

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City's 2008 - 2013 Consolidated Housing and Community Development Plan is scheduled to expire on April 30, 2013. The City is required by HUD to develop a new five year plan for 2013-2017. no later than March 15, 2013. This 2013-2017 Consolidated Housing and Community Development Plan has been developed through a collaborative effort of staff and the Consolidated Housing and Community Development Plan Citizens Advisory Committee, which met through out the year to provide input to the Consolidated Plan. Several focus groups have participated in the process: the South Alabama Asset Building Coalition, the Africa Town-Plateau Neighborhood Revitalization Coalition, Limited English Population, Subrecipients and City Council Entitlement Committee.

The Strategic Plan covers housing and non-housing elements, and goals, measurable onjectives and strategies designed to implement the goals and objectives.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Africatown
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for Africatown include parts of the 2010 Census Tracts 38.00 and 12.00. Specifically Block Groups 38.0001 and 12.001 The boundaries are Paper Mill Rd to the North, Three Mile Creek to the South, Mobile Bay to the East, The Mobile City limits, and down Conception Street Rd to the West.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	Texas Hill South Oakleigh
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for Texas Hill South Oakleigh includes part of the 2010 Census Tract 10.02. Specifically Block Group 10.021 and 10.022. The boundaries are Savannah St, down George St, and across Selma Street to the North, Virginia St to the South, South Broad St to the East, Rapier Ave, and Gayle St to the West.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Campground
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for The Campground include parts of the 2010 Census Tracts 04.01 and 5.00. Specifically the Block Groups 05.002, 04.013, and 04.012. The boundaries are Dr Martin Luther King Jr Ave to the North, Spring Hill Ave and St Stephens Rd to the South, North Broad St to the East, and Rylands St to the West.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Creighton
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for Crichton includes parts of the 2010 Census Tracts 26.00 and 27.00. Specifically Block Groups 26.001, 26.002, 26.003, 27.001 and 27.002. The boundaries Three Mile Creek to the North, Dauphin St to the South, Mobile St to the East, Interstate 65 to the West.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	Mobile Terrace
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for Mobile Terrace includes part of the 2010 Census Tract 64.02. Specifically Block Group 64.021. The boundaries are Zeigler Blvd, including Ashford Rd N and Durbin Ct to the North, Old Shell Rd to the South, Cody Rd N to the East, Schillinger Rd to the West.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	The Bottom
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for The Bottom includes parts of the 2010 Census Tracts 4.01 and 5.00. Specifically Block Groups 40.14 and 50.01. The boundaries are Chinquapin St, including Spruce St to the North, Dr Martin Luther King Jr Ave to the South, Monday St to the East, Pecan St to the West.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	Neighborhood Revitalization Strategy Target Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for Neighborhood Revitalization Strategy Target Area include parts of the 2010 Census Tracts 2.00, 4.01, 4.02 and 5.00. Specifically Block Groups 2.001, 4.011, 4.012, 4.013, 4.014, 4.021, 4.022, 5.001, 5.002 and 5.003. The boundaries are Conception Street Rd to the North and East, Three Mile Creek to the West, St Stephens Rd and St Louis Street to the South. The proposed NRS Area is bounded by Conception Street Road on the north, St. Louis-St. Stephens Road on the south, Three Mile Creek on the west, and N. Conception Street on the east. The area includes the MLK Heritage Redevelopment Area and the entire area lies within the CDBG-Eligible Area.
Include specific housing and commercial characteristics of this target area.	Population: Based on the 2010 Census, the area has a total population of 3,574; of these, 3,302 or 92.4% are African-Americans, 211 (5.9%) are whites, and 61 (1.7%) represents other race. Approximately 51% of the total population are female and 49% are male. In terms of age distribution, 16% are 65 years or older compared to 12.8 citywide, 65% are between the age of 18 and 65, and 19% are under the age of 18 years. The area's population is aging faster than the city as a whole.	

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The NRS was developed in consultation with the 2013-2017 Consolidated Housing and Community Development Plan Citizens Advisory Committee, discussion with the Mayor and the City Council Entitlement Committee. This area is a priority for the City in terms of neighborhood and commercial corridor revitalization initiatives. Details of the strategy area were published as part of the 2013 - 2017 Consolidated Housing and Community Development Plan Public Review process on Sunday, January 20, 2013, in the Mobile Press-Register, for discussion on the Consolidated Plan public hearing on February 20, 2013. There were no comments received throughout the thirty-day public notice period.</p>
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Identify the needs in this target area.

Household Income and Poverty: The median household income is \$17,931 compared to \$36,168 for the City; this represents 49.6% of the city median household income. The percentage of people below the poverty level in the area is 63% compared to 21.8% for the City of Mobile. The area has a high concentration of poverty. There are four census tracts that make up this area (2.00, 4.01, 4.02 and 5.00). The average unemployment rate is 27% compared to 8.5% citywide, more than three times the city rate.

Housing: The Area has 2,188 housing units; of these, 1,455 or 67% are occupied and 733 (33%) are vacant compared to 14% citywide; 752 (52%) are renter occupied compared to 41.6% in the city and 703 or (48%) are owner occupied compared to 58.4% citywide. More than 25% of the units in the area are in substandard conditions. The area is also beset with massive vacant lots that are unmaintained, contributing to the deterioration of the neighborhoods.

Performance Measurements

The City proposes the following performance measures for the Neighborhood Revitalization Strategy Area, selected from the Consolidated Plan objectives. The projected date for accomplishment is 2017.

Economic Development

- Facilitate the creation and/or expansion of at least 5 small businesses specifically targeting jobs to low and moderate income individuals.
- Facilitate the creation of at least 20 jobs targeted to low-moderate income residents.
- Enhance the vitality of least 2 commercial corridors.

Infrastructure Improvement

- Fund infrastructure improvement projects.

MOBILE Support implementation of New Mobile Plan.

- Ensure that the tree density of the urban forest remains stable or increases; minimize the occurrence of tree failures through identification

<p>What are the opportunities for improvement in this target area?</p>	<p>ASSETS AND POTENTIAL REDEVELOPMENT OPPORTUNITIES</p> <p>The area has several assets and redevelopment potential. These include: the presence of Bishop State Community College, access to the Interstates 10 and 65, proximity to the downtown area, the closed Hickory Landfill that can be adaptively reused as a recreational park, Three Mile Creek that presents linear park development potential, commercial corridors (MLK Avenue, St. Stephens Road and Broad Street) that could spur business development and job creation opportunity, presence of MLK Redevelopment Corporation and Mobile Housing Board redevelopment projects, availability of vacant lots and dilapidated structures suitable for infill residential development and above all, a renewed interest in the future of the area.</p> <p>Redevelopment Collaboration</p> <p>The City has partnership relations with the MLK Redevelopment Corporation, a Community Housing Development Organization (CHDO), the Bishop State College and the Mobile Housing Board (MHB) and will work together to revitalize the area.</p> <p>Commercial Corridors Revitalization</p> <p>Corridor revitalization initiatives will be undertaken for Broad Street, MLK, Jr. Avenue, and St. Stephens Road. This strategy is designed to spur investments, commercial corridor revitalization and job creation.</p> <p>Creation of Community-Based Development Organization (CBDO)</p> <p>This proposed initiative is designed to increase the commitments of residents and neighborhood organizations within the Neighborhood Revitalization Strategy Area in project conception, planning, broad-based participation and implementation. This program will also strengthen the neighborhood organizations' capacity to act as active partners in the redevelopment efforts.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>There are no barriers to improvement.</p>
<p>8 Area Name:</p>	<p>CDBG Target Areas</p>
<p>Area Type:</p>	<p>Local Target area</p>
<p>Other Target Area Description:</p>	<p></p>

HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Housing
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The CDBG Target Area is largely located east of I-65, south of the Interstate 10, northwest of I-65, and west of Hillcrest Road between Shillinger Road South, Airport Blvd., and Howells ferry Road.
Include specific housing and commercial characteristics of this target area.	<p>This area also contains majority of the substandard, owner-occupied and renter-housing, and overgrown vacant lots in the City of Mobile. More than 25% of the houses in this area are in substandard condition, and 54.5% of the vacant housing units in the City are in CDBG Target Area; some of which are nuisance properties and dilapidated. The Area has majority of commercial corridors in decline - MLK Blvd., Broad Street, Michigan Avenue at Interstate 10; Spring Hill Avenue, St. Stephens Avenue.</p> <p>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.</p> <p>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.</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>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. The Consolidated Plan Citizens Advisory Committee identified this CDBG Target Area in accordance with HUD Regulation of 51% of LMI. This was reviewed and approved by the City Council Entitlement Committee. Following the approval, it was published in the Mobile Press-Register and City website for thirty-day public comment. There was consultation with the Mobile County Commission which represents the unincorporated areas of the county, Chamber of Commerce, Springhill College, Bishop State College, University of South Alabama, MLK Avenue revitalization Corporation/CHDO, Subrecipient Agencies, Continuum of Care, WAVE public Transit, African Town Coalition, and the public. On February 20, 2013, there was public hearing and no comments were received. On February 26, 2013, the City Council approved the Target Area along with the Consolidated Plan by 7 votes to 0.</p>
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<p>Identify the needs in this target area.</p>	<p>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.</p> <p>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.</p>
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<p>What are the opportunities for improvement in this target area?</p>	<p>Although the CDBG Target Area is beset with several physical, social and economic problems, the area still pack formidable assets 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.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>The only barriers to improvement in this Area is lack of funding. However, the programs and services described in this plan will largely be focused in the CDBG Target Area and these minority, low-income neighborhoods, and particularly within the Neighborhood Revitalization Strategy Area where low-moderate income households are over 70%.</p>

Table 1 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Allocation is based on the needs in the geographic areas. All the target areas and NRS Area are within the CDBG Target Area. The CDBG Target Area is also the Area of Minority Concentration and has more than 50% of the minority population; the highest unemployment and poverty rate, including high number of substandard conditions and public housing concentration.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Housing - Homeless
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
Geographic Areas Affected	Africatown Texas Hill South Oakleigh Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	

	Associated Goals	Availability and Accessibility of Decent Housing Affordability of Decent Housing Sustainability of Decent Housing End Homelessness in Ten Years Sustainability of Suitable Living Environments Sustainability of Suitable Living Environment
	Description	<p>An estimated 21,569 households in the City of Mobile were cost burdened in 2005-2009. 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. The proportion of renters who were cost burdened in the city was consistently higher than the MSA in each of the three time periods.</p>
	Basis for Relative Priority	<p>There are 478 homeless individuals in the City of Mobile, and approximately 1,004 vacant units at the Mobile Housing Board public housing sites. Additionally, the Housing Board has submitted application for the demolition of 744 units at Roger Williams and Josephine Allen sites, with 1,246 units demolition application being contemplated for Thomas James (796) and R.V. Taylor (450). With 21,569 households experiencing housing cost burden in the City of Mobile, this increases the propensity for people to become homeless and housing housing to be unaffordable.</p>
2	Priority Need Name	Substand and Abandoned Properties/Vacant Lots
	Priority Level	Low
	Population	Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area
	Associated Goals	Availability and Accessibility of Decent Housing Affordability of Decent Housing Sustainability of Suitable Living Environment
	Description	Approximately 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, and with these existing conditions, it is clear that the most prevalent housing problem is cost burdening. A slight overlap is logically consistent with the perspective that lower income people face hard choices when deciding how to contend with their housing choices: either pay a disproportionate share of their income to secure adequate housing (cost burdening) or live in a residence that is deficient in some way – either physically substandard, lacking essential facilities or too small/overcrowded. Poverty, cost burden and absentee landlords, all are major contributors to the deterioration of the quality of existing housing stocks. Low income homeowners are unable to maintain their properties. Additionally, lack of funding to expand code enforcement is also a contributing factor.
	Basis for Relative Priority	The substandard and abandoned properties and vacant lots have negative impact on the value of the properties in the neighborhoods, including the desirability and quality of the neighborhoods for residential use.
3	Priority Need Name	Availability and Accessibility of Decent Housing
	Priority Level	Low
	Population	Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans

	Geographic Areas Affected	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area
	Associated Goals	Availability and Accessibility of Decent Housing Affordability of Decent Housing Sustainability of Decent Housing End Homelessness in Ten Years Sustainability of Suitable Living Environments Sustainability of Suitable Living Environment Public Housing Revitalization
	Description	Availability and Accessibility of Decent Housing: Partnership with private and nonprofit developers; redevelopment of Roger Williams and other public housing sites, leverage resources, develop new sources of affordable housing finance.
	Basis for Relative Priority	The Mobile Housing Board currently has 1,004, with 175 units in need of renovation. The MHB is planning revitalization of its old housing development sites. Two demolition applications have been submitted to HUD for Roger Williams (452 units), Josephine Allen (292 units); and two sites: Thomas James (796 units) and R.V. Taylor (450 units) are being contemplated for demolition application in 2013. According to the Mobile Housing Board's Annual Plan, 5,817 people are on their waiting list. The City needs to expand expand the number of affordable homes over time to relieve a larger portion of the more than 25,000 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.
4	Priority Need Name	Affordability of Decent Housing
	Priority Level	High

Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Middle</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Families with Children</p> <p>veterans</p>
Geographic Areas Affected	<p>Africatown</p> <p>Texas Hill South Oakleigh</p> <p>The Bottom</p> <p>Campground</p> <p>Mobile Terrace</p> <p>Creighton</p> <p>Neighborhood Revitalization Strategy Target Area</p>
Associated Goals	<p>Availability and Accessibility of Decent Housing</p> <p>Affordability of Decent Housing</p> <p>Sustainability of Decent Housing</p> <p>End Homelessness in Ten Years</p> <p>Sustainability of Suitable Living Environments</p> <p>Sustainability of Suitable Living Environment</p> <p>Public Housing Revitalization</p> <p>Public Housing Enhancement and Livability</p>
Description	<p>Affordability of Decent Housing & Housing subsidies for first-time home owners, funding for new construction (homeowner, rental development and special needs housing).</p>
Basis for Relative Priority	<p>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 target HOME funds to the assistance of those families classified as Extremely Low</p> <p>Income Families (families making less than 30% of area median income), including requesting Developers using HOME funds to set aside units for families earning between</p> <p>thirty percent (30%) and fifty percent (50%) of area median income.</p>

5	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	

	Associated Goals	<p>Availability and Accessibility of Decent Housing</p> <p>Affordability of Decent Housing</p> <p>Sustainability of Decent Housing</p> <p>End Homelessness in Ten Years</p> <p>Sustainability of Suitable Living Environments</p> <p>Sustainability of Suitable Living Environment</p> <p>Public Housing Enhancement and Livability</p>
	Description	Sustainability of Suitable Living Environments: Elimination of barriers to fair Housing.
	Basis for Relative Priority	<p>In 2012, the City of Mobile worked with Marketek, Inc., to complete an Analysis of Impediments to Fair Housing Choice. The document was approved by the City and reviewed by the HUD Office for Fair Housing in Birmingham, Alabama. The entire document is incorporated into this Consolidated plan by reference.</p> <p>During the study, three public town hall meetings were held for different groups in Mobile on March 7 and March 8, 2012. Participants were invited in three different groups: (1) Government officials, city subrecipients and social services; (2) Real estate professionals; and (3) Citizens and neighborhood associations. The format consisted of a presentation of the purpose and content of the Analysis of Impediments, a brief presentation of the central findings of the demographic overview, responses to questions raised by the audience and response to a structured set of six questions to elicit perspectives of the current state of fair housing in the City of Mobile. The perception of fair housing was that, a majority of the citizens believed that there was discrimination in public housing and a majority of real estate professionals thought there was discrimination in transactions involving a real estate professional. Although these findings do not provide us with a precise measure of discrimination, but they do reveal that people in a position to be aware of housing discrimination assert strongly that it exists; it is extensive; it involves multiple different types of properties, agents and locations; and multiple different groups are objects of housing discrimination.</p>
6	Priority Need Name	Availability/Accessibility of Economic Opportunity
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area
Associated Goals	Availability-Accessibility of Economic Opportunity Sustainability of Suitable Living Environment
Description	Availability and Accessibility of Economic Opportunity – Job readiness, life skills training, micro and small business loans, technical assistance to start or expand a small business, commercial corridor revitalization.

	<p>Basis for Relative Priority</p>	<p>As with a lot of communities in the United States, the City of Mobile is currently beset with high unemployment rate. This is due to the downturn in the economy resulting from the 2008 economic depression. In 2012, the unemployment rate in Mobile was 8.5% compare to 5.8% in 2009.</p> <p>The poverty level in the City has remained relatively unchanged from 1990 to 2000. 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. This trend is currently exacerbated by the current economic conditions. The bulk of the concentration of the poverty is in the CDBG Target Area.</p> <p>Poverty in Mobile is tied to the economy. The figures from the census reflect the economic challenges of the community’s working poor, homeless and those at-risk of falling into poverty. The economic conditions of the past several years is a major contributing factor for the increase in 2010, along with high school drop out rate, teenage pregnancy, lack of employment skills necessary to get available jobs and jobs that pay living wage. Although the City of Mobile did not loose a lot of population when compared to other cities, the percentage of people living below poverty level remained relatively unchanged between 1990 and 2000, and rose from 40,864 in 2000 to 51,164, up 25.2%.</p> <p>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 between 2000 and 2010 by 10.4%.</p> <p>Many potential entrepreneurs lack the knowledge that it takes to operate a succesful small business. Other challenges include lack of collateral to secure a loan, lack of start-up capital, lack of working capital and lack of awareness of business opportunities. Also, there is a disparity in contracting opportunity. The commercial corridors in the Target Areas are in decline and need revitalization to spur renewed interests, attract public and private investments, and stimulate job creation.</p>
7	<p>Priority Need Name</p>	<p>Availability-Accessibility of Suitable Living Env</p>
	<p>Priority Level</p>	<p>High</p>

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area
Associated Goals	Availability and Accessibility of Decent Housing Availability/Accessibility of Suitable Living Envi Sustainability of Suitable Living Environment
Description	Availability and Accessibility of Suitable Living Environment – Activities that provide improved access that is no longer substandard or new access to public facility or infrastructure (streets, water/sewer lines, sidewalk, streetlights, bridges, drainage, urban forest, parks, senior centers, libraries, etc.)

	Basis for Relative Priority	<p>As the City of Mobile continues to grow, the demand on the infrastructure and public facilities will simultaneously increase. In order to meet the growing demand as well as enhance the quality of life for the citizens, the City is continuing its public facilities and infrastructure improvement programs.</p> <p>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.</p>
8	Priority Need Name	Sustainability of Suitable Living Environment
	Priority Level	High

Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Middle</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>
Geographic Areas Affected	<p>Africatown</p> <p>Texas Hill South Oakleigh</p> <p>The Bottom</p> <p>Campground</p> <p>Mobile Terrace</p> <p>Creighton</p> <p>Neighborhood Revitalization Strategy Target Area</p>
Associated Goals	<p>Sustainability of Suitable Living Environments</p> <p>Availability/Accessibility of Suitable Living Envi</p> <p>Sustainability of Suitable Living Environment</p> <p>Public Housing Enhancement and Livability</p>
Description	<p>Sustainability of Suitable Living Environment – Activities that are aimed at improving communities or neighborhoods, building the capacity of Community-Based Development Organizations (CBDOs) helping to make them livable or viable by providing benefits to persons of low-and moderate-income; establishment of Neighborhood Revitalization Strategy Area.</p>

	Basis for Relative Priority	<p>Neighborhoods are the foundation of the City of Mobile and constitute vital assets. Neighborhoods create the City’s major historic, physical, economic and social fabric of the entire community. This, in turn, creates a critical link between the health of the neighborhoods and the overall health of the city. This concept is what will drive the City’s approach to neighborhood revitalization. Although many areas of the city are thriving, there remain serious problems and entrenched poverty in the CDBG Target Area and its neighborhoods. Decline is very prevalent in these neighborhoods and the opportunity for wholesale neighborhood-based planning and investment is the strongest asset. These areas have the most severe conditions, and in most cases, the social, physical and economic conditions are significantly disrupted. Additionally, these neighborhoods are beset with property abandonment and disinvestment, high crime rate, prevalence of older housing stock and worsening housing conditions, deterioration of physical infrastructure and public facilities, low household income, a large number of people living below poverty level, homelessness, high unemployment rates, about twice or more above the citywide rate, and lack of affordable housing.</p>
9	Priority Need Name	Public Housing revitalization Initiatives
	Priority Level	High
	Population	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Physical Disabilities Persons with HIV/AIDS and their Families</p>

	Geographic Areas Affected	Africatown The Bottom Campground Neighborhood Revitalization Strategy Target Area
	Associated Goals	Availability and Accessibility of Decent Housing Affordability of Decent Housing Sustainability of Decent Housing End Homelessness in Ten Years Sustainability of Suitable Living Environments Availability/Accessibility of Suitable Living Envi Sustainability of Suitable Living Environment Public Housing Revitalization Public Housing Enhancement and Livability
	Description	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.
	Basis for Relative Priority	MHB currently has about 1,004 vacant units. Roger Williams (425 units) and Josephine Allen (292 units) are in dilapidated conditions; demolition applications will be submitted to HUD in early 2013. The vision is to create additional affordable and/or mixed income housing resources; (ii) identify financial resources for affordable and mixed income housing use; and (iii) create or refine strategies to assist qualified families in achieving and maintaining homeownership.
10	Priority Need Name	Public Housing Enhancement and Livability
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families
Geographic Areas Affected	Africatown The Bottom Campground Neighborhood Revitalization Strategy Target Area
Associated Goals	Availability and Accessibility of Decent Housing Affordability of Decent Housing Sustainability of Decent Housing End Homelessness in Ten Years Sustainability of Suitable Living Environments Availability-Accessibility of Economic Opportunity Availability/Accessibility of Suitable Living Envi Sustainability of Suitable Living Environment Public Housing Revitalization Public Housing Enhancement and Livability
Description	Enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract and retain working families.

	Basis for Relative Priority	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:
11	Priority Need Name	Sustainability of Decent Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area CDBG Target Areas
	Associated Goals	Sustainability of Decent Housing
	Description	Rehabilitation loans/grants to homeowners, rental housing improvement, and assistance to persons with special needs

<p>Basis for Relative Priority</p>	<p>There are 21,569 households with housing cost burden; 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. The Mobile Housing Board has more than 346 units are in need of renovation, and approximately 1,990 units that are severely distressed at four public housing neighborhoods and needs demolition and redevelopment. More than 1,000 units are vacant, most of which are boarded up.</p> <p>The City receives more than 150 homeowner applications for home rehabilitation and completes 30 - 40 units per year. The waiting list of applicants is a minimum of 100 per year.</p> <p>The City was ranked 25th on the National List of “Top 25 Metropolitan Areas with Serious Mortgage Delinquency Rate” (December 2011). 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.</p> <p>The need for special needs housing continues to increase for people with disabilities, families with incomes at 0% to 50% of the Area Median Income (AMI).</p>
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Table 2 – Priority Needs Summary

Narrative (Optional)

The 2013-2017 Consolidated Plan Citizens Advisory Committee identified the following priority needs deemed important to address the community's most critical needs. The identified priority needs were the result of a consensus by the Advisory Committee.

2013 – 2017 CONSOLIDATED PRIORITY NEEDS

HOUSING PRIORITIES

- Availability/Accessibility of Decent Housing: Partnership with private and nonprofit developers; redevelopment of Roger Williams and other public housing sites, leverage resources, develop new sources of affordable housing finance.

- Affordability of Decent Housing – Housing subsidies for first-time home owners, funding for new construction (homeowner, rental development and special needs housing).
- Sustainability of Decent Housing – Homeownership counseling, rehabilitation loans/grants to homeowners, rental housing improvement, TBRA for very low income families, and assistance to persons with special needs.

HOMELESS PRIORITIES

- End Chronic Homelessness in 10 Years Through Availability/Accessibility of Suitable Living Environment: Permanent housing, homeless prevention assistance and support services provided by non-profit organizations and Community-Based Development Organizations (CBDOs) in the community.

FAIR HOUSING PRIORITIES

- Sustainability of Suitable Living Environments: Elimination of barriers to fair Housing.

NON-HOUSING COMMUNITY DEVELOPMENT PRIORITIES

- Availability/Accessibility of Economic Opportunity – Job readiness, life skills training, micro and small business loans, technical assistance to start or expand a small business, commercial corridor revitalization.
- Availability/Accessibility of Suitable Living Environment – Activities that provide improved access that is no longer substandard or new access to public facility or infrastructure (streets, water/sewer lines, sidewalk, streetlights, bridges, parks, senior centers, libraries, etc.)
- Sustainability of Suitable Living Environment – Activities that are aimed at improving communities or neighborhoods, building the capacity of Community-Based Development

Organizations (CBDOs) helping to make them livable or viable by providing benefits to persons of low-and moderate-income; establishment of Neighborhood Revitalization Strategy Area.

PUBLIC HOUSING GOALS

- 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.

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- Enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract and retain working families.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	As of December 7, 2012, there were 1,004 total vacant units under the Mobile Housing Board (MHB), and 5,817 waiting list from the Boards Annual Plan. The City has 478 homeless persons in 2012. Although some public housing sites have benefited from the Modernization Program and HOPE VI program, some public housing neighborhoods need to be demolished and redeveloped to create a livable community. Josephine Allen (292 units) is vacant and boarded up and demolition application has been submitted to HUD. The Roger Williams (452 units) neighborhood is partially vacant and in substantial dilapidated condition and needs demolition and redevelopment. The Mobile Housing Board plans to submit a demolition application to HUD in 2013. Thomas James (796 units) and R. V. Taylor (450 units) are in deteriorated condition and the MHB is contemplating submitting demolition application in 2013.
TBRA for Non-Homeless Special Needs	The City of Mobile is located on the Gulf Coast and at, or below sea level. The city is also affected, from time to time, by hurricanes and tornados. For example, Hurricane Katrina, and two recent tornados that happened back to back on December 20 and 25, 2012. These constant threats of hurricanes and tornados often affect low income rental tenants that do not have rental insurance and are made homeless as a result of the disaster. More than 21,000 households are housing cost burdened; most of whom are at 30% to 50% of the Area Median Income.
New Unit Production	The City plans to work with the Mobile Housing Board, private developers and nonprofit developers to develop at least 500 units in the next five years.
Rehabilitation	More than 21,000 households are experiencing housing cost burden, and 43,036 (2000 Census), almost one-quarter of the total population, are designated as having some form of disability. This existing conditions coupled with the fact that the number of people living below the poverty level rose from 40,864 in 2000 to 51,164 in 2010, up 25.2%, makes homeowner rehabilitation more imperative. Some of these households are fully employed but they don't make living wages and their incomes are inadequate to keep up with home maintenance. This delayed maintenance accelerated the deterioration of the housing stock and is becoming a costly emergency for many home owners. The disabled residents and elderly are also increasing demand on resources. Annually, the City receives more homeowner improvement applications than it can fund. The City plans to substantially improve 250 owner-occupied homes belonging to qualified low-moderate income households.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Due to the need for more affordable housing in the City, the City will leverage its resources with nonprofit and private investments, and the Mobile Housing Board to meet its affordable housing needs. This process may involve acquisition of developable infill lots and abandoned properties for infill housing; acquisition and adaptive reuse of institutional and commercial buildings for multi-family development. The City will work to preserve Low Income Housing Tax Credit (LIHTC) projects that are expiring and converting to market rate.

Table 3 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

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

State provides resources through ADECA and Alabama Housing Finance Authority.

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

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

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,150,347	156,455	26,145	2,332,947	0	A mix of infrastructure and public facilities improvement, public services, homeowner rehabilitation program, Section 108 repayment, energy efficiency improvement, ADA Home Modifications, neighborhood revitalization.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	788,509	250,000	0	1,038,509	0	Affordable rental housing development by CHDOs, and other development partners.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,814	0	13,331	239,145	0	Homelessness prevention, Rapid Re-housing, Street outreach and Emergency Shelter operations and Homeless Management Information System (HMIS).

Table 4 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

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

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City inherited 13 parcels from the Mobile Housing Board in 2012 and will use these properties to develop affordable housing in the future through Request for Proposal. The Mobile Housing Board owns properties that are being discussed for future redevelopment initiative. Our developer partners may be acquiring, or already own properties that could be developed.

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	Non-profit organizations	Homelessness Planning Public Housing Rental neighborhood improvements	Jurisdiction

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

STRENGTHS

The strengths of the institutional delivery system are effective and responsive to the needs of the homeless population. The coordinated approach and existing partnerships was the reason why the number of homeless population declined in the City of Mobile by 16% from 2011 to 2012.

GAPS

However, there is still a need to create a new centralizes Assessment and Coordinated in-take system as well as work to make HMIS the database for all service agencies working in the homeless sector. These are planned to be completed by 2015. There is still room for improvement on coordination among homeless organizations, especially in the area of data sharing, integration of the Homeless Management Information System. The following factors prevent the housing delivery system from being more efficient and effective. Housing delivery capacity is limited which is a challenge to meeting permanent housing goal.

coordination of housing and social services has been difficult. Very low income households, homeless persons and people with special needs require extensive assistance from social service providers in order to remain in stable housing situations. Although services are available, coordination between housing and social service providers has been difficult to manage; services are provided by different organizations with different expertise, funding sources and regulatory requirements

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 6 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Mobile is a participating jurisdiction in the HUD designated City and County of Mobile, Baldwin County Continuum of Care (CoC), AL-501. The member organizations and service providers offer a wide array of support services through institutional referrals and coordination.

To serve homeless and special needs populations, the City of Mobile awards CDBG and ESG funds to a number of agencies that provide direct assistance, outreach and counseling services to homeless individuals and families with children. Agencies that supply food, mental health services, family education or other assistance are valuable partners for reaching homeless citizens and enrolling them in programs that place them in transitional or permanent housing. The City's funds and ESG funds from ADECA provides annual direct assistance that prevents homelessness or those that are in imminent

danger of becoming homeless. Mental health program is provided through the AltaPoint Health Systems, which provides permanent housing for the chronic homeless, and shelter Plus Care. The City allocates, on annual basis, more than \$900,000 in performance Contract funding to the AltaPoint Health Systems. Housing and shelter are also provided to families with children, victims of domestic assistance, single adult females and men through the Penelope House, McKemmie Place, Salvation Army, Family Promise, Waterfront rescue Mission, Catholic Social Services, Housing First, and Mobile Housing Board VASH program for veterans. Franklin Health Center and other local hospitals provide health services. The AIDS Alabama provides housing opportunity for people With AIDS. The City has allocated \$265,778 to the AIDS Alabama Agency for the rehabilitation of 15 multi-family units that provides permanent housing for People With AIDS. Employment counseling and skills development are provided by the service agencies, and referrals are made to employment training agencies such as Mobile Works, Bishop State College which provides GED program.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

STRENGTHS

The Continuum of Care (CoC) with the Housing First, Inc., as the lead agency, develops a Ten Year Plan to Eliminate Homelessness; coordinates, evaluate and provide administrative services and assistance in implementing the plan; and contract with public and private agencies to implement programs and services identified in the plan, and provide the necessary technical assistance. The service delivery is based on a coordinated data sharing and management system through the Homeless management Information System (HMIS). The CoC is also responsible for monitoring homeless service delivery system; monitoring of funding availability and pursuit of funding for existing and new programs; support of service providers in their pursuit of available funds; and advocacy and education in the community regarding the needs of homeless people. The Continuum of Care, a community-based agency seeks to fulfill its role through collaborative arrangements and innovative partnerships with Homeless Coalition members, a group of service providers and advocates, local governments, religious entities, civic clubs, homeless advocates, former homeless persons, volunteer organizations, elected officials, and other groups with common goals and objectives. City of Mobile staff work closely with the Continuum of Care in dealing with a broad range of concerns affecting homeless people.

The City of Mobile is committed to elimination homelessness and supports this goal by allocating CDBG and ESG funds to agencies that provide services to the homeless population. More than ever, the City is refocusing its attention to permanent housing and currently allocates more of its HOME funds to developers that are developing multi-family housing with units dedicated to low income persons and households at 0-30% and 30% - 50% of the AMI. The City has provided more than \$1.2 million to leverage over \$8.5 million for the development of new 71 affordable units. Construction is scheduled to begin in spring of 2013.

GAPS

The greatest factor impeding the coordination of services and outreach to people who are at-risk of homelessness is the diversity of that population and their different needs. The working poor experience conditions that may lead to homelessness, which are different from conditions experienced by persons addicted to drugs and alcohol, or people who are leaving institutions. While many of the at-risk population are already accessing services, many more are not. Outreach to these households is managed by the various social service agencies; however, improved coordination is needed. Coordination of services for at-risk persons will become a higher priority to ensure they don't end up on the homeless list.

Other gaps are efficient public transportation, availability of more affordable housing, employment and training, job assistance, lack of adequate funding for homeless prevention services, more health care access, Homeless Management Information System and Centralized Assessment and Coordinated intake system designed to improve case management and service delivery.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Strategy for Overcoming Gaps

- Create a new centralizes Assessment and Coordinated in-take system as well as work to make HMIS the database for all service agencies working in the homeless sector by 2015.
- Improve public transportation system.
- Develop more affordable housing and target more units to persons and households at 0 to 50% of AMI.
- Expand employment and job training opportunity for the homeless population.
- Complete the Waterfront rescue Mission's Homeless Opportunity center (One-Stop-Shop) for the homeless.
- Provide health care services to the homeless, including healthy eating education and wellness programs.
- identify at-risk persons and households (low income persons, unemployed, victims of domestic violence, people with mental illness and disabilities) and make appropriate referrals.
- Provide life skills training, literacy training, tutorial, and parenting training to homeless families.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Availability and Accessibility of Decent Housing	2013	2017	Affordable Housing Public Housing Homeless Non-Housing Community Development	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	Housing - Homeless Substand and Abandoned Properties/Vacant Lots Availability and Accessibility of Decent Housing Affordability of Decent Housing Fair Housing Availability-Accessibility of Suitable Living Env Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$1,750,000 HOME: \$4,670,000 ESG: \$1,070,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 150000 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 10000 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre
	Consolidated Plan				MOBILE		46	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordability of Decent Housing	2013	2017	Affordable Housing Public Housing Homeless	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	Housing - Homeless Substand and Abandoned Properties/Vacant Lots Availability and Accessibility of Decent Housing Affordability of Decent Housing Fair Housing Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$0 HOME: \$750,000 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit
	Consolidated Plan				MOBILE		47	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Sustainability of Decent Housing	2013	2017	Affordable Housing Public Housing Homeless	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton	Housing - Homeless Availability and Accessibility of Decent Housing Affordability of Decent Housing Fair Housing Public Housing revitalization Initiatives Public Housing Enhancement and Livability Sustainability of Decent Housing	CDBG: \$1,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit
	Consolidated Plan				MOBILE		48	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	End Homelessness in Ten Years	2013	2017	Affordable Housing Public Housing Homeless	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	Housing - Homeless Availability and Accessibility of Decent Housing Affordability of Decent Housing Fair Housing Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$200,000 HOME: \$1,500,000 ESG: \$1,070,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 25000 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0
	Consolidated Plan				MOBILE		49	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Sustainability of Suitable Living Environments	2013	2017	Affordable Housing Public Housing Homeless	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	Housing - Homeless Availability and Accessibility of Decent Housing Affordability of Decent Housing Fair Housing Sustainability of Suitable Living Environment Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$1,000,000 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 250 Household Housing
	Consolidated Plan				MOBILE		50	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Availability-Accessibility of Economic Opportunity	2013	2017	Non-Housing Community Development	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	Availability/Accessibility of Economic Opportunity Public Housing Enhancement and Livability	CDBG: \$600,000 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 20 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit
	Consolidated Plan				MOBILE		51	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Availability/Accessibility of Suitable Living Envi	2013	2017	Non-Housing Community Development	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	Availability-Accessibility of Suitable Living Env Sustainability of Suitable Living Environment Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$2,000,000 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30000 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 8500 Households Assisted Facade treatment/business building rehabilitation: 20 Business Brownfield acres remediated: 20 Acre Rental units constructed:
	Consolidated Plan				MOBILE		52	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Sustainability of Suitable Living Environment	2013	2017	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Africatown Texas Hill South Oakleigh The Bottom Campground Mobile Terrace Creighton Neighborhood Revitalization Strategy Target Area	Housing - Homeless Substand and Abandoned Properties/Vacant Lots Availability and Accessibility of Decent Housing Affordability of Decent Housing Fair Housing Availability/Accessibility of Economic Opportunity Availability-Accessibility of Suitable Living Env Sustainability of Suitable Living Environment Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$2,000,000 HOME: \$4,670,000 ESG: \$1,070,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30000 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 8200 Households Assisted Facade treatment/business building rehabilitation: 20 Business Brownfield acres remediated: 20 Acre Rental units constructed: 250
	Consolidated Plan				MOBILE		53	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Public Housing Revitalization	2013	2017	Affordable Housing Public Housing	Neighborhood Revitalization Strategy Target Area	Availability and Accessibility of Decent Housing Affordability of Decent Housing Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$0 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 250 Household Housing
	Consolidated Plan				MOBILE		54	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Public Housing Enhancement and Livability	2013	2017	Public Housing	The Bottom Campground Neighborhood Revitalization Strategy Target Area	Affordability of Decent Housing Fair Housing Sustainability of Suitable Living Environment Public Housing revitalization Initiatives Public Housing Enhancement and Livability	CDBG: \$0 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 250 Household Housing
	Consolidated Plan				MOBILE		55	

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Availability and Accessibility of Decent Housing
	Goal Description	Availability and Accessibility of Decent Housing: Partnership with private and nonprofit developers; redevelopment of Roger Williams and other public housing sites, leverage resources, develop new sources of affordable housing finance.
2	Goal Name	Affordability of Decent Housing
	Goal Description	Affordability of Decent Housing – Housing subsidies for first-time home owners, funding for new construction (homeowner, rental development and special needs housing).
3	Goal Name	Sustainability of Decent Housing
	Goal Description	Sustainability of Decent Housing – Homeownership counseling, rehabilitation loans/grants to homeowners, rental housing improvement, and assistance to persons with special needs.
4	Goal Name	End Homelessness in Ten Years
	Goal Description	End Chronic Homelessness in 10 Years Through Availability/Accessibility of Suitable Living Environment: Permanent housing, homeless prevention assistance and support services provided by non-profit organizations and Community-Based Development Organizations (CBDOs) in the community.
5	Goal Name	Sustainability of Suitable Living Environments
	Goal Description	Sustainability of Suitable Living Environments: Elimination of barriers to fair Housing.
6	Goal Name	Availability-Accessibility of Economic Opportunity
	Goal Description	Availability/Accessibility of Economic Opportunity – Job readiness, life skills training, micro and small business loans, technical assistance to start or expand a small business, commercial corridor revitalization.

7	Goal Name	Availability/Accessibility of Suitable Living Envi
	Goal Description	Availability/Accessibility of Suitable Living Environment & Activities that provide improved access that is no longer substandard or new access to public facility or infrastructure (streets, water/sewer lines, sidewalk, streetlights, drainage, urban forest, bridges, parks, senior centers, libraries, etc.)
8	Goal Name	Sustainability of Suitable Living Environment
	Goal Description	Sustainability of Suitable Living Environment – Activities that are aimed at improving communities or neighborhoods, building the capacity of Community-Based Development Organizations (CBDOs) helping to make them livable or viable by providing benefits to persons of low-and moderate-income; establishment of Neighborhood Revitalization Strategy Area.
9	Goal Name	Public Housing Revitalization
	Goal Description	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.
10	Goal Name	Public Housing Enhancement and Livability
	Goal Description	Enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract and retain working families.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

For most households in the City of 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 households in the City of Mobile were cost burdened in 2005-2009 according to the American Community Survey. 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. The proportion of renters who were cost burdened in the city was consistently higher than the MSA in each of the three time periods.

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

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 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.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Public Housing in Mobile is operated by the Mobile Housing Board (MHB). The MHB is an autonomous public authority that owns and manages approximately 3,405. Twenty-five percent (25%) of the units are designed for elderly and 75% of the units are designed for family. The agency has 1,004 vacant units, and provides 3,400 Housing Choice Vouchers to famil

The MHB provides 3,400 Housing Choice Vouchers to families. According to the MHB's Annual Plan, there are 5,817 people on the waiting list. Although the MHB attempts to keep all units in good condition, some neighborhoods deteriorate due to conditions beyond the Board's control through structural and functional obsolescence, deterioration of major systems within the neighborhood, neighborhood crime rates, and conditions in surrounding communities, and lack of capital to redevelop. The following MHB units are in need of renovation: scattered units all over the communiies (175), Central Plaza Towers (107), Emerson Gardens (5 units), Boykin Towers (10 units) and Oaklawn (49 units); 346 in all. The following units are in deteriorated and/or in dilapidated conditions; some of which are vacant or substantially vacant: Roger Williams (452 units), demolition application to be submitted to HUD in 2013; Josephine Allen (292 units), demotition application submitted to HUD; Thomas James (796 units), demolition application contemplated for 2013; and R.V. Taylot (450 units), demolition application contemplated in 2013.

The Mobile Housing Board is complying with Section 504 regulations and the Architectural Barriers Act by redesigning a number of public housing units to meet the needs of the physically impaired, as well as the visually and hearing impaired.

Activities to Increase Resident Involvements

There are resident association in each public housing neighborhood; the MHB works to empower residents in all its neighborhoods. The agency works with the resident association and residents to produce significant changes in their neighborhoods. The City provides funding for the Housing Board's Youth Leadership and Employment Development Program called Summer Job Training and EMPloyment Program for Public Housing Youth (SWEET-P). The City of Mobile has a new capacity Building Grant Program for Certified Community-Based Development Organizations and public housing resident associations with 501(c)(3) tax Exempt status are eligible to apply for the grant for self-help projects. The MHB provides the following training for its residents: employment development and job training, financial literacy and credit counseling, Family Self Sufficiency, and collaborates with the City of Mobile to provide assistance to its residents who wants to transition to home ownership.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the 'troubled' designation

NA

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Barriers to Affordable Housing

- Housing discrimination is a barrier to affordable housing in the City of Mobile. The City recognized this problem and in 2012, the City hired Marketek Firm to assist with preparing an Analysis of impediments to Fair Housing Choice. The study was completed in 2012, adopted by the City, and reviewed by HUD. The document is incorporated, by reference, as part of this Consolidated Plan.
- Zoning regulations that often increase the cost of housing.
- Lack of funding to develop more affordable housing.
- The high poverty rate that has remained unchanged since 1990.
- More than 21,000 households that are housing cost burdened.
- Lack of fund to undertake extensive lead hazard mitigation.
- Large number of Mobile Housing Boards vacant and deteriorated units, and lack of fund to redeveloped the neighborhoods.

Additionally, the City will:

- Partner with private and nonprofit developers to leverage its resources to create more affordable housing.
- Ensure that HOME projects include units dedicated to households with income at 30 and 50% of AMI.
- Create jobs and target them to low income persons.
- Initiate neighborhood revitalization to spur private and public investments.
- Provide down payment assistance and soft seconds to enable low and moderate income first-time home buyers to become home owners.
- Construct and or preserve 500 affordable housing units.
- Provide funding to rehabilitate 300 rental units.
- Acquire vacant and abandoned vacant lots and buildings for affordable infill housing.
- Incentivize developers through density bonus to develop affordable housing.
- Provide funding for special needs housing development.

- Provide funding for homeowner home improvement.
- Enforce fair housing ordinance.
- Seeking funding for the development of affordable housing.
- Seek lead grant to mitigate lead hazards.
- Work with developers to adaptively reuse cost-effective abandoned institutional buildings for affordable housing.
- Address zoning regulations that constitute a barrier to the development of affordable housing.
- Support the Mobile Housing Boards neighborhood redevelopment initiatives.
- Provide HOME-based Tenant Based Rental Assistance and Housing Choice Voucher to low and very low income families, and as needed assistance with security and utility deposits.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's strategic plan contributes to reaching out to homeless persons, especially unsheltered persons. The City established Housing First, Inc., which is the Lead Agency for homeless issues. The agency also coordinates the Continuum of Care for the City of Mobile, Mobile and Baldwin Counties. The City provides funding to the members of the Continuum of Care with its Emergency SOLUTIONS Grant (ESG), and CDBG funds to assist homeless persons, including unsheltered persons. The City also supports planning efforts to eliminate homelessness and provides planning fund as an equal partner in the Continuum of Care. The City has shifted its strategy to permanent housing in the believe that it would lead to more stability for the homeless persons.

Addressing the emergency and transitional housing needs of homeless persons

The will allocate funds to the service providers that provide support services, shelter and housing to the homeless. Other Strategies include:

Other activities with subrecipient partners include: Provide employment opportunities and job training assistance to homeless adults, homeless teens, and persons-at-risk of homelessness (Housing First, Continuum of Care Agencies, Workforce Development, Bishop College, Waterfront Rescue Mission, CPD, Goodwill).

- Provide life skills training, entrepreneurial development training, literacy training, tutoring, and parenting training to homeless families (Continuum of Care Agencies, Housing First, Waterfront Rescue Mission).
- Provide assistance in finding affordable housing, either assisted, transitional or permanent, and housing counseling including budgeting, credit counseling, and financial planning (Housing First, Continuum of Care Agencies, Center for Fair Housing, Consumer Credit Counseling Services).
- Provided needed wrap around services for homeless persons, including housing, health care, child care assistance, transportation services, and legal representation such as counseling and tenant-landlord mediation (Nonprofit Legal Organizations, Continuum of Care Agencies, Housing First, WAVE).
- Provide support services for mentally ill and substance abusers and for the multiple diagnosed (AltaPoint, Continuum of Care)
- Provide permanent housing and rapid re-housing

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The following activities will be implemented with our subrecipient partners:

- Support affordable housing development and housing assistance targeted to Veterans (CPD, MHB, Housing First, Continuum of Care, Developers). Provide general services for homeless persons and families, including daily meals, clothing, and daytime shower and rest room facilities (Continuum of Care Agencies, Housing First, City, CPD). Provide shelter and permanent housing to homeless individuals and families (Continuum of Care, City, CPD, Nonprofit Organizations and Developers). Prepare a new Ten-Year Plan to end Homelessness in Mobile and Baldwin Counties to be completed by June 2014 (Continuum of Care, Housing First). Work with Waterfront Rescue Mission and 15 Place on opening a new One-Stop-Shop Homeless Center to be completed by December 2013. Provide support counseling and life skills training to people with HIV/AIDS (AIDS Alabama, Continuum of Care Agencies). Leverage City resources with other funding sources to develop affordable permanent housing for the homeless individuals and families (CPD, Continuum of Care, Private and Nonprofit Developers). Provide needed wrap around services for homeless persons, including housing, health care, child care assistance, transportation services, and legal representation such as counseling and tenant-landlord mediation (Nonprofit Legal Organizations, Continuum of Care Agencies, Housing First, WAVE). Provide employment opportunities and job training assistance to homeless adults, homeless teens, and persons-at-risk of homelessness (Housing First, Continuum of Care Agencies, Workforce Development, Bishop College, Waterfront Rescue Mission, CPD, Goodwill). Provide life skills training, entrepreneurial development training, literacy training, tutoring, and parenting training to homeless families (Continuum of Care Agencies, Housing First, Waterfront Rescue Mission).

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being

discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Objective: Reduce the number of homeless individuals and families by 48 or 10% annually (January 2012 Point-in-Time Count was 478 persons), and provide services that will enable them to access permanent housing, increase their incomes and attain self-sufficiency.

Strategy 1: Provide employment opportunities and job training assistance to homeless adults, homeless teens, and persons-at-risk of homelessness (Housing First, Continuum of Care Agencies, Workforce Development, Bishop College, Waterfront Rescue Mission, CPD, Goodwill).

Strategy 2: Provide life skills training, entrepreneurial development training, literacy training, tutoring, and parenting training to homeless families (Continuum of Care Agencies, Housing First, Waterfront Rescue Mission).

Strategy 3: Provide assistance in finding affordable housing, either assisted, transitional or permanent, and housing counseling including budgeting, credit counseling, and financial planning (Housing First, Continuum of Care Agencies, Center for Fair Housing, Consumer Credit Counseling Services).

Strategy 4: Leverage City resources with other funding sources to develop affordable permanent housing for the homeless individuals and families (CPD, Continuum of Care, Private and Nonprofit Developers).

Strategy 5: Provided needed wrap around services for homeless persons, including housing, health care, child care assistance, transportation services, and legal representation such as counseling and tenant-landlord mediation (Nonprofit Legal Organizations, Continuum of Care Agencies, Housing First, WAVE).

Strategy 6: Provide support services for mentally ill and substance abusers and for the multiple diagnosed (AltaPoint, Continuum of Care)

Strategy 7: Provide support counseling and life skills training to people with HIV/AIDS (AIDS Alabama, Continuum of Care Agencies)

Strategy 8: Target homeownership opportunity to homeless individuals and families that want to become homeowners (CPD, Continuum of Care Agencies, MHB).

Strategy 9: Work with Waterfront Rescue Mission and 15 Place on opening a new One-Stop-Shop Homeless Center to be completed by December 2013.

Strategy 10: Prepare a new Ten-Year Plan to end Homelessness in Mobile and Baldwin Counties to be completed by June 2014 (Continuum of Care, Housing First).

Strategy 11: Provide shelter and permanent housing to homeless individuals and families (Continuum of Care, City, CPD, Nonprofit Organizations and Developers).

Strategy 12: Provide general services for homeless persons and families, including daily meals, clothing, and daytime shower and rest room facilities (Continuum of Care Agencies, Housing First, City, CPD).

Strategy 13: Support affordable housing development and housing assistance targeted to Veterans (CPD, MHB, Housing First, Continuum of Care, Developers).

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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 had lead based paint and without careful remediation may still constitute risks to occupants. Interpolating between 1970 and 1979 Needs Assessment prepared by Marketek Firm for the City of Mobile, 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. A majority of the residential units build before 1978 are in the CDBG Target Area.

The combination of three factors increases the risk of Elevated Blood Level (EBL). These are old houses, low income, and being a renter. Data gathering is hindered because the transient nature of the rental population makes it difficult to pinpoint the source of exposure to lead. Prevailing opinion is that microscopic particles of ingestible lead dust are the main sources of lead poisoning. Lead dust accumulates as painted surfaces deteriorate. In addition, lead dust is generated from friction in windows and door jams. Indoors, the highest levels of lead dust are found along baseboards, particularly in carpeting, under windows, and in the window sills. Outside, the highest concentrations are found in the soil around the base of the house; this is due to the accumulation of peeling or chipped paint, particularly when old paint is disturbed by renovation or demolition work without containment.

There are 5,561 African American children under age six living in poverty in the City of Mobile, which constitutes 70.5% of the total countywide, according to the 2008-2010 ACS.

The objective, action strategies to address LBP hazards and partners are listed below.

Objective: Reduce and /or control lead based paint hazards in 150 housing units, formerly or potentially associated with elevated blood level children (2013-2017).

- Screen pre-school population for EBLs (Health Institutions).
- Address lead based paint hazards in housing rehabilitation activities in accordance with new HUD lead based paint regulations (CPD).
- Undertake treatment and case management of each EBL child and family and closely monitor their progress (Health Institutions).
- Seek additional federal funding for lead based paint hazard reduction programs (CPD, Board of Education, Health Institutions).
- Involve, where possible, non-profit housing organizations in efforts to reduce lead paint hazards (CPD and Developers, Nonprofit Organizations).

- Continue efforts to reduce lead hazards in all rental units undergoing rehabilitation with City funds (CPD).
- Undertake intensive education of residents of target neighborhoods, especially those with a history of high EBLs (CPD, Health Institutions, CBDOs, Nonprofit Organizations, Center for Fair Housing).
- Conduct intensive training for employees of the City, nonprofit housing agencies, developers and landlords on the dangers of lead based paint poisoning and/or lead abatement and interim hazard control procedures (Health Institutions, CPD, Center for Fair Housing).

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions proposed relate to the needs and are based on the existing conditions and needs analysis. At this point, funding are limited to undertake a large scale program. However, the City will continue to implement its home improvement lead program for qualified low-moderate income home owners. In the future, the City intends to partner with health institutions to apply for lead grant to implement other proposed action strategies.

How are the actions listed above integrated into housing policies and procedures?

The City's lead-based hazard program are integrated into the City's HOME Manual and home owner rehabilitation program under the CDBG Rehab Policies. State certified and licensed lead contractors are awarded the contract through a competitive bid process to do the lead work for the homeowner home improvement program.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The relevant goals and objectives are outlined below. The strategies associated with each objective are not listed here; they are in the consolidated goals, objectives and strategies and should be considered as an integral part of the Anti-Poverty Strategy.

Housing

The following Housing Goals and Objectives, are part of the Anti-Poverty Strategy in that they address the need for affordable and permanent housing for large families, homeless persons and special need populations, who are the most likely to be poor or live at or below poverty level.

GOAL DH-1: Availability/Accessibility of Decent Housing: Partnership with private and nonprofit developers; redevelopment of Roger Williams and other public housing sites, leverage resources, develop new sources of affordable housing finance.

Objective DH-1-1: Mitigate the loss of affordable rental housing by creating and/or retaining at least 500 privately owned units (2013-2017).

GOAL DH-2: Affordability of Decent Housing – Housing subsidies for first-time homeowners, funding for new construction (homeowner, rental development and special needs housing).

Objective DH 2-1: Assist 100 low-moderate income households to become home buyers (2013-2017).

Objective DH-2.2: Increase homeownership by 100 households in the CDBG Target Area (2013-2017).

GOAL DH-3: Sustainability of Decent Housing – Homeownership counseling, rehabilitation loans/grants to homeowners, rental housing improvement and assistance to persons with special needs.

Objective DH-3:1: Qualify at least 100 prospective home buyers who, through the completion of a counseling program, successfully resolve credit and other related problems that otherwise keep them from qualifying to purchase a home. Provide HOME TBRA to low/very low income families (2013-2017).

Objective DH-3:2: Assist 250 low-moderate income families avoid foreclosure due to financial or legal problems (2013-2017).

Objective DH-3:3: Substantially improve at least 250 owner-occupied houses (2013-2017).

Objective DH-3:4: Substantially improve at least 300 rental units (2013-2017).

Community Development

GOAL EO-1: Availability/Accessibility of Economic Opportunity – Job readiness, life skills training, micro and small business loans, technical assistance to start or expand a small business, commercial corridor revitalization.

Objective EO-1:1: Facilitate the creation and/or expansion of at least 20 small businesses specifically targeting jobs to low and moderate income individuals from 2013-2017.

Objective EO-1:2: Provide technical assistance, business development information and information referral to 200 entrepreneurs and small business owners from 2013-2017.

Objective EO-1:3: Facilitate the creation of at least 1,000 job opportunities over the next five years for residents of the city from 2013 – 2017.

Objective EO-1:4: Enhance the vitality of commercial corridors: MLK, Broad Street, St. Stephens Road, Spring Hill Avenue, St. Louis Street to Water Street, Michigan Avenue at Interstate 10 in the Target Area from 2013-2017.

Objective EO-1:5: Reduce poverty rate by 2% by 2017.

Objective EO-1:6: Increase the assets of a minimum of one hundred (100) low to moderate income families from 2013-2017.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The poverty reducing goals, programs and policies are coordinated with the affordable housing plan because they are part of the recommended actions in this Consolidated Plan. In fact, the goals, objectives and strategies are designed to create sustainable solutions and goes beyond just housing plan.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Mobile, on a continuous basis, will strive to improve its established monitoring system of CDBG, HOME, and ESG housing and community development activities to ensure the both short-term and long-term contract and regulatory compliance requirements are met. Monitoring of the CDBG, ESG and HOME programs is the responsibility of the City's Community Planning and Development Department (CPD).

The monitoring approach for projects implemented by subrecipients is more elaborate than projects implemented by City departments due to a higher risk of non-compliance by subrecipients.

Subrecipient Projects

Monitoring of CDBG and ESG subrecipient projects has five major components:

- **Grant Applications**
- **Contractual Agreements**
- **Monitoring Records**
- **On-Site Visits**
- **Long-term Compliance**

The Community Planning and Development Department staff has developed written guidelines for monitoring subrecipients to ensure more uniform and comprehensive reviews.

City-Implemented Projects

The Community Planning and Development Department monitors federally-funded projects that are implemented by other City Departments through a simple project tracking and management reporting system. This process includes monthly management reports, inter-departmental updates and meetings, closeout and financial reports. Project expenditures are compared with budgets during draws and on a monthly basis.

The City relies heavily on standard operating procedures that have been designed to be in compliance with federal standards, for example, its purchasing policy. In addition, the City has several Contract Compliance Officers who ensure that all City construction contracts are performed in accordance with federal Labor Standards and Section 3 requirements.

HUD Monitoring and the City's Single Audit provide annual independent checks on compliance by both City Departments and subrecipients.

The City has HOME Project Monitoring as part of its HOME manual.

This City's minority business outreach strategies are:

- Coordinates activities with local agencies that conduct workshops which cover a wide range of business topics from how to start a business, how to develop a business plan, how to deal with government regulations and how to obtain funding support. Program notices are published in the major local newspaper.
- Identifies potential minority and women-owned businesses and market directly to them.
- Assists minority businesses in understanding what it takes to do business with the City.
- Encourages contractors to utilize minority/women-owned businesses.
- Participates in the Chamber of Commerce networking functions which stress support for women and minority businesses.
- Provides low interest micro-business loans for low and moderate-income individuals in support of startup or expansion needs, including technical assistance.

The City has issued a Request for Proposal to hire a consultant to prepare a disparity study to identify barriers to minority/women-owned businesses, and formulate strategies to expand contracting opportunities for those businesses.

The City will coordinate its comprehensive planning process through the Citizens Advisory Committee and input from the public. The Consolidated Plan will be reviewed periodically and updated as trends changes.