CITY of CAPE GIRARDEAU

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

PY 2026 ANNUAL ACTION PLAN

Investing in Our Community.
Building a Stronger Cape.

AFFORDABLE HOUSING | COMMUNITY DEVELOPMENT | INFRASTRUCTURE IMPROVEMENT | HOMEBUYER ASSISTANCE

Working together to improve quality of life and create opportunities for all.

City of Cape Girardeau, Missouri
Program Year:
October 1, 2026 – September 30, 2027
HUD CDBG Program

BUILDING A STRONGER COMMUNITY TOGETHER

Executive Summary

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

1. Introduction

The City of Cape Girardeau's Consolidated Plan serves as the strategic framework for guiding the use of federal Community Development Block Grant (CDBG) funds over the five-year planning period of 2025 to 2029. Developed in accordance with 24 CFR 91.200(c) and 91.220(b), the Plan identifies the City's most pressing housing and community development needs and outlines a coordinated strategy to address them through targeted investments, policy initiatives, and collaborative partnerships. The City will receive $311,680 in CDBG funding for PY 2026, the second year of the Consolidated Plan. The City anticipates receiving a similar allocation for three more years of the Plan, enabling the implementation of activities that promote affordable housing, improve neighborhood conditions, prevent homelessness, and expand access to essential services for low- and moderate-income residents. Grounded in a comprehensive needs assessment and informed by public input, the Consolidated Plan reflects the City's commitment to activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964 and improve the quality of life for Cape Girardeau's most vulnerable populations.

This plan represents the PY 2026 Annual Action Plan (AAP), which is a subset of the five-year Consolidated Plan, addressing funding options and the goals the City will address for the program year. The AAP serves as the base for measuring program performance, and activities and accomplishments will be reported in the Consolidated Annual Performance and Evaluation Report (CAPER) as required by HUD for each fiscal year's funding allocation. PY 2026 will start from October 1, 2026, to September 30, 2027.

The City of Cape Girardeau agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Cape Girardeau will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Cape Girardeau shall not use grant funds to promote gender ideology, as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government.

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.

The City of Cape Girardeau's Consolidated Plan outlines a comprehensive strategy to address housing and community development needs over the five-year planning period, with a focus on expanding access to affordable housing, stabilizing neighborhoods, and improving the quality of life for low- and moderate-income residents. The primary objectives of the Plan include: (1) preserving and increasing the supply of affordable housing through rehabilitation and acquisition; (2) promoting homeownership opportunities for income-eligible households; (3) supporting efforts to prevent and reduce homelessness through regional coordination and service delivery; and (4) improving access to supportive services for special needs populations.
To achieve these objectives, the City has identified a series of measurable outcomes. These include the rehabilitation of substandard housing units, the acquisition of properties for future affordable development, the provision of homebuyer assistance to help low-income families build equity and stability, and the alignment of CDBG resources with programs that serve individuals experiencing homelessness or at risk of housing insecurity. The City will also focus on removing barriers to affordable housing, reducing lead-based paint hazards, and fostering institutional collaboration among public agencies, private developers, and nonprofit service providers.

Together, these objectives and outcomes reflect the City's commitment to community development, responsible stewardship of federal resources, and the long-term well-being of Cape Girardeau's residents.

3. Evaluation of past performance

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

PY 2026 is the second program year for the City of Cape Girardeau's CDBG Program. At this time PY 2025 has not ended yet, and the City is still actively working on current program activities. The City will complete its first Consolidated Annual Performance and Evaluation Report 90-days after the program year has ended, and the results of the annual performance report will be summarized in this section in next year's AAP.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Cape Girardeau adheres closely to its HUD approved Citizen Participation Plan (CPP) and encourages all citizens, and especially low- to moderate-income households to participate in the planning process. In accordance with the CPP and 24 CFR 91.105, a public hearing and public comment

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review period allowed the public an opportunity to review the AAP and make comments on the draft Plan.

Before submitting the PY 2026 AAP to HUD, the City will provide essential information to citizens, local governments, public and private agencies, and other interested parties. This information will include, at a minimum: the expected amount of assistance for the covered programs, the range of activities that can be undertaken within these programs, an estimate of the aid that will benefit low-income individuals, and plans to minimize the displacement of individuals, along with the assistance available for those who may be displaced.
Details of the City's outreach efforts are summarized below:

PUBLIC COMMENT PERIOD: A draft of the Annual Action Plan is available for a 30-day public review beginning June 30, 2026, through July 29, 2026. The plan can be viewed at City Hall at 44 North Lorimier Street, Cape Girardeau, MO 63701and on the City's website at www.cityofcape.org.
PUBLIC HEARING: A public hearing was held Monday, June 29, 2026, at 5:00 p.m. The hearing was held at Cape Girardeau City Hall – Port Conference Room, located at 44 North Lorimier Street, Cape Girardeau, MO 63701.

A summary of details of the citizen participation outreach efforts made by the City is located in the AP-12 Citizen Participation section. All comments and views will be accepted at the public hearing and public comment period review process. The published public notice and proof of publication are attached in the citizen participation attachments in the AD-26.

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.

Public Hearing: A summary of comments will be provided after the hearing.

Public Comment Period: A summary of comments will be provided after the public comment period.

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

All comments and views will be accepted at the public hearing and public comment period review process. The City of Cape Girardeau accepts all comments provided during the public engagement process.

7. Summary

The 2026 AAP is the second planning year of the Consolidated Plan and builds upon the goals established in the Five-Year Consolidated Plan, which are to: preserve and expand existing affordable

housing; provide access to homebuyer assistance; fund property acquisition for the purpose of affordable housing development; improve public infrastructure and facilities; and provide effective program management. These priorities were identified and carefully selected to benefit the most vulnerable households in Cape Girardeau.

PY 2026 CDBG Budget

During PY 2026 Program Year, the City of Cape Girardeau anticipates receiving $311,680 in CDBG funds. The City proposes to undertake the following projects with CDBG funds:

- Administration (20% cap): $62,336.00
- Housing Acquisition and Rehabilitation: $231,344.00

Homebuyer Assistance: $18,000.00

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

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

Describe the agency/entity 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	CITY OF CAPE GIRARDEAU	Office of the City Manager

Table 1 – Responsible Agencies

Narrative (optional)

The Office of the City Manager (OCM) serves as the lead agency responsible for overseeing the development of the Consolidated Plan and Annual Action Plans. Additionally, the OCM provides guidance and policy direction for implementing eligible programs that align with the overall strategies for affordable housing and community development initiatives.

Consolidated Plan Public Contact Information

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Cape Girardeau, MO 63701-7314

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

1. Introduction

The Office of the City Manager (OCM) of Cape Girardeau implemented a comprehensive public engagement initiative to ensure that the development of the Consolidated Plan incorporated input from the public, local service providers, municipal departments, other government entities, and community organizations. Oversight from the Office of the City Manager and technical analysis by the Fair Housing Task Force guided the consultation process, which included multiple public forums and hearings. OCM staff also conducted individual meetings with neighborhood stakeholders, members of the public, local organizations, and other community representatives to facilitate further consultation. The organizations and agencies identified in this section were consulted regarding housing and community development priorities for Cape Girardeau, which helped to inform the goals and priorities of the plan.

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 Cape Girardeau's OCM is responsible for managing CDBG funds and developing the Consolidated Plan and subsequent AAPs. OCM staff collaborated with the St. Francois County Public Housing Agency (SFCPHA) to align goals, priorities, and strategies that address local needs. Staff from both organizations met to discuss renovation projects and upcoming applications for the AAP, exploring ways the City could support these efforts. Additionally, they discussed how to coordinate efforts to comply with new Fair Housing regulations to address growing needs and housing instability among local households.

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 Cape Girardeau works closely with the Missouri Balance of State Continuum of Care (MoBoS CoC) to address the needs of homeless individuals and families, including those who are chronically homeless, families with children, veterans, unaccompanied youth, and those at risk of homelessness. This collaboration focuses on aligning strategies and resources to ensure a comprehensive approach to tackling homelessness and housing instability. Regular coordination between the City, the CoC, and other stakeholders ensures efficient referrals, case management, and access to vital resources, such as employment services and mental health care. The City also supports the CoC's efforts to comply with Fair Housing regulations, promoting tenant rights and increasing access to affordable housing. Together, these efforts form a comprehensive strategy to reduce homelessness and prevent housing instability in Cape Girardeau.

The MoBoS CoC's coordinated entry system (CES) is the entry way for homeless services for anyone experiencing homelessness in the continuum's 101 county area. The CES quickly connects at-risk or already homeless with services and housing that meets individuals and family needs, and helps them find resources that will guide them back to self-sustainability. More information on local access point near can be found on the CoC website at: https://moboscoc.org/members/coordinated-entry/coordinated-entry-access-points/#regionalleads

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 Cape Girardeau is not a direct formula-based grant recipient of ESG funding. Instead, it falls under the MoBoS CoC, which serves multiple jurisdictions across the state, including Cape Girardeau. The MoBoS CoC applies for and administers CoC funds on behalf of various communities within its region. The City benefits from the MoBoS CoC's administration of the Homeless Management Information System (HMIS), which collects homeless data for the CoC. This data helps to inform funding priorities for the MoBoS CoC.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Community Counseling Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services - Narrowing the Digital Divide Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted the Community Counseling Center (CCC) as a key stakeholder in the development of our CDBG program, drawing on their expertise in addressing the community's mental health and social service needs.
2	**Agency/Group/Organization**	People Organized to Revitalize Community Healing (PORCH) Initiative
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development

	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 the PORCH Initiative to provide a community-driven perspective on housing, neighborhood revitalization, and community healing.
3	**Agency/Group/Organization**	Saint Francis Healthcare
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Publicly Funded Institution/System of Care Foundation Major Employer
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy
	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 the PORCH Initiative to provide a community-driven perspective on housing, neighborhood revitalization, and community healing.
4	**Agency/Group/Organization**	NAACP
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The consultation with NAACP focused on addressing racial disparities, equitable housing and economic development, community engagement and advocacy, civil rights and fair housing, advancing public safety, and collaborating with Other advocacy groups.
5	**Agency/Group/Organization**	Southeast Missouri Regional Planning Commission
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City sought the expertise of the Southeast Regional Planning Commission in areas of regional planning, infrastructure, economic development, emergency management, and community needs assessment.
6	**Agency/Group/Organization**	Southeast Missouri State University
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - State Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	SEMO University was consulted through meetings and discussions to provide input on community needs and explore collaboration opportunities for the CDBG planning process. The consultation is expected to enhance coordination in addressing housing, infrastructure, and social services, while aligning CDBG projects with regional priorities. Improved data sharing, joint program efforts, and ongoing collaboration are key areas for enhancing the effectiveness and sustainability of funded initiatives.
7	**Agency/Group/Organization**	Workforce Development Board of Southeast Missouri
	Agency/Group/Organization Type	Services-Education Services-Employment Services - Narrowing the Digital Divide Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Workforce Development Board of Southeast Missouri was consulted through meetings with City leadership to discuss local workforce needs and potential workforce training initiatives that could be supported through the CDBG plan. The anticipated outcomes include enhanced coordination between workforce development programs and housing services, with a focus on providing employment opportunities for low-income residents and those facing barriers to employment. Improved collaboration in job training, placement services, and homelessness prevention will help create a more holistic approach to community development and economic stability.
8	**Agency/Group/Organization**	Big Brothers Big Sisters of Eastern Missouri
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Big Brothers Big Sisters of Eastern Missouri was consulted through discussions with City leadership to explore opportunities for supporting at-risk youth through mentorship and community-based programs that align with the CDBG Consolidated Plan. The anticipated outcomes include enhanced coordination between youth development initiatives and other community services, leading to more integrated support for low-income families. Improved collaboration in mentorship and youth engagement programs will help foster positive outcomes for young people, ultimately contributing to broader community stability and empowerment.
9	**Agency/Group/Organization**	The Salvation Army
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army Cape Girardeau was consulted through discussions with City leadership to identify opportunities for collaboration in addressing emergency housing, food insecurity, and support services for low-income residents through the CDBG Consolidated Plan. The anticipated outcomes include improved coordination in providing emergency shelter and social services, ensuring a comprehensive response to the needs of vulnerable populations. Areas for improved coordination include aligning resources for homelessness prevention and rehabilitation services, enhancing the effectiveness of both the Salvation Army's and the City's efforts in community support.
10	**Agency/Group/Organization**	Southeast Missouri State University - Department of Child and Family Services
	Agency/Group/Organization Type	Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Child Welfare Agency Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Child and Family Studies at Southeast Missouri State University was consulted to provide expertise on the needs of children and families in the Cape Girardeau area, particularly in relation to housing instability and social services. The anticipated outcomes of the consultation include a better understanding of the specific challenges faced by families in low-income households, as well as recommendations for targeted support services that can be integrated into the CDBG Consolidated Plan. Areas for improved coordination involve enhancing services for child welfare, family support programs, and early childhood education, ensuring that community development efforts address the holistic needs of families.
11	**Agency/Group/Organization**	Gibson Center for Behavioral Change
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Publicly Funded Institution/System of Care

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gibson Center for Behavioral Change was consulted to provide input on the mental health and substance abuse needs of the Cape Girardeau community, particularly among low- and moderate-income populations. The anticipated outcomes include better coordination of behavioral health services with other community development programs, ensuring that CDBG-funded initiatives address the needs of individuals with mental health or substance use challenges. Areas for improved coordination include expanding access to treatment services, prevention programs, and recovery support, integrating these into broader community efforts to improve overall health and well-being.
12	**Agency/Group/Organization**	Southeast Missouri Realtors
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Southeast Missouri Realtors were consulted to provide expertise on the local housing market, including availability, affordability, and demand for both rental and homeownership opportunities in Cape Girardeau. The anticipated outcomes include better alignment of CDBG-funded housing projects with current market conditions, ensuring that investments address existing gaps in affordable housing. Areas for improved coordination involve enhancing partnerships between realtors, developers, and the City to increase affordable housing stock and ensure that CDBG resources are effectively directed to meet community needs.
13	**Agency/Group/Organization**	United Way of Southeast Missouri
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Health Agency Child Welfare Agency Regional organization Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way of Southeast Missouri was consulted to address community needs in health, education, and financial stability for low-income residents. The anticipated outcomes include improved coordination between United Way's initiatives and CDBG programs, ensuring resources meet urgent community needs. Areas for better coordination include aligning efforts to reduce poverty, food insecurity, and improve access to education.
14	**Agency/Group/Organization**	Old Town Cape
	Agency/Group/Organization Type	Housing Services-Employment Services - Broadband Internet Service Providers Business Leaders Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Economic Development Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Old Town Cape was consulted to provide input on neighborhood revitalization and the economic development needs of the downtown area, focusing on efforts to improve commercial and residential properties. The anticipated outcomes include enhanced coordination of CDBG-funded projects aimed at revitalizing downtown Cape Girardeau, improving the area's infrastructure and creating a more vibrant community. Areas for improved coordination include collaborating on beautification efforts, supporting local businesses, and increasing affordable housing options within the downtown district.
15	**Agency/Group/Organization**	Athena Property Services
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Athena Property Services was consulted to provide expertise on property management, affordable housing development, and the needs of low- and moderate-income renters in Cape Girardeau. The anticipated outcomes include better coordination of CDBG-funded housing projects, ensuring that they meet the needs of both tenants and property owners. Areas for improved coordination include streamlining processes for property rehabilitation, affordable housing development, and ensuring that housing options are accessible and well-maintained for low-income residents.
16	**Agency/Group/Organization**	East Missouri Action Agency, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In developing the Consolidated Plan, the City of Cape Girardeau collaborated with the East Missouri Action Agency (EMAA) to identify and assess the needs of low- and moderate-income households. EMAA provided valuable insight on regional poverty trends, housing challenges, and service gaps affecting vulnerable populations. Their input helped shape the Plan's priorities related to housing stability, supportive services, and strategies to reduce barriers to economic opportunity.

17	**Agency/Group/Organization**	St. Francois County Public Housing Agency
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is engaged with the housing authority on the publicly supported housing needs in Cape Girardeau. The agency was consulted to obtain the public housing information needed for the plan.
18	**Agency/Group/Organization**	Missouri Balance of State
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Missouri Balance of State Continuum of Care is the lead entity addressing homelessness in the region and was consulted to obtain information on homelessness in the plan.
19	**Agency/Group/Organization**	Cape Girardeau Public Library
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Cape Girardeau Public Library partners with Cape Girardeau Parks and Recreation to provide free Wi-Fi access at seven local parks. These access points provide free internet access in established, well-lit, and safe locations.
20	**Agency/Group/Organization**	Cape Girardeau Public Works
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Public Works Department, which is responsible for maintaining the City's water, stormwater, wastewater, and street infrastructure systems, was consulted regarding the management of flood-prone areas, public land and water resources, and related emergency management considerations.

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

The City of Cape Girardeau consulted with all relevant entities identified in the development of the AAP. This included a diverse range of stakeholders, such as local housing authorities, community organizations, social service agencies, economic development groups, and other key service providers, to ensure a comprehensive and inclusive planning process. As a result, the City has gathered input from a broad spectrum of perspectives, ensuring that the CDBG program addresses the most pressing needs of low- and moderate-income populations in the community.

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 Balance of State CoC	The Missouri Balance of State Continuum of Care (CoC) plan and the Strategic Plan overlap in their shared goals of improving housing stability, and enhancing support services for low-income and vulnerable populations. Both plans prioritize expanding access to affordable housing, including permanent supportive housing, and reducing homelessness through coordinated efforts with local agencies and service providers.
Cape Vision 2040 - Comprehensive Plan	City of Cape Girardeau	The goals of the City of Cape Girardeau's Comprehensive Plan and the Strategic Plan overlap in several key areas, particularly in their focus on community development, housing, and economic growth. Both plans prioritize improving affordable housing availability, enhancing infrastructure, and promoting the revitalization of neighborhoods to benefit low- and moderate-income residents.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The Office of the City Manager worked with a broad range of organizations, neighborhood groups, and community members to develop the Consolidated Plan. Consulted organizations included developers, social service and housing providers, banks, government agencies, faith-based groups, realtors, City boards and commissions, minority community representatives, and local experts.

AP-12 Participation – 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 Cape Girardeau adheres closely to its HUD-approved Citizen Participation Plan and encourages all citizens, and especially low- to moderate-income households and persons with special needs to participate in the PY 2026 AAP process. In accordance with the Citizen Participation Plan, the City has developed a formal process for soliciting citizens' input in developing the PY 2026 AAP. A public hearing and public comment review period allowed the public an opportunity to review the PY 2026 AAP. The following table provides a summary of details of citizen participation outreach efforts made by the City. Proof of these efforts have been attached to this plan and uploaded in the citizen participation attachments link in the AD-25.

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 Hearing	Non-targeted/broad community	A public hearing will be held during the development of the PY 2026 AAP to gather feedback from the community on proposed uses of the funds. The hearing was held on June 29, 2026, at 5:00 PM.		All comments will be accepted.	

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)
2	Public Comment Period	Non-targeted/broad community	The draft of the AAP will be available for public comment June 30, 2026 through July 29, 2026. An electronic version of the full document will be available for review on the City's webpage at: https://www.cityofcapegirardeau.org/departments/development/community-development-block-grant-cdbg-program/		All comments will be accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Cape Girardeau is an Entitlement City as designated by the U.S. Department of Housing and Urban Development (HUD). As a recipient of formula entitlement grant funds, the City anticipates receiving approximately $311,680.00 annually in Community Development Block Grant (CDBG) funding over the course of the Consolidated Plan period. These federal resources will play a vital role in supporting the City's strategic goals of preserving and rehabilitating existing housing stock, expanding access to safe and affordable housing for low- and moderate-income households, and maintaining strong, resilient neighborhoods. A portion of the funds will also be allocated to support effective program administration, ensuring compliance with HUD regulations and the efficient delivery of services. The City will continue to pursue additional public and private resources to complement CDBG funding and maximize impact.

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	311,680.00	0.00	0.00	311,680.00	935,040.00	PY 2026 is the second year of the 2025-2029 ConPlan period and the expected remainder of the ConPlan is three (3x) more years of the annual allocation.

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

The City of Cape Girardeau anticipates receiving approximately $311,680 annually in CDBG funding from HUD. These federal funds will be directed primarily toward the rehabilitation and preservation of the city's existing affordable housing stock, particularly in neighborhoods serving low- to moderate-income residents. To increase the impact and reach of these funds, the City will leverage a range of additional resources from local, state, private, and nonprofit sectors.

Locally, the City will provide in-kind support such as staff time, planning expertise, and administrative infrastructure to support program implementation. The City also expects to collaborate with private lenders and contractors, who may provide financing, gap funding, or construction services to support more comprehensive housing improvements.

A central element of the City's leveraging strategy is its partnership with the PORCH Initiative; a local nonprofit organization focused on preserving and rehabilitating affordable housing in Cape Girardeau. The PORCH Initiative contributes significant resources, such as volunteer labor, donated materials, and access to private and philanthropic funding. Through collaboration with PORCH, the City enhances the impact of Community Development Block Grant (CDBG) investments, prioritizes properties requiring substantial rehabilitation, and increases the number of residents who benefit from safe, healthy, and affordable housing. The City and PORCH will jointly identify priority projects, coordinate outreach and construction activities, and systematically track outcomes to assess community impact.

Although the CDBG program does not require formal matching funds, the City of Cape Girardeau remains committed to optimizing federal resources through strategic partnerships and cost-sharing approaches. Contributions from nonprofit and community-based partners, especially the PORCH Initiative, are essential for demonstrating collaborative investment and enhancing program outcomes. These efforts are designed to achieve long-term, sustainable improvements in housing conditions and neighborhood stability, consistent with the objectives outlined in the Consolidated Plan.

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

The City owns several parcels of land and vacant properties that may be utilized to support the goals identified in this Consolidated Plan, particularly in addressing affordable housing, neighborhood revitalization, and community development needs. These publicly owned sites are primarily located in older, established neighborhoods that have experienced disinvestment and are in need of reinvestment. Where feasible, the City intends to evaluate these properties for potential reuse in housing rehabilitation or infill development projects. In partnership with nonprofit organizations such as the PORCH Initiative, the City may leverage these sites to support affordable housing construction or rehabilitation, contributing to the preservation and expansion of the community's affordable housing stock. Additionally, some properties may be repurposed for community-oriented uses such as green space, community gardens, or pocket parks, helping to enhance neighborhood livability and meet broader community development objectives. The City will continue to assess its inventory of publicly owned land to determine the most strategic and impactful uses in alignment with the priorities set forth in this plan.

Discussion

The City of Cape Girardeau's Consolidated Plan aligns closely with the goals and strategies outlined in the City's Comprehensive Plan, which serves as the long-term policy framework guiding growth, development, and community investment. Both plans emphasize the importance of strengthening neighborhoods, preserving the existing housing stock, supporting affordable housing options, and enhancing the quality of life for all residents. The Consolidated Plan reinforces key priorities from the Comprehensive Plan, such as reinvesting in older neighborhoods, promoting infill development, addressing substandard housing conditions, and encouraging public-private partnerships. In particular, the shared focus on housing rehabilitation, neighborhood revitalization, and equitable access to resources reflects a unified vision for a resilient and inclusive community. By coordinating the Consolidated Plan's federally funded initiatives, such as CDBG-supported housing programs, with the broader goals of the Comprehensive Plan, the City ensures that local and federal efforts are strategically aligned, fiscally responsible, and mutually reinforcing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Preserve & Expand Existing Affordable Housing	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve Existing Affordable Housing Expand Existing Affordable Housing Stock	CDBG: $231,344.00	Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	2A Effective Program Management	2025	2029	Program Management	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: $62,336.00	Other: 1 Other
3	3A Provide Access to Homebuyer Assistance	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Provide Access to Homebuyer Assistance	CDBG: $18,000.00	Direct Financial Assistance to Homebuyers: 3 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	1A Preserve & Expand Existing Affordable Housing
	Goal Description	The City will fund housing acquisition and rehabilitation for low-to moderate-income households.
2	**Goal Name**	2A Effective Program Management
	Goal Description	
3	**Goal Name**	3A Provide Access to Homebuyer Assistance
	Goal Description	Provide homebuyer assistance for eligible households with low-to moderate-income.

Projects

AP-35 Projects – 91.220(d)

Introduction

Section AP-35 outlines the specific projects the City of Cape Girardeau plans to undertake during PY 2026 using its annual Community Development Block Grant (CDBG) funds. These projects address the priority needs and strategic goals identified in the Consolidated Plan. The focus is on preserving affordable housing, promoting homeownership, stabilizing neighborhoods, and supporting low- and moderate-income residents.

Each project was selected based on alignment with community-identified needs, feasibility, and capacity to generate measurable outcomes. For this program year, the City will direct CDBG resources toward housing rehabilitation, homebuyer assistance, and administrative support to ensure program compliance and effectiveness. This section provides detailed descriptions of each funded activity, including geographic targeting, beneficiary populations, and expected accomplishments.

Projects

#	Project Name
1	Administration
2	Housing Acquisition and Rehabilitation
3	Homebuyer Assistance

Table 7 - Project Information

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

The City of Cape Girardeau has prioritized the allocation of CDBG funds toward activities that directly address the most pressing housing and community development needs identified through data analysis, public input, and consultation with local stakeholders. These priorities include the rehabilitation of substandard housing, the acquisition of properties to expand the affordable housing inventory, and the provision of homebuyer assistance to low- and moderate-income households. Activities were selected because they offer the greatest potential for stabilizing neighborhoods, improving housing conditions, and promoting long-term affordability, particularly in areas with high concentrations of poverty and aging housing stock. However, several obstacles remain in addressing underserved needs, including limited availability of affordable housing units, increasing construction and rehabilitation costs, and constrained financial resources relative to the scale of need. Despite these constraints, the City is committed to using CDBG funds strategically to maximize impact, leverage partnerships, and ensure that underserved populations receive meaningful support.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Administration
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Effective Program Management
	Needs Addressed	Effective Program Administration
	Funding	CDBG: $62,336.00
	Description	CDBG Program administration and management.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1 Other
	Location Description	Citywide
	Planned Activities	Planned activities include CDBG Program administration and management (21A).
2	**Project Name**	Housing Acquisition and Rehabilitation
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1A Preserve & Expand Existing Affordable Housing
	Needs Addressed	Expand Existing Affordable Housing Stock Property Acquisition
	Funding	CDBG: $231,344.00
	Description	Preserve and expand affordable housing stock within the community for low-to moderate-income households.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 3 Household Housing Unit
	Location Description	Citywide
	Planned Activities	Planned activities are: PORCH Initiative Housing Acquisition and Rehabilitation (14G): $231,344.00
3	**Project Name**	Homebuyer Assistance
	Target Area	Citywide Low/Mod Eligible

	Goals Supported	3A Provide Access to Homebuyer Assistance
	Needs Addressed	Provide Access to Homebuyer Assistance
	Funding	CDBG: $18,000.00
	Description	Provide homebuyer assistance for eligible households with low-to moderate-income.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 3 Households Assisted
	Location Description	Citywide
	Planned Activities	Planned activities are: Homebuyer assistance program (13B): $18,000.00

AP-50 Geographic Distribution – 91.220(f)

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

Assistance for activities outlined in the City of Cape Girardeau's Consolidated Plan will be primarily allocated to neighborhoods with the highest concentrations of low- and moderate-income households and to areas with disproportionately high racial and ethnic minority populations. These geographic areas include portions of South Cape Girardeau, Downtown, and selected blocks in the north-central corridor, where community needs are most pronounced. These neighborhoods are characterized by older housing stock, elevated poverty rates, lower homeownership rates, and limited access to quality infrastructure and amenities. Many of these areas are also identified in HUD's Low/Mod Income Summary Data (LMISD) as meeting the criteria for area benefit activities.

By concentrating investments in underserved neighborhoods, the City seeks to advance equitable development, preserve affordable housing, and enhance living conditions for residents who have historically experienced economic and social disparities. Priority will be given to activities such as housing rehabilitation, property acquisition, infrastructure improvements, and homebuyer assistance in these areas to support neighborhood stabilization and long-term community revitalization. The City will continue to employ data-driven approaches to ensure that Community Development Block Grant (CDBG) funds are allocated to census tracts and block groups with the greatest need, and will monitor geographic equity in resource distribution throughout the duration of the Consolidated Plan.

Low-Income Concentration

Households earning less than 80% of the Median Household Income (MHI) are considered low-income. To be considered a tract with a concentration of low-income households, the tract's MHI is less than 80% of the area's median household income. Data was taken from the most recent 2020-2024 ACS.

The City's MHI is $55,658, and at 80%, low income is estimated at $44,526. Based on this criteria, the tracts with a concentration of low-income tracts are 8809, 8810, 8814 and 8816 running north and south along the river on the eastern part of the City.

Minority Concentration

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group is 10% larger than the citywide average. Data was taken from the most recent 2020-2024 ACS.

Blacks/African American, non-Hispanic persons comprise about 13.2% of the population in the City, and a tract with a concentration would be 23.2% or more. There are two tracts with a concentration: 8813.02 just west of downtown and 8814 in the southern part of Cape Girardeau.

Asian, non-Hispanic persons make up 2.6% of the citywide population, and a tract with a concentration of this minority group would be 12.6% or more. There are no tracts with a concentration of this minority group.

Likewise, the Hispanic population, which makes up 3.7% of the City's total population, would make a tract with a concentration of 13.7% or more. There are no tracts with a concentration of this minority group.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Cape Girardeau prioritizes investments in neighborhoods with the greatest needs, focusing on low- and moderate-income residents to advance equitable community development. Priority is given to areas with high poverty rates, substandard housing, and historically underserved populations, especially in South Cape Girardeau, the downtown core, and select north-central neighborhoods. These areas were identified using HUD Low/Mod Income Summary Data (LMISD), American Community Survey (ACS) data, and community input as having the highest need for housing rehabilitation, infrastructure upgrades, and economic reinvestment. By concentrating resources in these neighborhoods, the City seeks to reduce disparities in housing and opportunity, stabilize aging housing stock, and support long-term revitalization. This approach also ensures compliance with HUD's requirement to direct CDBG resources where they will most benefit low- and moderate-income households. Geographic prioritization enables the City to make coordinated, impactful investments that foster neighborhood development.

Discussion

The City's geographic targeting strategy is based on a data-driven assessment of community needs, utilizing the most recent HUD Low/Mod Income Summary Data (LMISD), Comprehensive Housing Affordability Strategy (CHAS) data, and American Community Survey (ACS) estimates to identify areas with the highest concentrations of low- and moderate-income households. These data sets identify specific census tracts, particularly in South Cape Girardeau, the downtown area, and parts of the north-central corridor, where a significant proportion of residents experience housing cost burdens, overcrowding, and substandard living conditions. Many of these neighborhoods also demonstrate higher rates of housing vacancy, aging infrastructure, and lower homeownership rates compared to citywide averages. Additionally, some of these areas correspond with HUD-defined areas of minority concentration and economic disadvantage, further emphasizing the need for targeted reinvestment. By allocating resources to areas where data indicate the most acute challenges, the City seeks to ensure

that CDBG investments are directed to communities where they will have the greatest impact, promote housing and neighborhood stability, and address persistent disparities in access to safe, affordable housing and essential services.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In PY 2026, the City of Cape Girardeau will prioritize preserving existing housing, expanding affordable units, and increasing homeownership opportunities for low- and moderate-income households. Using targeted CDBG funds, the City will rehabilitate three owner-occupied homes to address substandard conditions, enhance long-term habitability, and help residents, especially seniors and persons with disabilities, maintain stable housing. Additionally, homebuyer assistance will be provided to four income-eligible first-time buyers, covering down payment and closing costs. These efforts demonstrate the City's commitment to addressing immediate housing needs and long-term affordability, consistent with its Consolidated Plan goals.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	6

Table 9 - One-Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	3
Total	6

Table 10 - One-Year Goals for Affordable Housing by Support Type

Discussion

Homeowner Housing Rehabilitated: 3 Household Housing Unit

Direct Financial Assistance to Homebuyers: 3 Households Assisted

AP-60 Public Housing – 91.220(h)

Introduction

This section presents an overview of public housing resources and coordination efforts within the City of Cape Girardeau. While the City does not operate its own public housing authority, public housing and Housing Choice Voucher (HCV) programs serving Cape Girardeau residents are administered by the St. Francois County Public Housing Authority, which provides rental assistance to income-eligible individuals and families across a multi-county service area. The City's collaboration with the regional housing authority is detailed, along with opportunities to enhance housing stability for voucher holders and strategies to support residents in public housing and assisted units. The Consolidated Plan goals emphasize expanding access to safe, affordable housing. Although no public housing units are physically located within Cape Girardeau, the City remains committed to supporting low-income renters through rehabilitation of existing housing stock, acquisition of properties for affordable housing, and homebuyer assistance initiatives. Coordination with the Public Housing Authority and other stakeholders ensures that these efforts align with regional housing programs and address the needs of vulnerable populations, including persons with disabilities, seniors, and families with children.

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

Although the City of Cape Girardeau does not have traditional public housing units, it will continue to support residents assisted through the Housing Choice Voucher (HCV) program administered by the St. Francois County Public Housing Authority. In PY 2026, the City will work with the housing authority and local partners to expand access to affordable, quality rental units for voucher holders, especially in neighborhoods with schools, transportation, and employment opportunities. The City plans to use CDBG funds to rehabilitate three owner-occupied homes and acquire three properties for future affordable housing development, helping to preserve and expand options for voucher-assisted tenants. The City will also remain engaged with the Public Housing Authority to support housing stability and resident self-sufficiency through participation in the Family Self-Sufficiency (FSS) program, resident engagement, and accessibility improvements where needed. While the City does not directly oversee public housing, its affordable housing and community development investments are intended to align with and support regional public housing goals.

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

The City collaborates with the St. Francois County Public Housing Authority, which administers Housing Choice Vouchers (HCVs) for Cape Girardeau residents. The Public Housing Authority fosters resident involvement through established Resident Advisory Boards (RABs), which serve as structured forums for participants to provide input on policies, procedures, and the annual Public Housing Authority (PHA) Plan. The City facilitates these initiatives by maintaining open communication with the housing authority and encouraging public input and resident engagement in local planning processes. To further promote

self-sufficiency and long-term stability, the City advances pathways to homeownership through its Homebuyer Assistance Program, which offers down payment and closing cost support to eligible low- and moderate-income households, including voucher holders and other housing-assisted residents. Through support for financial education, housing counseling referrals, and affordable housing preservation, the City establishes conditions that enable public housing residents and voucher participants to transition to homeownership and increased community involvement.

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

At this time, the St. Francois County Public Housing Authority, which administers HCVs for residents of the City of Cape Girardeau, is not designated as a troubled PHA by HUD. However, in the event that the PHA receives a troubled designation in the future, the City is prepared to offer support through coordination, technical assistance, and strategic use of CDBG resources where appropriate and eligible. The City would work collaboratively with HUD, the PHA, and regional partners to identify corrective actions, support efforts to stabilize operations, and ensure continuity of service for low-income households dependent on rental assistance. This could include assistance with housing quality inspections, referrals to service providers, or data-sharing to support waitlist management and voucher utilization. The City's priority would be to protect the housing stability of affected residents and support the restoration of the PHA's capacity to meet federal performance standards.

Discussion

N/A

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

Introduction

Section AP-65 details the City of Cape Girardeau's planned activities for Program Year 2026 to address the housing and supportive service needs of individuals and families experiencing homelessness, as well as other non-homeless persons with special needs, including seniors, persons with disabilities, and individuals with mental health or substance use disorders. Although the City does not directly operate homeless services, it collaborates closely with the Missouri Balance of State Continuum of Care (MoBoS CoC) and local nonprofit organizations to support outreach, housing assistance, and service delivery for vulnerable populations. The City's strategic allocation of Community Development Block Grant (CDBG) funds is coordinated with these efforts and is focused on preventing homelessness, promoting housing stability, and enhancing access to supportive services. This section outlines the City's contributions to local and regional homelessness response initiatives, its strategies for preventing and reducing homelessness, and the measures it will implement to support individuals with special needs through housing rehabilitation, accessibility improvements, and homebuyer assistance programs. These coordinated actions reflect a broader commitment to ensuring that all residents, regardless of circumstance, have access to safe, stable, and affordable housing.

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

The City will support efforts to reduce and end homelessness by collaborating with the MoBoS CoC and local service providers to strengthen outreach to homeless individuals, particularly those who are unsheltered, and ensure they are connected to appropriate housing and services. The City's one-year goal is to better identify and engage individuals experiencing homelessness by supporting coordinated entry access points and encouraging participation in the annual Point-in-Time (PIT) Count, which assesses the number, location, and needs of unsheltered individuals. While the City does not provide direct homeless services, it will continue to partner with agencies such as the Community Partnership of Southeast Missouri to support street outreach, intake assessments, and referrals to emergency shelter, rapid rehousing, and supportive services. Where eligible, CDBG resources will be used to support housing rehabilitation and acquisition activities that increase the availability of affordable units for those transitioning out of homelessness. Through these efforts, the City aims to ensure individuals experiencing homelessness are reached and connected to resources that support stable, long-term housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will support regional efforts to address the emergency shelter and transitional housing needs of

individuals and families experiencing homelessness through continued coordination with the MoBoS CoC and local nonprofit service providers. Although the City does not operate its own emergency shelter facilities, it will work with organizations such as the Community Partnership of Southeast Missouri to facilitate access to emergency shelter, case management, and transitional housing services. The City's one-year goals include promoting awareness of available shelter resources, supporting agencies participating in the CoC's coordinated entry system, and ensuring that residents in crisis are quickly connected to short-term housing and stabilization services. Where feasible, CDBG funds will be used to support the rehabilitation of housing units that may be used to shelter or transition homeless individuals, particularly those with special needs or who are fleeing domestic violence. These efforts aim to reduce the time individuals and families spend unsheltered or in unstable living conditions, and to improve pathways from temporary shelter to permanent housing solutions.

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

The City will support regional and local initiatives designed to assist individuals and families experiencing homelessness, with particular attention to chronically homeless persons, families with children, veterans and their families, and unaccompanied youth. Although the City does not directly operate housing programs for homeless individuals, it will continue to collaborate with the MoBoS Continuum of Care (CoC) and local service providers to enhance access to permanent housing through coordinated entry, rapid rehousing, and housing navigation services. The City's one-year objectives include facilitating access to affordable housing by supporting the rehabilitation and preservation of low-cost housing units and acquiring properties to expand the affordable housing inventory. The Homebuyer Assistance Program will offer opportunities for formerly homeless or housing-insecure families to achieve stable homeownership. Additional efforts will focus on connecting individuals transitioning from homelessness to supportive services, including employment counseling, financial literacy training, and mental health care, to reduce the risk of housing instability and prevent future episodes of homelessness. These coordinated strategies are intended to reduce the duration of homelessness, increase housing retention, and promote independent living for Cape Girardeau's most vulnerable populations.

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.

The City will continue to prioritize homelessness prevention by supporting strategies that help low-income individuals and families, especially those who are extremely low-income or at high risk due to institutional discharge or systemic barriers, avoid homelessness. The City will coordinate with the MoBoS CoC and local agencies to support early intervention for individuals discharged from publicly funded systems such as hospitals, mental health facilities, foster care, and correctional institutions. These efforts include strengthening partnerships with service providers offering transitional support, housing placement, and case management to ensure individuals connect to stable housing upon discharge. The City will also support housing stability through its CDBG-funded rehabilitation and homebuyer assistance programs, which reduce cost burdens for low-income households and prevent displacement. Where appropriate, the City will support nonprofit partners providing financial counseling, rental assistance, and referrals to services addressing employment, education, and behavioral health. By reinforcing these coordinated, prevention-focused strategies, the City aims to reduce the number of households falling into homelessness and support long-term housing security for its most vulnerable residents.

Discussion

N/A

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Cape Girardeau's planned actions for PY 2026 to identify and address barriers to the development, preservation, and accessibility of affordable housing. Despite the City's commitment to expanding housing opportunities for low- and moderate-income residents, a range of regulatory, financial, and market-based challenges continue to limit the production and maintenance of affordable units. These barriers include restrictive zoning and land use policies, aging housing stock, limited funding for rehabilitation and development, and rising property and construction costs. In response, the City has prioritized strategies that promote housing rehabilitation, support homebuyer assistance, and facilitate property acquisition for future affordable housing development. This section of the plan outlines specific actions the City will undertake to mitigate these barriers, foster equitable housing access, and create conditions conducive to long-term housing affordability across income levels.

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

The City of Cape Girardeau will take targeted actions to address and reduce the negative effects of public policies that serve as barriers to affordable housing, including zoning ordinances, land use controls, and regulatory burdens that increase development costs. The City will continue to evaluate its zoning and land use regulations to identify opportunities for reform—such as allowing increased density, permitting accessory dwelling units (ADUs), and encouraging mixed-use and multi-family development in appropriate areas. These efforts are intended to expand the variety of housing types available and lower the cost of entry for both renters and homeowners. Additionally, the City will assess building code requirements and permitting processes to identify opportunities to streamline approvals, reduce unnecessary delays, and increase the feasibility of rehabilitating older homes for affordable use. Through its CDBG-funded property acquisition and rehabilitation activities, the City will also work to counteract disinvestment in aging neighborhoods and promote reinvestment in affordable housing. While the City does not directly control tax policies affecting land value or return on investment, it will continue to explore local incentives, such as tax abatements or reduced permitting fees, for developers and property owners who commit to maintaining or creating affordable housing. These actions reflect the City's broader commitment to removing regulatory and economic barriers and fostering an environment that supports diverse and affordable housing options.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

Section AP-85 outlines additional actions the City of Cape Girardeau will undertake in PY 2026 to address priority needs beyond housing development and rehabilitation. These actions support the City's broader goals: reducing poverty, improving access to affordable housing, strengthening local service providers, and enhancing coordination among agencies serving low- and moderate-income residents. This section also highlights efforts to address underserved populations, foster economic opportunity, and ensure the long-term sustainability of housing and community development initiatives. By implementing these strategies, the City aims to create a more resilient community that meets residents' needs.

Actions planned to address obstacles to meeting underserved needs

The City will implement a range of initiatives to address persistent barriers faced by underserved populations, including extremely low-income households, persons with disabilities, seniors, and individuals with limited access to affordable housing or supportive services. A primary challenge is the insufficient supply of affordable and accessible housing units. To mitigate this issue, the City will continue to allocate CDBG funds toward rehabilitating substandard housing and acquiring properties for future affordable housing development, with a focus on neighborhoods with high concentrations of underserved residents. The City will also offer homebuyer assistance to income-eligible individuals and families to reduce obstacles to homeownership. To enhance access to supportive services, the City will collaborate with local nonprofits, the Missouri Balance of State Continuum of Care (MoBoS CoC), and regional agencies to strengthen outreach efforts, improve service referral systems, and support programs that promote housing stability, disability access, and financial education. Collectively, these actions demonstrate the City's sustained commitment to advancing equity, closing service gaps, and ensuring that all residents, regardless of income or background, have access to safe, stable, and affordable housing.

Actions planned to foster and maintain affordable housing

The City will continue to prioritize preserving and expanding affordable housing through targeted investments, strategic partnerships, and policy support. Using CDBG funds, the City will rehabilitate three owner-occupied homes to improve housing quality, extend the lifespan of aging housing stock, and help low- and moderate-income residents remain safely housed. The City will also acquire three properties for future affordable housing development or preservation to maintain long-term affordability and increase the supply of income-restricted units. In addition, the City will provide homebuyer assistance to four individuals or families to reduce financial barriers to homeownership for low-income households. These actions will be complemented by coordination with nonprofit partners such as the PORCH Initiative and alignment with state and federal housing resources, including Housing Choice Vouchers and Low-Income Housing Tax Credit (LIHTC) developments. Collectively, these efforts aim to stabilize neighborhoods, prevent displacement, and ensure Cape Girardeau's housing stock

remains accessible to residents across a range of income levels.

Actions planned to reduce lead-based paint hazards

The City will continue to take proactive steps to reduce lead-based paint hazards in the community, particularly in older housing units occupied by low- and moderate-income households. As much of the City's housing stock was built before 1978, lead hazards remain a concern, especially in homes occupied by families with young children. The City's housing rehabilitation activities funded through the CDBG program will include lead hazard evaluation and, when necessary, remediation in accordance with HUD's Lead Safe Housing Rule. Contractors performing rehabilitation work will be required to hold proper lead certification, and all federally funded projects involving pre-1978 homes will include lead-based paint risk assessments and clearance testing. In addition, the City will provide education to homeowners and tenants about the dangers of lead exposure and their rights under federal law. By incorporating lead safety into its rehabilitation programs and prioritizing health and safety in the home, the City aims to protect vulnerable residents, reduce long-term health risks, and ensure compliance with all applicable lead hazard reduction requirements.

Actions planned to reduce the number of poverty-level families

The City will implement a comprehensive set of strategies to reduce the number of families living in poverty by addressing the underlying causes of economic instability and fostering pathways to self-sufficiency. Central to this approach is investment in affordable housing, which includes rehabilitating owner-occupied homes, acquiring properties for future affordable development, and providing homebuyer assistance to income-eligible households. Access to stable, affordable housing reduces housing cost burdens and enables families to allocate additional resources to education, healthcare, and financial advancement. Furthermore, the City will collaborate with local service providers and workforce development agencies to connect low-income residents with job training, employment services, and financial literacy programs. Ongoing support for partnerships with agencies delivering wraparound services, such as childcare assistance, food security, and transportation access, will continue, as these are essential supports for working families. By integrating housing investments with supportive services and economic opportunities, the City seeks to empower residents to achieve greater financial independence and long-term stability.

Actions planned to develop institutional structure

The City will take targeted actions to strengthen its institutional structure to more effectively implement housing and community development programs. This includes enhancing coordination among public agencies, nonprofit organizations, and regional partners involved in affordable housing, homelessness prevention, and social services. The City will continue to work closely with the MoBoS CoC, the St. Francois County Public Housing Authority, and local organizations such as the PORCH Initiative and the Community Partnership of Southeast Missouri to align resources, improve service delivery, and avoid

duplication of efforts. Additionally, the City will seek to build internal capacity through staff training on HUD regulations, data reporting systems, and grant management best practices. To improve planning and accountability, the City will enhance its use of performance metrics and community feedback mechanisms to evaluate program impact and adjust strategies accordingly. These efforts will help build a more coordinated, efficient, and responsive institutional framework capable of addressing complex housing and community needs throughout the City.

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

In PY 2026, the City of Cape Girardeau will continue enhancing coordination between public and private housing providers, social service agencies, and community-based organizations to improve housing and supportive services for low- and moderate-income residents. The City will facilitate regular communication and collaboration among key partners, including the St. Francois County Public Housing Authority, the MoBoS CoC, the PORCH Initiative, and the Community Partnership of Southeast Missouri. This will ensure housing resources and support services are aligned, efficiently used, and responsive to community needs. Efforts will include participation in local and regional planning meetings, joint program development, and coordinated referral systems to connect individuals and families to housing assistance, employment programs, behavioral health services, and other critical supports. The City will also identify opportunities for data sharing and streamlined intake processes to improve service integration. These actions aim to strengthen the local service network, maximize impact through collaboration, and ensure vulnerable populations receive comprehensive and coordinated support.

Discussion:

N/A

Program Specific Requirements

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

Introduction:

This section details how the City will use CDBG funds during PY 2026, including the estimated program income, planned use of funds for urgent needs, and adherence to low- and moderate-income benefit thresholds. These requirements ensure CDBG resources are used efficiently, transparently, and align directly with the City's goals to expand affordable housing, support neighborhood revitalization, and address the needs of low- and moderate-income residents.

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%

N/A