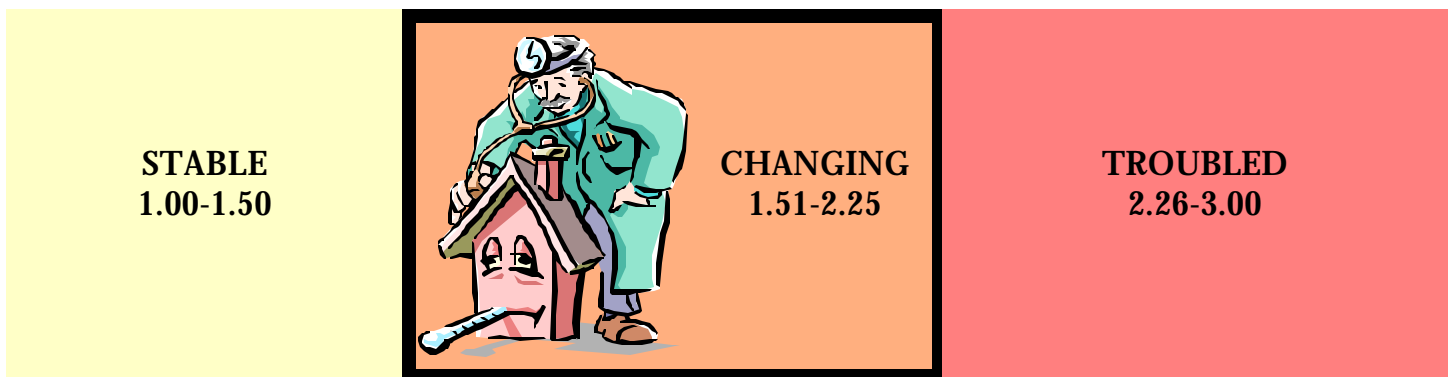


City of St. Ann

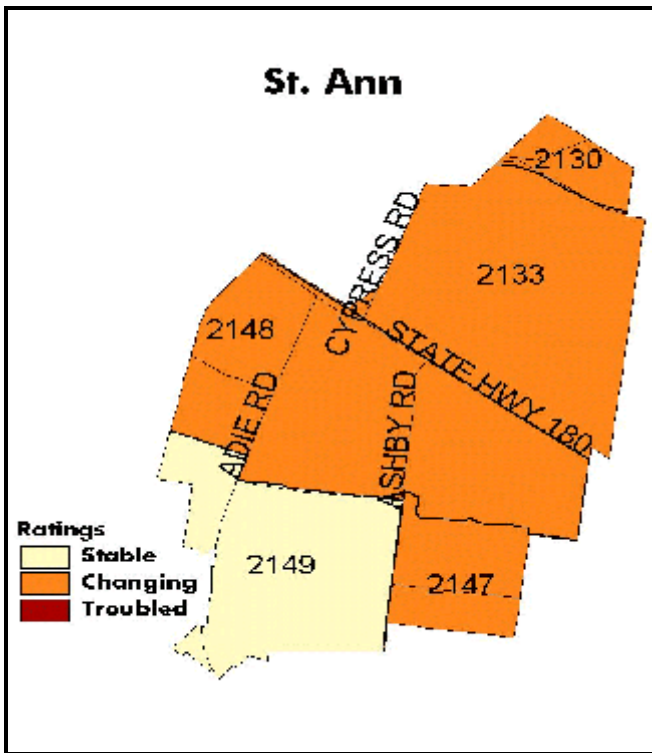
Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2130 Includes portions of Berkeley, Bridgeton, Edmundson, Woodson Terrace, and unincorporated St. Louis County	1.76	1.67	1.46	2.20	1.37	1.43	1.55	2.00	1.34
2133 Includes portions of Breckenridge Hills, Bridgeton, Edmundson, St. John, and Woodson Terrace	1.81	2.00	1.46	1.60	1.37	2.00	1.55	1.50	1.34
2147 Includes portions of Breckenridge Hills and Overland	1.91	2.67	1.46	1.60	1.37	2.00	1.55	1.50	1.34
2148 Includes portions of Bridgeton	1.70	1.67	1.46	1.40	1.37	2.14	1.55	1.00	1.34



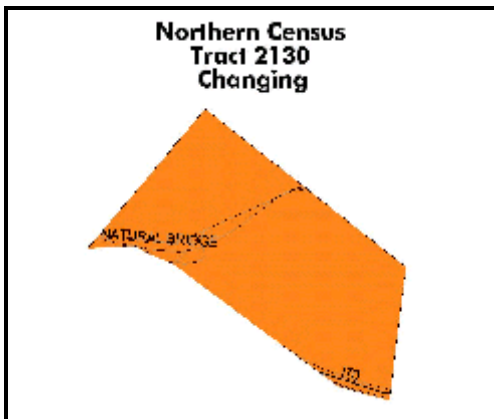
Target Area Rating: Changing

The City of St. Ann contains several locations identified as Changing Target Areas. The St. Ann Target Areas include tracts 2130, 2133, 2147, and 2148. These census tracts also include portions of the city of Berkeley, Bridgeton, Edmundson, St. John, Woodson Terrace, Breckenridge Hills, Overland, and unincorporated St. Louis County.

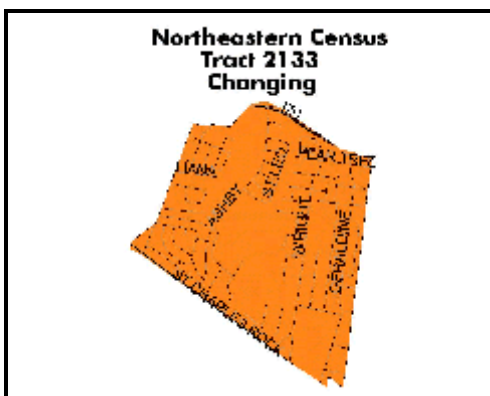
Map 1 illustrates the boundaries of the St. Ann Target Areas.



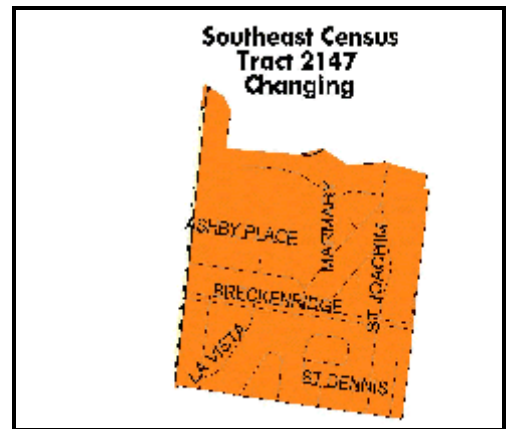
Map 1: City of St. Ann Target Areas



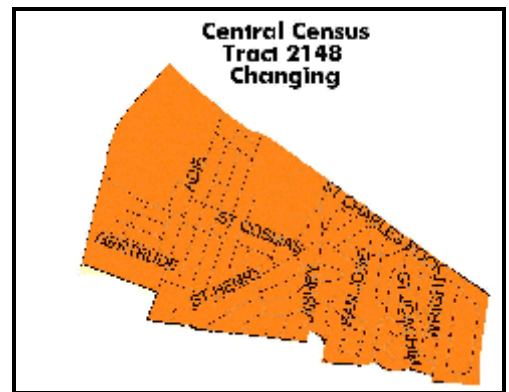
Map 2: Tract 2130 Changing Target Area



Map 3: Tract 2133 Changing Target Area



Map 4: Tract 2147 Changing Target Area



Map 5: Tract 2148 Changing Target Area

Municipal Overview

The City of St. Ann is located in North St. Louis County. St. Ann is adjacent to the cities of Edmondson, Bridgeton, Breckenridge Hills, Overland, and unincorporated St. Louis County. The City of St. Ann was incorporated in 1948 and is a Fourth Class city. St. Ann expanded its boundaries with the consolidation of the former municipality of Mary Ridge in 1976. Today, St. Ann includes 3.15 square miles. St. Ann is an "A" or "point-of-sale" city which retains most of the local sales tax revenues collected within the borders.

Population Trends

The 1990 population of St. Ann was 14,449. In 2000, the population of St. Ann was 13,607, which is a decrease of 6% in the city's population.

Assessed Valuation

The following table highlights the assessed

valuation of real estate and personal property in the City of St. Ann. Between 1997-1999, the assessed valuation increased by \$10,260,508.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$105,769,101	\$27,044,194	\$132,813,295
1997	\$98,542,633	\$24,010,154	\$122,552,787
1997- 1999 Change			\$10,260,508

Housing Trends

The housing located within the St. Ann Target Areas was generally constructed in the 1950s through the 1970s. The average selling price per square foot in the St. Ann Target Areas ranges from \$52 to \$60. This is below the Countywide median of \$74 per square foot. From 1987-1997, the ten-year average change in sales price per square foot ranged from an increase of 5.3% to 5.9%. Other areas of the County which rated Stable in this indicator category increased 16% or more during the same time period. The percentage of owner-occupied units with householders age 65 and over is 31%. 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 14.9%. Areas with less than 10% renter-occupied units are considered Stable. St. Ann enforces an occupancy permit for single-family and multi-family residences.

Socio-Economic Factors

In 1989, the median household income in the St. Ann Target Areas ranged from \$22,917 to \$26,598. From 1979-1989, the 10-year change in inflation-adjusted household income ranged from a decrease of 14.4% to a decrease of 9.7%. In the 63134 and 63074 zip codes, which include the St. Ann Target Areas, the percentages of TANF recipients are 6.6% and 1.8% respectively. Areas with less than 2% TANF recipients are in the Stable range. In the St. Ann Target Areas, 8.7% of the population is in poverty. 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 St. Ann identified the following as positive community assets:

- Location
- Safety/low crime
- Property values
- Size of the community
- Recreational facilities and activities
- School district
- Home ownership
- Quality/value of housing
- City services

Priorities identified by the City of St. Ann included:

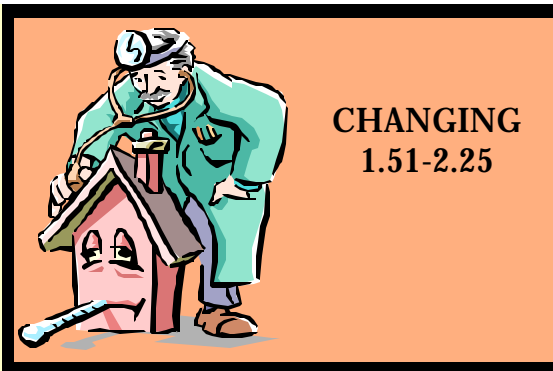
- Property maintenance/code enforcement
- Repair of streets and infrastructure
- Reducing crime
- Stabilizing or increasing residential property values
- Improving the physical infrastructure
- Improving the image/perception of the community
- Improving the quality of education/local school district
- Stimulating local economy
- Human services

City officials noted on the survey that home ownership program and home improvement programs would best meet the needs of residents.

City of St. George

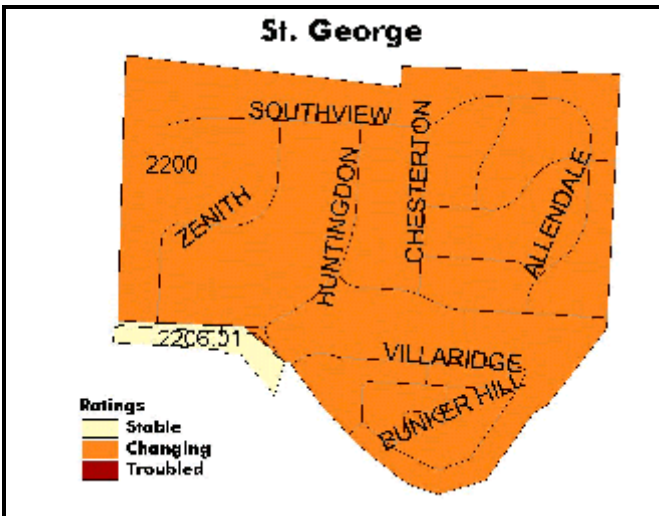
Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2200 Includes a portion of unincorporated St. Louis County	1.70	2.00	1.46	1.40	1.37	1.86	1.55	1.50	1.34

STABLE
1.00-1.50



CHANGING
1.51-2.25

TROUBLED
2.26-3.00



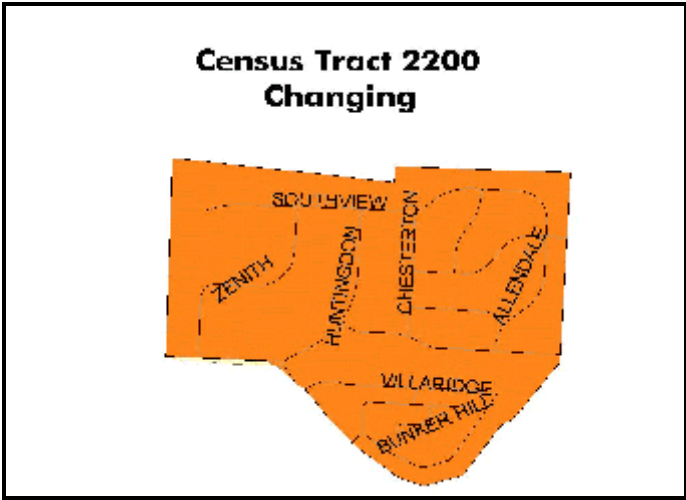
Map 1: City of St. George Target Area

Target Area Rating: Changing

The City of St. George is identified as having a Changing Target Area (Map 1). The St. George Target Area is census tract 2200. This census tract also includes portions of unincorporated St. Louis County. Map 2 illustrates the St. George Target Area.

Municipal Overview

The City of St. George is located in South St. Louis County and is surrounded by unincorporated St. Louis County. St. George was incorporated in 1948 and includes 0.18 square miles. St. George is a Fourth Class City and a "B" or "pool" city that shares sales tax revenues on a per capita basis.



Map 2: Tract 2200 Changing Target Area

Population Trends

The 1990 population of St. George was 1,359. In 2000, the population of St. George was 1,288, a 5% decrease in population.

Assessed Valuation

The following table illustrates the assessed valuation for real estate and personal property in the City of St. George. Between 1997-1999, the assessed valuation increased by \$586,818.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$8,555,722	\$1,924,525	\$10,480,247
1997	\$8,021,050	\$1,872,379	\$9,893,429

Housing Trends

The housing located within the St. George Target Areas was generally constructed in the pre-1950s. The average selling price per square foot of single-family homes is \$72. This is slightly below the Countywide median of \$74 per square foot. From 1987-1997, the ten-year average sales price per square foot increased 14.5%. Other areas of the County that rated Stable in this indicator category increased 16% or more during the same time

period. The percentage of owner-occupied units with householders age 65 and over is 36.5%. 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 6.2%. Areas with less than 10% renter-occupied units are considered Stable.

Socio-Economic Factors

In 1989, the median household income in the St. George Target Area was \$32,066. From 1979-1989, the 10-year change in inflation-adjusted household income decreased 5.7%. In the 63123 zip code, which includes the St. George Target Area, the percentage of TANF recipients is 0.5%. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 3.9%. Stable areas had less than 10% of persons in poverty.

Municipal Assessment

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

City of St. John

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.
2133 Includes portions of Breckenridge Hills, Bridgeton, Edmundson, St. Ann, and Woodson Terrace	1.81	2.00	1.46	1.60	1.37	2.00	1.55	1.50	1.34
2134 Includes Bel-Ridge, Berkeley, Edmundson, St. John, and Woodson Terrace	1.89	1.67	1.46	1.60	1.37	2.29	1.55	1.50	1.34
2135 Includes a portion of Bel-Ridge	1.83	2.33	1.46	1.40	1.37	2.14	1.55	1.25	1.34
2136 Includes portions of Bel-Ridge, Berkeley, and unincorporated St. Louis County	2.39	2.67	1.46	2.40	1.37	2.43	1.55	2.00	1.34
2144 Includes portions of Breckenridge Hills, Charlack, Overland, and Sycamore Hills	1.84	2.00	1.46	1.60	1.37	2.14	1.55	1.25	1.34

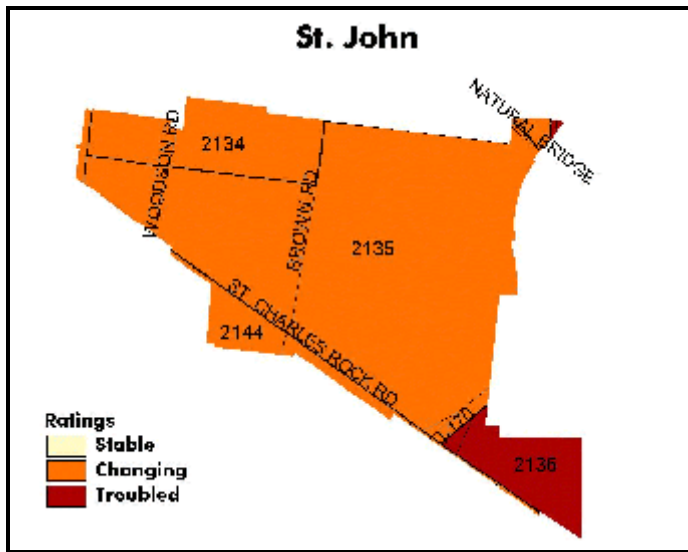
STABLE
1.00-1.50



CHANGING
1.51-2.25



TROUBLED
2.26-3.00



Map 1: City of St. John Target Areas

Target Area Rating: Changing & Troubled

The entire City of St. John is identified as either a Changing or a Troubled Target Area. The St. John Target Areas are divided into five census tracts. The tracts that were identified as Changing Target Areas include census tracts: 2133, 2134, 2135, and 2144. The Troubled Target Area is census tract 2136. These tracts also include portions of the cities of Breckenridge Hills, Berkeley, Bel-Ridge, Bridgeton, Charlack, Edmundson, St. Ann, Overland, Sycamore Hills, Woodson Terrace, and unincorporated St. Louis County.

Municipal Overview

The City of St. John is located in North St. Louis County. St. John is located adjacent to the cities of Overland, Breckenridge Hills, St. Ann, University City, Vinita Park, Charlack, Sycamore Hills, Olivette and unincorporated St. Louis County. The City of St. John was incorporated in 1945 and is a Charter City. The City expanded its boundaries through consolidation with the former municipality of Marvin Terrace in 1964, Elmdale in 1966, and Margona Village in 1974. Today, St. John includes 1.43 square miles. St. John is a "B" or "pool" city which shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of St. John was 7,467. In 2000, the population of St. John was 6,871, which is an 8% decrease in population.

Assessed Valuation

The following table highlights the assessed valuation of real estate and personal property in the City of St. John. From 1997-1999, the assessed valuation increased by \$2,112,097.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$37,658,364	\$11,034,187	\$48,692,551
1997	\$36,655,167	\$9,925,287	\$46,580,454
1997-1999 Change			\$2,112,097

Housing Trends

The housing located within the St. John Target Areas was generally constructed prior to 1950. The average selling price per square foot ranges from \$48 to \$52. This is below the Countywide median of \$74 per square foot. From 1987-1997, the ten-year average sales price per square foot ranged from an increase of 2.1% to 7.9%. Other areas of the County which rated Stable in this indicator category increased 16% or more during the same time period. The percentage of owner-occupied units with householders age 65 and over is 27.1%. Stable areas had less than 28% of the owner-occupied units with householders age 65 and over. The percent of single-family houses that are renter-occupied is 18.1%. Areas with less than 10% renter-occupied units are considered Stable. St. John enforces an occupancy permit for single-family and multi-family residences.

Socio-Economic Factors

In 1989, the median household income in the St. John Target Areas ranged from \$23,305 to \$30,928. From 1979-1989, the 10-year change in inflation-adjusted household income ranged from

a decrease of 13.1% to an increase of 4.3%. In the 63074, 63134, 63114, and 63121 zip codes, which include the St. John Target Areas, the percentages of TANF recipients are 1.8%, 6.6%, 3.3% and 6.5% respectively. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 9.1%. 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 St. John identified the following as positive community assets:

- Location
- Safety/low crime
- Level of civic participation
- Recreational facilities and activities
- Fiscal conditions of city
- Quality/value of housing
- City services

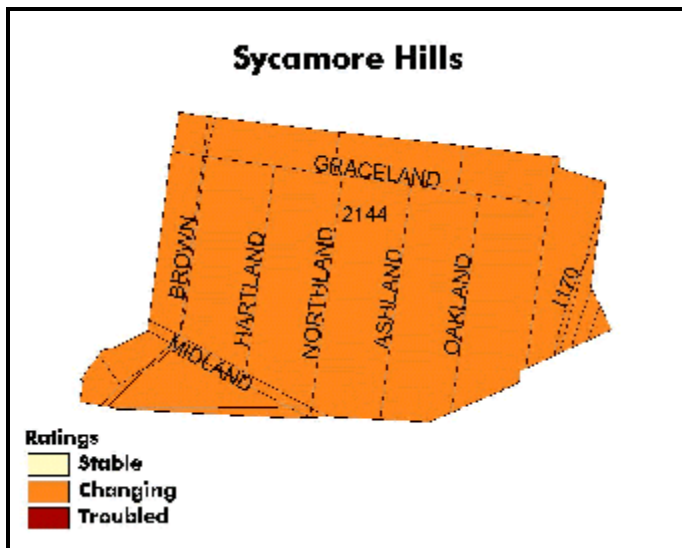
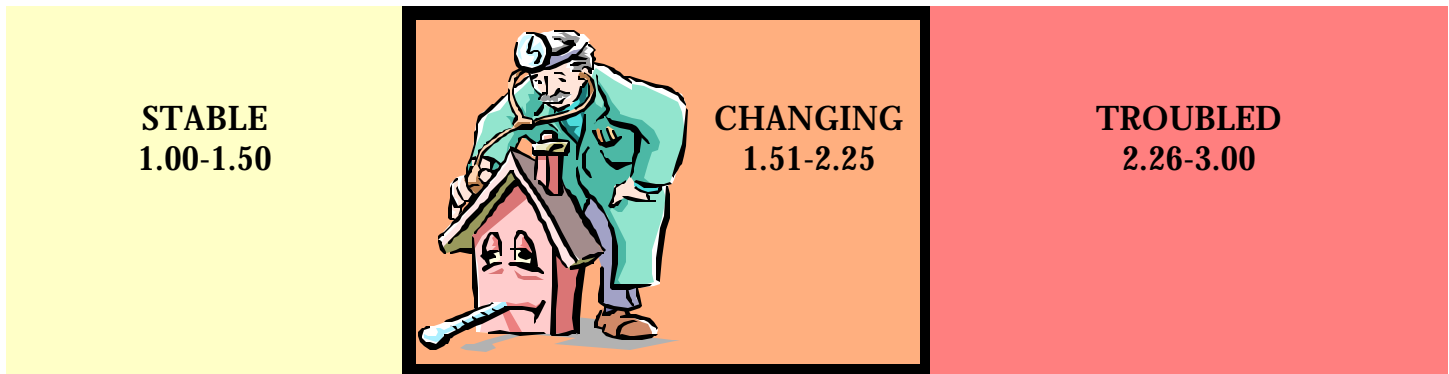
Priorities identified by the City of St. John included:

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

City officials noted on the survey that home ownership programs, senior citizen activities, home improvement programs, and recreational activities would best address the needs of residents.

Village of Sycamore 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.
2144 Includes portions of Breckenridge Hills, Charlack, Overland, and St. John	1.84	2.00	1.46	1.60	1.37	2.14	1.55	1.25	1.34



Map 1: Village of Sycamore Hills Target Area

Target Area Rating: Changing

The Village of Sycamore Hills is identified as a Changing Target Area. The Sycamore Hills Target Area is in census tract 2144. This tract includes portions of the cities of Breckenridge Hills, Overland, and St. John. Map 1 illustrates the boundary of the Sycamore Hills Target Area.

Municipal Overview

The Village of Sycamore Hills is located in North St. Louis County. Sycamore Hills is located adjacent to the cities of St. John, Overland, and Charlack. The Village of Sycamore Hills was incorporated in 1941 and includes 0.14 square miles. Sycamore Hills is a "B" or "pool" city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of the Village of Sycamore Hills was 667 people. In 2000, the population was 722, which is a population increase of 8%.

Assessed Valuation

The following table highlights the assessed valuation of real estate and personal property in Sycamore Hills. Between 1997-1999, the assessed valuation increased by \$83,339.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$3,441,030	\$929,045	\$4,370,075
1997	\$3,318,350	\$968,386	\$4,286,736
1997-1999 Change			\$83,339

Housing Trends

The housing located within the Sycamore Hills Target Area was generally constructed before 1950. The average selling price per square foot of single-family homes is \$47. This is below the Countywide median of \$74 per square foot. From 1987-1997, the ten-year change in average sales price per square foot increased 6.8%. Other areas of the County which rated Stable in this indicator category increased 16% or more during the same time period. The percentage of owner-occupied units with householder age 65 and over is 27%. 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 18.2%. Areas with less than 10% renter-occupied units are considered Stable.

Socio-Economic Factors

In 1989, the median household income in the Sycamore Hills Target Area was \$28,679. From 1979-1989, the 10-year change in inflation-adjusted household income was an increase of 4.3%. In the 63114 zip code, which includes the Village of Sycamore Hills Target Area, the

percentage of TANF recipients is 3.3%. Areas with less than 2% TANF recipients are in the Stable range. The percentage of persons in poverty is 6.7%. Stable areas were those with 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 Sycamore Hills identified the following as positive community assets:

- Location
- Safety/low crime
- Property values
- Fiscal conditions of city

Priorities identified by the Village of Sycamore Hills included:

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

City officials noted on the survey that senior citizen activities, home improvement programs, recreational activities and youth activities would best address the needs of residents.

City of University City

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.
2157	1.71	2.00	1.46	1.41	1.37	1.71	1.55	2.00	1.34
2159	1.75	2.33	1.46	1.40	1.37	1.71	1.55	2.00	1.34
2160	2.37	3.00	1.46	2.20	1.37	2.14	1.55	2.75	1.34
2161	1.70	1.67	1.46	2.20	1.37	1.29	1.55	2.00	1.34

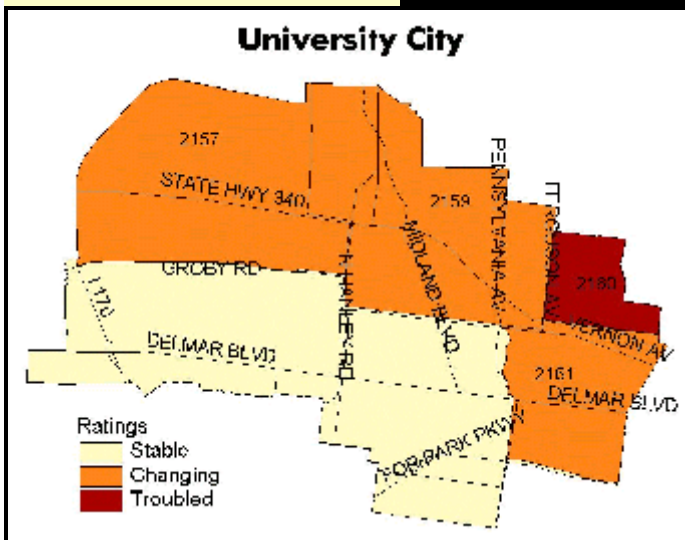
STABLE
1.00-1.50



CHANGING
1.51-2.25



TROUBLED
2.26-3.00



Map 1: City of University City Target Areas

Target Area Rating: Changing & Troubled

The City of University City is identified as having both Changing and Troubled Target Areas. The University City Target Areas are divided into four census tracts. The Changing Target Areas include tracts 2157, 2159, and 2161. The Troubled Target Area includes tract 2160.

Municipal Overview

The City of University City is located in Central St. Louis County. University City is located adjacent to the cities of Wellston, Pagedale, Vinita Terrace, Vinita Park, Overland, Clayton, Olivette, Ladue,

the City of St. Louis, and unincorporated St. Louis County. University City was incorporated in 1906 and includes 5.88 square miles. It is a Charter City and a "B" or pool city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of University City was 40,087. In 2000, the population of University City was 37,428, which is a population decrease of 7%.

Assessed Valuation

The following table illustrates the assessed valuation of real estate and personal property in University City. Between 1997-1999, the assessed valuation increased by \$25,032,857.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$288,936,733	\$60,610,492	\$349,547,225
1997	\$267,819,111	\$56,695,257	\$324,514,368

Housing Trends

The housing located within the University City Target Areas was generally constructed before 1950. In census tract 2157, the majority of the housing was built in the 1980s. The average selling price per square foot ranges from \$37 to \$76. The St. Louis County median is \$74 per square foot. From 1987-1997, the ten-year average sales price per square foot ranged from an increase of 14% to 36.4%. Other areas of the County which rated Stable in this indicator category increased 16% or more during the same time period. The percentage of owner-occupied units with householders age 65 and over is 25.8%. 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 15.2%. Areas with less than 10% renter-occupied units are considered Stable.

The City of University City enforces an occupancy permit for single-family and multi-family residences.

Socio-Economic Factors

In 1989, the median household income in the University City Target Areas ranged from \$19,178 to \$32,741. From 1979-1989, the 10-year change in inflation-adjusted household income ranged from a decrease of 6.2% to an increase of 5.1%. In the 63130 and 63132 zip codes, which include the University City Target Areas, the percentage of TANF recipients are 3.6% and 2.2% respectively. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 16.3%. 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 University City identified the following as positive community assets:

- Location
- Safety/low crime
- Property values
- Size of community
- Level of civic participation
- Recreational facilities and activities
- School district
- Fiscal conditions of city
- Quality/value of housing
- City services

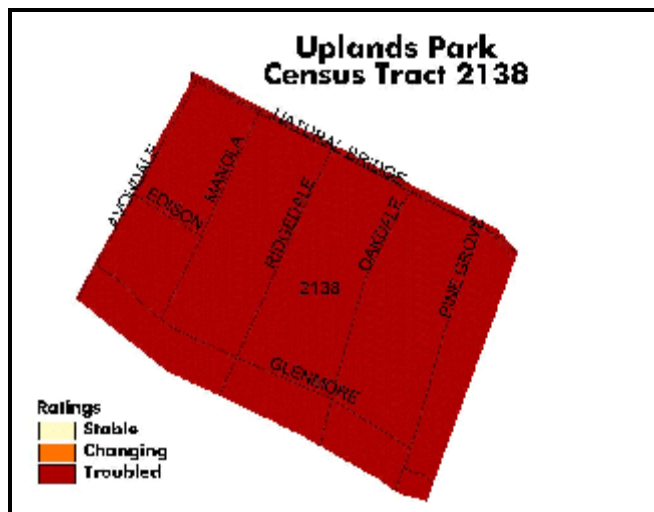
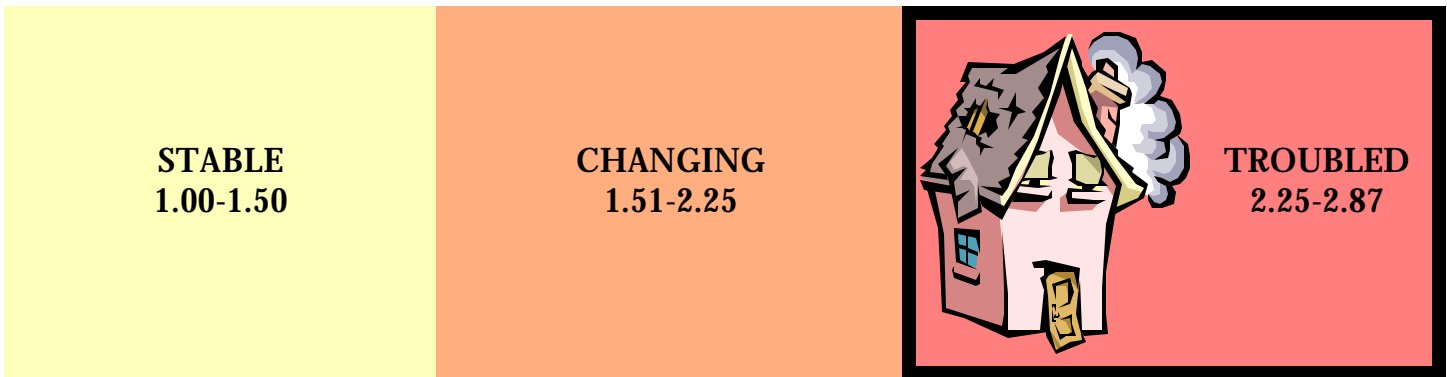
Priorities identified by University City included:

- Property maintenance/code enforcement
- Repair of deteriorating streets and infrastructure
- Stabilizing or increasing residential property values
- Reducing crime
- Improving the image/perception of the community
- Improving the quality of education/local school district
- Stimulating local economy/increasing tax revenue

City officials noted that home ownership programs, senior citizen activities, home improvement programs, recreational activities, youth activities, and increased funding would best meet the needs of residents. Additionally, the City also noted that increased Community Development Block Grant funding for the home repair program would help the community.

Village of Uplands 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.
2138 Includes Beverly Hills, Hillsdale, Pine Lawn, Velda City, Velda Village Hills, and Wellston	2.42	3.00	1.46	2.20	1.37	2.43	1.55	2.25	1.00



Map 1: Village of Uplands Park Target Area

Target Area Rating: Troubled

The entire Village of Uplands Park is identified as a Troubled Target Area. The Uplands Park Target Area is in census tract 2138. This census tract includes portions of the cities of Beverly Hills, Hillsdale, Velda City, Pine Lawn, Uplands Park, Wellston, and Velda Village Hills. Map 1 illustrates the boundary of the Uplands Park Target Area.

Municipal Overview

The Village of Uplands Parks is located in North St. Louis County. Uplands Park is adjacent to the cities of Pine Lawn, Velda Village Hills, and Beverly Hills. The Village of Uplands Park was incorporated in 1941 and is 0.07 square miles in size. Uplands Park is a “B” or “pool” city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of Uplands Park was 499. In 2000, the population of Uplands Park decreased by 8% to 460.

Assessed Valuation

The following table illustrates the assessed valuation for real estate and personal property in the Village of Uplands Park. Between 1997-1999, the assessed valuation decreased by \$88,457.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$1,652,648	\$538,142	\$2,190,790
1997	\$1,699,377	\$579,870	\$2,279,247
1997-1999 Change			(\$88,457)

6.5%. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 17.3%. Stable areas had less than 10% of persons in poverty.

Municipal Assessment

The Village of Uplands Park did not return the municipal assessment administered by the St. Louis County Department of Planning.

Housing Trends

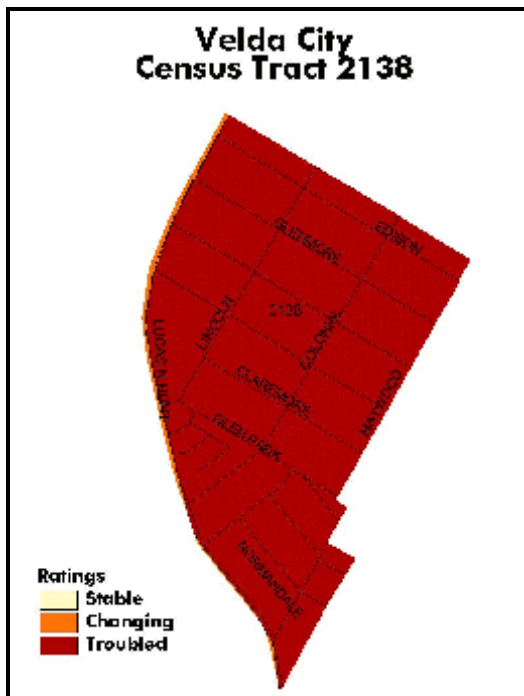
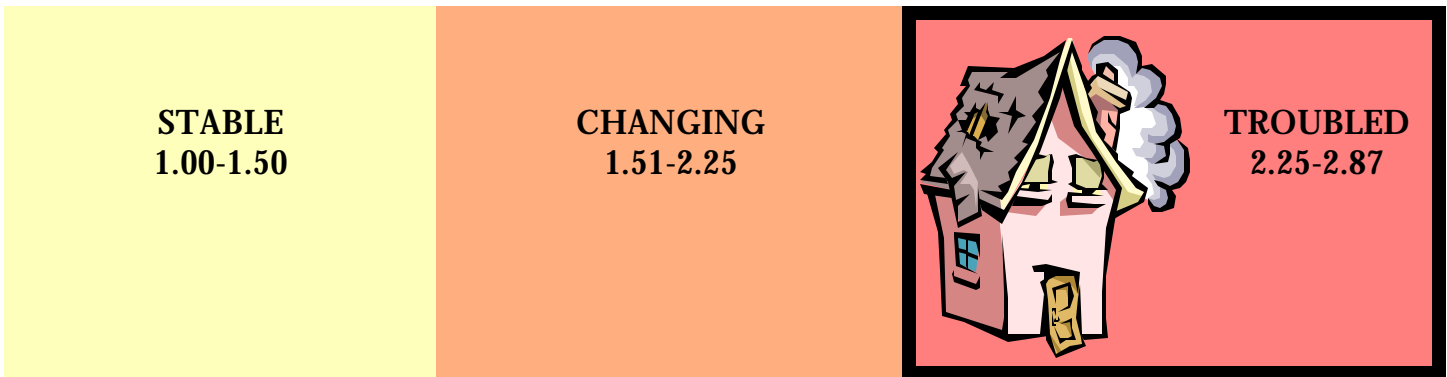
The majority of homes in the Uplands Park Target Area were built before 1950. The average selling price per square foot is \$36. This is less than half the St. Louis County median of \$74 per square foot. From 1987-1997, the ten-year average selling price per square foot increased 12.5%. Other areas of St. Louis County which rated Stable in this indicator category increased 16% or more during the same time period. The percentage of owner-occupied units with householders age 65 and over is 21.6%. 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 22.3%. Areas with less than 10% renter-occupied units are considered Stable.

Socio-Economic Factors

In 1989, the median household income in the Uplands Park Target Area was \$23,930. From 1979-1989, the 10-year change in inflation-adjusted median household decreased 2.7%. In the 63121 zip code, which includes the Village of Uplands Park, the percentage of TANF recipients is

City of Velda City

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.
2138 Includes portions of Beverly Hills, Hillsdale, Pine Lawn, Uplands Park, Wellston, and Velda Village Hills	2.42	3.00	1.46	2.20	1.37	2.43	1.55	2.25	1.34



Map 1: City of Velda City Target Area

Target Area Rating: Troubled

The entire City of Velda City is identified as a Troubled Target Area. The Velda City Target Area is in census tract 2138. This census tract also includes portions of the cities of Beverly Hills, Hillsdale, Uplands Park, Pine Lawn, Wellston, and Velda Village Hills. Map 1 illustrates the boundary of the Velda City Target Area.

Municipal Overview

The City of Velda City is located in North St. Louis County. Velda City is adjacent to the cities of Glen Echo Park, Normandy, Beverly Hills, and Hillsdale. The City of Velda City was incorporated in 1938 and includes 0.17 square miles. Velda City is a Fourth Class City and is a "B" or "pool" city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of Velda City was 1,597. In 2000, the population of Velda City was 1,616, a 1% increase in population.

Assessed Valuation

The following table highlights the assessed valuation of real estate and personal property in the City of Velda City. Between 1997-1999, the assessed valuation increased by \$174,622.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$4,542,851	\$1,562,514	\$6,105,365
1997	\$4,546,355	\$1,384,388	\$5,930,743
1997-1999 Change			\$174,622

Housing Trends

The majority of homes in the Velda City Target Area were built before 1950. The average selling price per square foot is \$36. This is less than half the St. Louis County median of \$74. From 1987-1997, the average selling price per square foot increased 12.5%. Other areas of St. Louis County which rated Stable in this indicator category increased 16% or more during the same time period. Stable areas had less than 28% of the owner-occupied units with householders age 65 and over. The percentage of owner-occupied units with householders age 65 and over is 21.6%. The percent of single-family houses that are renter-occupied is 22.3%. Areas with less than 10% renter-occupied units are considered Stable.

Socio-Economic Factors

In 1989, the median household income in the Velda City Target Area was \$23,930. From 1979 to 1989, the change in inflation-adjusted median household decreased 2.7%. In the 63121 zip code, which includes the Velda City Target Area, the percentage of TANF recipients is 6.5%. Areas with less than 2% TANF recipients are in the Stable

range. The percent of person in poverty is 17.3%. 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 Velda City identified the following as positive community assets:

- Safety/low crime
- Size of the community
- Recreational facilities and activities
- City services

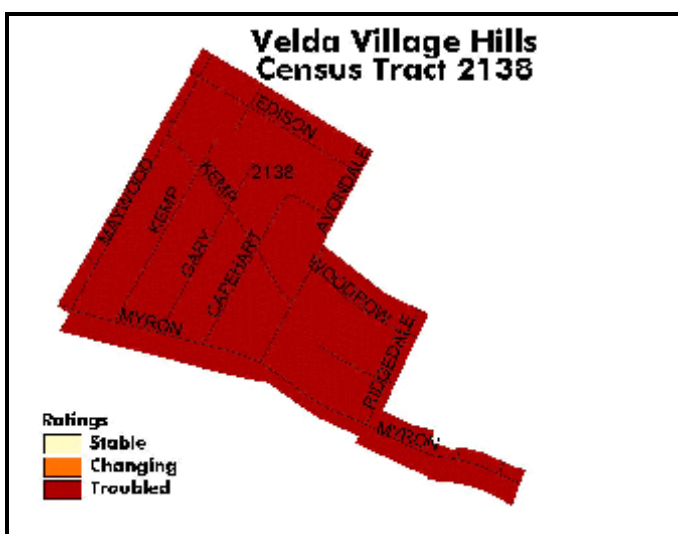
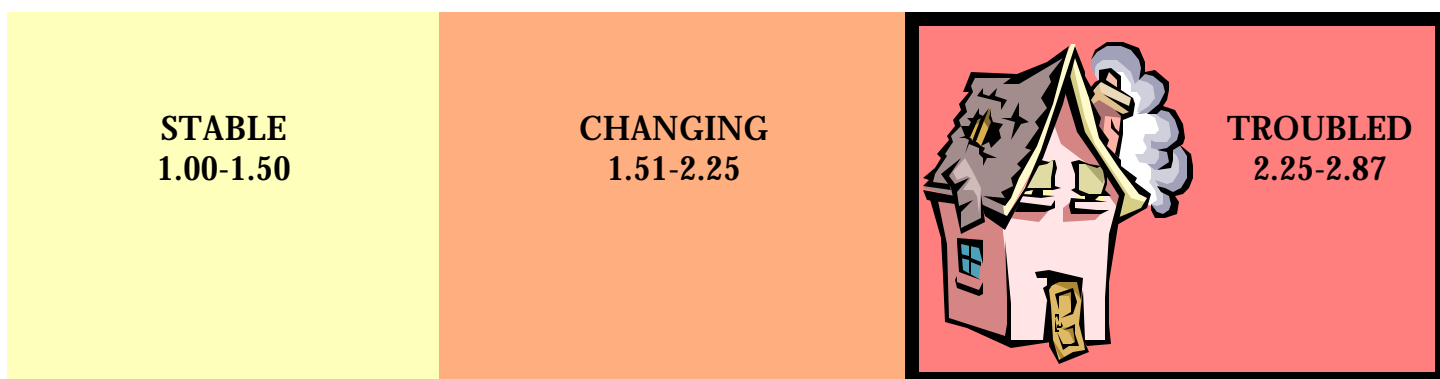
Priorities identified by the City of Velda City included:

- Property maintenance/code enforcement
- Repair of streets and infrastructure
- Reducing crime
- Stabilizing or increasing residential property values
- Improving the image/perception of your community
- Increasing the amount of citizen involvement

City officials noted on the survey that home ownership programs, senior citizen activities, home improvement programs, recreational activities, a community center, and youth activities would best meet the needs of residents.

Village of Velda Village 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.
2138 Includes portions of Beverly Hills, Hillsdale, pine Lawn, Uplands Park, Wellston, and Velda Village	2.42	3.00	1.46	2.20	1.37	2.43	1.55	2.25	1.34



Map 1: Village of Velda Village Hills Target Area

Target Area Rating: Troubled

The entire Village of Velda Village Hills is identified as a Troubled Target Area. The Velda Village Hills Target Area is in census tract 2138. This census tract includes portions of the cities of Beverly Hills, Hillsdale, Velda City, Pine Lawn, Uplands Park, Wellston, and Velda Village Hills. Map 1 illustrates the boundary of the Target Area within Velda Village Hills.

Municipal Overview

Velda Village Hills is located in North St. Louis County. Velda Village Hills is adjacent to the cities of Velda City, Hillsdale, Pine Lawn, Uplands Park, and Beverly Hills. Velda Village Hills was incorporated in 1945 and includes 0.12 square miles. Velda Village Hills is a “B” or “pool” city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of Velda Village Hills was 1,315. In 2000, the population of Velda Village Hills was 1,090. This is a 17% decrease in population.

Assessed Valuation

The following table highlights the assessed valuation of real estate and personal property in the Village of Velda Village Hills. Between 1997-1999, the assessed valuation decreased by \$72,313.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$3,809,636	\$1,303,425	\$5,113,061
1997	\$3,843,259	\$1,342,115	\$5,185,374
1997-1999 Change			(\$72,313)

Housing Trends

The majority of homes in the Velda Village Hills Target Area were built before 1950. The average selling price per square foot of single-family homes is \$36. This is less than half the St. Louis County median of \$74 per square foot. From 1987-1997, the average selling price per square foot increased 12.50%. Other areas of St. Louis County which rated Stable in this indicator category increased 16% or more during the same time period. The percentage of owner-occupied units with householders age 65 and over is 21.6%. 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 22.3%. Areas with less than 10% renter-occupied units are considered Stable. The Village of Velda Village Hills enforces an occupancy permit for single-family and multi-family residences.

Socio-Economic Factors

In 1989, the median household income in the Velda Village Hills Target Area was \$23,930. From 1979 to 1989, the change in inflation-adjusted median household was a decrease of 2.7%. In the 63121 zip code, which includes the Village of Velda Village Hills Target Area, 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 17.3%. 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 Village of Velda Village Hills identified the following as positive community assets:

- Location
- Size of the community
- School district
- Home ownership
- Quality/value of housing

Priorities identified by the Village of Velda Velda Hills included:

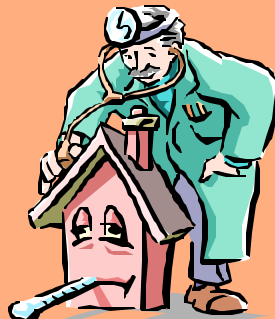
- Property maintenance/code enforcement
- Repair of streets and infrastructure
- Reducing crime
- Stabilizing or increasing residential property values
- Improving the quality of education/local school district

Village officials noted on the survey that home ownership programs, senior citizen activities, and a community center would best address the needs of residents.

City of Vinita Park

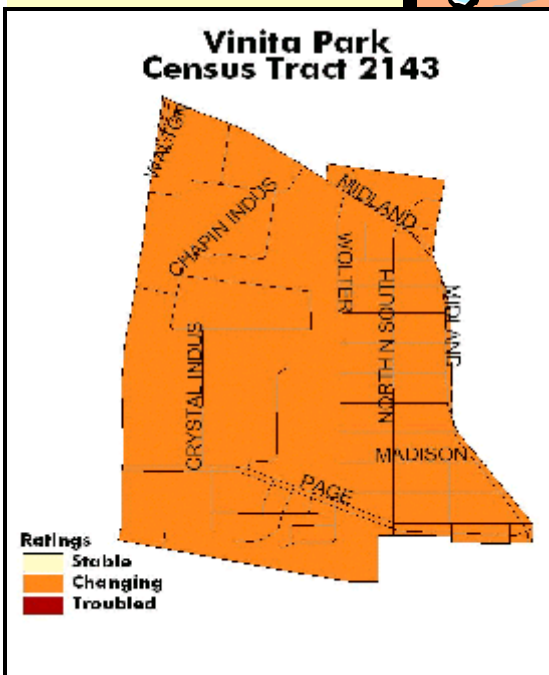
Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2143 Includes portions of Charlack, Hanley Hills, Overland, Vinita Terrace, and unincorporated St. Louis County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

STABLE
1.00-1.50



CHANGING
1.51-2.25

TROUBLED
2.26-3.00



Map 1: City of Vinita Park Target Area

Target Area Rating: Changing

The entire City of Vinita Park is identified as a Changing Target Area. The Vinita Park Target Area is in census tracts 2143. This census tract includes portions of the cities of Charlack, Hanley Hills, Overland, Vinita Terrace, and unincorporated St. Louis County. Map 1 illustrates the Vinita Park Target Area.

Municipal Overview

The City of Vinita Park is located in North St. Louis County. Vinita Park is adjacent to the cities of

Overland, Charlack, Hanley Hills, Vinita Terrace, University City, and unincorporated St. Louis County. Vinita Park was incorporated in 1941 and includes 0.72 square miles. Vinita Park is a Fourth Class city and a "B" or "pool" city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of Vinita Park was 2,001. In 2000, the population of Vinita Park was 1,924, which is a population decrease of 4%.

Assessed Valuation

The following table highlights the assessed valuation of real estate and personal property in the City of Vinita Park. Between 1997-1999, the assessed valuation increased by \$766,333.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$26,706,550	\$8,723,605	\$35,430,155
1997	\$26,279,703	\$8,384,119	\$34,663,822
1997-1999 Change			\$766,333

Housing Trends

The majority of the housing units in the Vinita Park Target Area were constructed before 1950. The average selling price per square foot of single-family homes is \$44. This is lower than the St. Louis County median of \$74 per square foot. From 1987-1997, the average sales price per square foot increased by 12.8%. Areas of St. Louis County that rated Stable posted a 16% or more gain over the same period. The percentage of owner-occupied units with householders age 65 and over is 28.7%. The percent of single-family houses that are renter-occupied is 24.8%. Stable areas had less than 28% of the owner-occupied units with a householder age 65 and over. Areas with less than 10% renter-occupied units are considered Stable. The City of Vinita Park enforces an occupancy permit ordinance for single-family and multi-family residences.

Socio-Economic Factors

In 1989, the median household income in the Vinita Park Target Area was \$26,003. From 1979-1989, the change in inflation-adjusted household income decreased 8.4%. In the 63114 zip code, which includes the Vinita Park Target Area, 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 12.9%. Stable areas were those with less than 10% of persons in poverty.

Municipal Assessment

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

- Location
- Safety/low crime
- Property values
- Size of community
- Level of civic participation
- Recreational facilities and activities
- School district
- Fiscal conditions of city
- Home ownership
- Quality/value of housing
- City services

Priorities identified by the City of Vinita Park included:

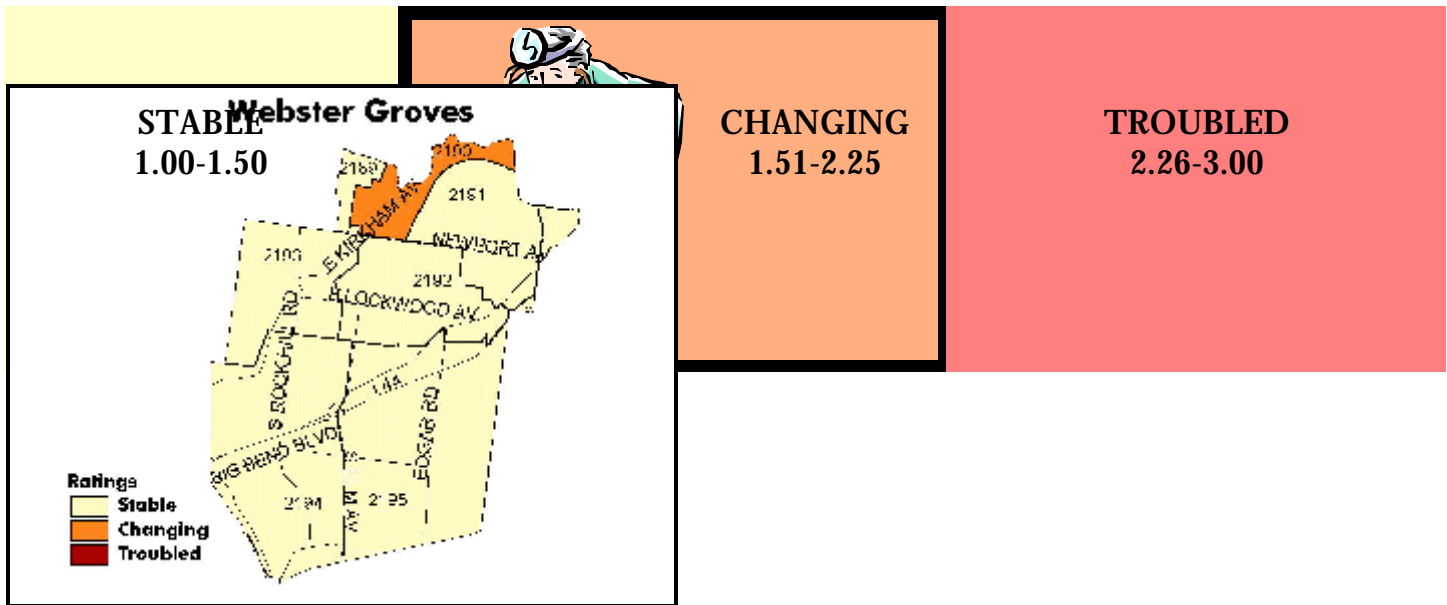
- Property maintenance/code enforcement
- Demolition of vacant/abandoned housing
- Repair of streets and infrastructure
- Stabilizing or increasing residential property values
- Improving/repairing infrastructure
- Improving quality of education/local school district
- Improving the image/perception of the community
- Increasing the amount of affordable housing
- Increasing the amount of citizen involvement
- Reducing crime

Officials noted home ownership programs, senior citizen activities, home improvement programs, and youth activities would best meet the needs of

residents.

City of Webster Groves

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.
2190 Includes a portion of Brentwood	1.53	1.00	1.46	1.40	1.37	1.71	1.55	1.75	1.34



Map 1: City of Webster Groves Target Area

Target Area.

Target Area Rating: Changing

Census tract 2190 is identified as a Changing Target Area in the City of Webster Groves (Map 1). This census tract also includes a portion of the City of Brentwood. Map 2 illustrates Webster Groves

Municipal Overview

The City of Webster Groves is located in Central St. Louis County. Webster Groves is adjacent to the cities of Maplewood, Shrewsbury, Brentwood, Rock Hills, Glendale, Oakland, Crestwood, and

Municipal Assessment

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

- Location
- Safety/low crime
- Property values
- Level of civic participation
- Recreational facilities and activities
- School district
- Home ownership
- Quality/value of housing
- City services

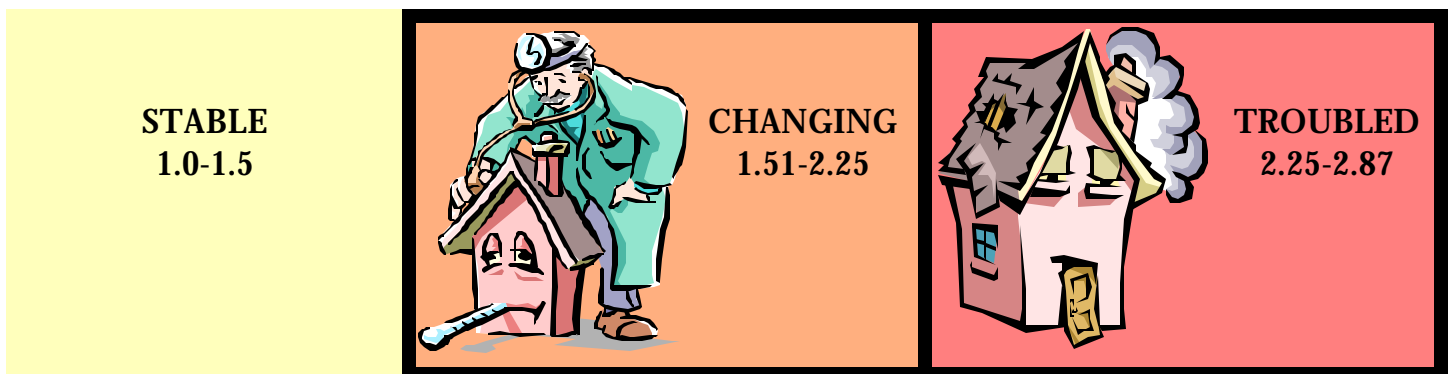
Priorities identified by the City of Webster Groves included:

- Property maintenance/code enforcement
- Stabilizing or increasing residential property values
- Improving the image/perception of the community
- Improving the quality of education/local school district
- Stimulating local economy

City officials noted on the survey that senior citizen activities, recreational activities, and youth activities would best address the needs of residents.

City of Wellston

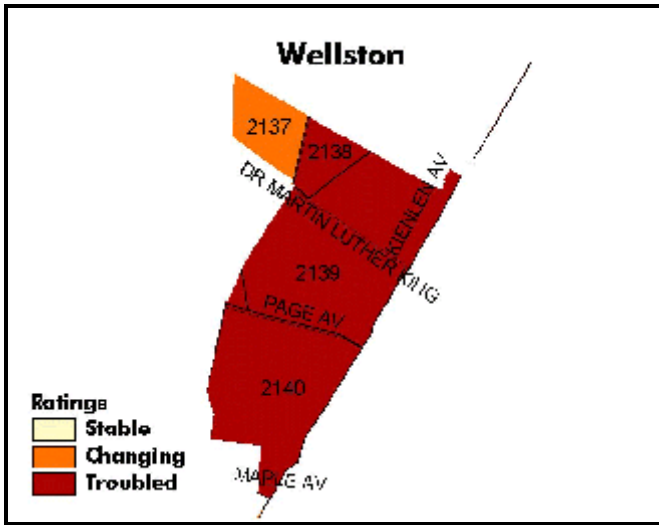
Census Tract	Overall Rating	Population & Resources		Income		Housing		Family, Health, & Education	
		Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.	Tract Avg.	County Avg.
2137 Includes parts of Bellerive, Bel-Nor, Cool Valley, Glen Echo, Greendale, Normandy, Pagedale, and unincorporated St. Louis county	1.90	1.33	1.46	2.00	1.37	2.00	1.55	2.00	1.34
2138 Includes Beverly Hills, Hillsdale, Pine Lawn, Uplands Park, Velda City, and Velda Village Hills	2.42	3.00	1.46	2.20	1.37	2.43	1.55	2.25	1.34
2139 Includes portions of Hillsdale and Pagedale	2.87	3.00	1.46	3.00	1.37	2.86	1.55	2.50	1.34
2140	2.80	2.33	1.46	3.00	1.37	3.00	1.55	2.25	1.34
2141 Includes portions of Pagedale	2.58	2.67	1.46	2.80	1.37	2.43	1.55	2.25	1.34



Target Area Rating: Changing & Troubled

The City of Wellston is identified as having both Changing and Troubled Target Areas. The Wellston Changing Target Area includes census tracts 2137. The Wellston Troubled Target Areas include tracts: 2138, 2139, 2140, 2141, and 2142.

These census tracts also include portions of the cities of Pagedale, Hillsdale, Bel-Nor, Cool Valley, Beverly Hills, Pine Lawn, Uplands Park, Bellerive, Glen Echo Park, Velda City, Velda Village Hills, Greendale, and Normandy. Map 1 illustrates the Target Area boundaries in the City of Wellston.



Map 1: City of Wellston Target Areas

Municipal Overview

The City of Wellston is located in North St. Louis County. Wellston is adjacent to the cities of Hillsdale, Glen Echo Park, Pagedale, University City, and the City of St. Louis. The City of Wellston was incorporated in 1949 and includes 0.93 square miles. Wellston is a Third Class city and a "B" or "pool" city that shares sales tax revenues on a per capita basis.

Population Trends

The 1990 population of Wellston was 3,612. In 2000, the population of Wellston was 2,460, which is a population decrease of 32%.

Assessed Valuation

The following table illustrates the assessed valuation of real estate and personal property in the City of Wellston. Between 1997-1999, the assessed valuation has increased by \$1,154,998.

Year	Assessed Valuation		Total
	Real Estate	Personal Property	
1999	\$7,544,954	\$8,432,455	\$15,977,409
1997	\$7,580,819	\$7,241,592	\$14,822,411
1997-1999 Change			\$1,154,998

Housing Trends

The majority of housing in the Wellston Target Areas was constructed prior to 1950. The average selling price per square foot of single-family homes in the Wellston Target Areas ranges from \$33 to \$47. The Countywide median sales price is \$74 per square foot. From 1987-1997, the change in average sales price ranged from an increase of 6.5% to 12.5%. Areas in St. Louis County rated as Stable had a 16% or more increase during this same time period. The percentage of owner-occupied units with householders age 65 and over is 26.6%. Stable areas had less than 28% of the owner-occupied units with a householder age 65 and over. Stable areas had less than 28% of the owner-occupied units with householders age 65 and over. The percent of single-family houses that are renter-occupied is 22%. Areas with less than 10% renter-occupied units are considered Stable. The City of Wellston enforces an occupancy permit for single-family and multi-family residences.

Socio-Economic Factors

In 1989, the median household income in the Wellston Target Areas ranged from \$10,744 to \$31,768. From 1979-1989, the change in inflation-adjusted household income ranged from a decrease of 24% to an increase of 7.2%. In the 63133 and 63121 zip codes, which include the Wellston Target Areas, the percentage of TANF recipients is 10.1% and 6.5% respectively. Areas with less than 2% TANF recipients are in the Stable range. The percent of persons in poverty is 22.4%. 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 City of Wellston identified the following as positive community assets:

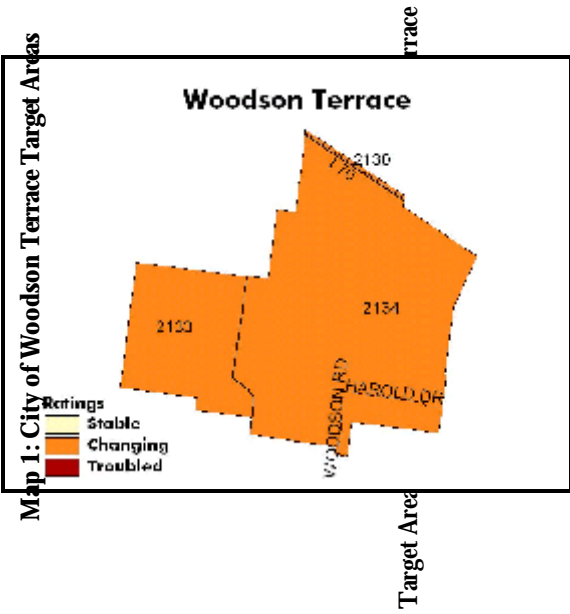
- Location
- Size of the community
- Level of civic participation
- School district
- City services

Priorities identified by the City of Wellston included:

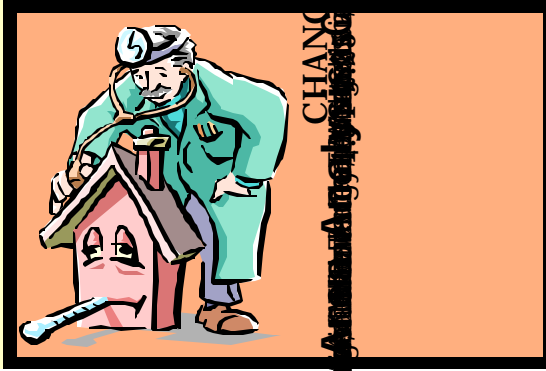
- Property maintenance/code enforcement
- Demolition of vacant/abandoned housing
- Repair of streets and infrastructure
- Reducing crime
- Stabilizing or increasing residential property values
- Improving the image/perception of the community
- Improving the quality of education/local school district
- Stimulating local economy
- Human services
- Increasing the amount of affordable housing
- Increasing the amount of citizen involvement

City officials noted on the survey that home ownership programs, senior citizen activities, home improvement programs, job training/skill programs, recreational activities, a community center, and youth activities would best address the needs of residents. The City of Wellston indicated that additional police officers and better equipment are also needed.

Map 1: City of Woodson Terrace Target Areas



1.09-1.14



2.26-3.00

City

Census Tract	Rating	Avg Tract	County
	1.89	1.81	1.76
	1.67	2.00	1.67
	1.46	1.46	1.46
	1.60	1.60	2.20
	1.37	1.37	1.37
	2.29	2.00	1.43
	1.55	1.55	1.55
	1.50	1.50	2.00
	1.34	1.34	1.34

St. Louis Municipal Commission Target Areas

Target Area Community Profiles: City of Woodson Terrace

Year	1997 Exchange	Assessed Valuation
	\$29,023,806 Real Estate	
	\$19,734,488 Personal	
	\$48,758,333	
	\$1,210,633	Total

Information provided is for informational purposes only and is not intended to be used for any other purpose. The City of Woodson Terrace is not responsible for any errors or omissions in this information. The City of Woodson Terrace is not responsible for any changes in the information provided.