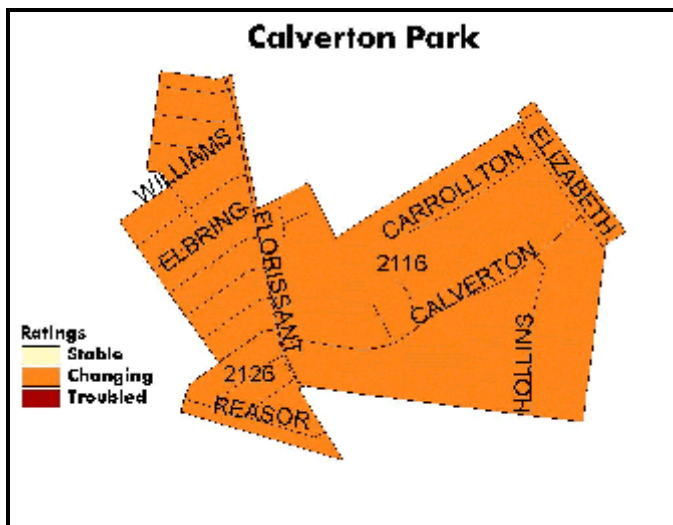
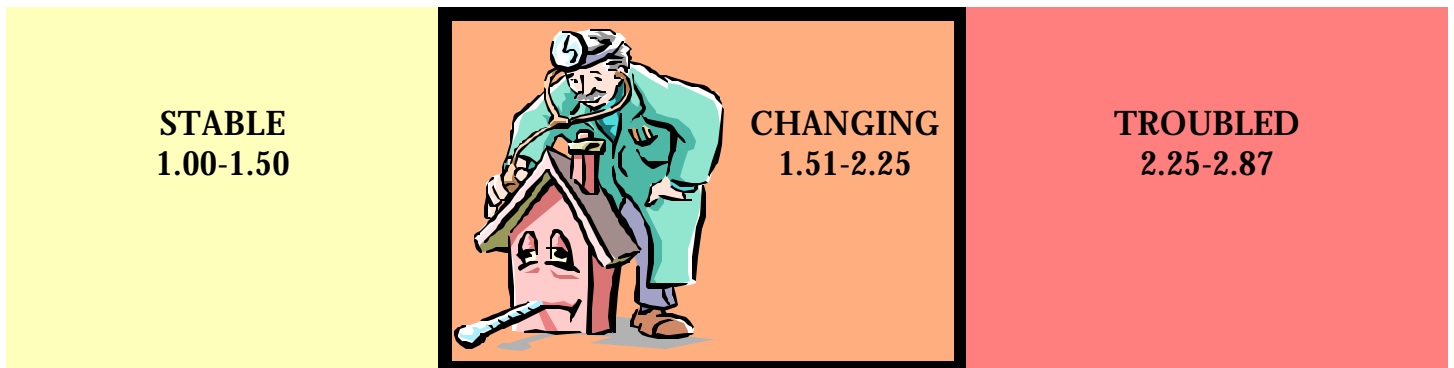


Village of Calverton Park

Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2116 Includes a portion of Florissant and Hazelwood	1.76	2.33	1.46	1.60	1.37	1.86	1.55	1.25	1.34
2126 Includes a portion of Ferguson	1.81	1.67	1.46	1.40	1.37	2.14	1.55	1.75	1.34



Map 1: Village of Calverton Park Target Areas

Target Area Rating: Changing

The entire Village of Calverton Park is identified as a Changing Target Area. Calverton Park Target Areas includes census tracts 2116 and 2126. These census tracts include portions of Florissant, Hazelwood, and Ferguson. The Calverton Park Target Area boundaries are illustrated on Map 1.

Municipal Overview

The Village of Calverton Park is located in North St. Louis County. Calverton Park is surrounded by the cities of Florissant, Berkeley, Hazelwood, and Ferguson. Calverton Park was incorporated in 1940 and includes 0.42 square miles. Calverton Park is a "B" or "pool" city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of Calverton Park was 1,473. In 2000, the population of Calverton Park was 1,322, a loss of 10%.

Assessed Valuation

The following table illustrates the assessed valuation of real estate and personal property in the Village of Calverton Park. From 1997-1999, Calverton Park's assessed valuation increased by \$303,477.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$6,777,971	\$1,697,859	\$8,475,830
1997	\$6,522,165	\$1,650,188	\$8,172,353
1997-1999 Change			\$303,477

Housing Trends

The majority of the housing built in the Calverton Park Target Areas were constructed before 1950. The sales price per square foot for single-family homes in the Calverton Park Target Areas ranges from \$51 to \$53, which is below the St. Louis County median of \$74 per square foot. From 1987-1997, the change in sales price per square foot ranged from an increase of 6.1% to 11.1%. In St. Louis County, the areas identified as Stable had a gain of 16% or more during the same time period. In the Calverton Park Target Areas, the percentage of owner-occupied units with householders age 65 and over is 26.8%. Stable areas had less than 28% of the owner-occupied units with a householder age 65 and over. The percent of single-family houses that are renter-occupied is 14.5%. Tracts with less than 10% renter-occupied units are Stable. The City of Calverton Park enforces a single-family occupancy permit.

Socio-Economic Factors

In 1989, the median household income in the Calverton Park Target Areas ranged from \$32,521 to \$37,544. From 1987-1997, the 10-year change in inflation-adjusted household income ranged from a loss of 6% to an increase of 7.9%. In the 63135 zip code, which includes the Calverton Park Target Areas, the percentage of TANF recipients is 4.3%. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 4%. Stable areas had less than 10% of persons in poverty.

Municipal Assessment

In a municipal survey administered in December 2000 by the St. Louis County Department of Planning, the Village of Calverton Park identified the following as positive community assets:

- Location
- Safety/low crime
- Property values
- Size of community
- Fiscal condition of city
- Quality/value of housing, and
- City services

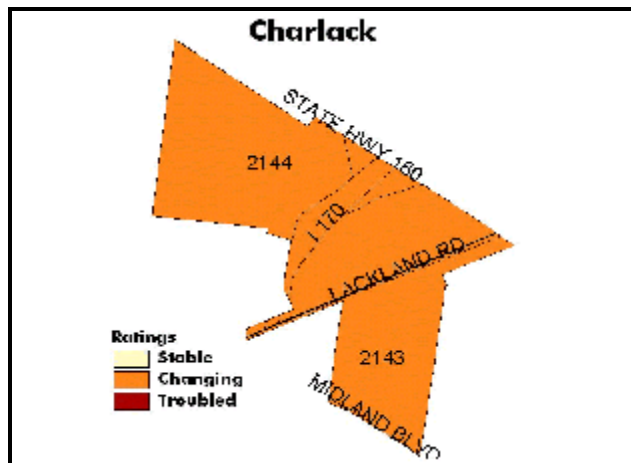
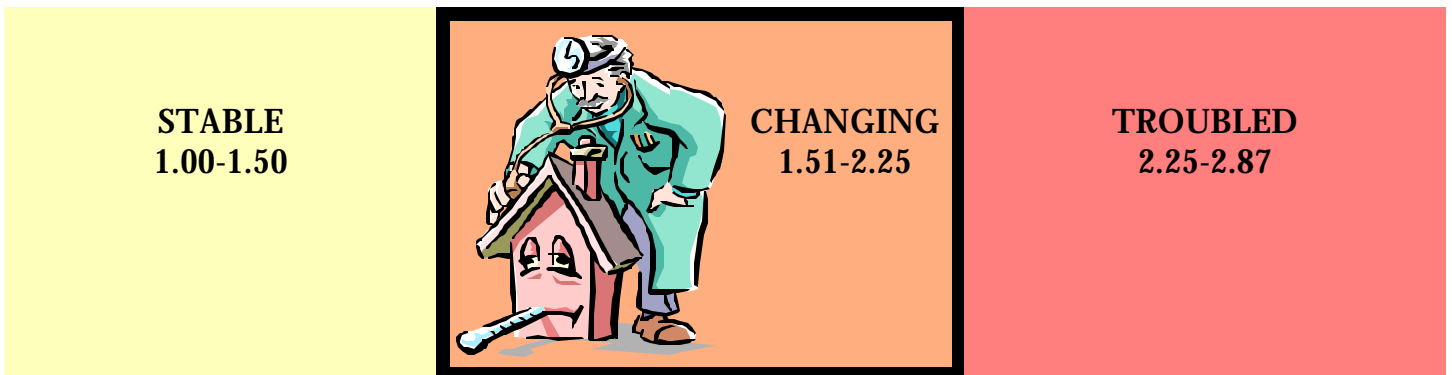
Priorities identified by the Village of Calverton Park included:

- Property maintenance, code enforcement
- Repair of streets and infrastructure
- Stabilizing or increasing residential property values
- Improving the perception/image of the community
- Improving the quality of education/local school district
- Increasing the amount of citizen involvement.

Village officials noted that home ownership programs, home improvement programs, and job training/skills programs would best address the needs of the residents.

City of Charlack

Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2143 Includes portions of Hanley Hills, Overland, Vinita Park, Vinita Terrace, and unincorporated St. Louis County	1.93	1.33	1.46	2.00	1.37	2.14	1.55	1.75	1.34
2144 Includes portions of Breckenridge Hills, Overland, Sycamore Hills, and St. John	1.84	2.00	1.46	1.60	1.37	2.14	1.55	1.25	1.34



Map 1: City of Charlack Target Areas

Target Area Rating: Changing

The entire City of Charlack is identified as a Changing Target Area. The Charlack Target Areas are divided between two census tracts, 2143 and 2144. These tracts also include portions of the cities of Hanley Hills, Overland, Vinita Park, Vinita Terrace, Breckenridge Hills, Sycamore Hills, St. John, and unincorporated St. Louis County. Map 1 illustrates boundaries of the Target Areas in the City of Charlack.

Municipal Overview

The City of Charlack is located in North St. Louis County. Charlack is surrounded by the cities of Sycamore Hills, St. John, Bel-Ridge, Overland, and unincorporated St. Louis County. The City of Charlack was incorporated in 1945 and is a Fourth Class city. Charlack includes 0.26 square miles and is a "B" or "pool" city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of Charlack was 1,388. In 2000, the population in Charlack increased 3% to 1,431.

Assessed Valuation

The following table illustrates the assessed valuation of real estate and personal property in the City of Charlack. From 1997-1999, the assessed valuation increased by \$418,630.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$5,899,944	\$1,720,211	\$7,620,155
1997	\$5,587,473	\$1,614,052	\$7,201,525
1997-1999 Change			\$418,630

Housing Trends

The majority of housing in the Charlack Target Areas was constructed before 1950. The average sales price per square foot for single-family homes ranges from \$44 to \$47. The St. Louis County median is \$74 per square foot. From 1987-1997, the change in average sales price per square foot for housing ranged from a 6.8% to a 12.8% increase. Areas of St. Louis County identified as Stable in the County had a gain of 16% or more over the same time period. In the Charlack Target Areas, the percentage of owner-occupied units with householders age 65 and over is 27.7%. Stable areas had less than 28% of the owner-occupied

units with a householder age 65 and over. The percent of single-family houses that are renter-occupied is 21%. Tracts with less than 10% renter-occupied units are Stable.

Socio-Economic Factors

In 1989, the median household income in the Charlack Target Areas ranged from \$26,003 to \$28,679. From 1979-1989, the 10-year change in inflation-adjusted household income ranged from a loss of 8.4% to a gain of 4.3%. In the 63114 zip code, which includes the Charlack Target Areas, the percentage of TANF recipients is 3.3%. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 9.3%. Stable areas had less than 10% of persons in poverty.

Municipal Assessment

In a municipal survey administered in December 2000 by the St. Louis County Department of Planning, the City of Charlack identified the following as positive community assets:

- Location
- Safety/low crime
- City services

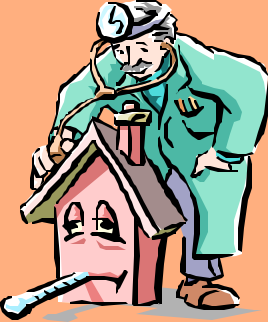

Priorities identified by the City of Charlack included:

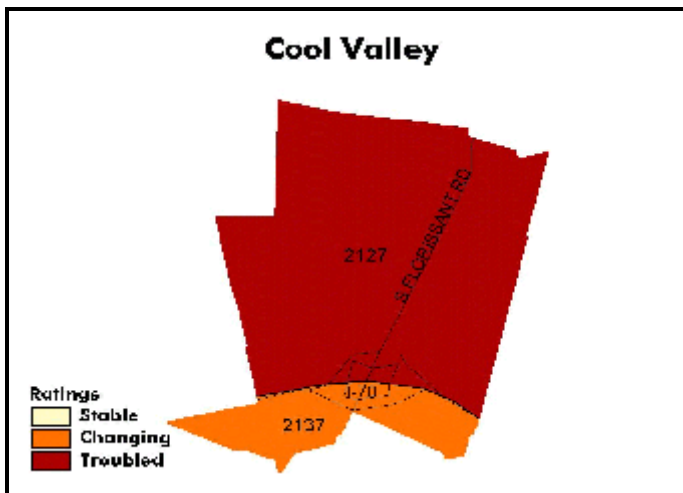
- Property maintenance/code enforcement
- Repair of streets and infrastructure
- Stabilizing or increasing residential property values
- Improving the image/perception of the community
- Stimulating local economy/increasing the tax base
- Increasing the amount of citizen involvement.

City officials noted on the survey that senior citizen activities, home improvement programs, job training/skills programs, recreational activities, a community center and youth activities would best address the needs of residents.

City of Cool Valley

Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2127 Includes portions of Berkeley, Ferguson and Kinloch	2.38	3.00	1.46	2.20	1.37	2.43	1.55	2.00	1.34
2137 Includes portions of Bellerive, Bel-Nor, Glen Echo Park., Wellston, Pagedale, Normandy, Greendale, and unincorporated St. Louis County	1.90	1.33	1.46	2.00	1.37	2.00	1.55	2.00	1.34

<p>STABLE 1.00-1.50</p>	 <p>CHANGING 1.51-2.25</p>	 <p>TROUBLED 2.25-2.87</p>
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Map 1: City of Cool Valley Target Areas

Target Area Rating: Changing & Troubled

The entire City of Cool Valley is identified as having both a Changing census tract 2137 and a Troubled Target Area census tract 2127. These tracts also include portions of the cities of Berkeley, Ferguson, Kinloch, Bellerive, Bel-Nor, Glen Echo Park, Wellston, Pagedale, Normandy, Greendale, and unincorporated St. Louis County. Map 1 illustrates the Target Area boundaries in the City of Cool Valley.

Municipal Overview

The City of Cool Valley is located in North St. Louis County. Cool Valley is surrounded by the cities of Ferguson, Berkeley, Bellerive, and Pasadena Park. The City of Cool Valley was incorporated in 1951 and includes 0.45 square miles. Cool Valley is a Fourth Class City and is classified as an "A" or "point-of-sale" city that retains most of the local sales tax revenues collected within its borders.

Population Trends

The 1990, the population of Cool Valley was 1,407. In 2000, the population was 1,081. This is a population decrease of 23%.

Assessed Valuation

The following table highlights the assessed valuation of real estate and personal property in the City of Cool Valley. From 1997-1999, the assessed valuation increased by \$970,065.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$9,183,866	\$3,545,169	\$12,729,035
1997	\$8,672,478	\$3,086,492	\$11,758,970
1997-1999 Change			\$970,065

Housing Trends

The majority of housing units in the Cool Valley Target Areas were constructed before 1950. The average selling price per square foot for single-family homes ranges from \$43 to \$47. This is lower than the St. Louis County median of \$74 per square foot. From 1987-1997, the ten-year average sales price per square foot ranged from a 2.4% to a 6.8% increase. Areas of St. Louis County that rated Stable increased 16% or more over the same period. In the Cool Valley Target Areas, the percentage of owner-occupied units with householders age 65 and over is 26.3%. Stable areas had less than 28% of the owner-occupied units with a householder age 65 and over. The

percent of single-family houses that are renter-occupied is 19.6%. Tracts with less than 10% renter-occupied units are Stable.

Socio-Economic Factors


In 1989, the median household income in the Cool Valley Target Areas ranged from \$25,968 to \$31,768. From 1979-1989, the 10-year change in inflation-adjusted household income ranged from a decrease of 10% to a gain of 7.2%. In the 63121 zip code, which includes the Cool Valley Target Areas, the percentage of TANF recipients is 6.5%. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 13.5%. Stable areas had less than 10% of persons in poverty.

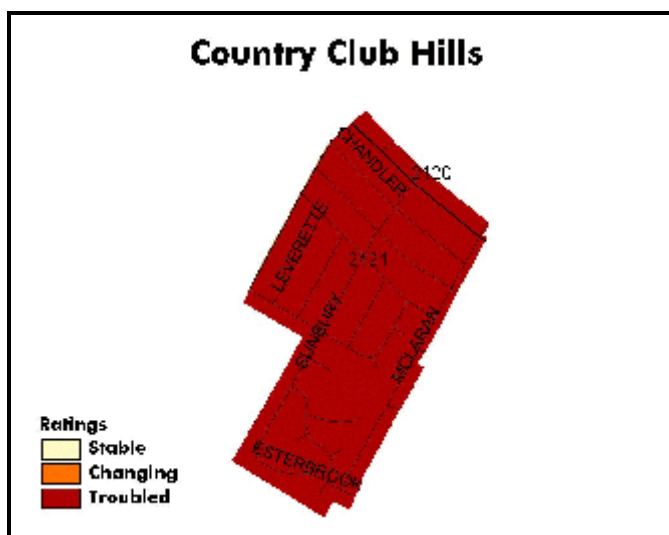
Municipal Assessment

The City of Cool Valley did not return the municipal assessment administered by the St. Louis County Department of Planning.

City of Country Club Hills

Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2120 Includes portions of Ferguson, Flordell Hills, Jennings, and unincorporated St. Louis County.	2.38	2.33	1.46	2.40	1.37	2.43	1.55	2.25	1.34
2121 Includes portions of Flordell Hills, Jennings, and unincorporated St. Louis County	2.62	2.33	1.46	2.60	1.37	2.86	1.55	2.25	1.34

<p>STABLE 1.00-1.50</p>	<p>CHANGING 1.51-2.25</p>	 <p>TROUBLED 2.25-2.87</p>
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Map 1: City of Country Club Hills Target Areas

Target Area Rating: Troubled

The entire City of Country Club Hills is identified as a Troubled Target Area. The Country Club Hills Target Areas are contained in two census tracts: 2120 and 2121. These census tracts also contain portions of the cities of Ferguson, Flordell Hills, Jennings, and unincorporated St. Louis County. Map 1 illustrates the Target Area boundaries in the City of Country Club Hills.

Municipal Overview

The City of Country Club Hills is located in North St. Louis County. Country Club Hills is surrounded by the City of Jennings. The City of Country Club Hills was incorporated in 1943 and includes 0.17 square miles. Country Club Hills is

a Fourth Class city, and a "B" or "pool" city that shares sales revenues on a per capita basis.

Population Trends

The 1990 population of Country Club Hills was 1,348. In 2000, the population was 1,381, which is a population increase of 2%.

Assessed Valuation

The following table illustrates the assessed valuation for real estate and personal property in the City of Country Club Hills. From 1997-1999, the assessed valuation increased by \$128,522.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$4,424,393	\$1,370,256	\$5,794,649
1997	\$4,227,805	\$1,438,322	\$5,666,127
1997-1999 Change			\$128,522

Housing Trends

The majority of the housing units in the Country Club Hills Target Areas were constructed before 1950. The average selling price per square foot of single-family homes ranges from \$39 to \$43, which is lower than the St. Louis County median of \$74 per square foot. From 1987-1997, the average sales price per square foot ranged from a decrease of 2.5% to a gain of 2.4%. Areas of St. Louis County that were rated Stable had a 16% or more gain over the same period. In the Country Club Hills Target Areas, the percentage of owner-occupied units with householders age 65 and over is 31.3%. Stable areas had less than 28% of the owner-occupied units with a householder age 65 and over. The percent of single-family houses that are renter-occupied is 20.6%. Tracts with less than 10% renter-occupied units are Stable.

Socio-Economic Factors

In 1989, the median household income in the Country Club Hills Target Areas ranged from \$21,878 to \$26,113. From 1979-1989, the change in inflation-adjusted household income ranged from a decrease of 9.8% to a loss of 7.2%. In the 63136 zip code, which includes the Country Club Hills Target Areas, the percentage of TANF recipients is 7.9%. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 14%. Stable areas had less than 10% of persons in poverty.

Municipal Assessment

The City of Country Club Hills did not return the municipal assessment administered by the St. Louis County Department of Planning.