

ST. LOUIS COUNTY 2021-2025 STRATEGIC PLAN FOR INVESTING IN **AFFORDABLE HOUSING & HOMELESS SERVICES**

INTRODUCTION

With a population close to 1 million, St. Louis County represents the 43rd largest county in the United States and includes 88 individual municipalities. There are over 400,000 individual households and 442,000 housing units for the residents living within St. Louis County's borders. Of all households in the county, over 100,000 households, or one quarter, are overburdened by housing costs. Approximately 69,000 of cost burdened households earned less than \$35,000 a year, and 33% of St. Louis County seniors are overburdened by housing costs, the majority of whom are renters.

In addition, race and zip code often play a role in housing affordability and economic mobility in St. Louis County. The average white resident of St. Louis County lives in a neighborhood that is 79% white; roughly 250,000 white residents of St. Louis County live in a neighborhood that is more than 90% white. Ninety percent of St. Louis County's African American community lives north of Olive Boulevard, and 79% of people of color live north of Olive Boulevard. Homes are valued for far less than the median when located in the inner north and outer north suburban areas. Vacancy and foreclosures are largely concentrated in North County, as well.

St. Louis County exceeds the national average for evictions, with approximately 13 evictions every day. There are also over 4,000 units that are considered overcrowded, with 1,013 of them considered "severely crowded." As of 2019, close to 500 individuals were unhoused, 150 of whom were children. Between 2017-2018, nearly 6,000 students were unhoused. Ending homelessness and housing instability does not simply mean ensuring shelter, but also providing a myriad of social services along a continuum.

STRATEGIC PRIORITIES

Build A Foundation for Intentional Change. This means leveraging investments by aligning with specific priorities, remaining responsive to public input, developing a regular flow of data to ensure data-driven decisions are being made, and launching a Housing Policy Innovation Initiative to explore cutting-edge approaches to housing affordability in other markets, as well as in the private sector.

Improve Housing Stability. Meeting this goal would include ensuring access and promoting programs that help people maintain their existing homes, identifying gaps in programming that prevent households from moving to more stable housing, developing comprehensive eviction assistance programs that keep people housed and fill service gaps, expanding access to eviction defense including pro bono or low-cost housing-related legal services, evaluating opportunities for St. Louis County to reduce racial disparities in home ownership, and developing programs to support low- to moderate income homeowners by preserving intergenerational wealth.

Expand Access to Housing. This means preserving the long-term affordability and physical condition of existing housing stock, increasing the inventory of affordable and accessible rental units, and developing the Affordable Housing Trust Fund as a new funding source for housing (detailed below).

Facilitate Mobility to Areas of Opportunity. This priority will be accomplished through initiatives that include funding the Mobility Connection program, a partnership between the Housing Authority of St. Louis County and the City of St. Louis Housing Authority that helps people with housing vouchers find new places to live in low-poverty neighborhoods. Promoting Housing Choice Vouchers among private landlords, creating a housing index for public and private agencies to use to identify areas of opportunity, promoting affordable housing alongside existing transit, and exploring alternative transit options are also part of meeting this objective.

Develop the Affordable Housing Trust Fund as a New Revenue Source. This priority will require adopting bylaws, establishing eligible activities and funding priorities, establishing internal fiscal management procedures, and assigning staff to administer the trust fund.

To read the full draft plan and find opportunities for engagement:
<https://stlouiscountymo.gov/st-louis-county-departments/human-services/>