Executive Summary

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

1. Introduction

The Economic Development Corporation (EDC), a nonprofit corporation, administers the Community Development Block Grant (CDBG) Program on behalf of Jefferson County, Missouri. As a CDBG entitlement community, Jefferson County must comply with the requirements established by the U.S. Department of Housing and Urban Development (HUD), including public participation, coordination with community stakeholders, and the publication of required public notices. The Consolidated Plan and Annual Action Plan are also subject to approval by the Jefferson County Executive and the Jefferson County Council.

This 2026–2030 Consolidated Plan serves Jefferson County and its participating Urban County municipalities. It establishes the County's five-year strategy for addressing community development, housing, and economic development needs through the investment of federal CDBG and HOME funding. The 2026 Annual Action Plan is incorporated into this document as the first year of the five-year planning period.

The Jefferson County Entitlement Program operates on a calendar-year basis, from January 1 through December 31. HOME Investment Partnerships Program (HOME) funds are administered through the St. Louis HOME Consortium, of which Jefferson County is a participating member.

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

Programs and activities outlined in this Consolidated Plan are intended to benefit low- and moderate-income (LMI) residents of Jefferson County and participating Urban County municipalities. The primary objectives are to expand access to affordable housing, provide suitable living environments, improve community infrastructure, and create economic opportunities that enhance residents' quality of life.

The goals, objectives, and anticipated outcomes for the 2026–2030 Consolidated Plan are as follows:

- Maintain homeownership opportunities and help prevent homelessness by providing forgivable Homeowner Rehabilitation loans to eligible LMI households.
  Objective: Affordable Housing | Outcome: Sustainability
- Maintain safe and sanitary housing conditions by providing forgivable loans to replace failing private sanitary sewer systems serving eligible LMI households.
  Objective: Suitable Living Environment | Outcome: Sustainability

- • Expand homeownership opportunities by providing HOME Down Payment Assistance through a five-year forgivable loan program for eligible LMI homebuyers.
  Objective: Decent Housing | Outcome: Affordability
  • Expand access to affordable housing by supporting organizations such as Habitat for Humanity and the Disability Resource Association in serving low- and moderate-income households and residents with disabilities.
  Objective: Decent Housing | Outcome: Affordability
  • Increase the availability of affordable housing and supportive services by providing HOME funding to the County's Community Housing Development Organization (CHDO).
  Objective: Decent Housing | Outcome: Availability/Accessibility
  • Promote fair housing awareness by providing education and outreach through County-led initiatives and partnerships with community organizations to reduce housing discrimination.
  Objective: Suitable Living Environment | Outcome: Accessibility
  • Strengthen homelessness prevention efforts through continued coordination with the Missouri Balance of State Continuum of Care and community partners.
  Objective: Suitable Living Environment | Outcome: Sustainability
  • Partner with nonprofit and private-sector organizations to expand services that benefit low- and moderate-income residents throughout Jefferson County.
  Objective: Suitable Living Environment | Outcome: Sustainability
  • Improve public infrastructure by investing in water, sewer, stormwater, accessibility, and other public improvement projects that benefit low- and moderate-income residents in participating municipalities and unincorporated Jefferson County.
  Objective: Suitable Living Environment | Outcome: Availability/Accessibility
  • Support local economic stability and job creation by strategically investing available federal funding and leveraging local resources.
  Objective: Economic Opportunities | Outcome: Sustainability

3. Evaluation of past performance

Jefferson County has made significant progress toward achieving the goals of its Community Development Block Grant (CDBG) and HOME programs. Since becoming an entitlement community in 2004, the County has assisted more than 8,000 households, benefited an estimated 27,000 low- and moderate-income (LMI) residents, and reinvested more than $28 million in federal funding into housing, public infrastructure, and community development projects throughout Jefferson County and participating Urban County municipalities.
The County remains committed to responsible stewardship of federal resources by meeting HUD expenditure requirements, encouraging meaningful public participation, collaborating with local governments and community partners, and identifying and addressing the evolving needs of low- and moderate-income residents.

4. Summary of citizen participation process and consultation process

Jefferson County's Citizen Participation Plan was developed in accordance with Sections 104(a)(2) and 104(a)(3) of the Housing and Community Development Act of 1974, as amended, and the requirements of 24 CFR Part 91. The planning process encourages meaningful public participation through public meetings and hearings, a minimum of two 30-day public comment period (or other timeframes required by HUD), community needs assessment surveys, and formal adoption of the Consolidated Plan by the Jefferson County Council.
Jefferson County is committed to providing residents with meaningful opportunities to participate in the planning process. The Citizen Participation Plan is available at public facilities throughout the County and is accessible to all residents, including persons with disabilities, minority populations, and individuals with limited English proficiency. The Consolidated Plan, Annual Action Plan, and related public notices are posted on the Jefferson County website jeffcomo.gov. Urban County participating municipalities are request to post the public notice and consolidated plan on their websites.

5. Summary of public comments

Public Notice ran from May 21 to June 29, 2026. Meeting was conducted on May 27, 2026 at 5 pm. One citizen was in attendance at Citizen Participation Plan meeting. Jefferson County received no comments at the participation public hearing.

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

Jefferson County did not receive comments at the Participation Public Hearing.

7. Summary

During the 2026–2030 Consolidated Plan period, Jefferson County will continue investing Community Development Block Grant (CDBG) and HOME resources in programs that strengthen neighborhoods, expand housing opportunities, improve public infrastructure, and enhance the quality of life for low- and moderate-income (LMI) residents.
Priority investments include homeowner rehabilitation, private sanitary sewer system replacement, ADA-accessible public facility improvements, sewer and stormwater infrastructure, affordable homeownership assistance, fair housing education, community services, and homelessness prevention. Through these investments and continued collaboration with local governments, nonprofit organizations, and community partners, Jefferson County remains committed to creating safe, sustainable, and vibrant communities for its residents.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Economic Development Corp of Jefferson County

Table 1 – Responsible Agencies

Narrative

The Jefferson County, MO Consolidation Plan is a strategic planning instrument prepared in accordance with & required by the US Department of Housing & Urban Development(HUD) that guides the investment of federal housing and community development funds. The Jefferson County Entitlement Program operates on a calendar year of January 1-December 31. This document will serve as a five-year Con Plan covering the years 2026-2030 and includes the required 2026 Annual Action Plan which addresses the priority needs & local objectives of the community for a one-year period. The Economic Development Corporation of Jefferson County, a public not-for-profit corporation is contracted by Jefferson County and is responsible for administration of the yearly allocation of CDBG & HOME funds. The Economic Develpment Corporation administers and oversees the Community Development Block Grant funding. HOME funds are administered by the St. Louis HOME Consortium of which Jefferson County is a participating member. Jefferson County, through the above stated funding sources, provides services to its unincorporated boundaries and Thirteen participating Urban County municipalities.

Consolidated Plan Public Contact Information

(Arnold, Herculaneum, Pevely, Festus, Crystal City, Kimmswick, Hillsboro, De Soto, Byrnes Mill, Scotsdale, Cedar Hill Lakes, Olympian Village & Lake Tekakawitha). Jefferson County operates in conjunction with the participating members of the St. Louis HOME Consortium. Two (2) incorporated municipalities and a split city of Eureka has elected not to participate (330), and are located within the geographical boundaries of Jefferson County.

Arnold, Community Development Director; Pony Bird, Inc, Grant & Donor Relation Manager; Compass Health Network, Senior VP of Corporate Services; get Healthy DeSoto, Director; Disability Resource

Association, Director; Peace Pantry President; Jefferson County Community Partnership, Executive Director, JCCP; Jefferson County, Dept of Admin Project Manager; My Place Residential Care, Director;

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(I)

1. Introduction

The Economic Development Corporation (EDC) of Jefferson County, a public not-for-profit corporation is contracted by Jefferson County and is responsible for administration of the Annual allocation of CDBG and HOME funds. The EDC directly administers CDBG funds and HOME funds are administered by the St. Louis HOME Consortium of which Jefferson County is a participating member. Suggested allocated funds for 2026 is 1,094,044.

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

To enhance coordination Public notices are posted in The Jefferson Countian and on the Jefferson County web page at jeffcomo.org and each Urban County particpating municipality within the County. The Economic Executive Director is a board member of the Jefferson County Community Partnership and participates in numerous meetings within the County to enhance the Community Development Block Grant but also to access the Affordable Housing, Community Development, Community Project Funding, Housing Opportunities, establish and or increase jobs and business within the County.

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

Jefferson County is a member of the Balance of State Continuum of Care (CoC). The Point-In-Time (PIT) identifies approximately 6000 people experiencing homelessness on a single night in Missouri. Jefferson County localized tracking falls under the Missouri Balance of State (BoS) Continuum of Care. The PIT provides a localized snapshot of the homeless population to help allocate federal and local resources. PIT surveys are conducted in January every 2 years. The 2026 survey was cancelled due to weather. Jefferson County is included in Region 1 which is locally coordinated by the East Missouri Action Agency. Regionally, the COC reported 1,911 total individuals experiencing homelessness, with 875 being unsheltered. Local resources Jefferson County Community Action Corporation (JFCAC) which participates in PIT surveys.

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

N/A as Jefferson County does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Pony Bird
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Services - Broadband Internet Service Providers Health Agency Other government - Local Community Development Financial Institution Major Employer Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs Economic Development sustainability of current homes increasing jobs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Jefferson County participates in meetings of the Jefferson County Housing Solutions Coalition (JCHSC) a local group of individuals and organizations from various low-to-moderate income housing and service providers located within Jefferson County. This group meets as schedules allow. Input from the meetings/members is used to help create Con Plans and subsequent Action Plans. Organizations/ individuals in this group involved in the preparation of plans include City of Arnold, Disability Resource Association, Comtrea, Jefferson Franklin Community Action Corp, Jefferson County Community Partnership, Jefferson County Health Department, Salvation Army, various food pantries, churches, and community volunteer groups.

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

N/A. Any and all interested agencies or individual are consulted with.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Missouri Housing Development Commission	Each action plan builds off of the next plan. The primary goal is to help individuals, families, elderly, and disabled to continue to live in their homes.

Table 3 – Other local / regional / federal planning efforts

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

Each municipality, town, and village within Jefferson County has been contacted by email requesting ideas and specific needs they may have for 2026-2030. Jefferson County participates in the Balance of State Continuum of Care, is a member of the St. Louis HOME Consortium and cooperates and coordinates with Jefferson County and municipal local government offices on an on-going basis.

Narrative

In reference to Broadband, Jefferson County Project Manager was consulted. Jefferson County has completed two projects and has projected to be satisfactory for the next five years to 10 years. See broadband comments.

Assistance is being requested to assist for treatment services with security deposits, initial rent payments, utility cost, and essential household furnishings. This would help individuals overcome common barriers on their recovery journey.

Funds are being requested for sidewalks within high traffic areas within municipalities.

Request for assistance for LMI handicap persons, structural and non-structural assistance.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

We did not recieve response from Jefferson County residents relating to the public notice and public hearing, however, we receive thank you notes from clients on the home rehabilitation program and also many phone calls, thanking us for being here for them. Our goal is to help residents of Jefferson County have sustainable living conditions in home, by providing home rehabilition of furnace, air conditioning, roof and windows. We have surpassed our goal of 10 homes to 14.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	both public hearing and public notice	All citizens of Jefferson County	no response was received	no response was received	no response received	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

With the cost of inflation Jefferson County residents need continued support in the areas of food pantries, utilities, accessability for the ADA Handicap, Home Rehabilitation, Septic Replacement Repair, and municipality infrastructure of sides walks, sewer, storm and water infrastructure. However, we need to do a better job of reaching out to the community by utilizing email and having a one-on-one phone conversation with each group in our community. While the United States Post Office may do a great job, we cannot ensure our letters are being received without occurring a higher mail cost. The public notice while checking the box to try to reach the community is not generating a response that we need to ensure we are giving our citizens the best help they need.

Public notice has been posted. Also a copy of written plans have been emailed to Jefferson county and 13 municipalities and requested that the plan be posted on their web site.

Household-level Information	Number	Percentage
Households with one or more people under 18 years:	29,149	34.30
Households with one or more people 60 years and over:	33,675	39.63
One person Household:	18,645	21.94
2011-15 ACS		

Table 5 - Summary of Housing Needs - Household-level Information

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	221,380	224,450	1%
Households	81,904	84,785	4%
Median Income	$55,348.00	$67,606.00	22%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,933	10,690	17,059	11,448	36,655
Small Family Households	2,591	3,666	6,907	5,373	22,049
Large Family Households	364	633	1,223	1,152	3,336
Household contains at least one person 62-74 years of age	2,014	2,754	4,675	2,937	8,185
Household contains at least one person age 75 or older	1,688	2,265	2,517	670	1,962
Households with one or more children 6 years old or younger	1,229	1,329	3,045	2,138	5,275

Table 7 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	69	220	70	0	359	79	45	54	0	178
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	55	15	30	100	4	4	19	0	27
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	45	115	25	265	89	110	170	80	449
Housing cost burden greater than 50% of income (and none of the above problems)	2,093	194	24	0	2,311	2,494	1,153	413	84	4,144
Housing cost burden greater than 30% of income (and none of the above problems)	880	1,591	638	100	3,209	986	1,738	2,223	679	5,626

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	353	0	0	0	353	318	0	0	0	318

Table 8 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,238	519	230	55	3,042	2,675	1,309	657	164	4,805
Having none of four housing problems	1,710	2,916	4,088	2,163	10,877	2,307	5,914	12,079	9,053	29,353
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 9 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,363	947	324	2,634	893	1,137	947	2,977

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	49	195	15	259	253	189	205	647
Elderly	735	502	144	1,381	1,706	1,031	1,104	3,841
Other	900	404	187	1,491	717	567	383	1,667
Total need by income	3,047	2,048	670	5,765	3,569	2,924	2,639	9,132

Table 10 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	89	89	720	429	0	1,149
Large Related	0	0	10	10	198	30	0	228
Elderly	382	185	10	577	1,201	392	254	1,847
Other	0	726	30	756	462	0	0	462
Total need by income	382	911	139	1,432	2,581	851	254	3,686

Table 11 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	80	45	90	55	270	29	114	149	55	347
Multiple, unrelated family households	0	25	0	0	25	64	10	40	25	139
Other, non-family households	0	30	40	0	70	0	0	0	0	0
Total need by income	80	100	130	55	365	93	124	189	80	486

Table 12 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

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

Table 13 – Crowding Information – 2/2

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

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

What are the most common housing problems?

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

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

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

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

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,780	2,143	0
White	6,270	2,073	0
Black / African American	98	0	0
Asian	8	0	0
American Indian, Alaska Native	69	0	0
Pacific Islander	0	0	0
Hispanic	99	30	0

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,166	5,525	0
White	4,781	5,285	0
Black / African American	10	0	0
Asian	29	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	30	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,751	13,311	0
White	3,485	12,491	0
Black / African American	70	79	0
Asian	54	39	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	95	175	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	993	10,456	0
White	969	10,081	0
Black / African American	0	45	0
Asian	15	49	0
American Indian, Alaska Native	4	40	0
Pacific Islander	0	0	0
Hispanic	10	125	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,913	4,017	0
White	4,493	3,852	0
Black / African American	79	19	0
Asian	8	0	0
American Indian, Alaska Native	45	24	0
Pacific Islander	0	0	0
Hispanic	84	45	0

Table 18 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,828	8,830	0
White	1,723	8,339	0
Black / African American	0	10	0
Asian	25	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	190	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	887	16,167	0
White	827	15,172	0
Black / African American	0	149	0
Asian	4	89	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	15	250	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	219	11,216	0
White	200	10,841	0
Black / African American	0	45	0
Asian	15	49	0
American Indian, Alaska Native	4	40	0
Pacific Islander	0	0	0
Hispanic	0	135	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	67,802	9,455	6,778	702
White	64,648	8,858	6,335	656
Black / African American	249	99	49	0
Asian	329	64	33	0
American Indian, Alaska Native	175	28	49	0
Pacific Islander	0	0	0	0
Hispanic	774	265	79	25

Table 22 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

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

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

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

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

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers available									

Table 23 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White									
Black/African American									
Asian									
American Indian, Alaska Native									
Pacific Islander									
Other									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic									
Not Hispanic									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

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

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Describe the characteristics of special needs populations in your community:

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

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

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Jefferson County non-housing needs center on expanding utility infrastructure, increasing commercial development to support workforce retention, and revitalizing public facilities. Regarding County-wide issues, there is a need for public infrastructure reconstruction throughout most of Jefferson County primarily in the area of sanitary and storm sewers. There is also a historic need for Senior Citizen and Youth Centers, handicap accessible public facilities/parks, economic development, and continued job training throughout our County. There is also a historic need for Senior Citizen and Youth Centers, handicap accessible public facilities/parks, economic development, and continued job training throughout our County. Unfortunately, not all identified needs can be met with current funding and priorities must be determined.

A summary of the jurisdiction's priority non-housing community development needs eligible for assistance under CDBG is as follows:

Highest ranking infrastructure needs:

- Public Storm Water
- Public Sewer
- Public Street

Highest ranking public facility needs:

- Youth centers
- Parks & Recreation facilities
- Community/neighborhood centers

Highest ranking economic development needs:

- Job creation & retention
- Employment training
- Start-up business assistance

How were these needs determined?

Assessment of information, public input and emails from non profit organizations, discussions with community municipalities, and data collected through County and municipal representatives/offices (parks and recreation, public works, city administrators, storm water mgt, etc.)

Describe the jurisdiction's need for Public Improvements:

Regarding County-wide issues, there is a need for public infrastructure reconstruction throughout most of Jefferson County primarily in the area of sanitary and storm sewers. There is also a historic need for Senior Citizen and Youth Centers, handicap accessible public facilities/parks, economic development, and continued job training throughout our County. Unfortunately, not all identified needs can be met with current funding and priorities must be determined.

How were these needs determined?

Assessment of information, public input, discussions with community stakeholders and data collected thru the public participation process as well as consultation with County and municipal representatives/offices (parks and recreation, public works, city administrators, storm water mgt, etc.)

Describe the jurisdiction's need for Public Services:

Jefferson County is immensely diverse in not only its topography but also in its non-housing community development needs. Despite this diversity, there are some common elements that tend to exist County-wide and several additional needs which were identified through the process of preparing this consolidated plan.

Regarding County-wide issues, there is a need for public infrastructure reconstruction throughout most of Jefferson County primarily in the area of sanitary and storm sewers. There is also a historic need for Senior Citizen and Youth Centers, handicap accessible public facilities/parks, economic development, and continued job training throughout our County. Unfortunately, not all identified needs can be met with current funding and priorities must be determined.

A summary of the jurisdiction's priority non-housing community development needs eligible for assistance under CDBG is as follows:

Highest ranking community development needs:

- Energy conservation

- Neighborhood Clean-up
- Neighborhood Revitalization

Highest ranking public service needs:

- Mental health services

How were these needs determined?

Assessment of information, public input and emails from non profit organizations, discussions with community municipalities, and data collected through County and municipal representatives/offices (parks and recreation, public works, city administrators, storm water mgt, etc.)

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Jefferson County, while largely rural, continues to be a desirable place to live and work. Despite the foreclosure crisis that previously affected much of the St. Louis region and the nation, the County has maintained a relatively strong and stable housing market. According to the 2015–2019 American Community Survey (ACS) estimates, the County contains 90,974 total housing units and has a homeownership rate of 79.4%. This equates to approximately 72,233 ownerâ¿¿occupied units and 18,741 renterâ¿¿occupied units. Current information was not availabe 6-6-2026.

Of the total housing stock, 84,444 units were occupied and 6,530 were vacant, resulting in an estimated vacancy rate of 7.2%. Among occupied units, ACS reports that 67,019 are ownerâ¿¿occupied while 17,425 are renterâ¿¿occupied, reinforcing the longâ¿¿standing trend of a predominantly ownerâ¿¿occupied housing market within the County.

Most housing units in Jefferson County are singleâ¿¿family, detached homes (78.9%), with manufactured housing comprising the secondâ¿¿largest category at 10.5%. Much of the housing stock is over 30 years old, built between 1960 and 1999, and now requires rehabilitation or upgrades. The secondâ¿¿largest wave of construction occurred from 2000 to 2009, and these homes are also reaching an age where improvements are increasingly needed. Many of these units, particularly in areas with higher concentrations of lowâ¿¿toâ¿¿moderateâ¿¿income (LMI) households, remain structurally sound and suitable for rehabilitation. However, the financial capacity of homeowners—and the rents that can realistically be collected to recoup investments—continues to be a significant challenge.

The County also continues to face widespread issues with failing onâ¿¿site septic systems in both ownerâ¿¿occupied and rental properties located outside public sewer districts. Although ACS does not track this category, local estimates indicate more than 30,000 failing systems countywide. These failures impose a substantial cost burden on LMI residents across all townships.

Over the next five years, Jefferson County will continue investing in rehabilitation programs for existing housing and infrastructure improvements. Additionally, the County will maintain its efforts through HOME-funded programs to assist LMI residents with home purchases and support the development of additional affordable housing units.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	72,150	79%
1-unit, attached structure	1,258	1%
2-4 units	3,411	4%
5-19 units	3,737	4%
20 or more units	1,183	1%
Mobile Home, boat, RV, van, etc	9,580	10%
Total	***91,319***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	83	0%	249	1%
1 bedroom	750	1%	2,089	12%
2 bedrooms	11,009	16%	7,483	43%
3 or more bedrooms	55,589	82%	7,517	43%
Total	***67,431***	***99%***	***17,338***	***99%***

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

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

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

Describe the need for specific types of housing:

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	149,900	167,700	12%
Median Contract Rent	612	677	11%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	4,157	24.0%
$500-999	10,706	61.7%
$1,000-1,499	1,704	9.8%
$1,500-1,999	240	1.4%
$2,000 or more	300	1.7%
Total	***17,107***	***98.7%***

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,454	No Data
50% HAMFI	6,606	8,446
80% HAMFI	11,436	22,138
100% HAMFI	No Data	32,507
Total	***19,496***	***63,091***

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

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

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

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,863	16%	5,898	34%
With two selected Conditions	274	0%	354	2%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	56,305	84%	11,049	64%
Total	***67,442***	***100%***	***17,341***	***100%***

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	17,054	25%	2,711	16%
1980-1999	22,803	34%	5,866	34%
1950-1979	23,696	35%	7,135	41%
Before 1950	3,864	6%	1,641	9%
Total	***67,417***	***100%***	***17,353***	***100%***

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	27,560	41%	8,776	51%
Housing Units build before 1980 with children present	9,190	14%	7,387	43%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

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Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Totals Number of Units

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

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

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities Targeted to Homeless Persons

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

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

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

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

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

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

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

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Jefferson County is located in the eastern part of Missouri, directly south of the St. Louis Metropolitan area and is know for its mix of suburban growth. The county seat is Hillsboro MO with the largest city being Arnold, MO. Jefferson County covers 664 square miles of which 657 are land and 7.7 miles are water. While it boasts the advantages of geographic proximity to the St. Louis metropolitan area, it also faces the typical struggles of significantly rural communities. With limited access to capital, outdated infrastructure, and seasonal income volatility. Rural development programs aim to address unemployment and economic depression by funding communtiy facilities, but eligibility and availability are limited.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	377	236	0	1	1
Arts, Entertainment, Accommodations	11,390	6,117	13	17	4
Construction	8,422	4,120	10	11	1
Education and Health Care Services	16,689	6,577	19	18	-1
Finance, Insurance, and Real Estate	6,272	1,585	7	4	-3
Information	1,782	416	2	1	-1
Manufacturing	9,994	4,119	11	11	0
Other Services	3,608	2,063	4	6	2
Professional, Scientific, Management Services	8,819	1,425	10	4	-6
Public Administration	0	0	0	0	0
Retail Trade	12,194	7,277	14	20	6
Transportation and Warehousing	3,313	910	4	2	-2
Wholesale Trade	5,566	1,978	6	5	-1
Total	88,426	36,823	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	118,139
Civilian Employed Population 16 years and over	112,470
Unemployment Rate	4.79
Unemployment Rate for Ages 16-24	12.22
Unemployment Rate for Ages 25-65	3.40

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	24,765
Farming, fisheries and forestry occupations	3,301
Service	11,038
Sales and office	25,783
Construction, extraction, maintenance and repair	14,364
Production, transportation and material moving	8,797

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	47,967	46%
30-59 Minutes	46,591	44%
60 or More Minutes	10,296	10%
Total	***104,854***	***100%***

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	5,377	759	4,229
High school graduate (includes equivalency)	25,115	1,529	9,374
Some college or Associate's degree	38,475	1,543	7,807
Bachelor's degree or higher	24,189	313	2,886

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	143	292	414	1,149	1,611
9th to 12th grade, no diploma	1,946	1,823	1,585	5,141	3,296
High school graduate, GED, or alternative	6,491	6,483	7,744	21,924	14,014
Some college, no degree	5,743	7,950	7,114	15,555	7,254
Associate's degree	1,387	4,778	4,874	7,730	2,083
Bachelor's degree	1,125	5,407	5,620	7,905	3,431
Graduate or professional degree	10	1,873	2,467	4,182	1,985

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	632,422
High school graduate (includes equivalency)	1,265,207
Some college or Associate's degree	1,391,760
Bachelor's degree	1,827,535
Graduate or professional degree	1,433,387

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Management, Business, and Financial.

Describe the workforce and infrastructure needs of the business community:

Business need individuals with certifications, welding, mechanics, nursing, manufacting computer technicians, etc. Jefferson College within Jefferson County offers many associate degrees and certifications. jeffco.edu.

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

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

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

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

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

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Discussion

MA-50 Needs and Market Analysis Discussion

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

Concentration: is defined as a number 10 percent above the overall proportion or distribution in the County.

Housing units with multiple problems tend to be associated with older units. These units are not highly concentrated geographically, but rather exist throughout the County.

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

Concentration: is defined as a number 10 percent above the overall proportion or distribution in the County.

In Jefferson County the highest concentration (less than 1% of total population) of racial or ethnic minorities falls within the Riverview and Valle Townships and comprises the municipalities of Festus, Crystal City and De Soto. The highest concentration of low-income residents resides within the City of De Soto (Jefferson County's only more than 51% LMI municipality).

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

Both areas tend to have a higher percentage of rental property available compared to the County as a whole.

Are there any community assets in these areas/neighborhoods?

Both areas are incorporated municipalities and "Urban County" participants. Both offer Services to their residents such as transportation, beautiful parks, retail stores, public facilities, medical care and community support opportunities. Unincorporated Jefferson County has similar amenities but often are geographically located further from residents requiring the individuals to obtain various modes of transportation.

Are there other strategic opportunities in any of these areas?

Here at EDC we have a small business agent that is currently working on projects throughout the County to increase business opportunities, job opportunities and give entrepreneur a start in business.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Jefferson County completed a Broadband Project with Charter that began in 2023 and completed 2026. Below are reference points on two projects.The project was an ARPA Grant project led by Charter Communications, with Jefferson County providing a monetary match. Project is to bring enhanced broadband capabilities to rural areas in Jefferson County that had limited or no current capability and capacity. The project was listed under two (2) areas: Jefferson County C and Jefferson D. Jefferson County was divided into lat/long addresses for these areas.A broadband passing is a location (such as a home or business) that is close enough to newly built broadband infrastructure (like a fiber-optic line or cable) that it can be connected to the internet. It signifies potential access to broadband rather than being an active subscriber, which is dependent on the user.

Broaddband coverage for Jefferson County, Missouri spans about 96% served and about 4% categorized as either underserved or unserved reported by Missouri Department of Economic Development (https://broadband.mo.gov). Residents of Jefferson County have many options for internet access ranging from 25 Mbps to 5 Gbps through a variety of technologies. These technologies may differ in availability and reliability depending on Urban, suburban and rural locations.

Urban and suburban area technologies:

Fiber: High Speed internet access up to 5 Gbps though such as AT&T and EarthLink.

Cable: High speed internet access up to 1 Gbps though providers such as Spectrum.

DSL (Digital Subscriber Line): Internet access up to 100 Mbps through providers such as AT&T

5G Fixed Wireless: High speed internet through providers such as AT&T, Verizon, and T-Mobile

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

While broadband service providers meet the definition for being a provider, the level of service and service area is not comparable to other services available in other jurisdictions geographically more metropolitan.

Rural area technologies:

5G Fixed Wireless: High speed internet through providers such as AT&T, Verizon, T-Mobile

Fixed Wireless: High Speed internet through providers such as Whisper ISP, LLC

Satellite: High speed internet through providers such as Starlink.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In Jefferson County it is believed that the principal increased natural hazards due to climate change are tornadoes and flooding. The likelihood of more frequent and intense storms generating tornadoes is higher under most climate change models. Jefferson County continues to adopt the most recent building codes for wind resistant construction. Jefferson County has also experienced episodes of increased flooding over the past several years. Accordingly, Jefferson County continues to adopt and use the most recent flood insurance rate maps (FIRMs) for building permits to limit future hazard risks for housing units in the areas where the FIRMs indicate floodplains in neighborhoods.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

While specific data does not exist, it is estimated that many LMI neighborhoods and households in Jefferson County are located inside of areas of potential flooding. They tend to be older neighborhoods built on lower elevations or in areas that tend to have no or substandard stormwater retention systems.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan portion of the Consolidated Plan identifies specific strategies and goals to address community needs over the next five-year period that are consistent with the goals and requirements of the U.S Department of Housing and Urban Development Community Development Block Grant (CDBG) Program.

The overall goal of the Jefferson County Entitlement Program is to work towards developing viable rural community-based programs that provide suitable living environments, decent housing and the creation of economic opportunities for primarily low-income to moderate-income persons living within Jefferson County and its participating municipalities

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

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

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Jefferson County qualifies as an Urban County as defined by the U.S. Department of Housing and Urban Development (HUD), the size of its entitlement (CDBG and HOME funding) is determined by both unincorporated residents and residents of the participating municipalities. Currently 13 out of 15 municipalities have joined Jefferson County in meeting the requirements necessary to receive funding.

The primary national objective of the Consolidated Plan is to assist and benefit low-income and moderate-income residents, Jefferson County's grant program funds will be targeted to low-income and moderate-income residents, neighborhoods and activities that benefit these residents as a whole.

The Jefferson County Entitlement program is comprised of County-wide programs which are not limited to Residential Housing Rehabilitation, Septic Replacement repair; municipalities on ADA Program; Storm Sewer; and Sewer infrastructure (both individual residential and municipal)storm water infrastructure

(municipal) removal of architectural barriers/Americans with Disabilities Act and any similar, low to moderate-income activities deemed a priority during the planning process.

CDBG funds are available to residents of all unincorporated areas of the County as well as within the jurisdictions of the Urban County participating municipalities.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	**Priority Need Name**	Home Affordability and Sustainability
	Priority Level	Low
	Population	Low Middle Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	County
	Associated Goals	Support underserved areas Affordable housing
	Description	The purpose of our program is to give opportunity to (LMI) individuals, families, elderly, and disabled to continue to live in their homes in sustainable and acceptable living conditions. CDBG funds are allocated for Low-Middle Income (LMI) individuals and families in accordance with HUD financial guidlines.
	Basis for Relative Priority	Main Priority is sustainablility of LMI continuing to live in their home, Sustainability also should address Jefferson County having clean drinking water by ensuring that treatment plants, residential sewer septic systems are working properly to protect Jefferson County ground water.
2	**Priority Need Name**	Infrastructure and Non-Infrastructure
	Priority Level	Low
	Population	Low Middle Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	County
	Associated Goals	Infrastructure and non-infrastructure
	Description	Neighborhood Revitalization and infrastructure improvements. Neighborhood revitalization install many sidewalks with the cabability to withstand, walking, bicycles, handicap scooters, etc,. These sidewalks need to flow into the gas stations, shopping, public parks. Sidewalks are extremely important to neighborhoods, getting people and children outside, walking, getting healthy, walking to jobs, etc,; The storm water infrastructure is important to slow or stop flash flooding, routing storm water to benefit the majority population; Sewer systems are getting old and are overloaded, sewer treatment plants need expanded and or replaced; Utilities continuing to rise an option may be communal heating and cooling. A single central source, rather than each invidiual property having its own heating sytem. A system that provides heating and hot water to multiple properties from a single source; this also creates job within the community. Repairing and or removing unsightly and or unsafe structures, all types.
	Basis for Relative Priority	
3	**Priority Need Name**	Basic Essentials
	Priority Level	High
	Population	Extremely Low Low Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Affordable housing
	Description	While the basic essentials are food shelter and water, the quality of life requires a few extra items. Jefferson County has currently at least eight food pantries and multiple ministries scheduled for food distribution through out the month. Also needed is additional funding assistance with shelter (rent), utilities (electric & water), clothing, phone (required for a job) and sometimes medical for counceling. The job market in Jefferson County is diverse and offers a variety of opportunites across different sectors which consist of retail, govt, manufacturinig, and education. While Jefferson College does not offer a bachlelor degree, they offer multiple associates degrees in many areas and mulitiple certificatons, welding, mechanic etc.,
	Basis for Relative Priority	The basic needs water, food, shelter, sleep, and safety. Once these needs are met the focus shifts to security and stability. Individuals will look for jobs or ways to feel needed which increases their self esteem. Assistance with educational funds for LMI individuals is a must so they may see a future for themselves.

Narrative (Optional)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Jefferson County anticipates receiving $1,094,044 in Community Development Block Grant (CDBG) funding for Program Year 2026. While future annual allocations may vary based on federal appropriations, this funding level has been used as the planning estimate for the remainder of the 2026–2030 Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,094,044	0	0	1,094,044	0	

Table 49 - Anticipated Resources

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

Although Jefferson County does not require matching funds for infrastructure projects, local participation is strongly encouraged. Historically, municipalities and project sponsors have contributed significant in-kind labor, equipment, and other resources that enhance project outcomes and maximize the impact of CDBG funding.

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

Pubically owned land would be parks and/or recreation areas that would be upgraded, updated, and or made ADA compliant with the public service funds of up to 15%.

Discussion

The Jefferson County CDBG program utilizes partnerships with other programs when possible (i.e., weatherization, volunteer groups, local churches, etc.) to assist our LMI households in obtaining the maximum needed repairs available to them.â¿¯ The infrastructure programs by not requiring “matching funds” have resulted in a higher number of public improvements being completed as projects of this magnitude, especially in predominately LMI areas, are often not funded by municipalities due to budgetary constraints or other higher priority needs.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
JEFFERSON COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Economic Development Corporation of Jefferson County, a public not-for-profit corporation is contracted by the County of Jefferson and is responsible for administration of the annual allocation of Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds. The EDC directly administers the CDBG funding. The HOME funds are administered through the St. Louis HOME Consortium of which Jefferson County is a participating member. The EDC has served in the role of Program Administrator since the Jefferson County Entitlement Program inception in 2004 and has consistently received HUD approval for all related activities and reports of the CDBG program.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Libraries are giving access to computers for assistance on line	X		

Table 51 - Homeless Prevention Services Summary

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

Jefferson County does not receive direct homeless funds. Jefferson County is a part of the Balance of State CoC.

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

Jefferson County does not receive direct homeless funds but, it is assumed that one of the largest gaps in the identified service delivery system of Jefferson County is that of transportation. While transporation is available within most municipalities, Jefferson County public transportation system does not exists in the rural areas.

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

Jefferson County is a member of the Balance of State Continuum of Care (Coc) and does not receive homeless funding itself considering the significantly small number of homeless persons in the County as formally identified in the point-in-time count. Therefore, Jefferson County will continue to participate and support the endeavors, strategies and priorities of the CoC to overcome any identified gaps in both the institutional structure and service delivery system

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support underserved areas	2027	2028	Affordable Housing Public Housing Non-Homeless Special Needs	Jefferson County	Home Affordability and Sustainability	CDBG: $150,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
2	Infrastructure and non-infrastructure	2027	2030		Jefferson County	Infrastructure and Non-Infrastructure	CDBG: $500,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15000 Households Assisted
3	Affordable housing	2026	2026			Home Affordability and Sustainability Basic Essentials		

Table 52 – Goals Summary

Goal Descriptions

1	**Goal Name**	Support underserved areas
	Goal Description	The underserved areas have a need for improved education, assistance in improving housing, assistance with utilities, food, transportation, etc. Our goal is to increase living conditions for LMI and give them them an opportunity for increased education. For Jefferson County Missouri Per govsalaries.com the Annual average salary was $52,146 and median salary was $40,809. Jefferson County is 23% lower than USA average and median salary is 7 percent lower than USA average. Jefferson County Missouri average wages for 2025 across all industries (public and private) sit around $44,000 to 48,000.00 per year.

2	**Goal Name**	Infrastructure and non-infrastructure
	Goal Description	reer
3	**Goal Name**	Affordable housing
	Goal Description	Promote home ownership opportunities using the first time buyer program but also, sustable homeownership opportunties. Helping to promote out of the box thinking by tiny home communities, town home investments, business investments

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

This estimate is based on the Municipalities Storm Water Infrastructure; the Sewer Water Infrastructure; the Handicap ADA for parks in Jefferson County and municipalities; the Home Rehabilitation Program residential; and the Septic Replacment/repair Program. Estimated number of families for a period of 5 years is 125,210.

10,000 for storm water infrastructure per year; 10,000 Sewer Water Infrastructure per year; 5000 for ADA parks in Jefferson County and muncipalities, 6 Homeowner Rehabilitation Program; 3 Septic Replacment Program multiply by 5 years. 125,210 families and individuals will have home sustainability due to this CDBG program.

Promotes affordable housing, small communities, tiny homes, apartments, etc,

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

Activities to Increase Resident Involvements

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

Plan to remove the 'troubled' designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

Jefferson County will continue existing efforts to reduce the Lead Paint Hazards in Jefferson County. This goal is achieved through the County's Home Rehabilitation Programs in which contractors comply with all applicable Federal and State regulations. Jefferson County administration staff and contractors utilized are trained in Lead Safe Work Practices as required by our current funding levels per housing unit.

Jefferson County follows Federal and State of Missouri regulations in testing for lead and mitigating its affects. All housing units that are assisted with CDBG or HOME funding are inspected for deteriorated paint. Further, Jefferson County utilizes the services of Herlacher Angleton Associates, LLC, Barnhart, MO to execute lead-based paint risk assessments/lead testing for all homes constructed prior to 1978. All surfaces are treated using lead safe work practices and activity clearance is obtained, if necessary, from the assessment authorities. Jefferson County does not receive any additional funding for direct lead remediation.

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

Jefferson County follows Federal and State of Missouri regulations in testing for lead and mitigating its affects. All housing units that are assisted with CDBG or HOME funding are inspected for deteriorated paint. Further, Jefferson County has contracted with United Infrastructure Corporation of St. Louis to execute lead-based paint risk assessments for all homes constructed prior to 1978. All surfaces are treated using lead safe work practices and activity clearance is obtained, if necessary, from the assessment authorities. While Jefferson County does not receive any additional funding for lead remediation, if such lead contamination is identified, written information is provided to the applicant by the testing authority. Written information on lead poisoning, as required by HUD, is provided in all applications distributed by the Administrator.

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

Jefferson County will continue its existing efforts to reduce the Lead Paint Hazards in the County. This goal is achieved through the County's Home Rehabilitation Programs in which contractors comply with all applicable Federal and State regulations. Jefferson County administration staff and contractors utilized are trained in Lead Safe Work Practices as required by our current funding levels per housing unit.

Jefferson County follows Federal and State of Missouri regulations in testing for lead and mitigating its affects. All housing units that are assisted with CDBG or HOME funding are inspected for deteriorated paint. Further, Jefferson County utilizes the services of Herlacher Angleton Associates, LLC, Barnhart, MO to execute lead-based paint risk assessments/lead testing for all homes constructed prior to 1978.

All surfaces are treated using lead safe work practices and activity clearance is obtained, if necessary, from the assessment authorities. Jefferson county does not receive any additional funding for direct lead remediation

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

A number of governmental agencies and private organizations operate programs within Jefferson County to reduce public funding dependency and poverty among its residents. Primarily among those agencies are the Missouri Division of Family Services and the Jefferson/Franklin Community Action Agency, both of which are state and federally funded. They offer broad based assistance to primarily welfare recipients and the extremely low to low-income residents. Assistance includes but is not limited to food stamps, Medicaid health insurance, aid to dependent children, Section 8 housing vouchers, WIC, counseling, family self-sufficiency programs and several other programs which provide assistance to our low-income residents. Jefferson County seeks to reduce the number of poverty level families by investing its CDBG and HOME funds into programs and projects that support affordable housing overall and foster self-sufficiency and sustainability.

Jefferson County, like many other sister communities has seen high unemployment rates and dramatically decreased new housing starts over the past several years. Existing small type housing units that tend to be more affordable for LMI families are typically not readily available in all areas of Jefferson County. The housing slowdown has significantly reduced additional units of this size and price range from coming online in the past couple of years. These trends put an additional burden on individuals and families at and below the poverty level. In many cases, low-income families are forced to pay a disproportionate amount of their incomes for safe and affordable housing which in turn affects all aspects of an individual or family¿s success in life.

Specific projects and their roll of poverty reduction: Housing Rehabilitation Program, Private Sanitary Sewer System Program and the Sewer Tap-on Program all provide needed repairs or public sewer service to homes of LMI individuals who would otherwise be financially unable to bring their homes into a more sustainable condition and in many cases reduce conditions under which their homes could be condemned. Sewer and Storm Water Infrastructure Programs provides funds to municipalities to improve/replace deteriorated public sanitary and storm water sewer service to LMI individuals who are otherwise financially unable to reduce their utility costs which brings their homes into a more sustainable condition.

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

To address this, the Jefferson County Entitlement program, in an effort to enhance but not duplicate service, utilizes referrals (in addition to its own outside applicants) from all local agencies to help provide additional services in order to assist these individuals on their track from dependency to independency. This is achieved through several programs/activities.

The first-time home buyer program operated through the County¿s HOME funds provides financial assistance to LMI residents wishing to achieve their goal of home ownership, the home rehabilitation programs provide funds to alleviate health and safety issues to existing housing units (most Jefferson County LMI residents locate in older homes needing repairs due to their affordability). Job training/economic development is provided through the County¿s various business funding programs offered primarily through the EDC and local banks (direct micro-enterprise program when funding is available) and through support of the County¿s workforce development program which utilizes Jefferson College¿s extensive workforce development programs and the Missouri Career Center System which serves as a labor exchange for both businesses and job seekers.

Unfortunately, Jefferson County has little to no identifiable transitional housing. While the need seems to exist, insufficient funding levels have played a major factor in meeting this need. The county will continue to search for additional funding and/or partner organizations to help meet this need, but the County is doubtful that it will be satisfied within this 5-year consolidated plan period.

Over the next 5 years Jefferson County will attempt to reduce the number of persons at or below the poverty line by collaborating and supporting other local agencies that assist LMI residents, coordinating services when possible, and to expand its own programs and services. Additionally, Jefferson County will continue to work with the Economic Development Corporation and the Industrial Development Authority to support economic development projects aimed at stimulating job opportunity and growth of jobs in high unemployment areas.

SP-80 Monitoring - 91.230

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

The Economic Development Corporation (EDC) Executive Director, CDGB Entitlement Specialist, CDBG Office Manager, Jefferson County Auditor, and Jefferson County Executive has monitoring responsibilities for the CDBG programs. Each project has a process that must be followed in writing on paper stating in detail what each project will cost. The EDC staff verifies invoice payment services on each project to ensure the project has been completed at a satisfactory level and a signed work completion form is signed by the client.

Every project will have CDBG Staff approval, Jefferson County Council approval, County Auditor approval and County Executive approval. Every project will have a minimum of application, county agreement specifying details, approved county ordinance, completed environmentals, and work completion form. Here at EDC we encourage all individuals to follow their dream of opening businesses and applying for opportunities and becoming entrepreneurs or to expand their current business. Our SBA staff are here to help with designing a business plan, securing land, building, and strategizing a five year plan.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Jefferson County anticipates receiving $1,094,044 in Community Development Block Grant (CDBG) funding for Program Year 2026. While future annual allocations may vary based on federal appropriations, this funding level has been used as the planning estimate for the remainder of the 2026–2030 Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,094,044.00	0.00	0.00	1,094,044.00	0.00	

Table 53 - Expected Resources – Priority Table

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

Although Jefferson County does not require matching funds for infrastructure projects, local participation is strongly encouraged. Historically, municipalities and project sponsors have contributed significant in-kind labor, equipment, and other resources that enhance project outcomes and maximize the impact of CDBG funding.

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

Pubically owned land would be parks and/or recreation areas that would be upgraded, updated, and or made ADA compliant with the public service funds of up to 15%.

Discussion

The Jefferson County CDBG program utilizes partnerships with other programs when possible (i.e., weatherization, volunteer groups, local churches, etc.) to assist our LMI households in obtaining the maximum needed repairs available to them.â¿¯ The infrastructure programs by not requiring “matching funds” have resulted in a higher number of public improvements being completed as projects of this magnitude, especially in predominately LMI areas, are often not funded by municipalities due to budgetary constraints or other higher priority needs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support underserved areas	2027	2028	Affordable Housing Public Housing Non-Homeless Special Needs	Jefferson County	Home Affordability and Sustainability	CDBG: $150,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
2	Infrastructure and non-infrastructure	2027	2030		Jefferson County	Infrastructure and Non-Infrastructure	CDBG: $250,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
3	Affordable housing	2026	2026			Home Affordability and Sustainability	CDBG: $250,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted

Table 54 – Goals Summary

Goal Descriptions

1	**Goal Name**	Support underserved areas
	Goal Description	

2	**Goal Name**	Infrastructure and non-infrastructure
	Goal Description	
3	**Goal Name**	Affordable housing
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

This annual action plan outlines initiatives to prevent homelessness by improving resident homes for sustainability by replacing HVAC, replacing roofs, windows, doors, improving health by replacing failing septic systems. Improving and updating to ensure ADA compliance for the public facitlities used by the handicap/ADA. Our sewer sytems at multiple locations in Jefferson County are old, worn out, needing repair and improve the quality of life from Storm and Sewer effluent draining into our waterways, creeks, drain field, ponds, where many children play, etc.

#	Project Name
1	2026 Home Rehabilitation Program
2	2026 Private Sanitary Sewer System Replacement Program
3	2026 HANDICAP/ADA Public Facility Assistance Program
4	2026 Sewer Infrastructure Program (Sanitary Sewer Infrastructure (SSI)
5	2026 Storm Water Infrastructure Program (Storm Water Control Measures (SCM)
6	2026 Community Development Block Grant (CDBG) Administration

Table 55 – Project Information

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

We currently have ten application waiting for Home Rehabilitation funds. We could use an additional 150,000 to help individuals, children, disabled, and elderly stay in their homes. The Septic Replacment, Storm Water Infrastructure, Sewer Infrastrure is the highest priority to ensure the water that drains from these systems (effluent) is at a high quality that runs off into our drain fields, waterways, creeks, etc where children play, but also, filters through the ground into our ground water, in which people will eventually drink. With the high rate of autism and other health issues helping to install ADA equipment and other high quality playground equipment for handicap adults and children will benefit all families taking care of handicap people but also raise their quality of life.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	2026 Home Rehabilitation Program
	Target Area	Jefferson County
	Goals Supported	
	Needs Addressed	Home Affordability and Sustainability
	Funding	CDBG: $150,000.00
	Description	Qualified Health and safety related housing issues can be repaired with these funds. Qualified issues include but not limited to repair or complete replacement of roof, guttering, windows, doors, siding, Heating Ventilation Air Conditioning (HVAC), minor repairs of leaking plumbing, and electrical deficiencies. No esthetics will be done with these funds. No Trailer roofs.
	Target Date	11/20/2026
	Estimate the number and type of families that will benefit from the proposed activities	Estimating a minimum of 2 people per household. 12-14 families consisting of individuals, children, elderly, and/or disabled individuals will benefit and continue to stay in their homes. Each home must meet the standard of Low-Middle Income (LMI) to be approved for this project. The Home Rehabilitation Project allocation is up to $25,000 per home.
	Location Description	Helping families stay in their homes and qualify for the Home Rehabilition projects can be anywhere within Jefferson County, Urban County participants, as long as the family meets the LMI standard, their homes are not more than 95% of the Jefferson County Median Value.
	Planned Activities	For Annual Year of 2026 a Minimum of 6 homes for the Home Rehabilitation Program of up to $25,000 each. This program replaces HVAC, Roofing, Windows, Doors, Siding, and sometimes very small repair of electrical, plumbing, Sewer Tap on. We will request additional funding for Home Rehabitation Projects. Currently, we have ten on a waiting list.
2	**Project Name**	2026 Private Sanitary Sewer System Replacement Program
	Target Area	Jefferson County
	Goals Supported	
	Needs Addressed	Home Affordability and Sustainability
	Funding	CDBG: $75,000.00

	Description	Purpose of this program is to assist owner-occupied single-family residences in Jefferson County with the repair or replacement of their failing, privately owned, on-site sanitary sewer system (Septic Systems). This program plays a critical role in protecting groundwater quality across Jefferson County communities. Failing septic systems can release pollutants into stormwater systems, streams, lakes, and wetlands, particularly during periods of heavy rainfall, posing environmental and public health risks.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will help a minimum of 3 families and a minimum of 6 individuals, children, elderly, disabled people that can continue to live in their homes. Each family must be meet the LMI standard to participate in this project.
	Location Description	The families participating in this project must live within Jefferson County and or participating municiapalites, towns, villages in the Urban County Program.
	Planned Activities	For 2026 three (3) Septic Sewer Replacement jobs are planned for residential homes.
3	**Project Name**	2026 HANDICAP/ADA Public Facility Assistance Program
	Target Area	Jefferson County
	Goals Supported	
	Needs Addressed	Home Affordability and Sustainability
	Funding	CDBG: $150,236.00
	Description	This project is designed to assist Jefferson County and its participating municipalities in handicap accessing its public facilities and public service areas. Projects will remove architectural barriers in parks, public facilities and other areas as designated acceptable. This is also for public service non-structural services.
	Target Date	12/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Because this is a public area and or a public service, I am estimating this project at 3000 individuals annually. LMI locations will benefit using using LMI Standards.
	Location Description	Jefferson County, Missouri

	Planned Activities	This activity is for public locations, parks, etc and installing and updating structural facilities, and for handicap individuals needing assistance in our parks, public service organizations that need assistance, for food, health, wages, etc.
4	**Project Name**	2026 Sewer Infrastructure Program (Sanitary Sewer Infrastructure (SSI)
	Target Area	Jefferson County
	Goals Supported	
	Needs Addressed	Home Affordability and Sustainability
	Funding	CDBG: $250,000.00
	Description	This program is available to participating municipalities and all public sewer districts/departments located within unincorporated Jefferson County and participating municipalities. The program is designed to offset costs incurred by such districts/departments for the replacement or improving/ upgrading of substandard public sewer service to predominately low-to-moderate areas. Eligible costs include but are not limited to installation or renovation of existing "main" sewer lines. Application amount divided by $5,000 per LMI home/overall project, maximum of $250,000 per project.
	Target Date	8/25/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to help a minimum of 168 individuals, children, disabled, and elderly to ensure they may continue to liive in their homes. This is a LMI location.
	Location Description	Jefferson County, MO
	Planned Activities	Replace clay pipe that has bad joints. CIPP lining of sewer mains and chemical grouting of service connections will climinate infiltration and root intrusions improving sytem reliability and reduce wet weather flows in the downstream interceptor and at the creek nearby. Continued work on point repairs and manholes must be repaired prior to CIPP lining in the project area.
5	**Project Name**	2026 Storm Water Infrastructure Program (Storm Water Control Measures (SCM)
	Target Area	Jefferson County
	Goals Supported	
	Needs Addressed	Home Affordability and Sustainability
	Funding	CDBG: $250,000.00

	Description	This program is available to participating municipalities and public sewer or water districts/departments located within unincorporated Jefferson County and participating municipalities. The program is designed to offset costs incurred by such districts/departments for the replacement or upgrading of public storm water service to predominately low-to-moderate areas. Eligible costs include but are not limited to installation or renovation of existing "main" retention-elimination system lines and for repairs needed to eliminate storm water erosion in predominately low-to-moderate income areas. Application amount divided by $5,000 per LMI home/overall project, maximum of $250,000 per project.
	Target Date	10/21/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6000 persons would be served by this project, Approximately 2621 families and number of house holds would be 1725.
	Location Description	Jefferson County, MO
	Planned Activities	
6	**Project Name**	2026 Community Development Block Grant (CDBG) Administration
	Target Area	Jefferson County
	Goals Supported	
	Needs Addressed	Home Affordability and Sustainability
	Funding	CDBG: $218,808.00
	Description	Community Development Block Grant Administration (CDBG) expenses are allocated for use up to 205 of the actual allocation. These expense are employee wages, business expenses such as mileage, equipment leasing, printers, mail machine, web pages update, internet maintenance, computer updates, trash pickup, etc.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The Economic Development Corporation (EDC) is contracted to oversee Jefferson County, MO which has an estimated population of 233,000. We continue to help LMI locations by utizing funds for Home Rehabilitation Program, Septic Replacement Program, Handicap/ADA Program, Sewer Infrastructure Program, and Stormwater Infrastructure Program.
	Location Description	Jefferson County, MO

	Planned Activities	Currently we have two staff working part-time on the CDBG program. Our goal is to increase our staff by one full time position. Also, a few projects would be to update our CDBG web site, update and steamline CDBG business expenses, payment of wages by utilizing outlook and ACH capability. Coordinate at least two HUD training sessions for 2026.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Because Jefferson County qualifies as an Urban County as defined by the U.S. Department of Housing and Urban Development (HUD), the size of its entitlement (CDBG and HOME funding) is determined by both unincorporated residents and residents of the participating municipalities. Currently 13 out of 15 municipalities have joined Jefferson County in meeting the requirements necessary to receive funding. The primary national objective of the Consolidated Plan is to assist and benefit low-income and moderate-income residents, Jefferson County's grant program funds are available to all qualified low-income and moderate-income residents, neighborhoods and activities that benefit such qualifying residents and are not limited to a specific area.

Geographic Distribution

Target Area	Percentage of Funds
Jefferson County	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Jefferson County Entitlement program is comprised of County-wide programs which include but are not limited to housing rehabilitation, sanitary sewer infrastructure (both individual residential and municipal), storm water infrastructure (municipal), removal of architectural barriers/Americans with Disabilities Act and any similar, low-to-moderate-income activities deemed a priority in the community needs surveys received by the Entitlement program during the planning process. 100% of the Entitlement funds are available to residents of all unincorporated areas of the County as well as within the jurisdictions of the participating municipalities

Discussion

Jefferson County has a few trailer parks and low- to moderate income areas. These areas need assistance in food, clothing, utilities. The county has multiple organization that continue to help the LMI communities.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

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

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

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

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

Discussion

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

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

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

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

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

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

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Jefferson County MO contracts Economic Development Corportion (EDC) to oversee the Community Development Block Grant (CDBG) .

Actions planned to address obstacles to meeting underserved needs

Jefferson County will continue to work with applicants to attempt to assist them in qualifications of the programs. Regarding funding, Jefferson County will continue to investigate creative leveraging strategies and additional funding sources

Actions planned to foster and maintain affordable housing

Continue to meet with mulitple organization within the community. Decrease the time for permit approval on septic sytems, work with contractors on supply issues, preserving existing units and lowering development cost.

Actions planned to reduce lead-based paint hazards

Jefferson County will continue to reduce the Lead Paint Hazards in the County. This goal is achieved through the County's Home Rehabilitation Programs in homoes prior to 1978 be evaluated for lead paint, which contractors comply with all applicable Federal and State regulations. Jefferson County administration staff and contractors utilized are trained in Lead Safe Work Practices as required by our current funding levels per housing unit.

Jefferson County follows Federal and State of Missouri regulations in testing for lead and mitigating its affects.

Actions planned to reduce the number of poverty-level families

A number of governmental agencies and private organizations operate programs within Jefferson County to reduce public funding dependency and poverty among its residents. Primarily among those agencies are the Missouri Division of Family Services and the Jefferson/Franklin Community Action Corporation, both of which are state and federally funded. They offer broad based assistance to primarily welfare recipients and the extremely low to low-income residents. Assistance includes but is not limited to food stamps, Medicaid health insurance, aid to dependent children, Section 8 housing vouchers, WIC, counseling, family self-sufficiency programs and several other programs which provide

direct assistance to our low-income residents. Jefferson County seeks to reduce the number of poverty level families by investing its CDBG and HOME funds into programs and projects that support affordable housing overall and foster self-sufficiency and sustainability. Unfortunately, Jefferson County has little to no identifiable transitional housing. While the need seems to exist, insufficient funding levels have played a major factor in meeting this need. The county will continue to search for additional funding and/or partner organizations to help meet this need.

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Actions planned to develop institutional structure

The Economic Development Corporation of Jefferson County with final adoption/approval of the Jefferson County Council. The EDC is a not-for-profit organization funded by the County of Jefferson and its participating municipalities to carry out general economic development programs including but not limited to programs available through the Small Business Administration (SBA), State of Missouri (DED), Economic Development Administration (EDA), Industrial Development Authority (IDA), and various other economic incentive programs as available.

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

Jefferson County takes a County-wide approach to issues affecting our low-to-moderate populations and engages in ongoing coordination between all providers of service whether public or private, at all given opportunities.

Jefferson County utilizes several avenues to provide access to and engage participation from the residents of the County as well as the general public. All reports including the Consolidated Plan, Annual Action Plan and Annual CAPER are posted in electronic form on the administrator's website as well as provided in hard copy to all participating municipalities, public & municipal libraries within the County. Notices of all public hearings, public comment periods and availability of documents are posted at the above noted facilities along with the administrator's office and County Administration Building as well as notices are placed in local newspapers of general circulation and posted in electronic form on the Administrator's website.

To encourage public participation, Public Notices are also sent to the following identified public service agencies and organizations representing special interest groups, citizens with disabilities and low-to-

moderate income individuals: Developmental Services of Jefferson County, Disability Resource Association, Catholic Community Services, Comtrea, Family Resource Center, Festus Housing Authority, Habitat for Humanity, Jefferson County Community Partnership, Jefferson County Family Services, Jefferson County Rescue Mission, Jefferson-Franklin Community Action Corporation, St. Vincent De Paul Society, Jefferson County Health Department and the Salvation Army.

Additionally, to enhance continued coordination, Jefferson County participates in meetings of the Jefferson County Housing Solutions Coalition (JCHSC) when held, a group comprised of individuals and organizations from various low-to-moderate income housing and service providers within the County,

attends St. Louis HOME Consortium meetings, participates in Balance of State Continuum of Care meetings, sets on the Board of Directors of Jefferson/Franklin Community Action Corp and meets with other County Departments regularly to ensure coordination and availability of services to LMI clientele.

Discussion

No further discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

This Action Plan is being developed by Econminc Development Corporation (EDC) staff. The EDC is contracted by Jefferson County to overseer the Community Development Block Grant (CDBG). Grant funds in the amount of 1,094,044 of 2026 funds may be released to Jefferson County Missouri near September 2026. CDBG Funds are issued to counties exceeding the 200,000 population. The community is invited to always submit your comments and/or ideas to The EDC/CDBG P.O. Box 623, Hillsboro, MO 63050 or call 636-797-5336.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Specific years of this action plan is 2026-2030 a five year plan.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** Census 2010
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. Population demographic including race and housing tenure
	What was the purpose for developing this data set? Federal needs
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? 100 percent count of population
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2010
	What is the status of the data set (complete, in progress, or planned)? Complete
2	**Data Source Name** American Community Survey 2008-12 and 2015-19
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. Population demographics including race and housing tenure
	What was the purpose for developing this data set? Federal needs
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? 100 percent count of population

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2008-2012 and 2015-2019
	What is the status of the data set (complete, in progress, or planned)? complete
3	**Data Source Name** Regional Analysis of Impediments to Fair Housing C
	List the name of the organization or individual who originated the data set. Mosaic Community Planning, LLC
	Provide a brief summary of the data set. The purpose of the Regional Analysis of Impediments to Fair Housing Choice is to study a broad array of public and private policies, practices, and procedures affecting housing choice across the St. Louis region (St. Louis HOME Consortium)
	What was the purpose for developing this data set? Federal needs
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? 100 percent of geographical area of St. Louis HOME Consortium (Jefferson County)
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Prepared and completed in April 2021
	What is the status of the data set (complete, in progress, or planned)? Complete