

Expected Resources

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

Introduction

The federal programs through HUD, State of Alabama programs through ADECA, Mobile Housing Board, City of Mobile, nonprofit organizations, private lenders and private developers provide bulk of available utilized resources for providing standard, affordable housing in Mobile. Special needs organizations also contribute valuable resources to the housing environment, to some degree. Other sources include churches, foundations, and charities. Federal programs include CDBG, HOME, ESG, HUD Section 108 Loan Program, Section 8 Rental Voucher, Section 202, Section 811, HOPE VI, Public Housing Capital Fund, Housing Opportunities for People With AIDS (HOPWA), Public Housing Modernization Program, Lead-Based Hazard Control Grant, Federal Low Income Housing Tax Credit (LIHTC), Federal HOME Loan Bank Affordable Housing Program, Federal Home Loan Bank Community Investment Program, etc.

State provides resources through ADECA and Alabama Housing Finance Authority.

City uses its general fund for infrastructure support and Land Bank Authority to help ease the pains of property acquisition. Zoning incentives are being contemplated as a means to create more affordable housing.

Lending institutions like REGIONS Bank is partnering with the City on revolving Revitalization Fund.

Nonprofit developers are leveraging their properties with City resources and volunteer labor.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	2,262,346	156,455	26,145	2,444,946	0	A mix of infrastructure and public facilities improvement, public services, homeowner rehabilitation program, Section 108 repayment, energy efficiency improvement, ADA Home Modifications, neighborhood revitalization.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	734,577	250,000	0	984,577	0	Affordable rental housing development by CHDOs, and other development partners.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	156,874	0	13,331	170,205	0	Homelessness prevention, Rapid Re-housing, Street outreach and Emergency Shelter operations and Homeless Management Information System (HMIS).

Table 1 - 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

Federal funds (HOME) will be used to leverage Low Income Housing Tax Credit projects and other feasible projects submitted by our developer partners. The City of Mobile sets aside cash to meet its matching obligations. The City will use cash match as well as infrastructure improvement that supports HUD-sponsored projects, including resources provided by developer partners that are considered eligible match.

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 received several parcels of land as part of asset transfer and transition from the Mobile Housing Board in 2012, and will use these properties to develop affordable housing in the future through Request for Proposal. The Mobile Housing Board owns properties that are being discussed for future redevelopment initiative. Our developer partners may be acquiring, or already own properties that could be developed.

Discussion

The City is looking forward to implementation of its Annual Action Plan and recommended actions in the Five-Year Consolidated Plan.

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	Availability and Accessibility of Decent Housing	2013	2017	Affordable Housing Public Housing Homeless Non-Housing Community Development	Neighborhood Revitalization Strategy Target Area CDBG Target Areas	Availability and Accessibility of Decent Housing	HOME: \$886,119	Rental units constructed: 27 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Sustainability of Decent Housing	2013	2017	Affordable Housing Public Housing Homeless	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area CDBG Target Areas	Sustainability of Decent Housing	CDBG: \$309,583	Homeowner Housing Rehabilitated: 35 Household Housing Unit
3	Sustainability of Suitable Living Environments	2013	2017	Affordable Housing Public Housing Homeless	Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area CDBG Target Areas	Fair Housing Sustainability of Suitable Living Environment	CDBG: \$427,890	Public service activities other than Low/Moderate Income Housing Benefit: 3730 Persons Assisted
4	Availability-Accessibility of Economic Opportunity	2013	2017	Non-Housing Community Development	CDBG Target Areas	Availability/Accessibility of Economic Opportunity	CDBG: \$31,360	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Availability/Accessibility of Suitable Living Envi	2013	2017	Non-Housing Community Development	Africatown The Bottom Neighborhood Revitalization Strategy Target Area CDBG Target Areas	Availability-Accessibility of Suitable Living Env	CDBG: \$762,100 ESG: \$162,361	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6650 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted Homeless Person Overnight Shelter: 600 Persons Assisted Homelessness Prevention: 15 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Availability and Accessibility of Decent Housing
	Goal Description	
2	Goal Name	Sustainability of Decent Housing
	Goal Description	
3	Goal Name	Sustainability of Suitable Living Environments
	Goal Description	

4	Goal Name	Availability-Accessibility of Economic Opportunity
	Goal Description	
5	Goal Name	Availability/Accessibility of Suitable Living Envi
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Mobile proposes to allocate funds to a mix of housing-related activities, public services, public facility improvements, homeless services and prevention activities, and investments in public infrastructure in target areas.

Projects

#	Project Name
1	Multifamily Rental
2	CHDO Multifamily Rental
3	Public Services
4	Homeowner Rehabilitation
5	Tree Planting
6	Public Facilities
7	Infrastructure Improvements
8	HESG13 City of Mobile
9	Homeless Facility
10	Senior Center Improvement
11	Section 108 Loan Repayment
12	CDBG Planning and Administration
13	HOME Planning and Administration
14	Handicapped Center

Table 3 - Project Information

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

In its planning for the 2013 program year, the CPD Department looked at completed programs and ongoing programs (which still had funds available from prior years). We also wanted to look more closely at our target areas and think about investments in those areas where a larger impact could be made. In the HOME program, we are proposing to use our entire 2012 allocation for affordable rental units. This is primarily in response to the housing and financial environment and the strong demand for rental units.

The City of Mobile continues to face challenges with a lack of affordable housing, an aging housing stock in low and moderate-income areas, and a lack of investment in low-mod areas. Also, many federal

resources continue to shrink and demand for services continues to rise. There is also a challenge finding organizations with the capacity and experience to carry out housing projects.

AP-38 Project Summary

Project Summary Information

1	Project Name	Multifamily Rental
	Target Area	CDBG Target Areas
	Goals Supported	Availability and Accessibility of Decent Housing
	Needs Addressed	Availability and Accessibility of Decent Housing
	Funding	HOME: \$766,119
	Description	Rehab and/or new construction of affordable multifamily rental units
	Planned Activities	<ul style="list-style-type: none"> Development of affordable rental units (\$766,119) - LMH
2	Project Name	CHDO Multifamily Rental
	Target Area	Neighborhood Revitalization Strategy Target Area
	Goals Supported	Availability and Accessibility of Decent Housing
	Needs Addressed	Availability and Accessibility of Decent Housing
	Funding	HOME: \$120,000
	Description	Rehab or new construction of affordable rental units to be completed by a Community Housing Development Organization (CHDO)
	Planned Activities	<ul style="list-style-type: none"> Development of affordable rental units by a CHDO (\$120,000) - LMH
3	Project Name	Public Services
	Target Area	CDBG Target Areas

	Goals Supported	Sustainability of Suitable Living Environments Availability-Accessibility of Economic Opportunity Availability/Accessibility of Suitable Living Envi
	Needs Addressed	Availability/Accessibility of Economic Opportunity Availability-Accessibility of Suitable Living Env Sustainability of Suitable Living Environment
	Funding	CDBG: \$355,500
	Description	A variety of public services for low and moderate-income residents and communities
	Planned Activities	A variety of public services for low and moderate-income residents and communities <ul style="list-style-type: none"> • Family Counseling Center of Mobile (\$19,600) - LMC • Boys and Girls Club of South Alabama - Kiwanis (\$49,000) - LMA (census tracts 7.01, 7.02, 8.00, 26.00, 39.01, 39.02) • Boys and Girls Club of South Alabama - Public Housing (\$58,800) - LMC • Mobile Arc (\$31,360) - LMC • Dumas Wesley Community Center (\$19,600) - LMA (census tracts 26.00, 27.00) • Foley Community Service Center / Spring Hill College (\$19,600) - LMC • Mobile Fair Housing Center (\$14,700) - LMC • Senior Citizen Services (\$32,340) - LMC • Ozanam Charitable Pharmacy (\$17,640) - LMC • United Methodist Inner City Mission (\$58,800) - LMA (census tracts 12.00, 13.02, 14.00, 15.01, 15.02) • Dearborn YMCA (\$6,560) - LMC • McKemie Place (\$17,500) - LMC • Africatown Community Mobilization Project (\$10,000) - LMA (census tracts 12.01 and 38.01)
4	Project Name	Homeowner Rehabilitation
	Target Area	CDBG Target Areas
	Goals Supported	Sustainability of Decent Housing

	Needs Addressed	Sustainability of Decent Housing
	Funding	CDBG: \$309,583
	Description	Rehab of single family, owner-occupied homes for qualified low and moderate-income homeowners
	Planned Activities	<ul style="list-style-type: none"> • CPD Homeowner Rehabilitation Program (\$309,583) - LMH
5	Project Name	Tree Planting
	Target Area	Africatown
	Goals Supported	Availability/Accessibility of Suitable Living Envi
	Needs Addressed	Availability-Accessibility of Suitable Living Env
	Funding	CDBG: \$10,000
	Description	This will be a tree planting project in the Africatown-Plateau neighborhood.
	Planned Activities	<ul style="list-style-type: none"> • Africatown-Plateau Tree Planting (\$10,000) - LMA (census tracts 12.00, 38.00)
6	Project Name	Public Facilities
	Target Area	CDBG Target Areas
	Goals Supported	Availability/Accessibility of Suitable Living Envi
	Needs Addressed	Availability-Accessibility of Suitable Living Env
	Funding	CDBG: \$299,000
	Description	Investments in public facilities located in low and moderate-income communities

	Planned Activities	<ul style="list-style-type: none"> • African American Archives - Lower floor rehabilitation to improve utilization of the facility (\$50,000) - LMA (census tracts 4.01, 4.02) • Dotch Community Center - Rehabilitation and site improvements (\$40,000) - LMA (census tracts 39.01, 39.02) • Hillsdale Community Center - Re-roofing of a community center (\$35,000) - LMA (census tract 36.02) • Leola Tricksey Senior Center - Re-roofing of a senior center (\$24,000) - LMA (census tracts 39.01, 39.02) • Woodcock School - Rehabilitation of a facility serving disabled individuals and a low/mod community (\$150,000) - LMA (census tract 24.00)
7	Project Name	Infrastructure Improvements
	Target Area	The Bottom
	Goals Supported	Availability/Accessibility of Suitable Living Envi
	Needs Addressed	Availability-Accessibility of Suitable Living Env
	Funding	CDBG: \$286,000
	Description	Infrastructure investments in the Bottom neighborhood
	Planned Activities	<ul style="list-style-type: none"> • Engineering work in the Bottom Neighborhood (\$286,000) - LMA (census tract 4.01)
8	Project Name	HESG13 City of Mobile
	Target Area	CDBG Target Areas
	Goals Supported	Availability/Accessibility of Suitable Living Envi
	Needs Addressed	Housing - Homeless Availability-Accessibility of Suitable Living Env
	Funding	ESG: \$170,205
	Description	Includes all ESG activities: Street Outreach, Emergency Shelter, HMIS, Homeless Prevention, Rapid Re-housing, and Administration

	Planned Activities	<p>Broken down by Subrecipients:</p> <ul style="list-style-type: none"> • Loaves and Fish Community Ministries (\$25,000) • Dumas Wesley Community Center - Sybil Smith Family Village (\$20,000) • McKemie Place (\$17,000) • Family Promise (\$17,000) • Penelope House Family Violence Center (\$43,000) • Housing First (\$40,361) • City of Mobile - administration and monitoring for the ESG program (\$7,844) <p>Broken down by Activities:</p> <ul style="list-style-type: none"> • Street Outreach (\$23,500) • Emergency Shelter (\$78,500) • HMIS (\$47,361) • Homeless Prevention (\$8,000) • Rapid Re-housing (\$5,000) • Administration (\$7,844)
9	Project Name	Homeless Facility
	Target Area	CDBG Target Areas
	Goals Supported	Sustainability of Suitable Living Environments
	Needs Addressed	Housing - Homeless
	Funding	CDBG: \$150,000
	Description	Improvements at homeless facilities
	Planned Activities	<ul style="list-style-type: none"> • Waterfront Rescue Mission (\$50,000) - LMC • Penelope Housing Family Violence Center (\$100,000) - LMC
10	Project Name	Senior Center Improvement
	Target Area	CDBG Target Areas

	Goals Supported	Sustainability of Suitable Living Environments
	Needs Addressed	Sustainability of Suitable Living Environment
	Funding	CDBG: \$31,250
	Description	ADA accessibility improvements to the U.J. Robinson Memorial Center
	Planned Activities	<ul style="list-style-type: none"> U.J. Robinson Memorial Center (\$31,250) - LMC
11	Project Name	Section 108 Loan Repayment
	Target Area	CDBG Target Areas
	Goals Supported	Availability/Accessibility of Suitable Living Envi
	Needs Addressed	Availability-Accessibility of Suitable Living Env
	Funding	CDBG: \$440,254
	Description	Scheduled repayment of Section 108 loans
	Planned Activities	<ul style="list-style-type: none"> Scheduled repayment on Section 108 loans which funded improvements at Harmon Park, the Clinton Johnson Economic Development Center, and the downtown public library (\$440,254)
12	Project Name	CDBG Planning and Administration
	Target Area	CDBG Target Areas
	Goals Supported	Availability and Accessibility of Decent Housing Sustainability of Decent Housing Sustainability of Suitable Living Environments Availability-Accessibility of Economic Opportunity Availability/Accessibility of Suitable Living Envi

	Needs Addressed	Housing - Homeless Availability and Accessibility of Decent Housing Fair Housing Availability/Accessibility of Economic Opportunity Availability-Accessibility of Suitable Living Env Sustainability of Suitable Living Environment Sustainability of Decent Housing
	Funding	CDBG: \$483,759
	Description	Administration of the 2013 CDBG Program, including planning activities
	Planned Activities	<ul style="list-style-type: none"> • Planning, administration, and monitoring for the CDBG program (\$473,759) • Continuum of Care planning by Housing First (\$10,000)
13	Project Name	HOME Planning and Administration
	Target Area	Neighborhood Revitalization Strategy Target Area CDBG Target Areas
	Goals Supported	Availability and Accessibility of Decent Housing Sustainability of Decent Housing
	Needs Addressed	Availability and Accessibility of Decent Housing Sustainability of Decent Housing
	Funding	HOME: \$98,458
	Description	Administration of the 2013 HOME Program
	Planned Activities	<ul style="list-style-type: none"> • Planning, administration, and monitoring for the HOME program (\$98,458)
14	Project Name	Handicapped Center
	Target Area	
	Goals Supported	Availability/Accessibility of Suitable Living Envi
	Needs Addressed	Availability-Accessibility of Suitable Living Env
	Funding	CDBG: \$79,600

	Description	Improvements to make Independent Living Center's new facility ADA compliant
	Planned Activities	<ul style="list-style-type: none"> • Independent Living Center ADA Improvements (\$79,600)

Table 4 – Project Summary

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

The CDBG Target Area and Neighborhood Revitalization Strategy Area are the primary geographic area of assistance. It includes other sub target areas noted in this Consolidated Plan. Based on the 2010 Census, the population of the CDBG Target Area is 76,825 which represent 39.4% of the total City population. Wholly 60,444 or 78.7% of the people in the Target Area are African-Americans; 14,058 or 18.29% are whites, .68% is Asians, .29% Native Americans and 1,568 or 2.04% are other races. Racial disparities are more substantial for persons below the poverty level. African-Americans made up 76.3% of all persons below the poverty level in the City of Mobile, even though they were only 50.6% of the population. In the Target Area, African-Americans are more than 70% of the people below the poverty level.

The median household income (2010 Block Group Level) for the Target Area was \$25,584 compared to \$39,157 for the City; this represents 65.3% of citywide median income. African-Americans were more likely to be very low income than other racial/ethnic groups.

Assistance will also be provided to people with disabilities without regard to whether they reside in the CDBG Target Area or not, including low income seniors.

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Low-income, minority neighborhoods are considered the Target Area for the purposes of this Consolidated Plan. The programs and services described in this plan will largely be focused in these minority, low-income neighborhoods, and particularly within the Neighborhood Revitalization Strategy Area where low-moderate income households are over 70%.

The disproportionate number of low-income African American households and African-Americans below the poverty level, combined with their high representation in the population, has a significant impact on housing affordability in Mobile.

Discussion

Based on the 2010 Census, the population of the CDBG Target Area is 76,825 which represent 39.4% of

the total City population. Wholly 60,444 or 78.7% of the people in the Target Area are African-Americans; 14,058 or 18.29% are whites, .68% is Asians, .29% Native Americans and 1,568 or 2.04% are other races. Racial disparities are more substantial for persons below the poverty level. African-Americans made up 76.3% of all persons below the poverty level in the City of Mobile, even though they were only 50.6% of the population. In the Target Area, African-Americans are more than 70% of the people below the poverty level.

The median household income (2010 Block Group Level) for the Target Area was \$25,584 compared to \$39,157 for the City; this represents 65.3% of citywide median income. African-Americans were more likely to be very low income than other racial/ethnic groups. The disproportionate number of low-income African American households and African-Americans below the poverty level, combined with their high representation in the population, has a significant impact on housing affordability in Mobile. Other needs include commercial corridor revitalization, affordable housing, infrastructure improvement, homeowner rehabilitation, crime reduction, increase in homeownership, youth development, revitalization of public housing in distress, economic development and job creation, skills enhancement and job training, homelessness elimination and services for the needy.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City plans to support the creation of new multifamily affordable housing units (through new construction and/or rehabilitation utilizing HOME funds) along with the improvement of existing single family affordable housing (rehab of low and moderate-income homeowners utilizing CDBG funds). The City will also utilize its ESG allocation for support of those who are homeless or at risk of homelessness. The 75 homeless households to be assisted with rental assistance include those supported through homelessness prevention and rapid re-housing and those provided overnight shelter through an ESG-assisted homeless facility.

One Year Goals for the Number of Households to be Supported	
Homeless	75
Non-Homeless	77
Special-Needs	0
Total	152

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	75
The Production of New Units	27
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	137

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The goals listed above represent the City's plans for its 2013 allocations. The City currently has ongoing housing-related activities which will bring new affordable units on-line throughout the 2013 program year.

AP-60 Public Housing – 91.220(h)

Introduction

The Mobile Housing Board, the housing authority for the City of Mobile, operates 3,409 units of public housing in 13 developments and serves 4,777 residents. Of the 3,409 units, 75% are designated for families and 25% for elderly. The MHB attempts to maintain all the units and keep them in good condition; however, some sites have deteriorated due to conditions beyond the Board's control through structural and functional obsolescence, deterioration of major systems within the public housing neighborhood, neighborhood crimes, lack of funding, and conditions in the surrounding community. More than 346 units are in need of renovation, and approximately 1,990 units are severely distressed at four public housing neighborhoods and needs demolition and redevelopment.

These properties are concentrated in and near downtown Mobile, all east of I-65, with several located along the I-10 corridor. With one exception, all are located in census tracts with a majority African American population (between 85.2% and 100.0%) and majority female householders (52.1% to 83.3%). The population is 97.4% African American, 2.5% white and five residents (0.1%) are of another race. Female householders constitute the majority of households in all developments.

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

The MHB received \$5.7 million in 2011 for modernization of its public housing units. Although an effort in 2012 to secure Choice Neighborhood Grant to redevelop Roger Williams was unsuccessful, the MHB plans to seek joint public-private partnership to redevelop the site. The City initially proposed to provide \$500,000 in CDBG fund to support the infrastructure component of the redevelopment if the grant application was successful. Nevertheless, the City will support the MHB public-private partnership in redeveloping the Roger Williams community.

The City has developed homeownership opportunity for the residents of the public housing, including those graduating from Family Self-Sufficiency Program to enable them transition to home ownership.

The City will make HOME funds available for Tenant-Based Rental Assistance; provide \$60,000 in CDBG public service fund to the Boys and Girls Club to provide youth development activities for public housing youth; and assist the public housing authority with public safety needs.

The economic empowerment and literacy program targeted to the public housing residents will continue.

The City intends to be a partner with the MHB in the proposed redevelopment of distressed public housing neighborhoods.

Submission of demolition application for Josephine Allen (292 units). The whole complex is vacant and

borded up.

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

For residents and resident organizations to be successful, the members must have skills in a number of areas. Leadership skills must be present, as must be communication skills such as public speaking and writing. There must also be organizational skills such as goal setting. Without these skills being present, there is little hope for an organization to accomplish this goal. The MHB encourages residents participation in the Resident Council and provides support, as well as empowers them to succeed. Secondly, the MHB staff provides ongoing training for the residents, resident services and resources.

The City has developed a Homeownership Opportunity Partnership (HOP) in partnership with the MHB to provide assistance to enable public housing residents to become home owners. The assistance will include down payment assistance, homeownership counseling and education, and soft second mortgages.

The City has a new Community-Based Development Organization (CBDO) capacity building grant program and the MHB Resident Councils with tax exempt status can apply for the grant to do self-help neighborhood improvement projects.

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

NA

Discussion

With 346 units in need of renovation, and approximately 1,990 units that are severely distressed at four public housing neighborhoods and needs demolition and redevelopment, there is no doubt that redevelopment of these public housing sites will help to make housing affordable and more accessible for low income households.

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

Introduction

The number of homeless persons in the City of Mobile dropped from 567 in 2011 to 478 in 2012, down 16%. Despite this progress, homelessness remains a problem in the community. With the economic downturn and more than 21% of the population living below the poverty level, coupled with limited funding, homelessness will still presents a major challenge.

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 of Mobile, as an equal partner in the HUD designated City and County of Mobile, Baldwin County Continuum of Care (CoC), AL-501, will work and support actions and activities designed to reduce and/or end homelessness.

The City will provide \$227,854 in ESG funds and \$345,000 in CDBG set aside public service funds to subrecipient partners that provide direct assistance, Rapid Re-housing, outreach, planning and implementation of Homeless Management Information System (HMIS), and counseling services to homeless individuals and families with children. To serve homeless and special needs populations, the City of Mobile awards CDBG and ESG funds to a number of agencies that provide agencies that supply food, mental health services, family education or other assistance are valuable partners for reaching homeless citizens and enrolling them in programs that place them in transitional or permanent housing. The City's funds and ESG funds from ADECA provides annual direct assistance that prevents homelessness or those that are in imminent danger of becoming homeless. Mental health program is provided through the AltaPoint Health Systems, which provides permanent housing for the chronic homeless, and shelter Plus Care.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City's subrecipient agencies and the members of the Continuum of Care provide emergency shelter and transitional housing needs of the homeless people. These agencies receive funding from the City, as well as from the Continuum of Care. The agencies and the services they provide are:

The AltaPoint Health Systems provides mental health services and permanent housing for the chronic homeless, including Shelter Plus care.

Catholic Social Services provides permanent housing for the disabled homeless, rapid-re-housing and homeless prevention.

Dumas Wesley/Sybil Smith family Village - Transitional housing for women with children and support services.

Family Promise of Coastal Alabama - Temporary shelter and supportive services to intact homeless families with children and coordinates the Interfaith Hospitality Network Shelter Program.

Housing First - Community Housing Program, Homeless prevention and Rapid Re-housing (HPRP), permanent housing for the disabled homeless, scattered transitional housing for families, operation of Homeless Management Information System and planning.

McKemie Place - Emergency overnight shelter for the homeless single women.

Mobile Housing Board - VASH, housing for the disabled and frail elderly, families with children.

Penelope House - Housing for victims of Domestic Violence, transitional housing, counseling services.

Salvation Army - Center for women and children, project able, transient lodge for men.

St. Mary's Home - Opportunities for Independent Living.

Waterfront Rescue Mission - Transient Lodge for Men.

Loaves and Fish Community Ministries/15 Place - Lunch, showers, laundry, hygiene kits, payee services, transportation, assistance with application for benefits, telephone, computer and mail access, and clothing for the homeless.

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 along with the Continuum of Care provides ESG and other funds that are used to assist homeless persons transition to permanent housing. The programs include homeless prevention, permanent housing, foreclosure assistance, supportive housing, Rapid Re-housing, homeownership assistance, development of affordable housing and skills development and employment training. The City leverages its fund with Low Income Housing Tax Credit projects and Section 811.

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 is focusing on the permanent housing strategy supported by skills development, employment training and support service to ensure self-sufficiency. Most importantly, creation of adequate permanent housing is the core of the City's solution. The City is partnering with developers applying for Low Income Housing Tax Credits to secure funding from the State to develop affordable housing. The City has been successful with the Graystone Apartments (\$8.1 Million) which will boost 56 affordable units, 28 of the units will be dedicated to the City for providing \$850,000 to leverage the LIHTC project. Construction will begin in spring of 2013. The City is a partner in a Coalition of law enforcement agencies, U.S. Attorney, County Prosecuting Attorney, the Sherriff and social organizations that are discussing strategies to address Inmate Re-entry program. The City will also provide funding for Tenant-Based Rental Assistance, assistance to agencies providing shelters and temporary housing.

Discussion

The City's effort to reduce and/or eliminate homelessness will include the following strategies: permanent housing, supportive housing, Rapid Re-housing, outreach to unsheltered homeless, unified case management, health care for the homeless, support for the development of the Waterfront Rescue Missions Homeless Opportunity Center (One-Stop-Shop), assistance to the Continuum of Care on the implementation of the Homeless Management Information System (HMIS), funding for support services, employment and training, and provision of transitional housing and shelter. The City supports these activities through the CoC and Housing First, its lead agency for homeless issues.

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

Introduction:

There are several barriers to affordable housing. They include neighborhood opposition to the development of affordable housing, lack of funding, tax delinquent properties that makes acquisition difficult, heir properties, historic preservation requirements, inflexible land use and zoning regulations, and parking requirements, all could make development of affordable housing costly.

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

NIMBY: *The City is requiring pro-active meeting by the developers with the community group representing the areas the project is to be located. This problem may never go away; however, an earlier involvement of the neighborhood in the design of the project could help to eliminate or reduce the effects of public opposition. This is particularly with the Low Income Tax Credit Projects. Even the City Council District representative is notified of the project ahead of time.*

Local Government Funding: *The City may provide infrastructure to support housing development.*

Tax Delinquent property: *The City is already implementing the "Expedited Quiet Title" and Foreclosure Action to address this issue.*

Heir Property: *Plans are to use acquisition and State-approved "Expedited Quiet Title" to address this problem.*

Historic Preservation and Tax Credits: *While recognizing the need to preserve historically significant structures, the City will strive to follow most cost-effective way of balancing historic preservation with the need to create affordable housing and accessibility.*

Zoning and Land Use: *The City will, through variance, grant approval for the development of smaller lots; recognizing the fact that this process or solution will help to maintain the character of the neighborhood as well as create affordable housing. The implementation of the proposed Form-Based Code will help in the development of affordable housing. The City will use density bonus where feasible to create more affordable housing.*

Parking Requirements: *.he City will, develop creative ways of approving affordable housing developments with parking problems such as parking sharing, allowing off street parting.*

Form-Based Code: *The City is partnering with developers applying for Low Income Housing Tax Credits to*

develop more affordable housing. The agreement requires the developers to dedicate certain number of units for families at 0% to 60% of the AMI.

Analysis of Impediments to Fair Housing Choice: *The City completed and submitted to HUD, its AI in 2012. The City is moving forward with implementation of the recommendations.*

Discussion:

The City will pursue strategies designed to make housing affordable and accessible.

AP-85 Other Actions – 91.220(k)

Introduction:

Barring already proposed actions and activities, the will pursue other strategies that will enable it to meet the needs of low-moderate income persons.

Actions planned to address obstacles to meeting underserved needs

The majority of the underserved needs are in the CDBG Target Area. The programs and services described in this plan will largely be focused in these minority, low-income neighborhoods, and particularly within the Neighborhood Revitalization Strategy Area where low-moderate income households are over 70%. The City plans to build up the capacity of the Community-Based Development Organizations to act as active partners in the neighborhood revitalization initiatives. The City will do outreach to Limited English Proficiency population (see below)

Limited English Proficiency (LEP) Plan

In accordance with the Executive Order (EO) 13166, and Title VI of the Civil Rights Act of 1964, the City is required to prepare an LEP Plan to provide a meaningful access to LEP persons. LEP is defined as “persons who, as a result of national origin, do not speak English as their primary language and who have a limited ability to speak, read, write, or understand.” Less than 5% of the City of Mobile’s population is LEP. Hispanics are the largest of the LEP groups; about 4,600 or 2.4% of the total 2010 City population. Other groups include the Swahili-speaking persons from East and Central African regions (less than 500 persons), and Asians (3,800), etc. The LEP groups with most frequent contact with the City’s CPD are the East and Central Africans and Hispanics.

Activities to provide meaningful access to LEP persons:

1. Identify organizations representing LEP groups and put them on the active mailing list to receive program information.

1. Appoint LEP persons to serve on the Consolidated Housing and Community Development Plan Citizens Advisory Committee.

1. Recruit volunteers that will provide language assistance when necessary. Although the City is currently successful in using volunteers for Spanish and Swahili, the City intends to retain the services of language translator.

1. Upon request, publish flyers in languages other than English.

1. Attend LEP group meetings to discuss available programs and how to access them, including soliciting their input on consolidated planning process and other related plans and projects.

1. Provide referral services to other service agencies that may be of benefit to LEP persons in meeting their needs, including those that offer English as a Second Language (ESL).

1. Develop Community Resource Directory to enable them navigate through the programs and services available in the community.

The ultimate intent of the City's LEP Plan is to provide opportunity for Limited English Proficiency persons to effectively access services that will help them to become productive citizens and members of the community.

Actions planned to foster and maintain affordable housing

The City is partnering with developers applying for Low Income Housing Tax Credits to secure funding from the State to develop affordable housing. The City has been successful with the Greystone Apartments (\$8.1 Million) which will boost 56 affordable units, 28 of the units will be HOME-assisted, dedicated to the City for providing \$850,000 to leverage the LIHTC project. Construction will begin in spring of 2013. The City is a partner in a Coalition of law enforcement agencies, U.S. Attorney, County Prosecuting Attorney, the Sherriff and social organizations that are discussing strategies to address Inmate Re-entry program. The City will also provide funding for Tenant-Based Rental Assistance, assistance to agencies providing shelters and temporary housing.

The City will utilize vacant lands transferred from the Mobile Housing Board to develop affordable housing, and will continue its homeowner rehabilitation assistance and multi-family rehab program in order to preserve the quality of existing housing stock. Special needs housing will also receive attention, including assistance to people with disabilities to make their homes visitable.

Actions planned to reduce lead-based paint hazards

The City's homeowner rehab lead testing and mitigation program will continue. Additionally, the City will seek grants to do more lead abatement projects.

Actions planned to reduce the number of poverty-level families

The City will:

- Support actions and activities that create affordable housing, especially for those households with incomes at less than 60% of the AMI.
- Expand its technical assistance to small business owners, and would be entrepreneurs.
- Provide low interest loans for start-up and expanding small businesses, and 108 Loan for businesses that will create jobs, especially for low-moderate income persons.
- Conduct a disparity study to explore ways to expand contracting opportunities for small, minority and women-owned businesses and contractors.
- Support permanent housing opportunities for homeless population.
- Refocus its resources on neighborhood revitalization initiatives.
- Support workforce development for residents of the CDBG Target Area.

- Support the completion of the Waterfront Rescue Mission Homeless Opportunity Center.

Actions planned to develop institutional structure

The City already has a structured institutional framework for its Consolidated Plan process and implementation; however, the City will work with the Continuum of Care to strengthen the institutional structure and outreach to the community. The City will also participate in regional planning and sustainable development projects and initiatives designed to stimulate investments that provide employment opportunities for low and moderate income persons.

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

Through the City's partnership and resource leveraging with developers that are doing Low Income Housing Tax Credits, the City will enhance coordination between private housing and social service providers. Because the developers will dedicate certain number of units in lieu of the City's HOME funds, service agencies will have the opportunity to work with the developers on providing the low income households access to affordable housing.

The City is encouraging more direct partnership between private housing developers and social service agencies on partnering together to develop affordable and special needs housing.

Discussion:

Effective coordination and cooperation between the City, housing providers, Continuum of Care, developers, private sector, social services agencies and the community organizations will be the key to achieving the strategies in the Consolidated Plan.

Program Specific Requirements

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

Introduction:

The City of Mobile will comply with all program specific requirements.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Mobile does not intend to utilize other forms of investment beyond those identified in

Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Mobile intends to utilize HOME funds for assisting homebuyers through down payment assistance, new construction, and rehabilitation. For those activities, the City will utilize recapture provisions in accordance with 24 CFR 92.254(a)(5)(ii)(A)(2) which provides for the option of a prorated reduction of the HOME investment amount to be recaptured during the affordability period.

HOME funds will be provided as a direct subsidy to the eligible household in the form of a deferred, forgivable loan. There will be no payments required during the term of the loan. A mortgage and promissory note will be executed and recorded to secure the City's lien on the property and to outline the recapture provisions. The City will allow this mortgage to be in a subordinate position. The affordability period and associated recapture provisions will be based on the following levels of assistance:

For each full year the homeowner continues to own and occupy the property as their primary residence, the applicable percentage of the original loan amount will be forgiven at the anniversary date of the signing of the mortgage and note. If the homeowner retains ownership and occupies the property as their primary residence for the full affordability period, the entire amount of the loan shall be considered forgiven. The mortgage will then be cancelled and released in the records of the Probate Court.

If, during the affordability period, the homeowner sells the property, transfers title, or ceases to occupy the property as their primary residence, they will be required to repay the City that portion of their loan which has not been forgiven. For example, if the homeowner was given an initial loan of \$20,000 (to be forgiven over 10 years), and the homeowner sold the property after four years, the City would recapture \$12,000 which represents 60% of the original loan amount.

In the event of a sale during the affordability period (whether voluntary or involuntary), the amount subject to recapture is limited to the net proceeds after the first mortgage (if applicable) is repaid.

In the event that there is no direct subsidy to the homebuyer, the City will utilize the resale provisions in accordance with 24 CFR (a)(5)(i)(A) to govern the resale of the property.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

In addition to the recapture provisions described above for single family homes assisted with HOME funds (through acquisition or rehabilitation), the City ensures affordability compliance on its HOME-assisted multifamily units as well. These affordability provisions are contained in the City's HOME Loan Agreement and the Mortgage. Borrowers also execute a Declaration of Land Use Restrictive Covenants which ensures that the HOME Program rent and income restrictions will remain in place on the property throughout the affordability period, even if the property is sold to another owner and/or the HOME loan is paid off.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The ESG subrecipient agency must conduct an initial evaluation to determine the eligibility of each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing. These evaluations must be conducted in accordance with the centralized or coordinated assessment requirements set forth under Sec. 576.400(d) and the written standards established under Sec. 576.400(e).

In accordance with the statute, as an initial evaluation for homelessness prevention assistance, an individual or family must meet two threshold criteria and must exhibit one or more specified risk factors. The individual or family must have a household income at or below 30% of area median income, and they must have insufficient resources immediately available to attain housing stability. These "at risk" factors are further identified as follows: (1) has moved frequently due to economic reasons, (2) is living in the home of another because of economic hardship, (3) has been notified that their right to occupy their current housing or living situation will be terminated, (4) lives in a hotel or motel, (5) lives in severely overcrowded housing, (6) is exiting an institution, or (7) otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness.

The subrecipient must re-evaluate the program participant's eligibility and the types and amounts of

assistance the program participant needs not less than once every 3 months for program participants receiving homelessness prevention assistance, and not less than once annually for program participants receiving rapid re-housing assistance. At a minimum, each re-evaluation of eligibility must establish that (1) The program participant does not have an annual income that exceeds 30% of area median family income (as determined by HUD) and (2) The program participant lacks sufficient resources and support networks necessary to retain housing without ESG assistance.

When the program participant's income or other circumstances change (e.g. changes in household composition) that affect the program participant's need for assistance under ESG, the subrecipient must re-evaluate the program participant's eligibility along with the amount and types of assistance the program participant needs. When determining the annual income of an individual or family, the recipient or subrecipient must use the standard for calculating annual income under 24 CFR 5.609. Finally, subrecipients must assist each program participant, as needed, to obtain appropriate supportive services, including assistance in obtaining permanent housing, medical health treatment, mental health treatment, counseling, supervision, and other services essential for achieving independent living.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Coordination to assist the homeless and prevent homelessness will be led by the CoC. Active engagement and membership in the CoC is required to receive funding. The CoC will further engage and coordinate resources to improve current programs and funding strategies, and will provide ongoing training in partnership with the City's Community Planning and Development Department as procedures are refined.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

For the anticipated 2013 Program Year allocation, the City announced an open, competitive application process in October 2012, with applications being due in November 2012. These applications were scored separately by three reviewers who utilized a scoring matrix that awarded points based on: Community Need, Program Description and Effectiveness, Agency Management, and Past Performance. Funding recommendations were based on these scores while also staying within the limitation that no more than 60% of our anticipated ESG allocation could go to the combined activities of Street Outreach and Emergency Shelter.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

As a condition of their award funding, the City requires ESG subrecipients to have a homeless person or formerly homeless person involved in a policy-making capacity or in the operations of their programs to satisfy the ESG homeless participation requirement. There are such representatives on the CoC Board.

5. Describe performance standards for evaluating ESG.

The following performance standards will be used to evaluate ESG activities:

- Unduplicated number of persons or households prevented from becoming homeless
- Unduplicated number of persons or households assisted from emergency shelters/streets into permanent housing
- Lowering the recurrence of periods homelessness for individuals and households assisted with ESG funds
- Improving the financial stability of those individuals and households assisted with ESG funds

Discussion: