an anonymous drug line so residents can report their concerns relating to drug trafficking.

The Housing Authority continues to modernize the Pleasant Heights Complex. In the past, the "Comprehensive Improvement Assistance Program" (CIAP) provided street improvements, new stoves, refrigerators, and countertops, new hot water heaters and furnaces, new siding, an addition to the maintenance shed, and a new utility vehicle for snow removal. Bathrooms have been renovated, closet doors replaced, and new roofs have been installed. Other CIAP Grants enable the PHA to move hot water heaters, address the electrical wiring, and purchase new cabinets for the units.

Actions to Address Impediments to Fair and Equal Housing Opportunities

The City of St. Joseph conducted an *Analysis of Impediments to Fair and Equal Housing Opportunities in St. Joseph* in April 1996 and revised it in July 1997. Staff interviewed representatives of the Albany Regional Center, Progressive Community Services, Supportive Community Living and other organizations to obtain their views regarding issues relating to persons with disabilities. The Housing Authority of the City of St. Joseph provided information relating to the Section 8 Assisted and Public Housing Programs and helped us understand their perceptions of the needs of individuals and families who are eligible for assisted housing. Staff also consulted the City's Equal Opportunity Officer and Legal Aid of Western Missouri and discussed fair housing issues with members of the community.

The original study included a review of data lenders and banking institutions reported under the Home Mortgage Disclosure Act (HMDA) and records of complaints alleging housing discrimination which were jointly filed with the U.S. Department of Housing and Urban Development's Fair Housing and Equal Opportunity Division and the City of St. Joseph. The study also included a compilation and analysis of data from the 1990 U.S. Census and comparisons with earlier data.

The City of St. Joseph has reviewed recent data reported under the Home Mortgage Disclosure Act to ensure that local lenders and banking institutions continue to provide equal treatment of individuals seeking financing for home purchases.

The City of St. Joseph's Human Rights Commission continues in inactive status and has no involvement in fair housing and equal opportunity issues. The St. Joseph Area Association of Realtors' Equal Opportunity Committee continues to convene. There is evidence that participation by minority and female brokers in multiple listing services and real estate brokers associations is encouraged.

St. Joseph is not a large community. In 2000, minority races and ethnic groups represented less than seven percent of the population. During the ten-year period, 1990 to 2000, the number of Black individuals increased almost thirty percent. The 2000 Census counted 1,929 individuals that were Hispanic or Latino (of any race) – 2.6% of the population.

According to the 2000 Census, there are seven census tracts where the number of African Americans represents more than five percent (5%) of the population.

Two of the tracts, CT 6 and CT 10, have an African American population that exceeds ten percent (10%); however, the Western Reception Diagnostic Correctional Center is located in Tract 6 (labeled Tract 8 in prior Census), thus the minority population appears higher. Only Census tract 10, bounded by Frederick Avenue and Messanie Street, from 10th to 22nd Street, with an African American/Black population of 511 in 2000, much less than the 624 in 1990, fits the City's definition of an area with a concentration of race or ethnicity.

The total number of African-American individuals that reside in the low to moderate income area (census tracts 10, 11, 12, 14, and 19) decreased 13% during the 1980-1990 decade and another 2.5% during the last decade, and represents 9% of the total population of those areas. During the same period, the African-American population increased in the developing areas east of the Belt Highway, from a 1980 total of 296 to 479 in 1990 and to 7311 in 2000. However, this race only represents 4.4% of the population in those areas.

There are two tracts that have a Hispanic or Latino population in the range of four percent (4%). Those tracts are 19 and 22.

Public transportation is generally available to individuals without automobiles. Although the unemployment rate for St. Joseph continues to be one of the highest in the State of Missouri and ranges between five and seven percent, those seeking job opportunities can easily access most employment centers in less than twenty minutes. The mean travel time for all workers is around 16 minutes.

Many variables affect a family's decision about where to live. The family's income is the most predominant factor. Whether the family is moderate or low income, White or representative of a racial and ethnic minority group, its neighborhood and housing choice must be in an affordable range. Most people also prefer, if they have the choice, to be with others of the same social class and ethnic background, with whom they share similar views on neighborhood concerns, adequate schools and political representation. For others, allegiance to a high school alma mater and nearness to family also are considered in determining the area in which to establish a home.

Conclusions

The Department of Planning and Community Development continues to note that, although the minority population of St. Joseph does not face the degree of discrimination found in larger metropolitan areas, there are actions that are

counter-productive to fair housing choice in St. Joseph. These identified impediments include:

- Some landlords are reluctant to rent to individuals who have Section 8 assisted housing certificates and vouchers. Landlords include statements such as "no pets -- no housing" in their classified advertisements for rentals, which clearly indicates tenants who are low income and eligible for Section 8 housing assistance are not welcome.
- Individuals with mental and developmental disabilities and those who are eligible for assisted housing are more likely to be successful in their search for affordable housing programs prior to a personal interview. Counseling programs on how to search for a housing unit, appropriate conduct and appearance, dress rehearsals, and landlord and tenant responsibilities are necessary to eliminate perceptions of prospective landlords.
- The NIMBYISM -- "Not in my backyard" attitude is evident when residents of low to moderate income neighborhoods vehemently oppose a proposed development of new housing opportunities for low-income families within their neighborhood.
- St. Joseph does not have an active Human Rights Commission to promote fair housing activities or address occasional complaints alleging discrimination because of race and familial status.
- There are significant numbers of abandoned and condemned housing units in the area where large numbers of minorities and low income individuals reside, which has resulted in declining neighborhoods and a loss of commercial and employment opportunities.

Actions to Address Impediments

The Department of Planning and Community Development, aided by its Fair Housing Coordinator, the St. Joseph Area Association of Realtors, and a network of community agencies and housing providers, will address the identified impediments during Program Year 2005/2006 by implementing the following Action Plan:

Impediment:

St. Joseph does not have an active Human Rights Commission to promote fair housing activities or address occasional complaints alleging discrimination because of race and familial status.

Action Plan:

Goal: Identify problems at the local level and monitor and evaluate fair housing activities in the St. Joseph community.

The City of St. Joseph continues to partner with the St. Joseph Area Association of Realtors to promote Fair Housing. The City's Loan and Fair Housing Coordinator campaigns to increase the public's awareness of the rights and responsibilities associated with the Fair Housing Law.

Accomplishments to date:

Because the St. Joseph Human Rights Commission on Fair Housing was never deemed "substantially equivalent" by the State of Missouri, and thus, had no real power to act, the St. Joseph City Council amended the Code of Ordinances by repealing Division 6 entitled "Human Rights Commission on Fair Housing" in its entirety. A portion of the responsibilities previously handled by the Commission, i.e. the few responsibilities allowed without "substantial equivalent" status, were assigned to the Loan and Fair Housing Coordinator stationed in the Department of Planning and Community Development.

Although both the City of St. Joseph and the St. Joseph Area Board of Realtors' Equal Opportunity Committee continues to promote Fair Housing, the groups no longer meet on a regular basis. However, their campaign to increase the public's awareness of the rights and responsibilities associated with the Fair Housing Law continues.

Program year 2005 Action Plan:

Timeline	Year 2004-05				Year 2005-06			
Action or Task	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Implement promotional campaign								
Distribute brochures and educational materials								
Promote Fair Housing Month; issue Proclamation								
Evaluate 2005 Action Plan and Accomplishments								
Build successful partnership opportunities								

Impediment:

Three of the identified issues or impediments deter fair housing choices for low-income individuals and families and individuals with disabilities. They subsequently impact individuals from all races and ethnic groups. The following impediments will be addressed through an education and promotional campaign:

Some landlords are reluctant to rent to individuals who have Section 8 assisted housing certificates and vouchers. Landlords include statements such as "no pets--no housing" in their classified advertisements for rentals, which clearly indicates tenants who are low income and eligible for Section 8 housing assistance are not welcome.

Individuals with mental and developmental disabilities and those who are eligible for assisted housing are more likely to be successful in their search for affordable housing if they make no reference to their eligibility for independent living or assisted housing programs prior to a personal interview. Counseling programs on how to search for a housing unit, appropriate conduct and appearance, dress rehearsals, and landlord and tenant responsibilities are necessary to eliminate perceptions of prospective landlords.

The NIMBYISM -- "Not in my backyard" attitude is evident when residents of low to moderate income neighborhoods vehemently oppose a proposed development of new housing opportunities for low-income families within their neighborhood.

Action Plan:

Goal: Initiate a Promotional Campaign to increase public awareness and promote housing opportunities for low to moderate income individuals and families, racial and ethnic minority groups, and persons with disabilities through the implementation of outreach, education, or information programs and activities:

Distribute brochures and promotional materials:

- ◆ Display brochures and informational materials in the Department of Planning and Community Development, Community Action Partnership, social service agencies, housing providers and other sites.

Distribute promotional items:

- ◆ Consider the feasibility and cost to distribute embossed, promotional outreach items or give-aways, i.e. key chains or bumper stickers. Distribute bookmarks to elementary school children.

Media outreach:

- ◆ Develop fair housing public service announcements (PSAs) and arrange to have the messages played at periodic intervals on local radio, Cablevision, and television.
- ◆ Utilize print media and bus cards to publicize fair housing during national Fair Housing month.

Other outreach activities:

- ◆ Distribute fair housing educational materials to Community Action Partnership, Catholic Charities of Kansas City-St. Joseph, Inc., and Interfaith Community Services - Calvin Center. Ask each agency to include basic information on fair housing laws in its Budget Counseling Program and to assist with the enforcement of the laws.
- ◆ Through Neighborhood Services, encourage organized neighborhoods to include fair housing articles in their newsletters and mailings.

Accomplishments to date:

The City's Loan and Fair Housing Coordinator continues to maintain a log of all inquiries relating to Fair Housing rights and discrimination. The record provides an insight as to the types of concerns and issues occurring in the St. Joseph community. Most of the inquiries relate to landlord/tenant issues; very few allege discriminatory practices.

The City of St. Joseph has Fair Housing materials available for distribution and display by social service agencies. The materials pertain to Fair Housing in St. Joseph and the procedures for filing housing complaints.

Program year 2005 Action Plan:

Timeline Action or Task	Year 2004-05				Year 2005-06			
	1st Qtr	2 nd Qtr	3 rd Qtr	4 th Qtr	1st Qtr	2 nd Qtr	3 rd Qtr	4 th Qtr
<i>Distribute brochures/promotional materials</i>								
* Display materials at various sites								
* Distribute give-aways to school children								
<i>Media Outreach:</i>								
* Initiate Public Service Announcements								
* Promote Fair Housing Month								
<i>Other Outreach Activities</i>								
* Fair housing curriculum in Counseling Program.								
* Include fair housing articles in newsletters, mailings								



In the spring of 2001, the City of St. Joseph began spreading the fair housing message on billboards prominently sited throughout the community. The billboards are re-introduced each spring during Fair Housing Month. This picture shows the billboard exhibited in spring, 2005.

Impediment:

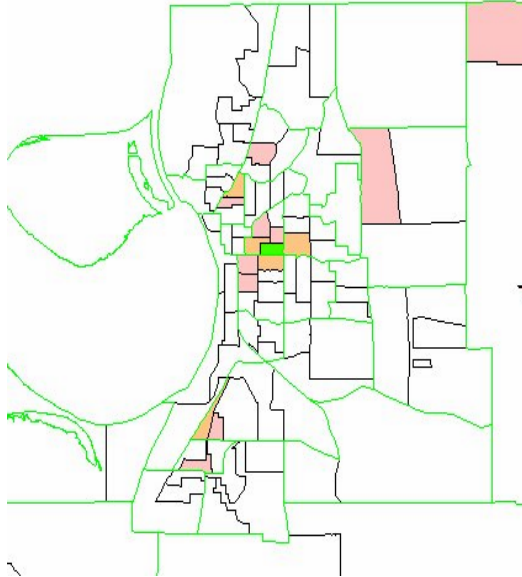
There are significant numbers of abandoned and condemned housing units in the area where large numbers of minorities and low income individuals reside, which has resulted in declining neighborhoods and a loss of commercial and employment opportunities. The area of minority concentration is census tract 10. The areas with concentrations of low-income individuals include census tracts 10, 11, 12, 13, 14, and 19.

Action Plan:

Goal: Revitalize neighborhoods with concentrations of low income and minority individuals.

- ◆ Continue to target areas with concentrations of low income and minority individuals for reinvestment activities such as housing rehabilitation and neighborhood revitalization.
- ◆ Continue to rehabilitate or demolish vacant and abandoned houses.
- ◆ Promote construction of replacement housing and infill housing efforts.
- ◆ Offer economic incentives for housing developers/sponsors, businesses, bankers and other investors that assist in the revitalization effort.

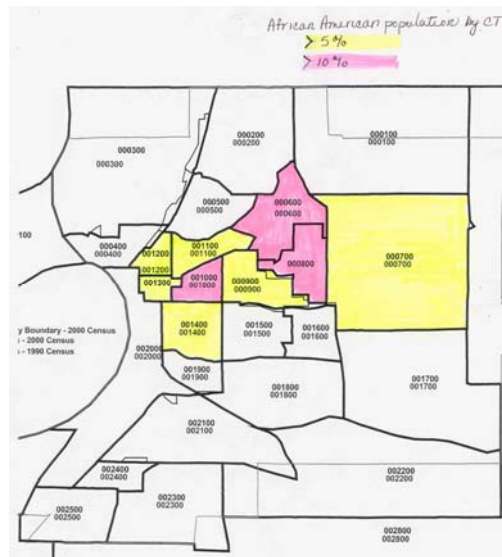
Accomplishments to date:



Neighborhood Revitalization activities are on-going. The City of St. Joseph's efforts to target low to moderate income and minority areas for reinvestment activities, rehabilitate or demolish vacant, abandoned houses, and promote replacement housing and infill housing projects are moving forward at a fast pace due to the Department of Housing and Urban Development's approval of St. Joseph's Mid-City Neighborhood Revitalization Strategy Area.

*The Housing Profile section of the **Analysis of Impediments, 1977 revised edition**, examined 1990 Census data and found that six census tracts, generally those located west of 22nd Street, showed concentrations of Black individuals exceeding 5% of the population. Tract 10 had the largest concentration at 21.3%. About 8.5% of tract 14's population and 7.4% of the people in tract 13 were Black.*

The 2000 Census reveals that there were 1,126 more African Americans and 343 more Hispanics in St. Joseph in 2000, compared to the 1990 Census. Tract 10 continues to have the highest concentration of African Americans at 18.7%, but during the previous decade, 113 relocated to other areas of the St. Joseph community. The only other tract where the percentage of African Americans exceeded 10% is tract 6 where a psychiatric hospital and prison are located. The Hispanic population is more evenly disbursed; only tracts 14, 19, and 22 have Hispanic populations that represent 4% of the tract's population.



Most of the housing stock in tracts 10, 12, and 14 is vintage, constructed prior to 1939. A majority of the residents are low to moderate income.

The age of the housing stock correlates to the condition and affordability of housing for low income families and individuals. For that reason the City of St. Joseph continues to focus its revitalization efforts to the neighborhoods that are located west of 22nd Street.

Neighborhood Partners' initial efforts were focused in Patee Town, an area that encompasses some of block groups 1 and 4 of tract 14. Rehabilitation and preservation activities initiated by this community have addressed critical structures along the Museum corridor, 9th and 10th streets. Those activities included rehabilitation of owner-occupied homes, improvements to rental properties, removal of deteriorated structures, rehabilitation and re-use of vacant structures, and the addition of infill housing.

Three years ago, the City of St. Joseph and Neighborhood Partners, Inc. re-directed its rehabilitation and preservation efforts to the Mid-City Neighborhood Revitalization Strategy Area. The Mid-City Neighborhood is an area of 53 blocks, described as Edmond Street on the north, Olive Street on the south, from 14th Street east to 22nd Street. It is located in census tract 10, block groups 2 and 3, and in census tract 14, block group 1.

The 1990 census indicated there were 1,080 persons in the area. There were 427 families, 664 households. The race/ethnicity of the area was 1,275 white, 454 black, 6 American Indian, 7 Asian, and 7 other. Twenty-eight (28) of the individuals were of Hispanic Origin.

Comparable block group level data is not available from the 2000 Census. It is known, however, that the percentage of low- to moderate- income individuals that live within the boundaries of the Mid-City NRSA is 76.2%.

Positive results due to the revitalization efforts of Neighborhood Partners and the City of St. Joseph are beginning to show. Several new infill houses have been constructed. Several more houses will be constructed in FY 2005/2006 -- Community Action Partnership, Habitat for Humanity, and private developers now realize the neighborhood's potential. An African-American congregation illustrated its commitment to the area by investing several million dollars in the construction of a new church -- not in the eastern part of town-- just across the street from the old church, a long-standing pillar of the African American community.

Program year 2005 Action Plan:

Timeline	Year 2004-05				Year 2005-06			
Action or Task	<i>1st Qtr</i>	<i>2nd Qtr</i>	<i>3rd Qtr</i>	<i>4th Qtr</i>	<i>1st Qtr</i>	<i>2nd Qtr</i>	<i>3rd Qtr</i>	<i>4th Qtr</i>
Target L/M & minority areas for reinvestment activities								
Rehabilitate/demolish vacant, abandoned houses								
Promote replacement housing and infill housing efforts								
Offer economic incentives								

Fair Housing Implementation Plan:

The City of St. Joseph's Fair Housing Strategy is reviewed annually. The Strategy is amended as needed to ensure the goals and actions are helping the community to overcome the identified barriers to fair housing choice. The Department of Planning and Community Development, assisted by the Loan and Fair Housing Coordinator, and citizens will implement the aforementioned tasks in Program Year 2005, which begins July 1, 2005 and extends through June 30, 2006.

In addition, the Department of Planning and Community Development continues to gather preliminary information to update the *Analysis of Impediments to Fair and Equal Housing Opportunities*, to reflect conditions and data retrieved from the 2000 Census.

The Community Development Block Grant and HOME Program funds reserved for overall program administration provide funding for these fair housing activities.