

Grantee: Tuscaloosa, AL

Grant: B-12-MT-01-0002

April 1, 2021 thru June 30, 2021 Performance Report

Grant Number: B-12-MT-01-0002	Obligation Date:	Award Date:
Grantee Name: Tuscaloosa, AL	Contract End Date:	Review by HUD: Original - In Progress
Grant Award Amount: \$16,634,702.00	Grant Status: Active	QPR Contact: No QPR Contact Found
LOCCS Authorized Amount: \$16,634,702.00	Estimated PI/RL Funds: \$3,408,680.32	
Total Budget: \$20,043,382.32		

Disasters:

Declaration Number

FEMA-1971-AL

Narratives

Disaster Damage:

On April 27, 2011, at approximately 5:00 PM CDT, a severe thunderstorm warning producing straight line winds and several tornadoes, including a category EF-4 on the Enhanced Fujita Scale, tore through the City of Tuscaloosa, damaging and/or destroying homes along with commercial, industrial and major government buildings. During the two weeks following the storm, the City Building Inspections staff completed a block-by-block assessment of damages to structures that were a direct result of the storm. A total of 53 lives were lost and at least 4,289 homes were damaged or destroyed within the City limits (see Appendix A for a map of the recovery zone). A large percentage of these homes were rental property located in a demographically lower-income area of the community. According to HUD's Alabama Housing Needs Assessment published in October 2011, Tuscaloosa County contained 70.1% of the entire State of Alabama's rental housing units with unmet needs, a total of 1,171 units which equated to \$55.2 million. Of these 1,171 units, 91% are within the city limits, a total of 1,066 which equated to \$50.25 million. Of the 4,289 homes damaged or destroyed, 4,448 were owner occupied with 112 of those still having unmet needs according to the study. It is evident from this data that a majority of those with continued unmet housing needs are families that lived in rental housing prior to the April 27, 2011 tornado. Due to the fact that Tuscaloosa's homeless shelters sponsored by the Red Cross and the Salvation Army were also rendered uninhabitable by the storm, the individuals and families displaced from this storm found were able to either find housing resources through existing available housing stock, through temporarily staying with family and friends, or moved away from the Tuscaloosa area. 421 businesses throughout the storm's path sustained major damage. Of these, approximately 54 were industrial properties and 367 were retail/general service properties. Through data collection, FEMA estimated Tuscaloosa's sever unmet business need at over \$28.2 million. This sever unmet business need is the second highest amount of sever unmet business need for all communities effected by 2011 Presidentially declared disasters, only behind, Missouri that had \$29.1 million. It is also greater than the rest of the sever unmet business need throughout the State of Alabama combined as well as greater than any other combined state disaster, other than Missouri as listed above. Damage to public buildings, equipment and infrastructure was reported throughout the storm's path. The largest of these was the direct hit sustained by the Curry Building, a 350,000-square foot City facility that housed operational and office space for four City departments including the Emergency Management Department and the Environmental Services Department along with storage space for many others including evidence storage for the Tuscaloosa Police Department. Fire Station No. 4 was damaged beyond repair and the East Police Precinct also sustained significant damage, both of which were located in the Alberta City community. A number of City fleet vehicles were damaged or destroyed including 87% of the Garbage truck fleet (20 out of 23 trucks) and 100% of the Recycling Program fleet (4 trucks and 4 trailers). For this reason, the public service of garbage, trash and recycling curbside pickup was suspended immediately following the storm with garbage pickup resuming on May 2, 2011. The Hillard Fletcher Wastewater Treatment Plant and two of the City's water towers also sustained damage. Many underground sewer laterals were damaged from trees being uprooted by storm winds. Water pressure was lost and a

Recovery Needs:

One month after the storm, the City recognized the need for an overarching and comprehensive plan for recovery and rebuilding along the storm path. The City released a request for proposals to firms specializing in disaster recovery community planning. A proposal from BNIM, a multidisciplinary architecture, planning and design firm, was accepted. BNIM, in conjunction with City staff, spent five weeks in June and July 2011 immersed in Tuscaloosa neighborhoods and culture. They met with established City task force groups, the steering committee, many individual stakeholders, and hosted a public workshop and online forum to assess areas of strengths, weaknesses and opportunities in order to formulate a comprehensive strategy to rebuild Tuscaloosa. The strategy utilized had very specific goals: • improve connectivity between and within neighborhoods; • provide walking, cycling and transit infrastructure to increase transportation options and reduce traffic on congested streets; • enhance the appearance and functionality of major corridors and important gateways and transportation arteries for the city; • rebuild damaged infrastructure to address longstanding issues and future needs in a comprehensive and sustainable way; and • coordinate public facilities to leverage scarce resources and create



mutual benefit. The end result of this collaboration was the first draft of the Tuscaloosa Forward Generational Plan first published on July 15, 2011. The strategy identified in the Tuscaloosa Forward Generational Plan took the entire path of the storm and split it into four distinct areas: the 10th Avenue Corridor which included neighborhoods such as Rosedale Courts, The Downs, Glendale Gardens and Hillcrest; Forest Lake, which included neighborhoods such as Forest Lake and Wood Manor; 15th Street and McFarland Boulevard; and Alberta. The 10th Avenue Corridor is dominated by two distinct tracts. The first is Rosedale Courts, a predominantly low-income public housing development and its surrounding neighborhoods made up of aging single family homes. According to the City's 2010 census tract data, the median household income for this area was \$14,856. This area was completely devastated by the tornado and a majority of the homes along with the entirety of Rosedale Courts have been torn down. According to a HUD report on Unmet Housing Need in Alabama due to 2011 Federally Declared Disasters, the City of Tuscaloosa had 1,066 rental housing units that were damaged by the April 2011 tornado and still had an unmet housing need after all forms of assistance had been expended. Approximately 29% of these rental units resided in the Rosedale areas. The other tract is the three historic districts of The Downs, Glendale Gardens and Hillcrest, the populations of which is more moderate-to upper moderate income. These historic districts are almost exclusively made up of older, well established single family dwellings. Due to the makeup of these historic districts, they have recovered well and have started rebuilding many of the damaged homes. The Forest Lake area is predominantly made up of single-family homes built post-World War II with over 50% being renter occupied (mainly by students and other University of Alabama associated parties). The neighborhood contains Forest Lake, a small body of water owned by the 29 adjacent property owners. Pre-storm, this lake was surrounded by a canopy of mature trees that shaded the entire neighborhood and provided a natural barrier to the busy 15th Street roadway that directly abuts it to the north. Post storm, all of the houses on the lake's east and south sides were completely

Public Comment:

Citizen Participation

Since the April 27, 2011 tornado, the City of Tuscaloosa has worked diligently with various organizations and citizens who were directly and indirectly impacted by the natural disaster. These efforts include the interactive formulation of the Tuscaloosa Forward Generation Plan. Once this generational plan was formulated, the City held a series of public meetings in which a large number of citizens came to view details of the plan and were given the opportunity to comment. These comments were aggregated and analyzed and helped guide changes to the draft of the Tuscaloosa Forward Generational Plan. These public comments were included in the final draft of the plan as presented for adoption to the Tuscaloosa City Council on April 24, 2012. Walt Maddox, Mayor, appointed a Citizens Advisory Committee that was mandated to give an independent review of the Tuscaloosa Forward Plan. Through these public comment and interaction sessions, the City of Tuscaloosa has worked to identify gaps where immediate response efforts made by FEMA, SBA, etc. have not met all storm related damage needs. This Action Plan will outline areas of housing, infrastructure and economic revitalization that have shown a critical need for assistance to repair and rebuild the communities for damage directly related to the April 27, 2011 tornado.

The City of Tuscaloosa supports and encourages citizen participation in the development of the Disaster Recovery Action Plan. Many of the concerns expressed by citizens participating in the Tuscaloosa Forward Generational Plan formation and planning process have been incorporated into this Plan. Public hearings outlining the funding breakdown set out in this Action Plan were held at 10 A.M. and 5 P.M. on June 14, 2012 at the Tuscaloosa City Hall. The citizens in attendance were given the opportunity to comment at the meetings and for seven days after the meeting through telephone and in writing. The Action Plan was released for a public comment period on Tuesday July 3, 2012 and extends through 5:00 P.M. CDT on July 10, 2012.

Members of the public are invited to view the draft Action Plan prior to its submission during normal business hours of 7:30 A.M. to 5:00 P.M. CDT Monday through Friday at Tuscaloosa City Hall, 2201 University Boulevard, Tuscaloosa, Alabama 35401. The draft Action Plan will also be available for review on the City of Tuscaloosa's website at www.tuscaloosa.com. The Action Plan was emailed to the Office of the Mayor and all City Council members. Copies of the Plan will be available in Spanish and other languages upon request. Persons with disabilities may request auxiliary aids by contacting the Incident Command Division at 205-248-5700.

Comments may be submitted via telephone to 205-248-5700 or in writing to the following address:

City of Tuscaloosa
 Incident Command Division
 2201 University Boulevard
 Tuscaloosa, AL 35401.

Following the public comment period, the Action Plan will be updated and submitted to HUD on or about July 13, 2012. Comments received through the public meeting held on June 14, 2012 and comment period held from June 14, 2012 through June 21, 2012 regarding the CDBG Disaster Recovery Grant funding breakdown and the public comment period held from July 3, 2012 through July 10, 2012 regarding the draft Action Plan along with the City of Tuscaloosa's responses will be included in Appendix B.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$0.00	\$19,800,055.25
Total Budget	\$0.00	\$19,799,404.25
Total Obligated	\$0.00	\$18,829,881.80
Total Funds Drawdown	\$189.95	\$16,242,290.55
Program Funds Drawdown	\$0.00	\$13,107,192.39
Program Income Drawdown	\$189.95	\$3,135,098.16
Program Income Received	\$16,616.31	\$3,169,810.22
Total Funds Expended	\$189.95	\$16,242,184.20
HUD Identified Most Impacted and Distressed	\$0.00	\$10,174,824.99
Other Funds	\$ 0.00	\$ 651.00



Match Funds	\$ 0.00	\$ 651.00
Non-Match Funds	\$ 0.00	\$ 0.00

Funds Expended

Overall	This Period	To Date
City of Tuscaloosa	\$ 189.95	\$ 13,754,178.70
Community Service Programs of West Alabama	\$ 0.00	\$ 751,810.00
Tuscaloosa Habitat for Humanity	\$ 0.00	\$ 439,826.50
Tuscaloosa Housing Authority	\$ 0.00	\$ 1,296,369.00

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	50.00%	100.00%	100.00%
Minimum Non Federal Match	\$.00	\$9,185,846.88	\$651.00
Overall Benefit Amount	\$10,021,691.16	\$18,126,195.40	\$15,010,893.39
Limit on Public Services	\$2,495,205.30	\$.00	\$.00
Limit on Admin/Planning	\$3,326,940.40	\$1,673,208.85	\$1,231,397.16
Limit on Admin	\$831,735.10	\$829,479.65	\$432,419.01
Most Impacted and Distressed	\$16,634,702.00	\$4,830,490.27	\$10,174,824.99

Overall Progress Narrative:

In the reported quarter, \$189.95 was expended on activities; however, a great deal of work was still completed. Design and property acquisition activities were underway for Juanita Drive while monitoring and admin work were completed in relation to the loan programs. The City also continued to work with the interested private developer for the purchase of the Alberta Parkway parcel remnants.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
CD-2012-DR-001, Recovery Program Administration	\$0.00	\$829,479.65	\$431,382.67
CD-2012-DR-002, Recovery Comprehensive Planning	\$0.00	\$843,729.20	\$798,978.15
CD-2012-DR-003, Recovery Housing	\$0.00	\$2,598,005.50	\$2,598,005.50
CD-2012-DR-004, Infrastructure	\$0.00	\$11,626,744.97	\$7,045,367.77
CD-2012-DR-005, Recovery Economic Development	\$0.00	\$3,408,680.32	\$2,077,527.77
CD-2012-DR-006, Recovery Economic Development (Non	\$0.00	\$492,764.61	\$155,930.53

Activities

Project # / CD-2012-DR-001 / Recovery Program Administration



Grantee Activity Number: CD-2012-DR-001

Activity Title: Program Administration

Activity Type:

Administration

Activity Status:

Under Way

Project Number:

CD-2012-DR-001

Project Title:

Recovery Program Administration

Projected Start Date:

07/15/2012

Projected End Date:

12/31/2019

Benefit Type:

N/A

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

City of Tuscaloosa

Overall

Total Projected Budget from All Sources

Apr 1 thru Jun 30, 2021

To Date

\$0.00

\$830,130.65

Total Budget

\$0.00

\$829,479.65

Total Obligated

\$0.00

\$829,479.65

Total Funds Drawdown

\$73.34

\$432,419.01

Program Funds Drawdown

\$0.00

\$431,382.67

Program Income Drawdown

\$73.34

\$1,036.34

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$73.34

\$432,695.01

City of Tuscaloosa

\$73.34

\$432,695.01

Most Impacted and Distressed Expended

\$0.00

\$0.00

Other Funds

\$ 0.00

\$ 651.00

Match Funds

\$ 0.00

\$ 651.00

Non-Match Funds

\$ 0.00

\$ 0.00

Other Funds:

Overall

This Period

To Date

Match Funds

\$ 0.00

\$ 0.00

Activity Description:

Funds will only be used to cover the cost of administering the CDBG Disaster Recovery Grant.

Location Description:

City of Tuscaloosa, Alabama

Activity Progress Narrative:

Funds expended in the reported quarter were to advertise in the local newspaper, Tuscaloosa News, for the public hearing from the proposed sale of the Alberta Parkway parcel remnants. In the reported quarter, staff continued to work on the administrative activities associated with the disaster recovery grants.



Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

Project # / CD-2012-DR-004 / Infrastructure

Grantee Activity Number: DR-INFRA-05-ALBERTA REVITALIZATION

Activity Title: Alberta Revitalization Infrastructure Project

Activity Type:

Construction/reconstruction of streets

Project Number:

CD-2012-DR-004

Projected Start Date:

08/01/2013

Benefit Type:

Area Benefit (Census)

National Objective:

Low/Mod

Activity Status:

Under Way

Project Title:

Infrastructure

Projected End Date:

06/30/2019

Completed Activity Actual End Date:

Responsible Organization:

City of Tuscaloosa

Overall	Apr 1 thru Jun 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$1,221,834.64
Total Budget	\$0.00	\$1,221,834.64
Total Obligated	\$0.00	\$1,221,834.64
Total Funds Drawdown	\$0.00	\$1,221,834.64
Program Funds Drawdown	\$0.00	\$865,691.95
Program Income Drawdown	\$0.00	\$356,142.69
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$1,221,834.64
City of Tuscaloosa	\$0.00	\$1,221,834.64
Most Impacted and Distressed Expended	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Other Funds:

Overall	This Period	To Date
Match Funds	\$ 0.00	\$ 0.00
2013 CDBG-DR Funds	\$ 0.00	\$ 0.00
City of Tuscaloosa General Fund	\$ 0.00	\$ 0.00
City of Tuscaloosa Water and Sewer RFFI	\$ 0.00	\$ 0.00

Activity Description:

In order to augment the housing plan that the City has developed for Alberta, the City also proposes a large-scale infrastructure project that incorporates the Citywalk. The Citywalk route will extend along the South side of the proposed Alberta Parkway (now 7th Street East) and continue until reaching the new site of Alberta Elementary School, where it will branch to the North and South entrances of the school. Within this infrastructure project, the parameters of 7th Street East will be widened and a landscaped median will be put in. Heading West, away from the school, this project will terminate at the site of Jaycee Park (currently an underutilized community facility in Alberta which the Tuscaloosa Forward Generational Plan proposes, and fundraising/sponsorship efforts are already underway, to greatly improve). This project will also incorporate the burying of utility lines and provide for a much needed upgrade in drainage and sewer improvements for the residents of this area. Funds will be used to pay for costs associated with the engineering, architectural, and design associated with the project as well as any necessary environmental reviews advertisements,



construction, technology, and any other necessary and eligible activities. \$8,696,246.88 in 2013 CDBG-DR funds, \$124,600 in City of Tuscaloosa Water and Sewer RFFI funds, and \$15,000 in City of Tuscaloosa General Fund dollars are being leveraged with 2012 CDBG-DR funds for this activity.

\$60,015.47 in Commercial Revolving Loan Program program funds and \$807,122.90 in Commercial Revolving Loan Program Income funds were reallocated to this activity as part of HUD approved Amendment #10.

Location Description:

8th Street East bordered by Jaycee Park to the west and Alberta Elementary School campus to the east. Tuscaloosa, Alabama

Activity Progress Narrative:

In the reported quarter, the City continued to move forward with the proposed sale of the Alberta Parkway parcel remnants to a private developer. The City is awaiting the developer to provide surveys of each parcel remnant. Once the parcel remnant surveys are received, the City will move forward with procuring for appraisal and review appraisal services.

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Linear feet of Public	0	860/3550

Beneficiaries Performance Measures

# of Persons	Beneficiaries - Area Benefit Census			
	Low	Mod	Total	Low/Mod
# of Persons	1360	1360	3375	80.59

LMI%:	80.59
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Activity Locations

No Activity Locations found.

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	\$8,835,846.88

Other Funding Sources Budgeted - Detail

Match Sources	Amount
2013 CDBG-DR Funds	\$8,696,246.88
City of Tuscaloosa General Fund	\$15,000.00
City of Tuscaloosa Water and Sewer RFFI	\$124,600.00
Subtotal Match Sources	\$8,835,846.88

Activity Supporting Documents: None



Grantee Activity Number: DR-INFRA-07-JUANITA DRIVE PHASE II

Activity Title: Juanita Drive Phase II

Activity Type:

Construction/reconstruction of streets

Project Number:

CD-2012-DR-004

Projected Start Date:

05/30/2019

Benefit Type:

Area Benefit (Census)

National Objective:

Low/Mod

Activity Status:

Under Way

Project Title:

Infrastructure

Projected End Date:

09/30/2020

Completed Activity Actual End Date:

Responsible Organization:

City of Tuscaloosa

Overall	Apr 1 thru Jun 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$969,522.45
Total Budget	\$0.00	\$969,522.45
Total Obligated	\$0.00	\$0.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
City of Tuscaloosa	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Other Funds:

Overall	This Period	To Date
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00
City of Tuscaloosa CDBG Funds	\$ 0.00	\$ 0.00
Economic Development Administration	\$ 0.00	\$ 0.00

Activity Description:

Phase I of Juanita Drive is complete. The Juanita Drive Phase II infrastructure development constitutes the second phase of the continuation of Juanita Drive. On April 27, 2011 a large portion of low-income housing rental stock was destroyed in the Alberta area including along Juanita Drive. Since then, the efforts of the City, Habitat for Humanity, and other philanthropic organizations in combination with the citizen's commitment to the area; housing restoration and promotion of homeownership has been a steady process. Concentrated in an extremely poverty stricken area of Tuscaloosa, the Juanita Drive infrastructure is severely aged and needs to be updated to support the rebuilding in the area. The project will take place in two phases. Infrastructure improvements will include, at a minimum, roadway improvements, streetscaping and utility upgrades, including roadway widening, sidewalks, storm sewers, and water and sewer replacements. In close proximity to the Alberta School of the Performing Arts, Juanita Drive infrastructure improvements will enhance access to the school and support the rebuilding of single family homes in the area. The improvements along Juanita Drive will



greatly improve the quality life for the low-moderate income homeowners.

Location Description:

The Northern Loop of Juanita Drive, Tuscaloosa, Alabama

Activity Progress Narrative:

In the current quarter, the City moved forward with the award of contracts to the firms that were procured for appraisal and review appraisal services. Appraisal and review appraisals as well as design are currently underway for this activity.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Linear feet of Public	0	0/1630
# of Linear miles of Public	0	0/0
Activity funds eligible for DREF	0	0/0

Beneficiaries Performance Measures

	Beneficiaries - Area Benefit Census			
	Low	Mod	Total	Low/Mod
# of Persons	1040	1040	2330	89.27

LMI%:		89.27
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Activity Locations

No Activity Locations found.

Other Funding Sources

	Amount
City of Tuscaloosa CDBG Funds	\$1,369,472.00
Economic Development Administration	\$969,522.00
Total Other Funding Sources	\$2,338,994.00

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

Project # / CD-2012-DR-005 / Recovery Economic Development

Grantee Activity Number: DR-ECON DEV-01-COMM REVOLVING LOAN
Activity Title: Commercial Revolving Loan Program

Activity Type:

Econ. development or recovery activity that creates/retains

Project Number:

CD-2012-DR-005

Projected Start Date:

12/01/2012

Benefit Type:

Direct Benefit (Persons)

National Objective:

Low/Mod

Activity Status:

Under Way

Project Title:

Recovery Economic Development

Projected End Date:

08/31/2022

Completed Activity Actual End Date:

Responsible Organization:

City of Tuscaloosa

Overall	Apr 1 thru Jun 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$3,408,680.32
Total Budget	\$0.00	\$3,408,680.32
Total Obligated	\$0.00	\$3,408,680.32
Total Funds Drawdown	\$116.61	\$3,173,508.45
Program Funds Drawdown	\$0.00	\$2,077,527.77
Program Income Drawdown	\$116.61	\$1,095,980.68
Program Income Received	\$16,616.31	\$3,169,778.57
Total Funds Expended	\$116.61	\$3,173,126.10
City of Tuscaloosa	\$116.61	\$3,173,126.10
Most Impacted and Distressed Expended	\$0.00	\$3,173,009.49
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Other Funds:

Overall	This Period	To Date
Match Funds	\$ 0.00	\$ 0.00

Activity Description:

A revolving loan fund will be set up by the City with the following details for administration.

- Application Deadline: Ongoing. 30 days of open application acceptance starting October 1, 2012. All applications received between October 1, 2012 and October 30, 2012 will be evaluated as one batch. All applications received November 1, 2012 and after will be evaluated in the order that the Disaster Recovery Division of the Office of the Mayor receives them.
- Borrower: All commercial entities whose main operational location is/will be located in the recovery zone (see attached map).
- Use of Proceeds: Land and building purchase or improvement, machinery and equipment purchase, leasehold improvements, working capital, inventory purchase, and refinancing of existing debt.
- Collateral: Adequate collateral position must be secured by assets of receiving business consisting of land, building or machinery and equipment. Collateral value will be established by appraisal or cost verification.
- Interest Rate: All loans will be released at an accrual rate of zero percent interest.
- Loan Term/Amortization: Loans will require a monthly payment. Loan amortization time will be no more than three years.
- Loan Sizing: Minimum loan of \$20,000 and maximum loan of \$200,000. No project under \$20,000 (total cost) will be considered.

All funding will be used to award eligible businesses for eligible costs within the loan terms and to perform any



necessary environmental reviews.

***Activity budget was increased by \$915,663.54 for a total activity budget of \$3,655,663.54 on 2/25/16. \$915,663.54 is the total amount of Program Income received by the City of Tuscaloosa to date. ***

****Due to the Commercial Revolving Loan Program no longer accepting applications, there were additional program funds remaining. In an Action Plan amendment, approved by HUD on August 2, 2017, \$750,000 of program funds were reallocated to an activity known as The Edge and \$60,015.47 of program funds were reallocated to the Alberta Revitalization activity. \$807,122.90 of program income funds were reallocated to the Alberta Revitalization activity. In the future, remaining PI funds will be received here but obligated to other activities.****

Activity was edited on 10/20/17 to increase the activity budget by \$1,269,151.20 to account for program income projects and program income interest income earned to date. This had to done to be able to draw on program income interest earned and program income in the future. Will be updated quarterly to reflect to the program interest income earned.

Location Description:

All commercial entities whose main operational location is/will be located in the recovery zone will be eligible to apply.

Activity Progress Narrative:

In the reported quarter, funds expended were funds associated with the program income interest earned on the Commercial Revolving Loan Program for the October - December 2020 time period. City staff began the close-out monitoring process of several loans funded through the program. Staff continued to receive and process program income checks.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Businesses	0	16/13

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent Jobs Created	0	0	0	119/7	12/7	154/25	85.06
# of Permanent Jobs	0	0	0	51/7	13/7	91/27	70.33

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Persons	0	0	0	386/14	113/14	504/52	99.01

Activity Locations

No Activity Locations found.

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

Project # / CD-2012-DR-006 / Recovery Economic Development (Non



Grantee Activity Number: DR-ECON DEV NONRLF-04-INNOVATE TUSCALOOSA

Activity Title: Innovate Tuscaloosa

Activity Type:

Econ. development or recovery activity that creates/retains

Project Number:

CD-2012-DR-006

Projected Start Date:

07/01/2018

Benefit Type:

Direct Benefit (Persons)

National Objective:

Low/Mod

Activity Status:

Under Way

Project Title:

Recovery Economic Development (Non RLF)

Projected End Date:

07/01/2020

Completed Activity Actual End Date:

Responsible Organization:

City of Tuscaloosa

Overall	Apr 1 thru Jun 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$200,000.00
Total Budget	\$0.00	\$200,000.00
Total Obligated	\$0.00	\$200,000.00
Total Funds Drawdown	\$0.00	\$200,000.00
Program Funds Drawdown	\$0.00	\$155,930.53
Program Income Drawdown	\$0.00	\$44,069.47
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$200,000.00
City of Tuscaloosa	\$0.00	\$200,000.00
Most Impacted and Distressed Expended	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Other Funds:

Overall	This Period	To Date
Match Funds	\$ 0.00	\$ 0.00

Activity Description:

This activity was created in order to stimulate economic development to the 10th Avenue and Alberta areas of Tuscaloosa. The City of Tuscaloosa is allocating a portion of the CDBG Disaster Recovery Grant for the purpose of providing assistance to two community businesses that provide a new service, or missing service to those areas.

Similar to what the City has already put into plan with its Commercial Revolving Loan and Small Business Revitalization Loan programs, the Innovate Tuscaloosa program will encourage business development in the 10th Avenue and Alberta areas; which are still suffering from the economic effects of the April 27, 2011 tornado. This forgivable loan program will spur both job growth for low to moderate income individuals as well as jumpstart economic growth in those areas. The City is requiring these funds to directly benefit low to moderate individuals and businesses while helping promote economic recovery. Funds will be available to businesses that are located within the disaster area or looking to be located in the disaster area.

The City has developed a loan committee comprised of City employees from different departments and disciplines to review all loan applications. Applicants are required to submit financial documents such as tax returns and financial statements, which are subject to review, by the City's finance director for the applicant's capacity to manage the funds and make repayment should that be necessary in the event of default. If



additional underwriting is required, the City will consult with the selected firm(s) in an effort to minimize any risk of default on behalf of the business owner and to provide funding within an acceptable range based on business credit availability. If the loan committee does not recommend the loan for approval, the business is allowed to appeal the decision to the City of Tuscaloosa City Council.

Eligibility and National Objective: Economic development assistance for for-profit business with low- moderate income job creation and retention.

Threshold Criteria: Application: The application will be released to the public via the City’s website and in hard copy format at City Hall, Tuscaloosa Public Library, and other acceptable public venues. Any document preparation and development support may be available to local businesses through the City’s Chamber of Commerce or similar sources. The City will collect, date time stamp, and review applications on a first come, first serve basis. The application period will remain open until all funds have been expended or the grant period timeline has expired.

Borrower: Eligible businesses include all commercial entities whose main operational location is or will be located in the recovery zone.

Use of proceeds: Land and building purchase or improvement, machinery and equipment purchase, leasehold improvements, working capital, inventory purchase and refinancing of existing debt.

Collateral: Adequate collateral position must be secured by assets of receiving business consisting of land, building, machinery, equipment, letter of credit, or other acceptable collateral as determined by the Office of the City Attorney. Collateral value will be established by appraisal or cost verification prior to award.

Interest Rate: All loans will be released at an accrual rate of zero percent interest.

Loan Term/Amortization: Loans will require a monthly status update with six month and one year monitoring visits, at a minimum. Because the loan may be forgivable following the term of the loan, no repayment schedule will be implemented at this time.

Loan Sizing: Maximum loan amount per business is \$200,000.

Job Creation: Creation of one full-time equivalent, low to moderate income job.

After applications are received and reviewed, applications will be reviewed by various departments and divisions across the City for technical review.

CDBG-DR Loan Review Committee reviews and recommends to the CDBG Committee the eligible loan applications received in the manner set out above. Loan committee will also be the body that sets all parameters of the loan within the guidelines set out above. Recommended applicants will pitch their purpose to CDBG Committee. The CDBG Committee will have the final say on the approval of loans. The City may request lease documents, mortgage information or other information they deem appropriate before selecting the application for approval. The applicant must submit a detailed project description and project budget. The project must begin within 60 days of receiving the loan payment. The City reserves the right to hold the applicant in default if the loan proceeds are not spent in accordance with the approved project description. Those receiving loans must be able to show that at least 51% or more of the job positions at the business are either known to be currently held by low-moderate income persons at the time the loan is received or are not currently held by low-moderate income persons but could be reasonably expected to “turn-over” to low-moderate income persons within two years.

This loan is a forgivable loan and if the awardees spend the loan proceeds in accordance with the rules set forth in the application over a year long period then the awardee will be considered compliant and will not be required to repay the loan amount.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$200,000 to the Innovate Tuscaloosa activity in this action plan.

Location Description:

Locations within the City’s designated eligibility map.

Activity Progress Narrative:

In the reported quarter, City staff worked with SWJ Technologies, the recipient of the Innovate Tuscaloosa grant, in regard to the information that was needed for a close-out monitoring visit. The City has determined that SWJ has met all of the job reporting requirements and all other required items for receipt of the loan. In the current quarter, City staff will conduct an on-site visit to finalize the close-out monitoring and then release collateral back to SWJ.

Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Businesses	0		0/2	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent Jobs Created	0	0	0	0/4	0/0	0/4	0

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Persons	0	0	0	0/4	0/0	0/4	0



Activity Locations

No Activity Locations found.

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

Monitoring, Audit, and Technical Assistance

Event Type	This Report Period	To Date
Monitoring, Audits, and Technical Assistance	0	4
Monitoring Visits	0	4
Audit Visits	0	0
Technical Assistance Visits	0	0
Monitoring/Technical Assistance Visits	0	0
Report/Letter Issued	0	4

