

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a strategic planning instrument required by the Department of Housing and Urban Development (HUD) as part of the Community Development Block Grant (CDBG) Program. The Consolidated Plan helps the City of Florissant identify key community issues and the resources to deal with those issues.

This Annual Plan outlines the use of Community Development Block Grant (CDBG) funds for FY2025.

The Annual Action Plan process requires that the grantee outline an action plan, which addresses the priority needs and local objectives of the community over a one-year period.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

As an entitlement community, the City of Florissant has determined, through a need's assessment, market analysis, and public participation process that it is in the best interest of the community to continue to concentrate limited CBDG funds in a few areas of primary concern over the next five years. Housing, Public Services, and the Removal of Architectural Barriers have been the focus in the past and will remain the focus over the next five years. There continues to be a need and concern regarding the preservation and maintenance of existing structures, homeownership, lead, and emergency repair throughout the city. The programs addressing these issues that the City currently funds have been very popular and have met a great need in the community. In addition, Public Services programs such as programs for emergency mortgage, rental, and utility assistance have been identified through the needs assessment and public participation process as important strategies for serving City residents. In 2024 the city's Neighborhood Stabilization Program was closed out, and we are waiting to receive program income of approximately \$48,849. When received these funds will be put towards funding the Project IMPACT Program and/or the Home Improvement Mechanical Program.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Florissant has an excellent performance record and, as of the end of 2024, is on track to far exceed performance goals for the six CDBG funded activities from the last Consolidated Plan (covering FY2021-FY2025).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Florissant has had an active Citizens Participation Committee (CPC) for many years. It is made up of Florissant residents who are appointed from their respective wards by the City Council. It serves as the official citizen advisory body for all phases of the Community Development Block Grant (CDBG) application development, program implementation, monitoring, and evaluation processes. The CPC meets to review CDBG activities and to propose an annual CDBG budget to the City Council.

In accordance with our Citizen Participation Plan, our 2025 Annual Action Plan process included a public hearing. The CPC committee met on November 14, 2024, and a public hearing was held on July 14, 2025, at 7:00 p.m. in the Florissant City Council Chamber. Public hearing notices were published in the Community News on June 18, 2025, and posted on the City's website, soliciting comments and participation in the process. Other announcements were posted across the city at community centers, City Hall, and the Government Building.

A summary of the draft plan was posted on our website and all other media outlets. The summary described the contents of the plan, and the entire Annual Action Plan could be reviewed online and at the City's Government Center or by written request. The plan was available for public comment for 30 days starting on July 15, 2025. The city also provides free copies of the plan to citizens and groups that request a copy in writing. The draft-action plan is made available to persons with disabilities in a format that is readily accessible upon request.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

We received one comment in support of the proposed funding use during the public hearing. No other comments were received.

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

n/a

7. Summary

We received one comment in support of the proposed funding use during the public hearing. No other comments were received.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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	FLORISSANT	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Florissant has always been proactive in its communications with residents, and we have many mechanisms for public input in place. We publish and mail a quarterly newsletter directly to residents. We also update social media accounts with information about the city. We have had an active Citizens Participation Committee (CPC) for many years. It was developed as part of the City of Florissant's effort to include as many citizens as possible in the community development planning process. The CPC is made up of Florissant residents who are appointed from their respective wards by the City Council. It serves as the official citizen advisory body for all phases of the Community Development Block Grant (CDBG) application development, program implementation, monitoring, and evaluation processes. The CPC is the major mechanism whereby the citizens of Florissant have an opportunity to express their needs as well as to be kept aware of the performance of the city's community development programs.

The CPC meets to review CDBG activities and to propose an annual CDBG budget to the City Council. The CPC:

- Conducts regular meetings on the second Thursday of each month, except June, July and August
- Evaluates and recommends priorities regarding community development needs
- Evaluates existing CDBG programs
- Evaluates and recommends programs for possible inclusion in future Annual Plans
- Evaluates any amendments to approved CDBG projects, except those for urgent need activities

- Evaluates suggested uses of any CDBG funds earmarked for contingency activities
- The CPC may recommend against such expenditures.
- Reviews the draft Consolidated Plan prior to its being made available for public comment
- Recommends changes in the draft Consolidated Plan.
- Reviews the Citizen Participation Plan annually
- Provides assistance and information to interested individuals and/or groups within Florissant

As a Metropolitan City and entitlement community, our goal is to educate the community on the Community Development Block Grant (CDBG) program and to encourage citizen participation in the local consolidated planning process. Our long-term goal is to keep the public involved in our community and to provide opportunities to participate in the consolidated planning process on an annual basis.

In accordance with our Citizen Participation Plan, our process included a public hearing for the 2024 CAPER in February and a public hearing for the Annual Action Plan in July. The CPC committee met and approved the Annual Action Plan on November 14, 2024 and a public hearing for the FY2025 Annual Action Plan was held on July 14, 2025, at 7:00 p.m. in the Florissant City Council Chamber. Public hearing notices were posted on the City's website and social media sites, soliciting comments and participation in the process as well as published in the Community News on June 25, 2025. Other announcements were posted across the city at community centers, City Hall, and the Government Building.

A summary of the draft plan was posted on our website and social media sites. The summary described the contents of the plan, and the entire Annual Plan could be reviewed online, at the City's Government Center or by written request. The plan was available for public comment for 30 days starting on July 15, 2025. The city also provides free copies of the plan to citizens and groups that request a copy in writing. The draft-consolidated plan is made available to persons with disabilities in a format that is readily accessible upon request.

Consolidated Plan Public Contact Information

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Florissant collaborates with a vast network of area nonprofit organizations to utilize their experience and expertise in the areas of housing, homelessness, and identifying met and unmet needs in the city and St. Louis County community. Through the participation and partnerships with Nonprofits that serve the City's aging community, residents with disabilities, as well as health, employment and wellness-based organizations serving the city's LMI residents, city staff has learned and identified needs, service gaps and areas for improvement, while also identifying what organizations are already serving the community well. These aspects are important when it comes to identifying city and CDBG allocation goals and priorities.

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(l)).

The City of Florissant's Housing & Community Development Office works closely with area nonprofits that serve those in the community in need of housing. The city has a relationship with the Community Action Agency of St Louis County that delivers a variety of social service programs to low-income elderly, youth, individuals with disabilities and LMI individuals and families through grants and contractual agreements with federal, state, county and local governments, other not-for-profit organizations, and private businesses. They also administer the city's Mortgage Rent and Utility Assistance Program.

There is currently no Public Housing Authority or Public Housing Developments in the City of Florissant. However, the St Louis County Housing Authority has and continues to administer the Housing Choice Voucher (formerly called Section 8) Program for all of St Louis County where Florissant is located. The waiting list for vouchers is seldom open, but communication is shared quickly and effectively when it is open for application.

Aging Ahead is the Area Agency on Aging that serves the city's population aged sixty plus. They operate 15 center locations serving meals to congregants and home-bound seniors in addition to Community Options Counseling, activities, exercise classes and Caregiver Support, and provide needed resources throughout the St. Louis County area. The City of Florissant senior center staff are available by phone and email to assist Florissant senior residents in need of resources, guidance, reassurance, and support with the goal of keeping the aging resident living safely and independently in their own homes. They provide referrals to other agencies and help to identify gaps in service for our residents.

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.

The City of Florissant relies on data provided by the CoC to assess the need for programs aimed at eradicating homelessness in the area and assisting those who are currently homeless in the community. The city consults with the CoC regarding future plans, reporting, and identifying needs in the community, especially as it relates to homelessness. We attend regular monthly meetings where we discuss the needs of the community as well as provide them with the opportunity to have input on our services and programs during the consultation process of the annual plan. This data will be helpful as we study the best ways to use resources to prevent homelessness.

The City of Florissant does not directly offer any shelters or beds for individuals or families who have lost their homes, but the city does offer a Mortgage, Rent & Utility Assistance program to our residents, and plans to continue to do so through CDBG funding. This program will provide funds to one or more social service agencies to help people on the verge of homelessness.

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

The City of Florissant does not receive ESG funds from HUD

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Citizen Participation Committee
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Florissant has had an active Citizens Participation Committee (CPC) for many years. It is made up of Florissant residents who are appointed from their respective wards by the City Council. It serves as the official citizen advisory body for all phases of the Community Development Block Grant (CDBG) application development, program implementation, monitoring, and evaluation processes. The CPC meets to review CDBG activities and to propose an annual CDBG budget to the City Council. The CPC advised staff to relax a rule limiting long-time residents from participating in the Home Improvement Program. They also requested data about program being broken out by ward, so they can assess how well services are spread throughout the city and be able to advise when changes are needed.
2	Agency/Group/Organization	Emergency Management Commission
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Resilience

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Florissant's Emergency Management Organization is responsible for the Emergency Operations Plan that was drafted in conjunction with the Missouri Department of Public Safety State Emergency Management Agency. The plan is audited every two years by the Missouri Region C Emergency Management Coordinator. The plan outlines planned responses to natural hazards such as tornadoes, winter storms, floods, earthquakes, drought, heat wave, and wildfire. As part of the preparedness planning, the Florissant Emergency Management Organization worked with the St. Louis Area Regional Response System (S.T.A.R.R.S) to have a trailer of supplies to address emergencies. They offer Community Emergency Response Team training for volunteers as a partnering effort between emergency services and the people that they serve. Over 250 residents have completed this training. In the event of a community wide emergency, our office works with Florissant Emergency Management to coordinate volunteers and collect supplies for affected residents.
3	Agency/Group/Organization	Spectrum Enterprise
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In consultation with Spectrum about broadband opportunities available to LMI residents discounts are no longer with Affordable Connectivity Program. They do offer slower speeds at a discounted rate.
4	Agency/Group/Organization	AT&T
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide

What section of the Plan was addressed by Consultation?	Broadband Services
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city consulted with AT&T regarding narrowing the digital divide. Broadband & fiber are available to Florissant residents. Service is widely available throughout the city. AT&T offers Access from AT&T which is low cost internet service for qualifying households.

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

The City of Florissant aims to consult with as many agencies as possible and did not exclude any agencies or agency types from consultation.

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	St Louis County Continuum of Care	The Continuum of Care (CoC) provides networking opportunities for area agencies to gather to discuss the state of the community regarding their clients, programs, and assistance and leads the charge to end homelessness. Florissant networks with Continuum agencies to provide assistance in reaching their goals to assist those in need within the community.

Table 3 - Other local / regional / federal planning efforts

Narrative

The City of Florissant coordinates with various St. Louis County departments and is a member of the St. Louis County Housing Consortium.

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Florissant has had an active Citizens Participation Committee (CPC) for many years. It is made up of Florissant residents who are appointed from their respective wards by the City Council. It serves as the official citizen advisory body for all phases of the Community Development Block Grant (CDBG) application development, program implementation, monitoring, and evaluation processes. The CPC meets to review CDBG activities and to propose an annual CDBG budget to the City Council.

In accordance with our Citizen Participation Plan, our 2025 Annual Action Plan process included a public hearing. The CPC committee met, and a public hearing was held on July 14, 2025 at 7:00 p.m. in the Florissant City Council Chamber. Public hearing notices were published on June 25, 2025, in the Community News and posted on the City's website, and social media sites soliciting comments and participation in the process. Other announcements were posted across the city at community centers, City Hall, and the Government Building.

A summary of the draft plan was posted on our website and social media sites. The summary described the contents of the plan, and the entire Annual Action Plan could be reviewed online, at the City's Government Center or by written request. The plan was available for public comment for 30 days starting on July 15, 2025. The city also provides free copies of the plan to citizens and groups that request a copy in writing. The draft-annual plan is made available to persons with disabilities in a format that is readily accessible upon request.

At this point in time, there have been no public comments beyond the discussion at the July 14, 2025 Public Hearing and the Citizen Participation Committee meeting. Discussion revealed that the City's priority need is still single-family housing but with the continued increase in rental dwellings there is a need in this area that is currently going unmet. In response to this unmet need, the City of Florissant will continue to fund the Mortgage, Rental and Utility Assistance Program for FY2025. The funding of this program could assist in possibly opening more opportunities for Florissant residents.

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	Public Meeting	Minorities Non-English Speaking - Specify other language: various Persons with disabilities Non-targeted/broad community Citizen's Participation Committee	Members of the Citizen's Participation Committee	There was discussion about how inflation has impacted the Home Improvement-Mechanical program. The committee recommended increasing the funds to the program and increasing the grant, so more people could replace their entire HVAC system. The budget presented at the Public Hearing reflected the suggestions of the committee.		

3	Newspaper Ad	Non-targeted/broad community	In accordance with our Citizen Participation Plan, our 2025 Annual Action Plan process included a public hearing. The Citizen Participation Plan committee met, and a public hearing was held on July 15, 2025, at 7:00 p.m. in the Council Chambers. Public hearing notices were published on June 25, 2025, in The Community News and the City's website and social media sites, soliciting comments and participation in the process. Other announcements were posted across	None	None	
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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)
			the city at community centers, City Hall, and the Government Building.			
4	Internet Outreach	Non-targeted/broad community	Notice of CPC meeting and Public Hearing was put on the City's website, and social media for solicitation of comments, public hearing, and draft plan availability	None	None	https://florissantmo.com
5	Invitation to Tribes	Minorities Indian Tribes	none	none	none	
6	Municipal Posting of Public Hearing	Non-targeted/broad community	None	None	None	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Florissant expects an allocation of \$279,583 in CDBG funding for 2025. During the FY2016-FY2020 Consolidated Plan period, CDBG allocations varied between \$212,059 (lowest allocation) and 257,640 (highest allocation) with an average allocation of \$296,579. The chart below assumes that same average allocation of \$296,579 for each of the five years FY2021, FY2022, FY2023, FY2024 and FY2025.

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	279,583.00	0.00	0.00	279,583.00	279,583.00	Funds various programs throughout the City of FlorissantThe City of Florissant expects a CDBG allocation of \$279,583 for FY2025 and the average allocation of \$296,579 for following years.

Table 5 - 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

While the City of Florissant has a small CDBG allocation, it is very highly leveraged through the Project I.M.P.A.C.T. program to provide additional assistance to low to moderate income Florissant residents and city spaces to purchase tools, cleaning supplies, and dumpster rentals. Using these tools, volunteers provide the labor to complete projects to improve the lives of Florissant residents. This way we can serve more residents with limited resources.

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

At the current time, no Identified publicly owned land or property to be sued to address the needs identified in the plan.

Discussion

Over the past decade The City of Florissant has become more effective at stretching CDBG dollars by creating new relationships with donors, volunteers, and other organizations to support the highly leveraged Project I.M.P.A.C.T. program.

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	Home Improvement Program	2021	2025	Affordable Housing	City of Florissant	Housing Repair and Improvement	CDBG: \$114,167.00	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Home Improvement Program - Mechanical	2021	2025	Affordable Housing	City of Florissant	Housing Repair and Improvement	CDBG: \$70,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Project I.M.P.A.C.T.	2021	2025	Affordable Housing	City of Florissant	Housing Repair and Improvement Housing Accessibility Services for Persons with Disabilities	CDBG: \$23,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted Homeowner Housing Rehabilitated: 6 Household Housing Unit
4	Mortgage, Rent & Utility Assistance	2021	2025	Public Services	City of Florissant	Emergency Mortgage, Rental, and Utility Assistance	CDBG: \$16,500.00	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration	2021	2025	Administration	City of Florissant	Housing Repair and Improvement Housing Accessibility Services for Persons with Disabilities Emergency Mortgage, Rental, and Utility Assistance	CDBG: \$55,916.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Home Improvement Program
	Goal Description	The Home Improvement Project will provide \$7,000 zero-percent interest, five-year forgivable loans to low to moderate level income households within the city limits of Florissant, MO. The loans will be provided to single-family owner-occupied residences to address code violations and perform much needed home repairs. All the homes will be in sufficient condition to be safely occupied, but repairs are needed to ensure the continued health and safety of the residents. The program doesn't permit any additions to be made to the land or the structure. The project benefits the community by maintaining and increasing property values. It also helps low to moderate income residents to build equity in their home which is critical to building generational wealth. The scope of work excludes remodeling and may include the repair or replacement of existing items and/or health and safety issues.

2	Goal Name	Home Improvement Program - Mechanical
	Goal Description	The Home Improvement Program – Mechanical provides grants up to \$7,000 to households for the replacement of HVAC units and/or water heaters. Funds are available for single-family owner-occupied households within the city limits of Florissant. The purpose of the program is to reduce temperature-related illness and death by ensuring that low- to moderate income residents have working furnaces, air conditioners and/or water heaters.
3	Goal Name	Project I.M.P.A.C.T.
	Goal Description	Project IMPACT is the Initiative to Maintain Properties and Assist our Community Together. Program funds are used to purchase tools, cleaning supplies, and dumpster rentals. Using these tools, volunteers provide the labor to complete projects to improve the lives of Florissant residents. Funds up to \$3,000 for each project will be used for approximately 15 clientele. Project IMPACT-Accessible Home Modification will provide grants up to \$3,000.00 per residential property for grants to provide accessibility home modifications to help persons with disabilities. A broad range of home modifications can be considered based on a recommendation from a medical professional. Modifications may include ramps, grab bars, bathroom modifications, etc. Funds are available to assist approximately 6 Florissant residents of rental or owner-occupied homes.
4	Goal Name	Mortgage, Rent & Utility Assistance
	Goal Description	MRU Assist will provide payments up to \$1,500.00 to approximately 10 low- to moderate-income Florissant residents who have experienced severe economic hardship and are behind on payments of mortgage, rent, and/or utilities. This program is designed to reduce homelessness by helping residents stay in their homes, whether they are homeowners or renters.
5	Goal Name	Administration
	Goal Description	Will provide salary and benefits for staff who are administering the CDBG-funded programs. Other program administrative costs include training, travel, and mileage reimbursement

AP-35 Projects - 91.420, 91.220(d)

Introduction

The table below lists the seven projects that the City of Florissant will undertake in FY2025 to address the needs identified through this Consolidated Plan Process.

#	Project Name
1	Home Improvement Program
2	Home Improvement Program - Mechanical
3	Project IMPACT: Initiative to Maintain Properties and Assist our Community Together
4	Project IMPACT - Accessible Home Modification
5	Mortgage, Rental & Utility Assistance
6	Administration

Table 7 – Project Information

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

The most recent Analysis of Impediments to Fair Housing identified several impediments within the City of Florissant and surrounding community, as well as offered suggestions to tackle and ameliorate them. These projects and programs are the City's attempt to meet the identified needs in the community based on the Analysis of Impediments feedback, consultation with area social service agencies, nonprofit organizations, elected officials, and housing Consolidated Plan organizations. Much of the city consists of single-family homes with a growing rate of rental housing. CDBG funds will be used to ensure the existing housing stock remains safe and accessible for its residents, while also providing services for residents to access essential living functions and providing financial assistance to agencies keeping residents in their homes and off the streets. Education will continue to be a priority for the City via CDBG funding to ensure better and more comprehensive understanding of fair and affordable housing. The CDBG funds will be used to work hard for the city's aging population, disabled and/or LMI, by helping Florissant's most vulnerable populations.

AP-38 Project Summary
Project Summary Information

1	Project Name	Home Improvement Program
	Target Area	
	Goals Supported	Home Improvement Program
	Needs Addressed	Housing Repair and Improvement
	Funding	CDBG: \$114,167.00
	Description	The Home Improvement Project will provide \$7,000 zero-percent interest, five-year forgivable loans to low-to-moderate level income households within the city limits of Florissant, MO. The loans will be provided to single-family owner-occupied residences to address code violations and perform much needed home repairs. All the homes will be in sufficient condition to be safely occupied, but repairs are needed to ensure the continued health and safety of the residents. The program doesn't permit any additions to be made to the land or the structure. The project benefits the community by maintaining and increasing property values. It also helps low to moderate income residents to build equity in their home which is critical to building generational wealth. The scope of work excludes remodeling and may include the repair or replacement of existing items and/or health and safety issues.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates assisting 16 households with the Home Improvement Loan Program
	Location Description	The city will accept households within the city limits
2	Planned Activities	The Home Improvement Program provides up to \$7000 as a 0% interest forgivable loan to eligible City of Florissant residents to assist with home improvement projects.
	Project Name	Home Improvement Program - Mechanical
	Target Area	
	Goals Supported	Home Improvement Program - Mechanical
	Needs Addressed	Housing Repair and Improvement
	Funding	CDBG: \$70,000.00

	Description	The Home Improvement Program – Mechanical provides grants up to \$7,000 to low-to moderate income households for the replacement of HVAC units and/or water heaters. Funds are available for single-family owner-occupied households within the city limits of Florissant. The purpose of the program is to reduce temperature-related illness and death by ensuring that low- to moderate income residents have working furnaces, air conditioners and/or water heaters.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates assisting 10 households with the HIP-M Program
	Location Description	The city will accept households within the city limits
	Planned Activities	The Home Improvement Program - Mechanical provides up to a \$7,000 grant to low to moderate-income homeowners for the replacement of water heaters, heating and/or cooling units.
3	Project Name	Project IMPACT: Initiative to Maintain Properties and Assist our Community Together
	Target Area	
	Goals Supported	Project I.M.P.A.C.T.
	Needs Addressed	Housing Accessibility Services for Persons with Disabilities
	Funding	CDBG: \$5,000.00
	Description	Project IMPACT is the Initiative to Maintain Properties and Assist our Community Together. Program funds are used to purchase tools, cleaning supplies, and dumpster rentals. Using these tools, volunteers provide the labor to complete projects to improve the lives of Florissant residents. Funds up to \$3,000 for each project will be used for approximately 10 clientele.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 10 households will be assisted with Project IMPACT
	Location Description	Participants of this program will be City Wide

	Planned Activities	The program uses CDBG funding to purchase materials, supplies, and dumpster rentals. Volunteer labor allows more households to be served with limited funding.
4	Project Name	Project IMPACT - Accessible Home Modification
	Target Area	
	Goals Supported	Project I.M.P.A.C.T.
	Needs Addressed	Housing Accessibility Services for Persons with Disabilities
	Funding	CDBG: \$18,000.00
	Description	Funds up to \$3,000.00 per residential property for grants to provide accessibility home modifications to help persons with disabilities. A broad range of home modifications can be considered based on a recommendation from a medical professional. Modifications may include ramps, grab bars, bathroom modifications, etc. Funds are available to assist approximately 6 Florissant residents of owner-occupied homes.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that approximately 6 individuals will be assisted with this program.
	Location Description	Participants of this program will be City Wide
	Planned Activities	Project IMPACT – Accessible Home Modification provides grants up to \$3,000 to help disabled residents to make home modifications to continue to live independently.
5	Project Name	Mortgage, Rental & Utility Assistance
	Target Area	
	Goals Supported	Mortgage, Rent & Utility Assistance
	Needs Addressed	Emergency Mortgage, Rental, and Utility Assistance
	Funding	CDBG: \$16,500.00

	Description	MRU Assist will provide a one-time payment up to \$1,500.00 to low- to moderate-income Florissant residents who have experienced severe economic hardship and are behind on payments of mortgage, rent, and/or utilities. This program is designed to reduce homelessness by helping residents stay in their homes, whether they are homeowners or renters.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The city estimates that 10 individuals will be assisted with the MRU Assist Program
	Location Description	Participants will be accepted from within the City of Florissant limits
	Planned Activities	Mortgage, rental, and utility assistance will be provided to those who are in jeopardy of becoming homeless due to past due or late rent/mortgage and utility payments.
6	Project Name	Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Housing Repair and Improvement Housing Accessibility Services for Persons with Disabilities Emergency Mortgage, Rental, and Utility Assistance
	Funding	CDBG: \$55,916.00
	Description	Salary and benefits for staff who are administering the CDBG-funded programs. Other program administrative costs include training, travel, and mileage reimbursement.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This activity is administration and will not benefit low-income families directly.
	Location Description	City of Florissant
	Planned Activities	Administration of the program

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

The City of Florissant will not be allocating CDBG funded programs based on geographic target areas. CDBG investments are made city-wide, since low- to moderate-income people are not concentrated in a single geographic area of the city. Instead, program funds will be distributed based on need and eligibility. Future Annual Action Plans will allow the City of Florissant to reevaluate community conditions and determine whether geographic targeting for one or more CDBG funded programs is appropriate.

Geographic Distribution

Target Area	Percentage of Funds
City of Florissant	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Florissant will not be allocating CDBG funded programs based on geographic target areas. CDBG investments are made city-wide, since low- to moderate-income people are not concentrated in a single geographic area of the city. Instead, programs funds will be distributed based on need and eligibility

Discussion

Future Annual Action Plans will allow the City of Florissant to re-evaluate community conditions and determine whether geographic targeting for one or more CDBG funded programs is appropriate.

It is important to note that other City of Florissant programs not covered by the Consolidated Plan are geographically targeted. For example, the City of Florissant applied for and received a grant from the Neighborhood Stabilization Program (NSP) through the Department of Housing and Urban Development (HUD) Recovery Act funds. The city was awarded \$1.5 million dollars for the purchase, rehabilitation, and resale of foreclosed homes to stabilize neighborhoods and stem the decline of house values of neighboring homes. The City has closed out this program and is anticipating receiving approximately \$49,000 of program income funds that will be put towards funding the Project IMPACT Program and/or the Home Improvement Mechanical Program.

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

Introduction

The Analysis of Impediments to Fair Housing Choice (AI) is a comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice. Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin. Policies, practices, or procedures that appear neutral on their face, but which operate to deny or adversely the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin may constitute such impediments.

The City of Florissant, along with the other members of the St. Louis HOME Consortium (St. Louis County, St. Charles County, Jefferson County, and the City of O'Fallon) and the Housing Authority of St. Louis County during 2020 retained Mosaic Community Planning, LLC to conduct and prepare a Regional Analysis of Impediments to Fair Housing Choice study. This study, while regional, has specific recommendations for each of the consortium members. The City of Florissant will address all barriers identified within its jurisdiction and act accordingly.

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

Many of the Impediments to Fair Housing that have been identified in the 2020 Analysis of Impediments to Fair Housing report are also Barriers to Affordable Housing. These barriers are largely systemic & will require effort from both private & public sectors across the entire regional area to correct. Florissant will strive to undertake the stated strategies recommended in the report in collaboration with St. Louis County, other local jurisdictions, agencies, & private entities. The Impediments/Barriers that were identified as applicable to the City of Florissant include: Barrier: Low labor market engagement & limited incomes restrict housing choice & access to opportunity among protected classes Strategies: Increase access to workforce development & employment opportunities Barrier: Lack of access to transportation services in some areas of the region limits housing choices & resources Strategies: Expand transportation services & connections to other areas Barrier: Insufficient housing for people with disabilities Strategies: Consider opportunities to encourage or incentivize the construction of new accessible housing units for people with disabilities. Continue to partner with organizations to identify areas to improve accessibility. Barrier: Limited access to quality schools disproportionately impacts residents of color Strategies: Support development of workforce housing in areas with high-performing

school districts to reduce affordability barriers to accessing these districts. Partner with school districts, youth and community development-focused organizations, businesses, & residents to identify youth education, mentoring, recreation, & family support needs. Barrier: Lack of affordable housing prevents members of protected classes from living in areas of opportunity Strategies: Develop & deliver community education around the need for affordable housing & its cultural and economic value to the community. Consider & adopt zoning codes amendments that could increase possibilities for the development of affordable multifamily housing Barrier: Ongoing need for fair housing outreach, education, & enforcement Strategies: Continued education regarding fair housing rights, recognizing discrimination, & how & where to file a housing discrimination for the community and housing professionals. Continued funding commitment to fair housing enforcement measures Barrier: Continued need for neighborhood investment & expanding opportunity in North St Louis County Strategies: Expand community engagement efforts focused on community needs & priorities in low-moderate income census tracts, including working with residents & community groups to shape the approach to community engagement. Implement targeted outreach to engage with residents to identify areas for investment. Barrier: NIMBYism and prejudice reduce housing choice for protected classes Strategies: Develop/deliver community education around the need for affordable housing & its cultural & economic value to the community. Explore/promote community events & programming such as cultural celebrations & food fairs that celebrate the region's diversity & encourage interaction among diverse participants in neighborhoods. Many barriers are regional issues that the City of Florissant cannot address on its own. In the Analysis of Impediments Study, none of the impediments listed were related to public policies that would or could hinder the development, maintenance or rehabilitation of affordable housing or add to the cost of existing affordable units within the city, so there is no need, at this point in time, to develop a strategy to address such policies

Discussion

As a member of the St. Louis HOME Consortium, the City of Florissant is served by several local fair housing, affordable housing, and homeless service organizations (EHOC-Equal Housing Opportunity Council, Beyond Housing, Community Action Agency of St Louis County, Better Family Life, The Housing Partnership, and Catholic Charities). Activities include fair housing testing, complaint investigation, fair housing education, transitional housing, rent and mortgage assistance, and other housing-related assistance.

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

Introduction

The City of Florissant has a record of strong performance in meeting underserved needs through the CDBG program.

Actions planned to address obstacles to meeting underserved needs

The largest obstacle to meeting underserved needs is funding. City staff will investigate creative leveraging strategies, such as the leveraging of volunteers in the existing Project I.M.P.A.C.T. program, to continue to make a larger community impact with limited resources.

Actions planned to foster and maintain affordable housing

The City of Florissant will strive to undertake the following strategies recommended in the Analysis of Impediments to Fair Housing to remove or ameliorate the barriers to fair/affordable housing. For any of these strategies to move forward, the City of Florissant will need to collaborate with St. Louis County and/or other local jurisdictions, agencies, and private entities. Therefore, specific action items are dependent on further community engagement, planning, and coordination. However, these proposed strategies give a rough idea of where the City of Florissant might focus its efforts. More detailed explanations of all the barriers and proposed strategies can be found in the Analysis of Impediments to Fair Housing.

The City of Florissant has historically had a considerable amount of quality affordable housing for sale. In recent years, city officials started noting a shift in the housing market and commissioned a housing study to understand the impacts of the COVID-19 pandemic on the housing market and provide recommendations for policy changes to ensure more equitable and balanced housing opportunities across the city.

Actions planned to reduce lead-based paint hazards

The City of Florissant continues to pursue an active role in eliminating the hazards of the lead-based paint in its housing stock. Staff successfully completed HUD's Office of Lead Hazard Control's Visual Assessment course pursuant to 24 CFR Part 35. All homeowners in the Home Improvement Program Loan Program with houses built before 1978 are given the "Protect Your Family from Lead in Your Home" Pamphlet and the Lead Renovation Guide and must sign a "Confirmation of Receipt" for documentation purposes. In addition, the homes must undergo Lead Based Paint Testing on the areas of the home where a visual inspection is made for flaking and peeling paint does not pass. Bid packages containing work specifications will be bid out to pre-approved licensed lead abatement contractors.

Dust and soil clearance tests will be performed after the work has been completed.

The city will continue to work with the St. Louis County Lead Surveillance Program to screen and evaluate children for lead absorption, and initiate treatment when needed. The Community Development Office will continue to be responsible for networking with appropriate City and County departments and other service providers in this area. In addition, the Community Development Office will maintain its close contact with the St. Louis Office of Community Development's Home Improvement staff and the designated lead coordinator, to comply with the lead-based paint regulations that went into effect in September 2000.

Actions planned to reduce the number of poverty-level families

While poverty is a complex issue and not solvable with CDBG funding alone, the City of Florissant has designed existing CDBG programs and policies with the goal of contributing to the reduction of the number of poverty-level families in the jurisdiction. The City of Florissant housing rehabilitation programs (the Home Improvement Program, Home Improvement Program – Mechanical and the Project IMPACT Program) provides a way for low-income persons to maintain their existing homes without investing their own resources into repairs and rehabilitation. The emergency mortgage, rental, and utility assistance program provide a similar safety net for both owner and renter households.

A great deal of national research has been done on the importance of “housing as a platform” to improve quality of life. Access to safe, stable, and affordable housing has been linked to higher educational achievement for children, better economic prospects for parents, and improved health and well-being. Given that the City of Florissant's Analysis of Impediments to Fair Housing identifies Florissant as an area of high opportunity (low poverty, high school proficiency, and high labor market engagement) relative to many areas in north St. Louis County, safe, stable, and affordable housing options within the City of Florissant are especially likely to contribute to positive outcomes for individuals and families and ultimately reduce poverty. Therefore, City of Florissant CDBG programs around housing repair and assistance are important tools for long term poverty reduction.

Actions planned to develop institutional structure

The institutional structure to carry out the programs referenced in this Annual Action Plan is already strong. The City of Florissant Department of Housing and Community Development administer the programs funded by the Community Development Block Grant. Private contractors do the actual work of rehabilitation services. The city staff can adequately monitor these contractors to assure that services are provided as promised.

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

service agencies

City staff will continue to attend meetings involving a wide spectrum of agencies and groups involved in issues such as housing, homelessness, foreclosures, community services, AIDS, persons with disabilities, and environmental concerns. City staff will also continue to attend regular meetings to coordinate with the St. Louis County Continuum of Care.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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%

Discussion

We anticipate that all projects will be funded with CDBG funds

