

St. Joseph, Buchanan County, Missouri, developed along the Missouri River in Northwestern Missouri. It was the western terminal for the railroad and the eastern terminus of the Pony Express during its brief existence. St. Joseph is the place where the notorious outlaw, Jesse James, was shot and killed. It is the home of the Cherry Mash, the third-oldest candy bar that's still made and the first one ever manufactured west of the Mississippi River. St. Joseph celebrated its sesquicentennial in 1993 and is proud of its rich cultural heritage, exquisite 19th century architecture, continuous 26-mile parkway system, picturesque landscapes, vast wooded areas, and family oriented parks.



The St. Joseph community...in profile.

The median family income for the St. Joseph MSA was \$51,950 in 2005, according to HUD, but in 1999, it was only \$40,100. In 2000, approximately 43.5% of the households in St. Joseph met HUD's definition of low- to moderate income. There are 26 block groups where the majority of the residents are low-to moderate income by HUD's definition and qualify for CDBG assistance on an area basis. Census Tracts 10, 11, 12, 14, and 19 have an aggregate Low/Mod percentage that exceeds 51%. For the most part, those census tract/block group areas are located west of 22nd Street.

St. Joseph and the surrounding area continues to have an unusually high percentage of senior citizens. The median age of St. Joseph residents is 35.6 years.

About 13% of St. Joseph's residents live below the poverty level; 9.1% of all families are poor. For African American families, the rate is 21.3%. The declining value and availability of public assistance is blamed for the increases in poverty and homelessness. Since the implementation of the federal welfare reform law, welfare caseloads have dropped sharply. The declining welfare rolls however, simply means that fewer people receive benefits -- not that they are employed or financially better off. The loss of welfare benefits, coupled with St. Joseph's low wages and unstable employment situations, has created a new category, the working poor. These are the families who struggle to get medical care, food and housing. These are the individuals who, nationwide, now rely on soup kitchens, food pantries, and homeless shelters for their basic needs.

Children under the age of 18 years represent 26.1% of the population in Buchanan County. Single mothers are the sole support in about 13% of the households. Childcare is an economic burden for these poor families because it consumes approximately 18% of their income.

Population and Household Characteristics

St. Joseph	73,990
Buchanan County	85,998
Number of Households	29,026
Female-Headed Households w/Children	2,324
Persons Age 55 and older	17,382
Racial Composition	
White	67,981
African-American	3,722
Hispanic Origin	1,929

Economic Trends

St. Joseph struggled during the 1970's and early 1980's to maintain its existence while urban renewal devastated the downtown retail area and downtown merchants closed their stores or relocated to the East Side Belt Highway. The brewery and a majority of the meat packing industries closed. Neighborhoods adjacent to those industries and the downtown area became unpopular because of their location, age, and energy inefficiency. Owners moved eastward, converting their former homes into multi-family rentals. Rental use riddled the neighborhoods with dilapidated and vacant structures. The neighborhoods became blighted and prone to crime and St. Joseph had the highest level of unemployment in the State of Missouri. The agricultural markets were flat and St. Joseph's growth rate was only 10.6%, compared to the State's 20.5% and the national rate at 24.9%.

Then in August of 1993 the community was devastated by a flood that caused more than \$4 million in property damage and resulted in the loss of 750 above-average paying manufacturing jobs. By the end of the year, a pork processing plant also closed and 1,050 full-time workers, accustomed to an hourly pay of \$9.35, lost their jobs.

But, St. Joseph rebounded! The community's aggressive economic development efforts enabled the unemployment rate to stabilize, resulting in the creation of 1,400 new jobs and more than \$240,000,000 in new investment, primarily through business expansions. Those good days lasted until 2004, when 900 more jobs were lost. Stetson Hat and the Big Chief Tablet are only memories. The community, however, remains optimistic with the construction of The Shoppes at North Village and a major pork processing plant in 2005.

During May through August 2003, Buchanan County's unemployment rate was 6.0%. By April 2004, it had dropped to 4.7%, but started climbing and reached 6.6% by October that year. However, St. Joseph continues to have a diversified employment base. Major employers range from education to animal pharmaceutical production, aerial work platform manufacturing to riverboat gaming.

Top 10 Employers in St. Joseph, Missouri

Name	Product/Services	Total Employment
<i>Heartland Health</i>	<i>Health Services</i>	<i>2,788</i>
<i>School District of St. Joseph</i>	<i>Education</i>	<i>1,546</i>
<i>American Family Insurance</i>	<i>Insurance</i>	<i>841</i>
<i>Systems & Services Technologies</i>	<i>Loan Servicing</i>	<i>778</i>
<i>Altec Industries, Inc.</i>	<i>Utility Industry equipment</i>	<i>660</i>
<i>Western Reception Diagnostic and Correctional Center</i>	<i>Prison</i>	<i>642</i>
<i>Johnson Controls-Battery Division</i>	<i>Automotive Storage Batteries</i>	<i>592</i>
<i>Sara Lee Foods</i>	<i>Meat Products</i>	<i>588</i>
<i>Missouri Western State College</i>	<i>Education</i>	<i>550</i>
<i>Boehringer Ingelheim Vetmedica, Inc.</i>	<i>Animal Pharmaceuticals</i>	<i>530</i>

Job growth is occurring in the eastern sector of the community. There, workers access commercial and retail shops and the shopping center; the hospital associated medical fields, and a wide variety of industries.

The 350 acres of agricultural land located along Riverside Road from Mitchell Avenue to U.S. Highway 36 that was transformed into the Mitchell Woods Business Park is nearly filled, and the City has spotted an area south of Pickett Road as its next focus for industrial development.



Kids Count in St. Joseph

	St. Joseph	State of Missouri
% Eligible Free/Reduced Lunches	51.4%	40.7%
Rate of attendance	94.0%	93.6%
Annual dropout rate	3.5%	3.9%
Graduation rate	88.2%	85.08%
% Previous Year's Grads to 4-year college	57.8%	38.7%
Accredited Schools	29	
Total student enrollment, November 2004	11,559	

Housing Profile

In 2000, there were 31,652 housing units in St. Joseph. That number included 1,052 mobile homes and 2,626 vacant units. About 73.3% were single-family structures. Almost 65% of the units were owner-occupied.

Almost 60% of the housing in the moderate- to high-income neighborhoods that are east of the Belt Highway (tracts 1, 7, 17 and 22) are owner-occupied, compared to only 39% in the six tracts where the majority of the residents are recognized by HUD as being low/mod income (tracts 10, 11, 12, 14, and 19).

From 2000 through 2004, the City of St. Joseph issued 614 permits for construction of single family homes, 197 for attached duplexes, and 16 for multi-family units. Most of the new housing stock is located in the area east of the Belt Highway. HOME funds assisted in the construction of two 44-unit garden apartment senior housing projects. Both are located east of the Belt Highway.

During the same period, 301 residences and 22 duplex structures were demolished. The areas of greatest impact were the older neighborhoods west of 22nd Street.

CHAS Data 2000 indicates 4,113 renter households and 3,984 owner households have housing problems, such as inadequate kitchen facilities or plumbing, overcrowding, or rent or monthly owner costs that exceed 30% of the household's income.

A "Community Housing Assessment Team" conducted a study of housing in St. Joseph in June of 2004. The CHAT Team aptly concluded that structural condition in older neighborhoods was a key issue, that many houses, including buildings of great architectural merit have deteriorated to the point where their continued viability is questioned. The Team also found that many of the city's great houses are being lovingly restored; however, continued deterioration of houses



threatens the security of those efforts and discourages others' attempts. It found conditions in many rental units to be suspect.

Lead-based Paint



Buchanan County ranked eleventh of Missouri counties for the percentage of children with elevated blood lead levels – 8.6%. Any housing built prior to 1978 may be considered suspect, although nationally, pre-1950 housing stock is thought most likely to contain lead-based paint.

During the past four years, there were a total of 4,776 blood lead tests conducted on children up to age 72 months that had addresses of residence in Buchanan County. The St. Joseph-Buchanan County Health Department conducted 1,656 of the tests and found 360 children to have elevated blood lead levels. Three families were temporarily moved into the lead safe apartment that is located on South 15th Street. Another

child went through chelation. The highest number of lead-poisoned children resides in the inner city or 64501 zip code area.

Rental Housing Inventory

The 2000 census counted 10,203 rental units. The rental vacancy rate was quoted at 7.6%. The median contract rent was \$435. There continues to be a lack of decent, safe and affordable rental units for large families. In 2000, there were a total of 824 vacant units available for rent; however, there were only 129 units that had three or more bedrooms. About 96% of the renter units are considered affordable for families with incomes at or below 80% of the MFI.

About 61% of renters with incomes at or below 50% of MFI have housing deficiencies, compared to 35% for all renters. Large renter families are more likely to be living in housing with physical defects or overcrowding.

Public and assisted housing

The Housing Authority of St. Joseph offers:

- ◆ 27 single family homes on scattered sites; the beginning of a homeownership program; three others are in the process or have been sold.
- ◆ 148 public housing units in one apartment complex, Pleasant Heights, 2902 South 36th Street.
- ◆ 864 Section 8 vouchers. However, there were 448 people waiting for Section 8 assistance in February 2005.

Community Housing Ministry manages 405 assisted units for the elderly.

Owner Housing Inventory and Market

There are 18,823 owner-occupied housing units in St. Joseph. Of those units, 86% are in good condition. However, only 75% of the houses are considered affordable to low to moderate-income families, those with incomes <80% of the median.

The sale of new and existing homes increased 12% last year, but the real estate industry predicts 2005 will bring new challenges. Many realtors are anxious to see what affect Triumph Foods will have on the St. Joseph housing market. The pork processing plant is expected to begin production in the fall of 2005 and no one is sure what kind of labor force will work at the plant. The questions surrounding Triumph Foods are part of a broader issue of housing availability for middle-income wage earners, especially in older parts of the city.



Homeless Facilities and Services

The St. Joseph Continuum of Care Homeless Services Coalition conducted a point-in-time survey of local shelters on January 28, 2005 and found 88 sheltered individuals and 6 unsheltered chronically homeless women on that date. The 88 sheltered individuals were staying at the Cold Weather Shelter, The Salvation Army Booth Center, and the YWCA Women's Shelter. This community offers about 109 beds for homeless individuals. However, two of the emergency shelters have rules and curfews. Many individuals, those that are chronically homeless, are unwilling or unable to abide by those rules and choose the street hideaways for their home. Those individuals are the "guests" at the Cold Weather Shelter that has been open for the past three years, only in the months of January through the end of March. Those are the individuals that will be welcomed by InterServ's Safe Haven and Juda House, when the facilities are completed and open for business late in 2005 or early 2006.

The local Continuum of Care is composed of more than 38 member agencies that gather on a monthly basis to identify and address the needs of the homeless community and those others that could become homeless at any moment. The CoC covers the entire continuum of services that would be needed – to lead the homeless from emergency shelter to transitional housing to permanent housing, along with an array of services.

Housing Needs -- Renters

There are 4,034 renter households with incomes less than 50% of the median that use more than one-third of their income for housing-related expenses and experience other housing problems. These are the households that, because of their housing problems and cost burdens, may be going without food, health care, and other necessities in order to pay for housing. Others may face utility disconnection because their inadequately insulated homes are very expensive to heat. Small and large families are more likely to be affected than the elderly.

There is a need for three and four-bedroom rental units.

Housing Needs -- Owners

There are 18,823 owner-occupied housing units. The median value of a home in St. Joseph in 2000 was \$67,337. There are 954 owner households that live with incomes that are less than 30% of the median and 1,612 that have incomes between 31 to 50% of the MFI. Only 22% of the owner-occupied housing units are affordable to these income groups. More than 90% of them were built before 1970.

Substandard housing is directly tied to the household income level. Housing options for extremely low-income households are limited and their restricted finances may force them to live in substandard conditions. A majority (51%) of the extremely low-income (0-30% MFI) elderly owners use a third of their income for housing expenses.

Because non-elderly owners contend with the costs of raising families and other priorities, they are more likely than the elderly to live in houses that have deficiencies.

First time Homebuyers.

There are approximately 1,200 moderate-income renter households who could buy a home if they were able to qualify for a mortgage payment in a range near their current rent, locate a house in a comparable price range, and make a down payment of 5%.

Neighborhood and Target Area Profiles

Neighborhood Partners, Inc. is a public/private partnership that includes local government, the private sector, community organizations, and neighborhood residents. After five years of focusing



its efforts to a unique inner city neighborhood called Patee Town, Neighborhood Partners moved northward to the Midtown Neighborhood. Its boundaries are Edmond Street on the north, Olive Street on the south, from 14th Street east to 22nd Street. These boundaries encompass a portion of census tracts 10 and 14. The area has the greatest propensity of low to moderate-income individuals who greatly need economic empowerment.

Until recently, the Midtown Neighborhood had little growth. There is an abundance of substandard housing and vacant, dilapidated commercial structures. Demolition has destroyed much of the historic fabric of the area north of Messanie Street. Groups of lots are weedy, overgrown areas left for the City to maintain.

The area offers new challenges! The vacant lots have been wonderful opportunities for redevelopment. Concentrated code enforcement, clean up, and rehabilitation is being accomplished through an aggressive, comprehensive rehabilitation program. Infill housing efforts conducted by Habitat for Humanity, Community Action Partnership, and Neighborhood Partners,

Inc. have created many new homeownership opportunities. The City of St. Joseph is committed to focusing its revitalization efforts into the Mid-City NRSA for another two years.

Other community development needs:



- ◆ **Brownfields Assessment -- Riverfront Industrial Redevelopment Area.** The Riverfront Industrial Redevelopment Area is approximately 244 acres of land between the Missouri River and 8th Street, from the Central Business District south to U.S. Highway 36. Although immediate infrastructure access is available, the area is not marketable due to possible scrap metal contaminates, derelict buildings, and the absence of an economic redevelopment strategy.

- ◆ **Revitalization and enhancement of the Riverfront --** Priorities include:

Fairgrounds or open air arena for rodeos, FFA and 4-H livestock shows, and other agricultural events and outdoor concerts.

Interpretive wetland area, fishing area, and identification of natural plants along a boardwalk/nature trail.

Living history area.

Youth and family areas with park-like settings, playground equipment, fishing pond, skate park, arcade, games, and concessions.

- ◆ **Revitalize Downtown St. Joseph:**

Stimulate redevelopment and reinvestment in the central business district.

Create adaptive re-use of vacant retail space and upper levels of the retail buildings as loft apartments and other housing provisions for people who work in or near the business district.

Connect or link the downtown to the riverfront.

Create incentives to entice property owners of historic commercial structures to improve building facades.

Revitalization of the Riverfront Industrial Redevelopment Area and revitalization and enhancement of the Riverfront environment will provide the critical mass of individuals needed to spur the demand for special niche stores, restaurants, and housing that are sought in downtown St. Joseph. Redevelopment of the industrial, commercial and retail urban core will bring new job opportunities in close proximity to the homes of low and moderate-income persons that reside in the historic and older residential neighborhoods that fringe the core of the community.

There is one planned undertaking that is having a major impact on the revitalization of Downtown St. Joseph. Heartland Regional Medical Center has moved all of its health facilities to their east campus. It has targeted six buildings and surrounding parking areas for demolition. After clean-up is completed, Heartland plans to create a Chapter 353 Corporation and utilize tax increment financing to develop the area into housing.

Historic Preservation Activities:

- ◆ *Façade Improvement Program:*

Frederick Avenue and neighborhood commercial areas in Patee Town, North St. Joseph and South St. Joseph contain a variety of periods and styles of commercial buildings. Many of the buildings are forever lost due to decay and demolition. Removal of the original elements through unsuccessful remodeling efforts and/or lack of maintenance have changed the character of many of the structures. Most can be saved and restored, with enticements provided to the owners. Low interest loans and other incentives will empower property owners to improve the appearance of their building facades and streetscape. The façade improvements and restoration/preservation activities will safeguard and enhance the community's historic fabric, foster economic development through job creation and increased tourism, and augment the quality of life for now and the next generation.



- ◆ *Historic Preservation Activities:*

The community continues to need technical assistance and guidance pertaining to historic preservation and compliance with *The Secretary of Interior's Standards for Rehabilitation*.

St. Joseph has many individual properties and several districts that are listed on the National Register of Historic Places. In addition to the honor National Register designation bestows upon a property, it also provides access to Federal and State tax credits for rehabilitation incentives that empower property owners to preserve the exteriors of historically and architecturally significant residential structures, help eliminate blighting influences, and keep the neighborhoods intact. The Residential Historic Preservation Loan Program motivates the property owners into initiating exterior improvements that protect and preserve the character of the property at an affordable cost. These projects also serve as a catalyst for stimulating further private investment in the neighborhood.

- ◆ *Demolition and Code Enforcement:*

Removing dilapidated and abandoned structures that are cost prohibitive for rehabilitation improves the neighborhoods and eliminates blighting influences, fire hazards and other unsafe conditions that are harmful to children. Demolition or repair and securing of structurally unsafe structures will improve the streetscape and encourage or cause interest in redevelopment to be renewed.

Impediments to Fair Housing

The City of St. Joseph conducted its Analysis of Impediments to Fair Housing in 1996. Identified hindrances 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 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.
- ◆ 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.

Strategic Plan, 2005-2010

The City of St. Joseph's goals and objectives for the five year period, July 1, 2005 through June 30, 2010, were developed through brainstorming sessions with the City Council-appointed Consolidated Plan Committee. The group convened at locations in the north side, south side, mid-town, and east side to gather information from neighborhood residents on their housing and non-housing community development needs. The brainstorming sessions at the neighborhood level, coupled with input from social service and housing providers, identified opportunities to empower residents of St. Joseph's distressed neighborhoods to improve their quality of life and ultimately create a more progressive and attractive St. Joseph.

The Strategic Plan identifies what the City of St. Joseph proposes to accomplish by the year 2010 to address the housing and community development needs identified in the Consolidated Plan. The City of St. Joseph developed the priority needs from data in the needs assessment section of the Plan and from information provided by individuals and community organizations that are experienced in the various program areas.

After the Consolidated Plan Committee met with residents of the various sections of the community, committee members re-convened to consolidate their ideas and group them by priority need. Their priorities first addressed housing.

- ◆ Affordable Homeownership Opportunities
- ◆ Affordable Rental Opportunities
- ◆ Homebuyer Education
- ◆ Increase the availability of housing (rental and owner) for large families.
- ◆ Demolition of Dangerous Buildings – Historic Preservation
- ◆ Use CDBG funds to buy down interest rates to make homeownership affordable.
- ◆ Lender Consortium
- ◆ Emergency Assistance
- ◆ Targeted use of funds to make an impact.

The Consolidated Plan Committee agrees St. Joseph's non-housing community development needs are numerous and asked the City of St. Joseph to continue past commitments for utilizing all available resources to accomplish them. They identified the following non-housing priorities:

- ◆ Recreational activities for youth; need additional community centers.
- ◆ Nutrition programs for the elderly and children

- ◆ Health issues, including medical and dental care, mental health counseling, drug and alcohol.
- ◆ Job Creation
- ◆ Neighborhood initiatives and infrastructure improvements, revitalization of Downtown St. Joseph and adaptive re-use and enhancement of the riverfront.
- ◆ Public Services, including affordable child care; recreational opportunities, health and medical care for the indigent, mental health counseling, food for the hungry, opportunities for economically disadvantaged children and those with developmental disabilities.
- ◆ Empower youth by establishing a youth council to advise the City Council, and become involved in clean-up and other projects.

Geographic Priorities for Investment

St. Joseph's geographic priorities for investment are based on the needs of low to moderate-income residential areas and older commercial areas in and adjacent to the Central Business District or Downtown St. Joseph.

The City of St. Joseph continues to support Neighborhood Partners' efforts to revitalize the Mid-City Neighborhood Revitalization Area and encourages ongoing investment in new affordable infill housing and rehabilitation of owner-occupied and rental housing units.

Five Year Strategy, Goals and Objectives

Affordable Housing Opportunities:

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.
- ◆ Enable homeowners to stay in their homes by providing grants and low interest loans for urgent repairs.
- ◆ Enable low- to moderate-income families to buy their first home.

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

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.
- ◆ Prevent homelessness and help families and individuals move out of emergency shelters and into transitional housing or permanent housing.
- ◆ Assist families and individuals threatened with the loss of housing due to evictions, foreclosure, or non-payment of utilities.
- ◆ 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.

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.

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.

Neighborhood and Target Area Revitalization Goals:

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.
- ◆ 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.

Eliminate Slums and Blighting Conditions:

- ◆ Provide incentives to preserve historically significant residential structures.
- ◆ 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.
- ◆ 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.

Public Services:

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

- Provide affordable childcare, education, social and recreational opportunities and services for at-risk children and teens.
- Improve the dental health of very low-income individuals by providing dental care and hygienist services.
- 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.
- Meet the nutrition needs of hungry families, the homeless, the elderly, and physically impaired individuals who are homebound.
- Provide opportunities for adolescents to obtain substance abuse rehabilitation.

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

Economic Development/Job Creation Opportunities:

Stimulate redevelopment and reinvestment in Downtown St. Joseph and the Riverfront.

- ◆ Revitalize and enhance the community image of Downtown St. Joseph and foster economic development opportunities by attracting redevelopment and reinvestment.
- ◆ Create innovative and affordable opportunities for housing by encouraging upper-floor conversions to residential uses.
- ◆ Provide incentives for business expansion and stabilization in order to expand employment opportunities for low to moderate-income persons.
- ◆ Create a riverfront environment that reflects the historic significance of St. Joseph and stimulates economic development through the creation of new recreation, tourism and job opportunities.

Enhance the community image and foster redevelopment and reinvestment in the Brownsfield industrial areas south of the Central Business District.

- ◆ Make the land south of St. Joseph's historic downtown marketable for redevelopment by determining the extent of contamination, developing a cleanup and mitigation plan for sites with confirmed environmental issues, and initiating a community-oriented economic redevelopment strategy that will return the former commercial and industrial sites into productive uses.
- ◆ Attract redevelopment and reinvestment through infrastructure improvements, elimination of vacant and dilapidated properties, and other aesthetic enhancements.

Create a competitive business environment in low-income and targeted areas that generates employment opportunities, attracts new business and consumer services.

- ◆ Foster the development of small businesses and micro-enterprises that generate new employment opportunities for low -to moderate-income persons.

Administration:

- ◆ Build the capacity of community-based organizations to better address neighborhood need.
- ◆ Provide funding for administrative costs associated with the planning, administration and monitoring of the St. Joseph Consolidated Plan.

Institutional Structure

The City of St. Joseph is the key entity responsible for implementation. The municipal government will implement its affordable and supportive housing strategy by utilizing private industry, non-profit organizations, and public institutions. The St. Joseph Area Chamber of Commerce will continue its role as the lead player in the area of economic development.

St. Joseph Area Chamber of Commerce
Missouri Dept. of Economic Development
Missouri Dept. of Social Services
Neighborhood Organizations
Public Housing Agencies
Housing Authority of the City of St. Joseph
Section 8 Vouchers,
Manages 150-unit public housing complex.
Community Housing Ministry, Inc.
Manages family units and several housing complexes for the elderly and handicapped.

Private Industry
Neighborhood Partners, Inc.
Housing/Community Development Agencies
Neighborhood Housing Services
Economic Opportunity Corporation
Mental Health Agency:
Family Guidance Center
Social Service Agencies:
Interfaith Community Services, Inc.
YWCA Shelter for Women
YWCA Youth Crisis Program
Catholic Charities of Kansas City-St. Joseph, Inc.



Action Plan 2005/2006

Funds available:

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

These funds will be spent on an array of housing and community development activities:

- \$1,508,316 for Affordable Housing Opportunities that provide grants and loans for urgent repairs, rehabilitate and upgrade owner-housing stock, provide new opportunities for homeownership, and increase the supply of affordable rental housing in the Mid-City NRSA.
- \$100,000 for shelter and services for homeless women and those that are victims of domestic violence.
- \$326,967 to facilitate Neighborhood and Target Area Revitalization Goals in the Mid-City Neighborhood Revitalization Area, including child care, recreational, educational, and nutritional programs and services.
- \$100,000 for incentives that preserve and improve the appearance of commercial properties and historically significant residences
- \$330,041 for code enforcement and demolition or securing of dilapidated, unsafe structures that cannot be saved.
- \$375,000 for public service activities that provide childcare, education, social, recreational opportunities for children, improve dental health, improve mental health and coping skills, help meet the nutrition needs, and advocate for those who are developmentally delayed.

The City of St. Joseph hopes to address its priority needs by accomplishing the following housing and non-housing goals:

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

- 22 low- to moderate-income homeowners will have life-threatening conditions relating to electrical and plumbing hazards, failure of the heating system, fire hazards, structural failure, leaking roofs, and natural disasters rectified.

5 - 0-30% MFI
10 - 31-50% MFI
7 - 51-80% MFI

- 15 low-to moderate-income homeowners will receive affordable loans to rehab and upgrade their homes.

0 - 0-30% MFI
4 - 31-50% MFI
11- 51-80% MFI

- 4 new affordable homes will be constructed on vacant lots in the Mid-City Revitalization area and 10 other new homes will be constructed through the efforts of Habitat for Humanity and its volunteers.

14 - 51-80% MFI

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

- 6 new rental units (3 duplex structures) will be constructed in the Mid-City NRSA by a collaborative effort between Neighborhood Partners, Inc. and Trinity Management and Community Development Corporation.

6 - 51-80% MFI

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

- 1 homeless shelter will receive operating assistance.

Goal: Ensure equal access to housing.

- 1 Fair Housing Proclamation will be initiated by the Mayor and City Council; strategically located billboards will display fair housing message.

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

- 1 “lead safe” apartment will be available for families with children that have elevated blood lead levels and require chelation.
- Healthy Homes Lead Hazard Reduction Program will be continued.

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

- 4 Community Based Development Organizations (CBDO) will have funding for social and community activities for neighborhood youth, teens, adults and senior citizens.

Goal: Create a cleaner community and improve the appearance of St. Joseph’s neighborhoods; empower owners of historically significant residential and commercial properties to improve their property.

- 40 structurally unsafe and abandoned structures will be demolished.
- 2 residential structures will be preserved.
- 2 commercial property owners will preserve and repair streetscape facades.

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

- 1,296 at-risk children and teens will benefit from childcare, education, social and recreational opportunities.
- 500 low -income persons will receive dental care and hygienist services.
- 180 individuals who are developmentally delayed will be provided advocacy and services.
- 85 households will receive mental health counseling and help with their coping skills.

On July 18, 2002, the Department of Housing and Urban Development approved the City of St. Joseph’s application for a comprehensive Neighborhood Revitalization Strategy Area (NRSA) designation for a 54-block area, the Mid-City NRSA. The City of St. Joseph continues its commitment to achieving the goals of the approved Neighborhood Revitalization Strategy during FY 2005/2006 and plans to focus most of its affordable housing activities to the Mid-City NRSA.