

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Mobile's Consolidated Housing and Community Development Plan is a comprehensive plan designed to address the City's housing, homelessness, fair housing, and non-housing community development needs for the five-year period 2013-2017. The City is beset with problems ranging from high poverty rate, high housing cost burden, high unemployment rate, especially in the low-moderate income census tracts, deteriorating infrastructure and commercial corridors in the CDBG-Eligible Areas, large number of unmaintained vacant lots and properties, which negatively impact the livability of the neighborhoods; youth delinquency, inadequate affordable housing, lack of positive environment that provides opportunities for small, minority and women-owned businesses and entrepreneurs.

NA-10 Housing Needs Assessment

Summary of Housing Needs

There is a need to expand affordable housing, especially for those at 30% and 50% of AMI, and those with special needs. Owner-occupied home improvement programs and home owner assistance and rental rehabilitation programs are needed, including assistance designed to abate foreclosure. According to the Analysis of LPS Applied Analytics data by Local Initiatives Support Corporation, tabulated by the Urban Institute, Mobile is ranked 25 on the list of Top 25 Metropolitan Areas on mortgage foreclosure, and 17th in serious delinquency rate (December 2010 to December 2011). Additionally, 21,569 households were cost burdened; of these, 14,009 households or 65% were renters, and 16.9% are owner households. About 44% of the total renter households pay more than 30% of their incomes for housing. There will be a need for, at least, 36 additional units for the chronic homeless.

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Population	199,552	191,936	-4%
Households	86,453	76,621	-11%
Median Income	\$31,445.00	\$36,168.00	15%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS Data
 2000 Census (Base Year)
 2005-2009 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	12,195	9,930	12,575	7,165	
Small Family Households *	4,829	3,540	5,240	20,875	
Large Family Households *	968	755	1,020	2,825	
Household contains at least one person 62-74 years of age	1,780	1,605	1,800	1,040	5,550
Household contains at least one person age 75 or older	1,185	2,015	2,300	1,150	3,685
Households with one or more children 6 years old or younger *	3,443	1,895	1,794	5,940	

* the highest income category for these family types is >80% HAMFI

Table 2 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables for several types of Housing Problems

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	220	65	40	100	425	45	25	30	10	110
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	125	20	14	15	174	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	270	215	145	40	670	35	40	135	30	240
Housing cost burden greater than 50% of income (and none of the above problems)	4,570	2,275	430	4	7,279	2,015	1,295	840	205	4,355
Housing cost burden greater than 30% of income (and none of the above problems)	915	2,195	2,930	655	6,695	399	910	1,940	1,120	4,369
Zero/negative Income (and none of the above problems)	1,320	0	0	0	1,320	420	0	0	0	420

Table 3 – Housing Problems Table

Data Source: 2005-2009 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	5,185	2,570	630	160	8,545	2,095	1,360	1,005	245	4,705
Having none of four housing problems	2,510	3,425	5,215	3,120	14,270	684	2,570	5,720	3,640	12,614
Household has negative income, but none of the other housing problems	1,320	0	0	0	1,320	420	0	0	0	420

Table 4 – Housing Problems 2

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,640	1,880	1,600	6,120	714	795	1,435	2,944
Large Related	600	350	280	1,230	123	90	245	458
Elderly	874	834	320	2,028	1,074	954	730	2,758
Other	1,810	1,590	1,230	4,630	510	405	490	1,405
Total need by income	5,924	4,654	3,430	14,008	2,421	2,244	2,900	7,565

Table 5 – Cost Burden > 30%

Data Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,215	875	150	3,240	620	495	375	1,490
Large Related	505	160	0	665	109	45	50	204
Elderly	600	439	115	1,154	840	455	265	1,560
Other	1,670	875	185	2,730	445	320	175	940
Total need by income	4,990	2,349	450	7,789	2,014	1,315	865	4,194

Table 6 – Cost Burden > 50%

Data Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	355	160	124	55	694	20	25	125	30	200
Multiple, unrelated family households	40	75	35	0	150	15	10	10	0	35
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	395	235	159	55	844	35	35	135	30	235

Table 7 – Crowding Information

Data Source: 2005-2009 CHAS

What are the most common housing problems?

The most common housing problems are housing cost burden, which affects more than 21,000 households. Other problems include: proximity of the City to the coastal area and the threats of hurricane and tornado, factors that have made homeowner insurance cost prohibitive. Lead-based paint hazard is also a problem, as well as poverty status and limited income, clear titles to homes, especially for low income home owners, sustainability of homeownership due to loss of job and income, housing affordability and lack of funds to develop more affordable housing for low income and special needs population.

Are any populations/household types more affected than others by these problems?

Those households with incomes at 30% to 50% of the AMI are mostly affected and most of these are African-Americans. The majority of cost burdened households, both owners and renters are African-Americans (57.9% and 65.1%, respectively). It must be noted that 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 (somewhat limited) accessible supply.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

These low income and extremely low income individuals and families with children are mostly single females with children, and single adult females and males. There are about 478 homeless people; 65 single adult women currently receive sheltered housing at the McKemie Place. There are 64 families and individuals receiving rapid re-housing assistance through the Catholic Social Services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City and its Continuum of Care uses the federal Homeless Prevention and Rapid Re-Housing Program (HPRP) 2009-2012 established definition as a base-line to count households at-risk of becoming homeless. The Homeless Management Information System (HMIS) operated by Housing First, Inc., the CoC lead organization is used to store and manage the homeless data. The Emergency Solutions Grants (ESG) prevention component provides a continuation of a statistical enumerator through HMIS. As ESG

becomes fully implemented as a replacement of HPRP, it will be possible to track trends and make estimates based on applicant households. The expansion of HMIS to include all community direct-assistance service providers will gradually evolve into a reliable system for counting and estimating the number of households, individuals and families, at-risk of becoming homeless. The Catholic Social Services provides direct assistance for re-housing and homeless prevention.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The criteria established by Homeless Prevention and Rapid Re-housing (HPRP) and continuing with Emergency Solutions Grant (ESG) have become risk factors that also describe housing characteristics. The specific housing characteristics that have been linked with instability and an increased risk of homelessness include:

1. Households at or below 30% Area Median Income (AMI) and with high housing cost burden.
2. Lack of financial resources and support network
3. Increased cost of rent and utilities or total costs exceeding 50% of household income.
4. Mental health, substance abuse, physical disabilities and health issues.
5. Previous episode of homelessness.
6. Young head of households with children, particularly single mothers.
7. Child welfare issues.
8. Pending foreclosure, imminent eviction or residing in housing considered unsuitable.
9. Past institutional care (prison, treatment facility, hospital) or imminent discharge.
10. Traumatic life event such as death, abandonment, health crisis, job loss or financial collapse.
11. Significant medical debt.

Discussion

There are two main causes to homelessness: 1) Crisis poverty, people experiencing crisis poverty tends to be a transient or an episode disruption in lives that are routinely marked by hardship. Circumstances such as domestic violence, job loss, unexpected illness, returning war veterans, released inmates, can

trigger these disruptions. For such people, recourse to shelters or other makeshift accommodations is simply another way of bridging a temporary gap in resources. Their housing troubles may be coupled with other problems, as well - dismal employment prospects because of poor education and obsolete job skills, domestic violence, or poor parenting or household management skills - all of which require attention if re-housing efforts are to be successful. But their persistent poverty is the decisive factor that turns unforeseen crisis, or even minor setbacks, into bouts of homelessness.

2) Homelessness as a result of Chronic Disabilities: For those individuals who fall in this category - homeless men and women with chronic disabilities, homelessness can be a way of life. About 21% of the homeless population are chronically homeless. Although a subsection of the total homeless population, it is this group that is most visible and tends to dominate the public's image of homelessness. Alcohol and drug abuse, severe mental illness, chronic health problems or long-standing family difficulties may compound whatever employment and housing problems they have. Lacking financial resources and having exhausted whatever family support they may have had, they resort to the street. Their homelessness is more likely to persist. Disability coupled with the toll of street-living makes their situation more complex than that of those who are homeless because of crisis poverty. Those with chronic disabilities require not only economic assistance, but rehabilitation and ongoing support.

NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2005-2009 ACS data indicates that for those households at 0-30% of the AMI, African-Americans disproportionately have a great need for housing and more housing problems. Of the 8,585 households with one or more of the four housing problems, 23.8% are whites and 71.2% are African-Americans. Of the 7,035 households with income at 30 - 50% of the AMI, 37.2% are whites, 60% are African-Americans and 4.8% are Hispanics. For 6,500 households at 50-80% of the AMI with one or more of the four housing problems, 38.6% are whites, and 57.2% are African-Americans; of those 6,070 that have none of the four housing problems, 41.2% are whites and 54% are African-Americans. Of the 2,170 households at the 80 - 100% of the AMI with one or more of the four housing problems, 59.7% are whites, 35.5% are African-Americans are blacks, and for the 4,990 that have none of the housing problems, 50.6% are whites, 44% are African-Americans and 2.7% are Asians.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,585	1,880	1,740
White	2,040	460	370
Black / African American	6,110	1,375	1,165
Asian	135	0	160
American Indian, Alaska Native	45	10	15
Pacific Islander	0	0	0
Hispanic	140	0	4

Table 8 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,035	2,895	0
White	2,615	1,395	0
Black / African American	4,145	1,460	0
Asian	94	4	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	125	20	0

Table 9 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,500	6,070	0
White	2,510	2,500	0
Black / African American	3,715	3,270	0
Asian	100	100	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	25	0
Hispanic	105	70	0

Table 10 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,170	4,990	0
White	1,295	2,525	0
Black / African American	770	2,190	0
Asian	30	135	0
American Indian, Alaska Native	30	10	0
Pacific Islander	0	0	0
Hispanic	19	90	0

Table 11 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The data indicates that African-Americans, especially those with incomes at 0 - 30%, are disproportionately housing cost burdened and mostly have one or more of the four housing problems. Cost burden is the most prevalent measure of housing needs. For most households the amount of income spent on housing and the quality of housing purchased or 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 or rented is often the minimum required for habitability at the least expensive prices the market produces.

NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to the 2005-2009 ACS data, of the 7,270 persons at 0-30% of the AMI with one or more of the four severe housing problems, 23.2% are whites, 71.5% are African-Americans, and 1.9% are Asians and Hispanics. For the 3,930 persons at 30 - 50% of the AMI, 39.3% are whites, 57% are African-Americans, 2% are Asians and 1.1% are Hispanics. For this AMI category, of the 6,000 designated as having none of the four housing problems, 41.1% are whites, 56.1% are African-Americans and 1.8% are Hispanics. For 1,630 at 50 - 80% of the AMI, 36.5% of whites have one or more of the four severe housing problems, 55.2% of the African-Americans, 5.2% Asians and 2.4% Hispanics. For the same income category, of the 10,935 persons designated as having none of the four severe housing problems, 40.4% are whites, 56% are African-Americans, 1.1% Asians and 1.2% Hispanics. Of the 405 persons at 80 - 100% of the AMI designated as having one or more of the four severe housing problems, 68% are whites, 21% are African-Americans, and 7.4% are American Indians/Alaska Natives. Of the 6,765 persons at the same income level without housing problems, 52.4% are whites, 42.5% are African-Americans, 2.3% are Asians and 1.6% are Hispanics.

The conclusion is that African-Americans have disproportionately greater need in comparison to the needs of the whites as a whole, especially those at 0% to 30% of the Area Median Income. There is no question that race, low income and poverty are contributing factors to the condition of housing people are living in.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,270	3,195	1,740
White	1,690	810	370
Black / African American	5,195	2,290	1,165
Asian	135	0	160
American Indian, Alaska Native	20	30	15
Pacific Islander	0	0	0
Hispanic	140	0	4

Table 12 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,930	6,000	0
White	1,545	2,465	0
Black / African American	2,235	3,365	0
Asian	79	25	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	45	105	0

Table 13 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,630	10,935	0
White	595	4,415	0
Black / African American	900	6,090	0
Asian	85	120	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	25	0
Hispanic	39	135	0

Table 14 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	405	6,765	0
White	275	3,545	0
Black / African American	85	2,875	0
Asian	10	155	0
American Indian, Alaska Native	30	10	0
Pacific Islander	0	0	0
Hispanic	4	105	0

Table 15 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

African Americans are frequently low income, and have many of the same basic housing needs as with every other race. Household income is a major factor in understanding the nature of cost burdening and housing needs. The fact that most of those living in substandard housing conditions are African-Americans is a consequence first of low incomes and poverty, and second of limited access to the entire housing supply. As of 2005 - 2009, 32.1% of owners and 42.3% of renters with cost burden in the City of Mobile had extremely low incomes (defined by U.S. HUD as 30% or less of the Area Median Income; in the Mobile MSA in 2007, this figure was %13,350 for a family of three).

According to the Census data, the number of individuals below the poverty level in 1990 was 42,099, 21.2% of total population; and 40,864 in 2000 (21.1%). In 2010, the number of people below the poverty level rose to 51,164, up 25.2%. . The number of African-Americans in poverty constituted approximately three-quarter of the total persons in poverty. Although there was a decline in the percentage of African-Americans in poverty in 2010, the actual number rose from 31,178 in 2000 34,425 in 2010, up 10.4%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

For the past forty years, the U.S. Department of Housing and Urban Development has used four measures of housing needs: (1) cost burdened households (defined as those paying over 30% of their income for housing); (2) overcrowded households (defined as those having 1.01 or more persons per habitable room); and (3) housing units lacking complete plumbing and/or kitchen facilities. Physically substandard housing is the fourth measure of housing needs that the national government recognizes as fundamental. This section addresses the first and most prevalent measure of housing needs – cost burdening.

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 is often the minimum required for habitability at the least expensive prices the market produces. Individual preferences are subsumed by necessity. Housing economists draw the line between the two groups at 80% of the area median income. This convention surely fails to recognize the stresses that affect some families just above the line (\$35,650 for a family of three in the Mobile MSA in 2007), but it is set low enough to be confident that households with lower incomes and housing needs reflect systemically constrained choices and not personal preferences.

An estimated 21,569 or more households in the City of Mobile were cost burdened in 2005-2009 (the latest time period for which data is available). The largest share of cost burdened households were renters (14,009 households or 64.9%), and 44.0% of total renter households pay over 30% of their incomes for housing. Seventeen percent (16.9%) of owner households in the City of Mobile are cost burdened, and they make up 35.1% of cost burdened households citywide. For owners, the rate of cost burdening in the city increased over both the 1990 to 2000 and 2000 to 2005-2009 time periods. Renter cost burdening decreased slightly (by 0.6 percentage points) from 1990 to 2000, and then increased by 8.1 percentage points by the 2005-2009 time frame.

In the City of Mobile, African-Americans were the majority of cost burdened owners and renters (57.9% and 65.1% respectively).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	48,785	13,470	12,510	1,865
White	28,870	5,965	4,125	370
Black / African American	18,045	7,015	7,730	1,290
Asian	720	55	290	160
American Indian, Alaska Native	140	50	10	15
Pacific Islander	25	0	0	0
Hispanic	530	265	220	4

Table 16 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Discussion

Housing cost burden is more prevalent among African-Americans. 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. As noted in the previous sections, household income is fundamental to understanding the nature of cost burdening and housing needs: Living in substandard situations is a result 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).

Thus, three-quarters of cost burdened renters (75.4%) have incomes less than 50% of the area median. Three-fifths of cost burdened owners (61.8%) also have incomes less than 50% of AMI.

NA-30 Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

In virtually every income categories, African-Americans have disproportionately greater need; however, the lower the income, the greater the needs. 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.

Needs not previously identified

None.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the Census data, the population of the City of Mobile declined from 198,915 in 2000 to 195,111 in 2010, down 1.9%. During the same period, the population of African-Americans rose from 92,068 to 98,202, up 6.7%. The African American population constitutes 50.3% of the total City's population in 2012, and whites 43.9%. Majority of the African-American population are located in the inner-city neighborhoods; predominantly in the low-moderate income census tracts mostly east of Interstate 65 (see the map showing the Areas of Minority Concentration). Areas of low-income concentration are defined as census tracts in which a majority of the population (51% or more) has incomes between 0% and 80% of the Area median Income for the metropolitan area. Th area also contains a majority of the substandard, renter-occupied housing, high poverty rate, high unemployment rate, declining commercial corridors, substandard infrastructure, high crime rate, and low educational achievements. The CDBG Target Area map shows the spatial distribution of the low-moderate income census tracts and neighborhoods.

NA-35 Public Housing

Introduction

Publicly assisted housing in Mobile is operated by the Mobile Housing Board (MHB). MHB is an autonomous public authority that owns and manages approximately 3,409 housing units of public housing in 13 developments and serves more than 4,777 residents. Of the 3,409 units, 25% are designated for elderly, and 75% of the units are designated for families. These public housing are concentrated in and near the downtown Mobile, all east of Interstate 65, with several located along the Interstate 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.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,161	3,396	0	3,322	20	14	23
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 17 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	0	9,125	9,553	0	9,517	6,790	9,080	9,755
Average length of stay	0	0	8	5	0	5	0	8	9
Average Household size	0	0	2	2	0	2	1	4	1
# Homeless at admission	0	0	0	174	0	170	2	1	1
# of Elderly Program Participants (>62)	0	0	697	247	0	244	0	0	3
# of Disabled Families	0	0	311	694	0	658	8	4	20
# of Families requesting accessibility features	0	0	2,161	3,396	0	3,322	20	14	23
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 18 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	94	201	0	192	4	0	3
Black/African American	0	0	2,060	3,191	0	3,126	16	14	20
Asian	0	0	2	4	0	4	0	0	0
American Indian/Alaska Native	0	0	4	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition

Table 19 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	3	0	3	0	0	0
Not Hispanic	0	0	2,154	3,393	0	3,319	20	14	23

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition**

Table 20 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

There is a need for more mobility accessible units (i.e., wheel chair accessible and handicapped units) particularly in MHB's family communities. There is also a need to make the units in some of the older family communities more visitable ensuring that there is a visitable route to and from the accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to the MHB's Annual Plan, there are 5,817 persons on the affordable housing waiting list. Of course, these numbers change as families apply and are placed on some of the open waiting lists. Moreover, some families become housed or otherwise indicate a desire to be removed from the waiting lists and therefore are removed from the waiting lists. The most immediate need is for quality affordable housing in close proximity to transportation and services and located in non-poverty census tracts or in locations that have a dearth of affordable housing and families.

Housing vouchers are available to 3,400 families in Mobile and Baldwin Counties. The highest concentration of voucher holders lives in the City of Mobile zip codes: zip codes 36605, 36609, 36603, 36606 and 36617. Overall, the majority of the housing voucher holders are African-Americans (93.6% for all households); and 6.2% are whites and 1% are other races. 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 severe conditions of some of the public housing neighborhoods, coupled with more than 1,000 vacant units breed several immediate needs such as public safety issue, lack of desirable living environment, lack of life and job skills, lack of job opportunities, inadequate decent affordable housing and community pride.

How do these needs compare to the housing needs of the population at large

These needs are worst among public housing residents compare to the overall citywide population. The public housing residents are predominantly African-Americans, female-headed households and have high poverty rate, high unemployment rate, low educational achievement, high teenage pregnancy; experiences high crime rates, and have high propensity to live in substandard housing and deteriorated neighborhoods. For example, unemployment rate is about three times the rate citywide and most of the public housing are located in areas surrounded by low income and deteriorated neighborhoods.

NA-40 Homeless Needs Assessment

Introduction

The table below provides the number of sheltered and unsheltered individuals and families, chronic homeless, number becoming homeless annually and exiting homelessness, including homelessness by race. The data indicates that the chronic homeless are more likely to experience homelessness more days in a year than those that are not chronic homeless. Of the 453 persons that become homeless each year, 444 or 98% are sheltered and 9 or 2% are unsheltered. The number of people existing homeless each year (415) exceeds the number of people becoming homeless (387) each year. There are 311 sheltered veterans and 101 unsheltered veterans, 40 sheltered Persons with HIV and 13 unsheltered.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	444	9	453	387	415	140
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	2,633	827	3,460	1,649	1,586	131
Chronically Homeless Individuals	447	132	579	153	161	923
Chronically Homeless Families	0	0	0	0	0	0
Veterans	311	101	0	0	0	0
Unaccompanied Child	0	9	9	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	40	13	0	0	0	0

Table 21 - Homeless Needs Assessment

The information for this report was provided by the Mobile-Baldwin Continuum of Care/Housing First, Inc. The information was computed based on the Fiscal Year October 1, 2010 through September 30, 2011. AHAR data was used to compute those numbers. The unsheltered count uses the January 2011 Point In Time, multiplied by 4.4 (HUD provided unduplicated annual multiplier).

Data Source Comments:

Population includes Rural Homeless: none

Jurisdiction’s Rural Homeless Population

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction

The nature and extent of homelessness by race indicates that of those sheltered, 39.2% are white and 61.8% are African-Americans; for those unsheltered 38.2% are whites and 61.8% are African-Americans. In terms of ethnicity, 1.3% of the Hispanic homeless are sheltered and 1.2% are unsheltered. African-Americans have the highest rate of homelessness.

The homeless demographics indicates lack of disconnect from family, unemployment, limited education, health or mental health issues, and addictions.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The categories of persons most threatened with homelessness include persons leaving institutions (Detox centers, mental hospitals, prisons, jails, military, etc.); households with incomes less than 30% of the Area Median Income; other low-income households with housing expenses over 50% of income; victims of domestic violence; non-elderly, and low income single persons. Local homeless service providers agree that these groups are also the ones most likely to become homeless in the City of Mobile.

The City of Mobile's system of homeless services provision consists of a network of agencies providing a wide range of necessary services. Most of these agencies are members of the City of Mobile, Mobile County and Baldwin County Continuum of Care (CoC). The Housing First, Inc. serves as the lead agency and the CoC is the coordinating body that facilitates funding, planning, case management, housing and job placement.

Nature and Extent of Homelessness by Racial and Ethnic Group

For the sheltered homeless, emergency shelter, transitional housing and permanent housing programs are provided to serve the metro area. About 66% of the homeless served are based in the City of Mobile and 34% are in the unincorporated areas of the Mobile County and Baldwin County. The unsheltered are unemployed, have addictions and mental issues, and lack family support. Rural homelessness is not applicable to Mobile. The City of Mobile is a designation for homeless population from adjacent rural areas.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

Discussion

The categories of persons most threatened with homelessness include persons leaving institutions (Detox centers, mental hospitals, prisons, jails, military, etc.); households with incomes less than 30% of the Area Median Income; other low-income households with housing expenses over 50% of income; victims of domestic violence; non-elderly, and low income single persons. Local homeless service providers agree that these groups are also the ones most likely to become homeless in the City of Mobile.

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NA-45 Non-Homeless Special Needs Assessment

Introduction

The Elderly

According to the 2005 - 2009 ACS, the population of the City of Mobile was 191,936. Of these, 30,208 or 15.7% are 62 years or over. More than 25% of the seniors are low income. This level is more than likely significantly less income than allowed by HUD's CDBG, ESG and HOME programs. The senior population is prone to health problems and averages five prescriptions daily, impacting heavily on their limited resources. Access to prescription drugs is one of the most serious problems for the elderly in the United States. Another problem for the seniors is the elderly abuse in the form of financial exploitation and predatory lending, one of the results of increased social isolation of this population. They also need decent and affordable special housing to maintain independent living and home visitability. For many senior citizens, Social Security is the main source of income.

According to major aging surveys in the Mobile Area by Senior Citizens Services VIA, a nonprofit and subrecipient partner and the University of South Alabama, the Access Tomorrow Community Needs Assessment, more than 4,000 Mobile seniors were surveyed to determine critical needs of senior citizens. The respondents ranked the priority needs as follows: 47% needed transportation, 87% needed health and wellness services; 56% needed information and referral services; 73% needed fitness; and 42% in-home services.

Persons with Disabilities

The U.S. Census defines a disability as "a long-lasting, physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business." 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%). Not surprisingly, the presence of a disability is very much a function of age. Over one-half the population over age 75 in the City has at least one disability.

The Mobile Arc, a nonprofit and subrecipient partner dedicated to addressing the needs of people with disabilities, found that the most vulnerable segment of the population of individuals with developmental disabilities is the 18-25 year old group. Because they are able to stay in the school system till the age of 21, many do. However, after that time when they graduate from the school-age-system, and enter adulthood, they enter a whole new arena of life without guaranteed funding for housing and services.

As a result, they return home and regress in skills, due to the obstacles of finding programs suitable to transition their skills into viable work skills. The organization also estimates that 5.6% of the graduating students in the Mobile County School System are developmentally disabled; these students are likely to need a transitional work program.

Although there are people with AIDS in the City of Mobile, the City is not a HOPWA Grantee.

Characteristics of Special Needs Populations

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; experience with housing cost burden, and even lacks adequate education or job skills. African-Americans have a slightly higher proportion of their numbers with disabilities, but the gap is within a percentage point in all cases. The gap would be greater when controlling for age, because, unfortunately, African-Americans do not live as long as other racial groups.

Housing and Supportive Service Needs and Determination

Decent affordable housing and health care are two major needs for these populations. The Commission on Affordable Housing and Health facility Needs for Seniors in the 21st Century submitted its report to the United States Congress on June 28, 2002. The report, entitled "A Quiet Crisis in America," includes among its recommendations that coordination is needed between affordable housing and health service systems for seniors, as well as independent living, a secure environment, the accessibility of health care and support services, and better access to home and community-based services --- to encourage and allow "aging in place." The Commission Co-Chair Nancy Hooks stated, "if we can serve them at home, it is more dignified and cost-effective than institutionalization." Further, the Commission found that (1) the number of Americans age 65 is expected to increase from 12.4% to 20% by 2020, and (2) the number of seniors with disabilities will increase from 6.2 million to 7.9 million. Evidently this prediction is right on target. The City of Mobile is no exception to these findings.

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, employment opportunity, home improvement assistance.

The needs were determined through review of information provided by subrecipients and service providers, and review of studies and available local data, census information and discussion by the Consolidated Plan Citizens Advisory Committee.

Public Size and Characteristics of Population with HIV / AIDS

As of December 31, 2009, the cumulative HIV/AIDS cases in Alabama were 10,716. The State of Alabama records the number of persons living with HIV/AIDS by Public Health Area. Of these, 6,976 or 65.1% were African-Americans, 3,286 or 30.7 were whites, and 222 or 2.1% were Hispanics. In 2009, the number of people living with HIV/AIDS in the Mobile County Public Health Area was 1,670. There was no race and gender breakdown for Mobile County.

Discussion

Overall, employment needs is a major challenge to those with special needs. A critical employment need is to educate employers about hiring persons with disabilities in mainstream workplaces, and to provide jobs that are mutually beneficial to the employer and the disabled person. A contributing factor barring employment integration is lack of awareness on the part of employers of the need for specialized employment that is suitable for persons with disabilities. While the ADA/EEO laws address physical accommodations for the disabled (ramps, restrooms, etc.), there is still a lack of awareness regarding creation of jobs that are suitable for the disabled, especially those who are developmentally disabled. More employment counseling for the disabled and peer support are necessary to follow through on integration into the mainstream. In addition to curb ramps and access to, and in the building, the services rendered need to be accessible to persons with disabilities and their families. Also, having information available in accessible formats are critical issues for persons with disabilities.

The biggest barrier to providing needed services for the disabled is lack of community awareness of the need and lack of funding for the services needed.

NA-50 Non-Housing Community Development Needs

Public Facilities

The demand for public facilities and adequate infrastructure continues to increase due to population growth and tourism. The City's public facilities are aging and lack of funding to address the needed improvement to support economic development and meet the growing demand, as well as enhance the quality of life for the citizens continues to be a challenge.

The 3-Mile Creek Watershed Study is underway. The creek stretches from the eastside of the City to the westside. When the study is completed, it is envisioned that a linear trail will be developed linking east and west, and providing a much needed recreational trail system for the citizens. Development of this trail system will contribute to the revitalization of the low-moderate income neighborhoods in the area including the proposed Neighborhood Revitalization Strategy Area which is north of the creek.

The closed Old Hickory Street Landfill: This is 2.82 Acres and located in the Bottom Neighborhood and Neighborhood Revitalization Strategy Area. There is a proposed plan to adaptively reuse this site for recreational purposes. development of this parcel will improve quality of life for the residents of this neighborhood.

Downtown Mobile: The City's Downtown is within the CDBG Target Area and is surrounded by predominantly low income neighborhoods and declining commercial corridors that stretch through those neighborhoods. The downtown is an employment hub with more than 20,000 employees. The downtown is also a development of regional impact and resource of regional importance. Without doubt, the growth and development of downtown will have positive spillover benefits in the surrounding low income neighborhoods because of close proximity to the jobs that will be created; access to improved recreation opportunity and enhanced quality of life. Part of the downtown development includes infrastructure improvement, spurring of public-private investments and creation of a walkable community.

Neighborhood and Commercial Corridors Redevelopment Initiative: Over the next five years, the City will focus attention on neighborhood and commercial corridor revitalization, pedestrian and bicycle trail development. The Waterfront and will be linked through Brookley Field to the existing Doyle and McNally Trail Systems. Revitalization of the following low income-moderate income neighborhoods and corridors are planned: Africa Town-Plateau, Camp Ground and Bottom, Texas Hill/South Oakleigh, Mobile Terrace, and Crichton. The commercial corridors include MLK, Broad Street, Spring Hill Avenue (N. Florida to I-65 and Michigan Avenue to Washington Avenue), St. Stephens Road, Michigan Avenue at Interstate 10 area, St. Louis Street (from Broad to Water Street) 2013-2017.

Overall, the City will need to spend more than \$200 million to improve its public facilities and infrastructure over the next five years.

Need Determination

These needs were determined in consultation with appropriate City departments, evaluation and follow up on the recommendations in the New Mobile Plan that was adopted by the City Council in January of 2012. These needs were reviewed by the HCD Plan Advisory Committee and public, and approved by the City Council.

Public Improvements

The City has more than 46 parks and squares, 20 community and cultural centers; some of which are located in low-moderate income neighborhoods and in need of renovation. In 2011 and 2012, the City spent more than \$2 million in CDBG funds on massive street improvement, parks improvement, retrofitting of 9 swimming pools to meet ADA requirements. Despite these improvements, there remain substantial public facilities and infrastructure that need improvement. The City streets need more than 1,500 street lights and more than 20 linear miles of sidewalk. Although the City has an elaborate system of urban forest, there are many neighborhoods in the CDBG Target Area in need of street level trees. The City will increase tree density along City's right of ways through planting and proper young tree care. The City will continue to plan and install ramps in compliance with ADA requirements. A major infrastructure problem is the drainage and flooding problems caused by the proximity of Mobile to the Bay, its location at, or below the sea level, failure of the existing system to sustain growth pressure, and most importantly, lack of resources to improve the drainage system and mitigate flooding.

The City has overwhelming need for public improvements. The City's infrastructure is aging; the City Engineer estimates that it will cost the City more than \$300 million to improve its infrastructure. One of the City's main goals is to eliminate structural flooding in major storm events. In 2012, the City Council approved one penny sales tax designed to raise \$30 million; part of which will be used for infrastructure improvement.

The Architectural Engineering Department continues to make noteworthy progress in its public parks and recreation facilities renovations. However, despite these milestones, the challenges of maintaining an aging infrastructure requires strategic planning.

Need Determination

Appropriate City departments responsible for public facilities and infrastructure improvement identifies inventory of facilities needing improvement and cost of replacement or improvement.

Public Services

The number of people living below poverty level rose from 40,864 in 2000 to 51,164 in 2010, up 25.2%. This problem, exacerbated by the population of people with special needs and disabilities, makes the

need for public services imperative. As required by HUD regulations, the City sets aside 15% of its CDBG allocation for distribution to social service agencies that provide various services designed to meet the needs of the low income persons and households. The City and its subrecipient partners provide services to more than 10,000 low income people annually. Services provided range from fair housing, senior citizens, and services to people with disabilities, youth development, homeless assistance, adult day care, neighborhood outreach program, prescription medication assistance, support services for the homeless, etc. The City projects it will serve more than 30,000 needy individuals over the next five years.

Need Determination

These needs were determined in consultation with subrecipient agencies and the Consolidated Plan Advisory Committee, evaluation of the current economic conditions, review of the Analysis of Impediments to Fair Housing Choice and past performances.