

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market analysis includes supply and demand, occupancy, tenure and vacancy. According to the 2005-2009 ACS data, there are 89,123 residential units in the City of Mobile. Of these, 68% are single-family, 22% are multi-family and 9% are 2-4 units; 76,621 or 86% are occupied, 44,754 or 58.4% are owner-occupied, 31,867 or 41.6% are renter-occupied and 12,502 or 14% are vacant. Comparatively, based on 2000 Census, there were 86,187 residential units; of these, 91.1% were occupied, 59.3% were owner-occupied, 40.7% were renter-occupied and 7,707 were vacant. While the total number of housing units increased between 2000 and 2009 by 3.4% and the number of vacant units rose by 62.2%, the number of occupied units declined from 78,480 in 2000 to 76,621 in 2009, down 2.4%. Both owner-occupied and renter occupied declined by 3.8% and 0.3% respectively.

MA-10 Number of Housing Units

Introduction

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Based on the data below, of the total 89,123 residential structures, the premoninant structures are one-unit detached structures, which represents 60,554 or 68%, 14% are 5-19 units, and 2-4 units represents 9%. About 85% of the owner occupied are 3 bedrooms or more; majority of the rental units are 2 bedrooms (40%), followed by 3 bedrooms or more at (33%), and one bedroom at (25%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	60,554	68%
1-unit, attached structure	1,293	1%
2-4 units	7,870	9%
5-19 units	12,496	14%
20 or more units	5,234	6%
Mobile Home, boat, RV, van, etc	1,676	2%
Total	89,123	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	0%	624	2%
1 bedroom	389	1%	8,032	25%
2 bedrooms	6,210	14%	12,605	40%
3 or more bedrooms	38,120	85%	10,606	33%
Total	44,754	100%	31,867	100%

Table 2 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

Number and Targeting of Units

Low Income Housing Tax Credit, Section 8, and Section 202

The Low Income Housing Tax Credit (LIHTC), Section 8 and Section 202, are federal and state supported housing for low-moderate income persons. LIHTC has provided the largest share of new subsidized housing units in the Mobile MSA in recent years. As of April 2012, HUD's LIHTC database identifies 11 tax credit properties in the City of Mobile. Together these properties include a total of 1,200 units. Of the units for which information about the number of bedrooms is available, 26.4% are one bedroom, 55.9% are two bedroom and 17.7% are three bedroom. HUD's database lists an additional 20 LIHTC properties in Mobile County and 28 in Baldwin County. Together these developments include another 2,869 units of low income housing. According to federal LIHTC regulations, properties receiving tax credits after 1990 are required to maintain affordability for a minimum of 30 years. Properties receiving tax credits prior to 1990 must maintain affordability for a minimum of 15 years.

In addition to Low Income Housing Tax Credit properties, in 2009 the National Housing Trust identified 17 Section 8 and Section 202 developments with 1,122 units of assisted housing in the City of Mobile with contracts set to expire by 2014. Of these, five properties with 323 units had contracts facing expiration between 2009 and 2011 and three properties with 148 units faced or will face contract expiration in 2012. The remaining nine properties and 651 units will face contract expiration in 2013 or 2014.

Housing Choice Vouchers

The Mobile Housing Board manages 3,607 housing choice vouchers being used in Mobile and Baldwin Counties. The highest concentration of voucher holders lives in City of Mobile zip codes 36605, 36609, 36603, 36606 and 36617. Overall and within each zip code, the majority of housing choice voucher holders are African American (93.6% for all households). Six percent (6.2%) are white and 0.1% are other races. Regardless of zip code, the vast majority (91.5% overall) of voucher holders are female and most (69.4%) have children. Households without children constitute a majority of voucher holders in only one zip code (36603 / 61.2%). Households with vouchers in which one or more members has a disability ranges from 12.2% in the 36618 zip code to 40.7% in the "other Mobile zip codes" category. The MHB has 13 developments and serves 4,777 low income individuals and families. 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.

The targeting income is largely persons and families at 0 - 30%, 30% - 50% and 50% to 80% of AMI. The type of families served include families with children, elderly, people with disabilities, individuals and

homeless. The Mobile Housing Board has 3,409 affordable housing units; of these, 25% are designated for elderly and 75% of the units are targeted to families. The City is aggressively leveraging its resources with private developments that will include dedication of affordable units targeted to people with income at 0 - 60% of AMI.

Units Expected to be lost from Inventory

As noted above, in 2009 the National Housing Trust identified 17 Section 8 and Section 202 developments with 1,122 units of assisted housing in the City of Mobile with contracts set to expire by 2014; of these, five properties with 323 units had contracts facing expiration between 2009 and 2011 and three properties with 148 units faced or will face contract expiration in 2012. The remaining nine properties and 651 units will face contract expiration in 2013 or 2014. The most judicious and effective local policies focus on preservation of the existing stock, much of which is threatened by tenants' low incomes and expiring contracts.

Does the availability of housing units meet the needs of the population?

The availability of housing units does not meet the needs of the population. The Mobile Housing Board's (HMB) Josephine Allen is totally dilapidated, vacant and boarded up. The site has 292 units. Roger Williams with 452 units is substantially distressed and has large vacant units. Plans are to demolish and redevelop the sites to create a more safe, decent affordable housing and livable community. The MHB has 1,004 vacant units and 5,817 affordable housing waiting list (MHB's Annual Plan).

With estimated 21,569 households experiencing housing cost burdeness, affordability becomes a challenge. Minorities, especially African-Americans are mostly affected by availability and affordability factors. The same forces that constrain overall minority homeownership levels contribute to a higher incidence of cost burdening for minority homeowners compared to their white counterparts: reduced asset accumulation translates into higher monthly payments to compensate for lower down payments; lower incomes require higher proportions of income for housing; restricted access can, but does not always, mean higher prices for the (somewhat limited) accessible supply. There is a need to expand affordable housing, especially for those at 0 to 50% of AMI, and those with special needs.

Need for Specific Types of Housing

If 4,500 units in Mobile are physically substandard, 700 homes lack complete kitchens, 450 homes lack complete plumbing, 21,550 households are cost burdened and 1,300 are overcrowded, it is clear that the most prevalent housing problem is cost burdening. The data on the incomes of cost burdened households presents a clear picture. Most cost burdened households are renters (64.9%) and over three-quarters (75.4%) of these households have very low incomes: less than one-half of the area

median. With the housing cost burden problem in mind, there is a greater need for housing types for people with income at 0 to 50%, more so for those at 0% to 30% of the AMI.

Housing for special needs population are needed. These include housing for the elderly, people with disabilities, homeless and chronic homeless. With about 82 units available for the chronic homeless, the Continuum of Care projected another 32 units will be need.

Discussion

Housing is an expensive element of social policy; federal, state and local resources annually budgeted for affordable housing will almost always fall far short of addressing the full extent of housing needs. Consequently, the most efficient strategy is to accumulate a stock of housing over time that can make a significant contribution to reducing overall needs.

This policy does not advocate the accumulation of social housing under exclusively public ownership. There are multiple institutional ways in which to expand the number of affordable homes over time to relieve a larger portion of the more than 21,000 City of Mobile households who have housing needs: privately owned or nonprofit owned Low Income Housing Tax Credit developments; church or community based elderly (Section 202) housing; Mobile Housing Board housing of different types; owner occupied single family rehabilitated housing; and other creative blends of support and ownership

Fully three-quarters (75.5%) of cost burdened renters in the City of Mobile had very low incomes – less than \$22,300 for a family of three in 2007. Over two-in-five cost burdened renter households (42.3%) had extremely low incomes – less than \$13,350 in 2007. Almost all of the householders in these groups work, but at very low paying jobs. It is simply not possible for private housing markets to supply standard quality housing costing less than 30% of these people's incomes. More public investments will be needed to develop affordable housing that will better the lives of citizens with extremely low or very low incomes.

MA-15 Cost of Housing

Introduction

The table below shows the housing costs. The median home value rose from \$80,400 in 2000 to \$113,300 in 2009, up 40.9%; and median rent increased from \$384 to \$508, up 32.3%. During the same period, median household income increased from \$31,445 to \$36,168, up 15%, and median family income went from \$39,752 to \$45,518, up 14%. Also, the number of people living below the poverty level rose from 40,864 in 2000 to 51,164 in 2010, up 25.2%. The data indicates that although income increased during the same period, the gains did not correspond with that of the housing increases, and hardly enough to offset housing cost burden.

Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Median Home Value	80,400	113,300	41%
Median Contract Rent	384	508	32%

Table 3 – Cost of Housing

Data Source: 2005-2009 ACS Data

2000 Census (Base Year)

2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	16,315	51.2%
\$500-999	14,892	46.7%
\$1,000-1,499	440	1.4%
\$1,500-1,999	94	0.3%
\$2,000 or more	126	0.4%
Total	31,867	100.0%

Table 4 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,955	No Data
50% HAMFI	7,300	4,474

% Units affordable to Households earning	Renter	Owner
80% HAMFI	18,720	8,604
100% HAMFI	No Data	13,894
Total	28,975	26,972

Table 5 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	616	643	762	1,021	1,174
High HOME Rent	564	605	700	832	909
Low HOME Rent	448	480	576	665	742

Table 6 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Availability of Sufficient Housing

Approximately more than one-half (51.2%) of renters are able to pay less than \$500; 46.73% are clustered between \$500 and \$999. Only 1.38% pay \$1,000-1,499. According to the 2008-2010 ACS data (Tables B25094, B25088, B25063, B25064), owners' costs are more evenly distributed. One-quarter (27.3%) manage to pay less than \$500. These households are most likely older and their lower costs derive from having completely paid their mortgages. The only cost level with more than ten percent of owners is the \$1,000 to \$1,499 range. Were this subdivided into the \$100 increments lower costs are, it is unlikely that any of those five increments would have as many as 10% of the owner households. These observations simply emphasize the earlier description of the owners data as evenly distributed.

No there are not sufficient housing for housingholds at all income levels. Housing is expensive and there are few ways to reduce costs. When this essential fact is coupled with low incomes, the result is, as we have seen, large numbers of cost burdened households (7,560 homeowners and 14,009 renters). More decent and affordable housing for people at 0 - 50% of the AMI are needed.

Expected Change of Housing Affordability

In the light of changes to home values and/or rent, affordability of housing presents more challenges. Fully three-quarters (75.5%) of cost burdened renters in the City of Mobile had very low incomes – less than \$22,300 for a family of three in 2007. Over two-in-five cost burdened renter households (42.3%) had extremely low incomes – less than \$13,350 in 2007. Almost all of the householders in these groups work, but at very low paying jobs. It is simply not possible for private housing markets to supply standard quality housing costing less than 30% of these people's incomes. The City will need to retailer

its housing investment policies and leveraging of resources to meet the affordable housing needs of low income households.

Rent Comparison

The HOME rents and Fair Market Rent are much higher than the Area Median Rent. The Area Median Rent of \$508 is comparable only to cost of efficiency at \$488 for low HOME rent, \$564 for HOME Rent and \$616 for Fair Market rent. This implies that a family that can only afford to spend \$508 on renting can only afford efficiency, a situation that automatically results in overcrowding. Without doubt this problem impacts housing affordability in the City and will affect strategies on address housing affordability. A major impact on strategy is the adoption of a new definition for affordability and targeting of resources and subsidies.

In recognition of this issue, the City is proposing a definition of affordable housing that recognizes that extremely low income and very low income households have the bulk of housing problems is a part of refocusing available resources on those with the greatest needs. The definition is as follows:

Affordable Housing for the City of Mobile: *Housing is affordable in the City of Mobile if it is accessible to individuals and families who qualify as extremely low income or very low income families according to the U.S. HUD definitions of area median income.*

This definition is a necessary but not by itself sufficient to focus housing policy. Coupled with a commitment to focus housing resources on affordable housing, the two policies can transform housing for poor people in Mobile. The following targeting recommendation will be pursued:

Targeting of Public Resources: *Target public subsidies for Affordable Housing to developments and programs that address accessibility and affordability of decent housing for Extremely Low Income families.*

All public funds for housing in the City of Mobile (whether local, state, or federal in origin) should be directed towards Affordable Housing Units. In addition, the City will allocate funds and subsidies to developments that address the needs of those families classified as Extremely Low Income Families (families making less than 30% of area median income), and those families earning between thirty percent (30%) and fifty percent (50%) of area median income, and to some extent those earning between 60% and 80% of AMI. This approach will focus housing on those who are in greatest need.

Discussion

Housing is very expensive. Household income is fundamental to understanding the nature of cost burdening and housing needs: Living in substandard situations is a consequence first of low incomes and second of limited access to the entire housing supply. As of 2005-2009, 32.1% of owners and 42.3%

of renters with a cost burden in the City of Mobile had extremely low incomes (defined by U.S. HUD as 30% or less of area median family income; in the Mobile MSA in 2007, this figure was \$13,350 for a family of three). Thirty percent (29.8%) of Mobile owners and 33.2% of renters with a cost burden had very low incomes (defined as between 31% and 50% of area median income, or from \$13,351 and \$22,300 for a family of three in 2007). The remaining 38.2% of owners and 24.5% of renters paying more than 30% of their income for housing had low incomes (from 51% to 80% median family income or \$22,301 to \$35,650).

It is simply not possible for private housing markets to supply standard quality housing costing less than 30% of low and extremely low income people's incomes. More government subsidies will be needed in the form of incentives to make housing cost affordable. Other creative strategies such as density bonus will be explored.

MA-20 Condition of Housing

Introduction

The condition of housing is a major component of the health of existing housing stock. According to the 2005-2009 ACS data, of the 44,754 owner-occupied residential units, 11,127 or 25% have one selected deficient condition, 33,347 or 75% have no selected condition. For renter-occupied units, 16,277 or 51% have no selected conditions, 14,705 or 46% have one selected condition, and 3% have two selected conditions. Twenty-six percent (26%) of the owner-occupied were built after 1980, and 74% were built prior to 1979; 29% of the renter-occupied were built in 1980 and after and 72% were built prior to 1979, indicating that the City's housing stock is aging and may present potential lead poisoning risks. Given these data, the value of age of housing is as a general guide to the possible incidence of lead based paint problems. Housing constructed after 1978 should not have lead based paint because the manufacture of this type of paint was banned. Houses built prior to that date probably have lead based paint and without careful remediation may still constitute risks to occupants.

Interpolating between 1970 and 1979 to estimate the number of such units yields estimates of 15,134 rental units and 24,289 owner units built before 1978 and still in service in 2008-2010. Units subsidized by federal low income housing programs have been remediated and some others have been through careful maintenance and restoration. The most likely units to place residents at risk are the lowest rent, older units that have deteriorated over time. We do not know from accessible data what types of structures these units are in, but experience indicates that older single family units that have been converted to rental and older, smaller rental properties (four-plexes, eight-plexes) are an increasing proportion of the high risk units because they have not been maintained as consistently as higher rent and higher value properties.

Definitions

The City defines "substandard condition" as any dwelling characterized by no obvious improvements and substantial deferred maintenance issues (peeling and/or deteriorated paint surface, rotten wood, aged and/or deteriorated roof system). The building conditions categories are: Class A: maintained and/or well maintained; Class B: Substandard Condition; Class C: Blighted, defined as substantial deferred maintenance issues, a single structural problem or unsealed openings (missing windows and doors); and Class D: Severely Blighted, defined as significant deferred maintenance issues, and two or more structural problems (failing or open roof, unsealed openings, fire damage and vast deterioration).

Substandard conditions that have minor to major defects may be in disrepair; however, they can be rehabilitated to eliminate structural defects which threaten an occupants' health, safety and welfare.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	11,127	25%	14,705	46%
With two selected Conditions	261	1%	846	3%
With three selected Conditions	19	0%	39	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	33,347	75%	16,277	51%
Total	44,754	101%	31,867	100%

Table 7 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,198	5%	1,320	4%
1980-1999	9,184	21%	7,814	25%
1950-1979	25,554	57%	18,112	57%
Before 1950	7,818	17%	4,621	15%
Total	44,754	100%	31,867	101%

Table 8 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	33,372	75%	22,733	71%
Housing Units build before 1980 with children present	9,373	21%	4,119	

Table 9 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 10 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

A Housing Needs Assessment Study conducted by Marketek, Inc., for the City of Mobile in 2012, estimated that there are approximately 4,677 housing units in Mobile with either severe (877) or moderate (3,801) physical problems. There are also nearly one thousand units (970) that lack complete kitchens. In addition, there are approximately 6,000 or more units that appear to be deteriorating (5,841 units with heating problems and 6,509 units with water leaks from outside the structure). It should be emphasized that while these estimates rely on the best available data, they are necessarily quite crude; however, the estimates do tell us that it is very likely that Mobile has over 4,000 units in substantial physical distress and another 6,000+ units in a declining state. While the measurements are not precise, they do indicate significant physical housing problems and needs. An estimated 6,000 units are suitable for rehabilitation and 4,000 units are either not cost-effective to rehabilitate or unsuitable for rehabilitation.

With 74% of the owner-occupied units and 72% of renter-occupied units built prior to 1979 and 72%, the need for owner and rental rehabilitation and lead hazard mitigation can never be over emphasized. Additionally, more than 21% of the households are below the poverty level. Living in substandard situations is a consequence first of low incomes and second of limited access to the entire housing supply. As of 2005-2009, 32.1% of owners and 42.3% of renters with a cost burden in the City of Mobile had extremely low incomes (defined by U.S. HUD as 30% or less of area median family income; in the Mobile MSA in 2007, this figure was \$13,350 for a family of three). Thirty percent (29.8%) of Mobile owners and 33.2% of renters with a cost burden had very low incomes (defined as between 31% and 50% of area median income, or from \$13,351 and \$22,300 for a family of three in 2007). The remaining 38.2% of owners and 24.5% of renters paying more than 30% of their income for housing had low incomes (from 51% to 80% median family income or \$22,301 to \$35,650 for a family of three).

The City receives more than 200 homeowner applications for home rehabilitation and completes 40-50 units per year. The waiting list of applicants is a minimum of 150 per year. The City also receives application from developers applying for Low Income Tax Credits (LIHTC) and partners with them to rehabilitate abandoned institutional buildings or existing substandard multi-family development. The City is currently providing about \$288,000 to AIDS Alabama to rehabilitate existing substandard 15-multi-family units that house low income persons with AIDS/HIV. The City is partnering with Gulf Coast Housing Partnership on a \$8.8 million LIHTC for 35-Adaptive reuse units for individuals and families.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

There are three socioeconomic characteristics that scientific research has identified as indicative of higher levels of risk of elevated blood lead levels:

- Presence of child poverty;
- Presence of African American children; and
- Presence of housing old enough to have been initially painted with lead based paint (pre-1978).

Reflecting racial and economic patterns, most of the risk factors are in the inner city areas. According to the 2008-2010 ACS Lead Based Paint Exposure Risk Factors, there are 6,815 children in poverty (age 0-5); African-American children (age 0-5) 10,262, African-American children in poverty (age 0-5) 5,561, and number of pre-1980 housing units in the City of Mobile (64,257). All three risk factors are disproportionately concentrated in the City of Mobile inner city neighborhood. One of the legacies of a racially sharply divided society in Mobile is that low income African American children in the concentrated areas where African American residences predominate are at substantially greater risk of the debilitating effects of elevated blood levels.

Discussion

As noted elsewhere in this plan, for most households in Mobile the amount of income spent on housing and the quality and quantity of housing purchased depend on individual preferences balanced against the desires for other goods and services, as well as compared to other responsibilities. But, for people of limited incomes the necessity of shelter transcends individual preferences. The quality of housing purchased or rented is often the minimum required for habitability at the least expensive prices the market produces. Individual preferences are subsumed by necessity.

Scientific research has revealed that when the occupancy of these units is children six or under in poverty and when African American children are occupants, the convergence of these three factors constitutes the highest risk of elevated blood lead levels. These three risk factors are recognized in the research literature as the statistically significant variables associated with elevated blood lead levels.[1]

MA-25 Public and Assisted Housing

Introduction

The Mobile Housing Board (MHB), the housing authority for the City of Mobile, operates 3,409 units of public housing in 13 developments and serves 4,777 residents. 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. Almost all the public housing communities are between 95.0% and 100.0% African American. In Central Plaza Towers, 80.0% of householders are African American and 20.0% are white; and in Frank W. Boykin Tower, 87.8% are African American, 10.0% are white and 2.2% are other races. The MHB provides Housing Choice Vouchers to 3,400 families. Of its 3,409 affordable units, 25% are designated for the elderly.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			3,405	4,166			31	312	984
# of accessible units									
# of FSS participants									
# of FSS completions									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Supply of Public Housing Development

The MHB has 3,409 affordable housing units. Of these, 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 deteriorate due to conditions beyond the Board's control through structural and functional obsolescence, deterioration of major systems within the public housing neighborhood, neighborhood crimes, and conditions in the surrounding community. By definition, these neighborhoods are considered by HUD to be severely distressed public housing. The properties and its common areas undergo annual inspections in accordance with the Uniform Property Condition Standard Inspection (UPCS). Most of the properties score standard, two scores substandard (Roger Williams and Josephine Allen), and two are high performing properties (Downtown Renaissance (88 units) and Gardens Renaissance (87 units), and Renaissance Gardens (48 units).The Mobile Housing Board has identified the following severely distressed public housing neighborhoods and in need of demolition and redevelopment:

Units in Need of Demolition, or Replacement:

- Roger Williams (452 units) – Demo application to be submitted by early 2013
- Josephine Allen (292 units) – Demo application submitted to HUD
- Thomas James (796 units) – Demo application contemplated for 2013
- R.V. Taylor (450 units) – Demo application contemplated for 2013

The following 346 units are in need of renovation:

Units in Need of Renovation:

- Scattered units in virtually all of the communities (@175 units)
- Central Plaza Towers (@107 units)
- Emerson Gardens (@5 units)
- Boykin Towers (@10 units)
- Oaklawn (@49 units)

The MHB received \$5.7 million in 2011 to renovate its deteriorated housing units.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 12 - Public Housing Condition

Restoration and Revitalization Needs

As indicated above, 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. The MHB received \$5.7 million in 2011 for modernization of its public housing units. An effort to secure Choice Neighborhood Grant in 2012 for Roger Williams was unsuccessful. MHB plans to seek joint public-private partnership to redevelop Roger Williams.

Strategy of Improving the Living Environment of low- and moderate Income Families

The following strategies are planned:

A. Goal No. 1: Design, enhance and implement community revitalization and redevelopment initiatives and strategies in collaboration with key strategic partners and create quality affordable housing within vibrant communities for families.

MHB will continue and enhance its redevelopment and revitalization activities focusing on the development of additional affordable housing within mixed income communities. Subject to funding identification, funding availability and MHB’s strategic vision, MHB will undertake the following objectives:

- 1) Acquire New or Existing Affordable Housing Resources. MHB will acquire and develop new market quality mixed income and affordable housing leveraging public and private financing. MHB may develop or redevelop affordable and market-rate housing resources through the (i) acquisition of one or more existing single family or multi-family property(ies), and (ii) construction of housing on vacant or developable land MHB currently owns or subsequently acquires.
- 2) Purchase/Construction of Homeownership Units.
- 3) Development through Partnerships.
- 4) Revitalization of Existing Communities: Roger Williams Homes, Josephine Allen Homes, Thomas James Place, R.V. Taylor Homes, Boykin Tower, Central Plaza Towers (partial), Such other property(ies) that by reason of deterioration, age or other conditions are in need of revitalization
- 5) Strategic Redevelopment and Modernization Plan.

6) Expansion of Housing Choice Voucher Resources.

B. Goal No. 2: Enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract and retain working families.

In order to compete in the open market, the attractiveness and marketability of the MHB's housing stock and other assisted units must be enhanced, with the view toward attracting working families to the MHB's owned, operated or assisted units and communities. MHB will develop strategies and activities designed to improve the curb appeal, preventive maintenance, resident/participant responsibility, and vibrancy of the communities. This will include consistent, swift, and aggressive lease enforcement. Subject to funding identification, funding availability and MHB's strategic vision, MHB will undertake the following objectives:

- 1) Lease Enforcement.
- 2) Curb Appeal and Maintenance.
- 3) Economic Independence Pathway.
- 4) Security Enhancements.
- 5) Community Provider Coordination.
- 6) Neighborhood Improvement Plans.

Discussion

Given the distressed condition of some of the MHB's properties, funding will be sought, along with additional leveraged public and private funds to redevelop the properties and create livable communities. The City of Mobile intends to be a partner in the proposed redevelopment initiatives. The City is already partnering with the MHB on homeownership, public safety and youth development, and will work with the Board on Tenant Based Rental Assistance (TBRA) and VASH.

MA-30 Homeless Facilities

Introduction

In January of 2012, the City of Mobile, Mobile County and Baldwin County Continuum of Care completed its annual Point-in-Time count of the homeless population. According to the count, there were 634 homeless populations in the three jurisdictions combined. In 2010, the count was 883 and 718 in 2011. The number of homeless population declined by 28.2% from 2010 to 2012, and by 11.7% from 2011 and 2012. Specifically, for the City of Mobile, the homeless population dropped from 567 in 2011 to 478 in 2012, down 16%.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	32	0	21	14	0
Unaccompanied Youth	135	7	22	159	0
Households with Only Adults	0	0	0	73	0
Chronically Homeless Households	0	0	0	33	0
Veterans	0	0	0	0	0

Table 13 - Facilities Targeted to Homeless Persons

Data Source Comments: Housing Inventory Chart

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The mainstream services such as health care are provided by the Infirmary Hospital, University of South Alabama Women and Children's Hospital, and USA Medical, Springhill Hospital, Providence Hospital. Franklin Health Center provides health care services to the low income and homeless population. AltaPoint Mental Health Systems provides mental health services and permanent housing for the Chronic homeless. Employment services, workforce development is provided by the Mobile Works, and GED training and assistance is provided by the Bishop State College. Salvation Army also provides employment services. These services are available to the homeless population and the service providers coordinate the referrals with the applicable institutions.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following are agencies that provide homeless services to address the needs of homeless and chronic homeless population:

The AltaPoint Health Systems provides mental health services and permanent housing for the chronic and disabled 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.

Inner-city Mission/McKemmie Place - Emergency overnight shelter for the homeless single women.

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

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

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

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

Waterfront Rescue Mission - Transient Lodge for Men.

Ozanam Charity Pharmacy - Free prescription medication assistance.

WAVE Transit - Affordable public transportation.

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.

Franklin Primary Health Center - Substance abuse treatment for women, and case management.

Other institutions that address the needs of the homeless population include: Mobile Works for employment training, and Bishop State College for GED services.

These services enable the homeless population to attain self-sufficiency as well as become independent and productive members of the society.

MA-35 Special Needs Facilities and Services

Introduction

In 2000, Census Bureau designated disability status (population 5 years and over) for 43,036 persons or 23.7% in the City of Mobile. In 2008 - 2010 ACS 3-Year Estimates (B18101), the number of persons age 5 and above with disability was 28,444 or 16%. For the same period, the rate of disability by age and race is: age 35-64 (12,256 or 17.1%), age 65-74 (4,304 or 32.8%), and age 75 and over (7,019 or 56.8%). By race, for white only, the rate was (13,158 or 14.8%), and African-Americans (14,569 or 15.1%).

The special needs population consist of the elderly, especially frail elderly, people with disabilities, chronic homeless, and persons with HIV/AIDS. These groups of individuals are more likely to have health problems, limited income and classified as being below the poverty level; have a need for special housing and transportation; and even lacks adequate education or job skills.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Special needs housing designed with accessibility and visitability features are needed for the elderly and people with disabilities to improve mobility and independent living. The general types of services needed for seniors include health care, recreation and wellness, groceries and meals, prescription assistance, transportation to/from facilities, amenities, improved accessibility of public facilities and infrastructure, community awareness of ADA requirements, affordable housing, home improvement assistance. For people with AIDS/HIV, AIDS Alabama and Mobile Housing Board provide affordable housing for these groups. The City is providing more than \$260,000 in HOME fund to AIDS Alabama to rehabilitate 15-unit multi-family complex for People with AIDS/HIV. The homeless and chronic homeless need permanent housing in order to achieve stability. Without permanent housing, reducing and/or eliminating homelessness will prove elusive. Housing First has 82 units for chronic homeless; however, about 36 units are needed to meet permanent housing need of the chronic homeless. AltaPoint and Mobile arc provide housing for people with mental and developmental disabilities. Other needs include Tenant-Based Rental Assistance (TBRA), housing for victims of domestic violence, families with children and affordable housing for extremely low income residents.

Short-term prospects for additions to the supply of affordable and special needs rental housing are dim due to inadequate funding and developer's unwillingness to develop low income and special needs housing without subsidies. Effective local policies focus on preservation of existing housing stock is threatened by tenants' low incomes and perhaps, expiring Low Income Housing Tax Credit contracts.

Nevertheless, effort will continue to be made to seek funding for HUD 811, Section 202 and other funding for the development of affordable special needs and supportive housing.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Mobile adopted the following Discharge Policy Statement for Homeless Citizens in March 2007:

“It is the policy of the City to prevent homelessness by encouraging local and publicly funded institutions or systems of care to contact with Housing First, Inc., the Homeless Coalition for discharge planning consultation and assistance regarding citizens known to be homeless or who could become homeless at the time of discharge.”

Housing First, Inc., as the lead organization for the CoC that serves The City of Mobile, provides discharge planning consultation to publicly funded institutions and system of care regarding citizens known to be homeless or at risk of becoming homeless at the time of discharge, and to provide assistance for facilitating access to services and housing that could end or prevent homelessness for these citizens.”

Protocols for discharging homeless persons from institutions and facilities are in effect for the following: Foster care, health care facilities, mental health system, AltaPoint Health Systems and Corrections facilities. The State of Alabama Department of Corrections has a basic policy for requiring an address for prisoners who will be released on probation. Therefore, such individuals are not considered homeless at the time of release.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will:

- Provide more than \$288,000 in HOME fund to AIDS Alabama to rehabilitate 15 units designed to create affordable, safe and decent housing for People with AIDS/HIV.
- Provide approximately \$100,000 in HOME fund to Mobile Association of Retarded Citizens to rehabilitate a 7-bedroom group home for people with developmental disabilities.
- Provide \$50,000 in CDBG funding to the Independent Living Center to undertake home modification for people with disabilities.
- Will be a partner to two Low Income Housing Tax Credit applications worth \$19.1 million for the development of 101 affordable housing units. The City will leverage this development with \$2.4 million in HOME fund.

- Spend \$300,000 for homeowner rehabilitation; this will benefit mostly seniors and low-moderate income households.
- Spend \$675,000 in HOME funds to help low income victims of December 2012 tornado disaster to renovate their homes.
- Implement homeownership opportunity for Mobile Housing Board residents in partnership with the MHB. The program will provide down payment, closing cost and soft second mortgage to enable graduates of Family Self-Sufficiency (FSS) Program to transition from public housing to homeownership.
- Provide \$345,912 in CDBG-public service fund and \$227,854 in ESG to subrecipient partners to provide supportive services to homeless individuals and families.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will:

- Provide more than \$288,000 in HOME fund to AIDS Alabama to rehabilitate 15 units designed to create affordable, safe and decent housing for People with AIDS/HIV.
- Provide approximately \$100,000 in HOME fund to Mobile Association of Retarded Citizens to rehabilitate a 7-bedroom group home for people with developmental disabilities.
- Provide \$50,000 in CDBG funding to the Independent Living Center to undertake home modification for people with disabilities.
- Will be a partner to two Low Income Housing Tax Credit applications worth \$19.1 million for the development of 101 affordable housing units. The City will leverage this development with \$2.4 million in HOME fund.
- Spend \$300,000 for homeowner rehabilitation; this will benefit mostly seniors and low-moderate income households.
- Spend \$675,000 in HOME funds to help low income victims of December 2012 tornado disaster to renovate their homes.
- Implement homeownership opportunity for Mobile Housing Board residents in partnership with the MHB. The program will provide down payment, closing cost and soft second mortgage to enable graduates of Family Self-Sufficiency (FSS) Program to transition from public housing to homeownership.
- Support implementation of the recommendations in the Analysis of Impediments to fair Housing Choice.
- Provide \$345,912 in CDBG-public service fund and \$227,854 in ESG to subrecipient partners to provide supportive services to homeless individuals and families.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

NIMBY: There is imbalance between the permitting process for single-family and multi-family development. Single family developers have to comply with platting and subdivision regulation, but if they do, they can build as a matter of right. Multifamily developers have to locate property that might be rezoned, acquire an ownership interest (often an option contingent on rezoning) and apply to the City for a rezoning. The political vulnerability derivative from this procedure can and often does mean the expenditure of considerable time and resources to complete the application process. Frequently opposition (NIMBY) succeeds in reducing the density of initial proposals or, in the worst-case, blocking the rezoning. Each of these different types of opposition at best increases costs and thereby increases prices or rents. In the worst-case, there is no m

Local Government Funding: While the City of Mobile has provided general funds to support infrastructure development, State law prevents the City from making general funds available for housing grants and loans.

Tax Delinquent property: While improvements such as "Expedited Quiet Title and Foreclosure Action" and Neighborhood Renewal Program and the creation of Land Bank has helped, obtaining clear, marketable, title to tax delinquent property is not an easy process. As a result, too many tax delinquent properties that could be redeveloped for affordable housing sit vacant and serve as blight on the neighborhoods.

Heir Property: While somewhat out of the control of the City, many vacant properties that serve as blight on neighborhoods and that could be redeveloped as affordable housing are "heir properties". These properties often have title problems that can only be resolved if acquired by the City through condemnation. Property rights law makes it difficult to easily acquire and redevelop these properties.

Historic Preservation and Tax Credits: Historic preservation is a double edged sword. On one hand it importantly helps preserve a city's neighborhood's identity and can help spark revitalization. On the other hand, renovation materials, like Hardie siding and trim products, that are necessary to help keep maintenance costs down and housing affordable are not greeted with open arms. Historic tax credits and related property tax freezes are attractive to investors and homeowners who can use tax credits. A draw back to using this program are stringent guidelines for renovation that make it difficult for developers to reconfigure the floor plan in a manner that would be attractive to contemporary renters.

Zoning and Land Use: Zoning regulations too often impose standards for site development that increase the cost of housing. This is particularly true, and unnecessary, in older inner-city neighborhoods where lots have been historically smaller and housing patterns more dense. The connotation that smaller lots and more densely populated neighborhoods is bad, along with certain zoning regulations, has hampered revitalization in some neighborhoods.

Parking Requirements: Many of Mobile's neighborhoods were developed at a time when automobiles did not exist or were much less common than they are today. As a result, current parking regulations that require specific numbers of on-and-off-street spaces may be difficult to achieve while meeting other requirements for minimum building size and setbacks

ultifamily development. This, in turn, affects affordability and accessibility of housing.

MA-45 Non-Housing Community Development Assets

Introduction

The City of Mobile makes effort to facilitate initiatives which contribute to the economic health of Mobile community. The City is well aware of the fact that it needs to develop a dynamic and diversified economy, focusing on a high level of entrepreneurship and innovation, including preservation and enhancement of its assets. The Mayor's Office and the City's Community Planning and Development, and its partners direct the economic development activities of the City of Mobile by coordinating the efforts of local governments, private industry, community organizations and residents concerned with fostering stable and diversified economies and improving the standard of living for all residents. Access to capital, business and industry recruitment, existing business expansion, youth employment activities, poverty reduction initiatives, business development, commercial corridor revitalization, and downtown improvement programs all contribute to the goal of creating a vibrant and sustainable community, particularly for low-moderate income residents and neighborhoods.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	466	63	1	0	-1
Arts, Entertainment, Accommodations	7,808	6,836	9	10	1
Construction	5,096	3,282	6	5	-1
Education and Health Care Services	20,390	14,888	25	21	-4
Finance, Insurance, and Real Estate	5,501	6,966	7	10	3
Information	1,587	1,292	2	2	0
Manufacturing	7,635	4,107	9	6	-3
Other Services	4,800	4,889	6	7	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	8,320	5,939	10	8	-2
Public Administration	3,957	6,459	5	9	4
Retail Trade	10,288	8,688	13	12	-1
Transportation and Warehousing	4,101	3,261	5	5	0
Wholesale Trade	2,268	4,401	3	6	3
Total	82,217	71,071	--	--	--

Table 15 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	90,777
Civilian Employed Population 16 years and over	82,217
Unemployment Rate	9.43
Unemployment Rate for Ages 16-24	27.60
Unemployment Rate for Ages 25-65	5.28

Table 16 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector

Management, business and financial	27,472
Farming, fisheries and forestry occupations	117
Service	15,477
Sales and office	21,994
Construction, extraction, maintenance and repair	7,264
Production, transportation and material moving	9,893

Table 17 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	60,501	77%
30-59 Minutes	14,556	19%
60 or More Minutes	3,180	4%
Total	78,237	100%

Table 18 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,090	1,093	5,010
High school graduate (includes equivalency)	17,964	1,639	8,517

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	22,290	1,705	6,102
Bachelor's degree or higher	21,409	644	4,386

Table 19 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	327	394	482	1,316	2,726
9th to 12th grade, no diploma	3,527	3,394	1,935	3,672	4,039
High school graduate, GED, or alternative	6,652	7,146	7,007	14,022	8,746
Some college, no degree	7,809	7,144	5,679	10,045	4,088
Associate's degree	1,016	1,997	1,954	3,411	871
Bachelor's degree	1,551	5,501	4,113	7,782	3,088
Graduate or professional degree	121	1,790	2,133	5,226	2,024

Table 20 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,486
High school graduate (includes equivalency)	21,682
Some college or Associate's degree	26,518
Bachelor's degree	39,405
Graduate or professional degree	51,813

Table 21 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Job growth is an instrumental factor in determining the trends and the available markets for business start-up or expansion. Based on the 2005-2009 ACS data on Business Activity, nonagricultural employment accounts for 99.4% of the total number of workers. About one in four of the workforce are employed in the education and healthcare services, followed by retail trade with 13%, professional,

scientific and management services 10%; manufacturing 9%, finance, insurance and real estate 7%; and construction 6%.

Describe the workforce and infrastructure needs of the business community:

The labor force has 90,777 people 16 years and over. Of these, 82,217 are employed. The unemployment rate was 9.43 in 2009 compared to 8.5% in 2012; 27.6% for people 16 – 24 years age group, and 5.28% for 25 – 65 years category. Although the unemployment rate decreased from 9.43% in 2009 to 8.5% in 2012, the rate in the low income or CDBG Target Area is still two to three times higher than the citywide rate.

The City has good institutional infrastructure to support its economic development initiatives and business community; however, there is a need to improve the quality of the workforce so they can take advantage of the available jobs and new jobs to be created. Most of the new jobs require simple mathematics background and those graduating from high school simply are ill-equipped to handle the new jobs and most of the jobs currently available. This problem is further worsened by potential job applicants failing drug tests. The small and minority-owned businesses and entrepreneur needs technical assistance, business education and management and capital to start or expand existing business.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create

Although the local economy is still lagging in terms of recovery, the City has aggressive industry and business recruitment initiative. In July of 2012, the Airbus, a global company based in France, announced at the Mobile's Convention Center that it plans to build a \$600 million aircraft assembly plant dedicated to the production of A320 series commercial planes at the Brookley Aeroplex. This airfield is located close to the downtown and CDBG Target Areas. Groundbreaking and construction will begin in 2013. When the plant is completed, it will provide 1,000 new jobs. Economists have projected that Airbus and its subcontractors and suppliers could create more than 4,000 jobs.

The Mobile Press-Register of Sunday, January 20, 2013, stated that nearly 633,000 Alabamians are either unemployed or underemployed. Mobile's workforce situation is a reflection of statewide problem. The challenge to Airbus workforce needs is finding qualified local people to work in the facility and associated suppliers. The planned strategy to address this need is connecting the unemployed and under employed to the jobs. This effort will involve training and skill development and improving educational attainment. The new opportunity will require engineers, welders, painters, shop floor workers, technicians, office staff, etc.

The settlement of the Shell Oil Spill in the Gulf may yield economic benefit to the City of Mobile and surrounding communities. The resulting settlement may result in the City receiving funds it can invest in the environmental natural resource protection, economic and community development projects that support the business community and revitalize neighborhoods.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The 2005 – 2009 ACS data indicated that for population 25 years and over (121,725), 11,173 (9.2%) have graduate or professional degree, 20,484 (16.8%) have Bachelor's degree, 8,233 (6.8%) have associate degree, 26,956 (22.1) have some college education, 36,921 (30.3%) are high school graduates, includes equivalency, 13,040 (10.7%) have 9th – 12th grade education but no diploma, and 4,918 (4%) have less than 9th grade education. Nationally, 72 – 75% of persons ages 25 and over is high school graduates, but only 45.1% of persons 25 and over in the City of Mobile is high school graduates. The high school graduation rate in 2011 for Mobile County Scholl system was 88% and 72% in 2012, with 8% drop out rate. An additional 20% graduated in more than 4 years. In 2011, there were 3,069 juvenile crime arrests (ages 8 – 18), and 2,889 in 2012. Although down by 6%, this juvenile crime rate is a major concern and have some relationship with the graduation and drop out rates. Available data indicates that those with more than high school education are more likely to earn more income. In the past 12 months, a local high school graduate earned \$21,682 compared to \$26,518 for those with some college education, \$39,405 for those with Bachelor's degree and \$51,813 for those with graduate or professional education.

There is a need to improve the current workforce through training and skills development to equip them with the skills they need to be successful in the current job market as well as fill the skill shortage.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan

There is a coordinated initiative between the Mobile Works, the Mayor's Office, South Alabama Workforce Development Council, Bishop State College Workforce Development program designed to mitigate the shortage. Beyond training, the Bishop State College has a program that is designed to help people that did not graduate from high school to get GED. These efforts will support the City's Consolidated Plan because there is a huge emphasis in providing access to those living in the CDBG Target Area and the homeless population. There is also a discussion at the Chamber of Commerce's Growth Alliance Taskforce on creating opportunity for minority contractors that wants to work on the Airbus project. The City's CPD is a member of the Taskforce.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Shell Oil Spill Settlement will no doubt impact economic development. CPD anticipates that the resulting investments and related projects will have positive impact in the low income neighborhoods and residents. While the settlement is still under discussion, some of the projects being proposed are in the CDBG Target Area and will benefit low income residents.

The implementation of the New Mobile Plan and proposed Form-Based Code for Downtown, including the ongoing Three-Mile Creek project will have a positive impact on the low income neighborhoods that are close to the city center.

The City is in the process of conducting a procurement disparity study designed to explore ways to expand contracting opportunities for small, minority and women-owned businesses.

Discussion

As the Airbus opportunity unfolds, the City anticipates that more jobs will be created in the future in the following sectors: transportation, retail, management, finance, construction and professional.

MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

Yes, in the CDBG Target Area. The 2010 and 2005-2009 ACS data shows that there continues to be a spatial concentration of low-income families in the City of Mobile; these areas of minority concentration are located, for the most part, east of Interstate 65, south of Interstate 10. These areas are mostly census tracts with predominantly low income population. Areas of low-income concentration are defined as Census Tracts in which a majority of the population (51% or more) has incomes between 0% to 80% of the median family income for the metropolitan area. This area also contains majority of the substandard, owner-occupied and renter-housing, and overgrown vacant lots in the City of Mobile. Areas of minority concentration coincide with areas of low-income concentration. Not surprisingly, since African-Americans accounted for a higher proportion of the low-income population, low income areas are also predominantly African-American. All Census Tracts with a majority minority population are also areas of low-income concentration.

Asians and Hispanics do not form a majority in any neighborhood. Due to the small size of these populations, they do not form a majority; as a result, there are not recognized Asian or Hispanic ethnic neighborhoods in the City at this time.

Are there areas in the Jurisdiction where these populations are concentrated?

Yes, in the predominantly low income census tracts; mostly in the designated CDBG Target Area (see the attached map of Areas of Minority Concentration with Zip Codes). 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 highest concentration of voucher holders lives in the City of Mobile Zip Codes 36605, 36609, 36603, 36606 and 36617, all in the Areas of Minority Concentration.

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. Low-income, minority neighborhoods are considered the Target Area for the purposes of this Consolidated Plan.

Areas of minority concentration coincide with areas of low-income concentration. Not surprisingly, since African-Americans accounted for a higher proportion of the low-income population, low income areas are also predominantly African-American. All Census Tracts with a majority minority population are also areas of low-income concentration.

What are the characteristics of the market in these areas/neighborhoods?

The market is characterized by high concentration of African-Americans; majority of whom are low income; households that are beset with housing cost burdeness; substantial number of housing units in substandard conditions. For most households in the CDBG Target Area the amount of income spent on housing and the quality and quantity of housing purchased and rented depend on individual preferences balanced against the desires for other goods and services, as well as compared to other responsibilities. But, for people of limited incomes the necessity of shelter transcends individual preferences. The quality of housing purchased is often the minimum required for habitability at the least expensive prices the market produces. Individual preferences are subsumed by necessity.

Are there any community assets in these areas/neighborhoods?

Although the Areas of Minority Concentration is beset with several physical, social and economic problems, the area still pack formidable assets and opportunities that can be harnessed for revitalization. The assets include the downtown, an employment center, seat of County and City governments, and a development of regional impact and resource of regional importance; presence of colleges and major hospitals, availability of massive vacant lots and dilapidated structures that can be used for infill development, vacant institutional buildings that can be adaptively reused for affordable multi-family housing, convenient WAVE public transit, commercial corridors that can be stimulated to spur public and private investments and create jobs for low-moderate income persons; favorable City policy that breeds partnership opportunity with developers focused on neighborhood revitalization initiative and development of affordable housing; recently initiated capacity building program to enhance the capacity of Community-Based Development Organizations (CBDOs) to act as active partners in the redevelopment of revitalization of their neighborhoods; the 3-Mile Creek that presents potential for the development of a linear part linking east and west Mobile.

Are there other strategic opportunities in any of these areas?

The areas will benefit from some of the neighborhoods being designated as a Neighborhood Redevelopment Areas with more resources targeted to revitalize them and improve the quality of life for the residents.