

THE CITY OF TUSCALOOSA, ALABAMA



CDBG-DISASTER RECOVERY ACTION PLAN **DRAFT FOR PUBLIC REVIEW**

Proposed Uses of Supplemental CDBG Disaster Recovery Grant Funding
Authorized by the Consolidated and Further
Continuing Appropriations Act 2012
(Public Law 112-55)

U.S. Department of Housing and Urban Development
Docket No. FR-5628-N-01
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Table of Contents

	<u>Page No.</u>
Executive Summary	1
Federal Appropriation Associated with this Plan	2
The Effect of the Disaster and the City of Tuscaloosa’s Recovery Needs	2
Areas Affected by the Disaster	3
Citizen Participation	5
Public Comment Period and Public Hearings	5
Advertising the Public Comment Period	5
Plan for Disaster Recovery	6
Short-Term Recovery Planning	7
Long-Term Recovery Planning	7
Leveraging Other Funds	8
Promoting the Mitigation of Flood Risk	8
Promoting High-Quality, Durable, Energy Efficient, and Mold Resistant Construction Methods	8
Adequate and Flood Resistant Housing for All Incomes	9
Projected Use of Funding	9
Methodology for Allocating Grant Resources and Relative Importance of the Project	9
Proposed Projects	10
Administration and Planning	10
Housing Programs	11
Economic Development Program	14
Infrastructure Programs	21
Allocation Per required Percentages	26
Preventing Fraud, Abuse of Funds, and Duplication of Benefits	27
Monitoring Standards and Procedures	27
Quality Assurance	27
Investigation	27
Independent Internal Audit	28
Increasing Capacity of Implementation	28
Contract Administration	28
Amendments	28
Certifications Required	28
Program Income	28
Documentation and Reporting	29
Timeframe for Completion	30
Appendices – Detailed Maps and Diagrams	

Executive Summary

The City of Tuscaloosa, Alabama Disaster Recovery Division, as mandated by the Office of the Mayor, has prepared this Action Plan for the Community Development Block Grant (CDBG) Disaster Recovery Grant. This Action Plan will be used by the City of Tuscaloosa to provide \$19,406,708.78 in CDBG-DR funding to help restore and rebuild the areas of the Tuscaloosa community that were most impacted by the April 27, 2011 Presidentially declared disaster (FEMA DR-1971).

On April 27, 2011, Alabama was hit by 62 tornadoes which took the lives of 248 people, damaged or destroyed over 20,000 homes along with hundreds of other structures including commercial, industrial and major government buildings. At approximately 5:00 PM CDT, a severe thunderstorm producing straight-line winds and several tornadoes, including a Category EF-4 on the Enhanced Fujita Scale, tore through the City of Tuscaloosa running from west to east, damaging areas including Kauloosa Avenue, an industrial corridor; Rosedale Court, a public housing complex; the intersection of 15th Street and McFarland Boulevard, a major retail area; and Alberta City, a community located in the eastern most portion of the city limits, along with a number of other neighborhoods and housing complexes. These storms claimed the lives of 53 Tuscaloosa area residents. The EF-4 tornado devastated areas in a 1 and ½ mile wide and 6 mile long pathway, generating debris from the destruction that threatened lives, health and public safety. The following day, April 28, 2011, the President of the United States declared a Major Federal Disaster (FEMA DR-1971) for all Alabama Counties including the City of Tuscaloosa in Tuscaloosa County.

Immediately after the storms, recovery and aid stations were set up throughout the City of Tuscaloosa so that volunteers could provide aid to those affected by the storms. The City of Tuscaloosa also sponsored meetings during which individuals impacted by the storms could apply for assistance, meet with Small Business Administration loan specialists, get advice about how to proceed with insurance claims and get information about federal assistance. Even with this and many privately coordinated volunteer outreach efforts organized in the weeks and months following the storms, many citizens still need assistance in order to bring their homes, businesses and/or lives back to pre-April 27th conditions. As required by the U.S. Department of Housing and Urban Development (HUD), this Action Plan has been developed and will describe the proposed use of funds for addressing unmet housing, infrastructure, and economic revitalization needs in the Tuscaloosa area as a result of the April 27, 2011 storms.

This document will describe:

- The effects of the storm damage and the City of Tuscaloosa's recovery needs;
- The Citizen participation process;
- Proposed projects to be funded with the Disaster Recovery Grant allocation;
- Monitoring and prevention methods to be used; and
- Grant administration standards.

Federal Appropriation Associated With This Plan

The City of Tuscaloosa has been designated a CDBG-DR funding recipient “for the purpose of assisting recovery in the most impacted and distressed areas declared a major disaster in 2011 under title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 *et seq.*)”. The definitions and descriptions outlined in the Federal Register are applicable to this funding allocation. Also, all regulations associated with the CDBG Program apply to this funding allocation with the exception of certain waivers presented in the Federal Register: Docket No. FR-5628-N-01 dated April 16, 2012.

The Effect of the Disaster and the City of Tuscaloosa’s Recovery Needs

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 severe unmet business need at over \$28.2 million; this severe unmet business need is the second highest amount of severe 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 severe 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 Hilliard 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 public health notice was released to advise all residents to boil any water received through City water distribution infrastructure. For more than 14 months following the storm, the City's transportation infrastructure endured heavy equipment from trucks, bulldozers, backhoes, etc. that were roaming throughout the City demolishing structures, picking up and hauling away debris and repairing damaged buildings. The combination of the storm and this continual use of heavy equipment have damaged the infrastructure by causing more rapid deterioration to City roads, curbs, sidewalks and bridges.

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 destroyed and a majority of the houses in this area have been torn down as they were beyond repair. The tree canopy is completely gone, removing the visual and aural screen to the busy roadway and commercial corridor of 15th Street. According to the City's 2010 census tract data, the median household income for this area was \$20,841.

15th Street and McFarland Boulevard is the City of Tuscaloosa's main retail sector with businesses in this area generating 11.8% of the City's total sales tax revenue (the largest revenue stream). Starting north of Forest Lake, the 15th Street retail sector extends east along the boulevard housing many shallow, commercially developed lots. On the North side of these lots is the small Cedar Crest neighborhood that contained homes similar to the Forest Lake neighborhood. Once to the McFarland Boulevard intersection, this sector was anchored on the Northeast by the long-standing Wood Square shopping center that housed retail shopping and restaurants, on the Southeast by University Mall, an enclosed shopping mall and on the Southwest by Midtown Village, a large outdoor shopping, dining and services complex. The tornado decimated this area taking out a majority of the Cedar Crest neighborhood, numerous retail and restaurant businesses and professional offices along 15th Street and completely destroying the Wood Square shopping center.

Much of the development in the Alberta area pre-dates the interstate system. Commercial properties in the area consist mainly of strip development with older commercial centers and standalone businesses with individual access points. A majority of the land in the Alberta community is devoted to older single family residential development, much of it built at least 60 years ago, located on small lots lacking sidewalks or curbs and gutters. There were a scattering of aging and deteriorated multi-family complexes pre-storm. This most eastern area of the tornado's destructive path is where the storm grew to its most massive size within the City limits. It ran through the heart of this community destroying or severely damaging a number of neighborhoods as well as many of Alberta's commercial businesses along University Boulevard. The destruction in this area displaced a large segment of lower income families living in smaller 60+ year old rental housing and older apartments. 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. More than 41% of these rental

units resided in the Alberta community. Alberta also experienced the greatest loss in public facilities: Alberta Elementary School, Fire Station 4, the East Police Precinct, and the Police Athletic League building. According to the City's 2010 census tract data, the median household income for this area was \$20,889.

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 Office of Administration – Infrastructure and Public Services at 205-248-5700.

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

City of Tuscaloosa
Office of Administration – Infrastructure and Public Services
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.

Plan for Disaster Recovery

In response to the needs previously identified, the City's Plan for Disaster Recovery focuses on creating sustainable and interconnected communities throughout the 10th Avenue Corridor, Forest Lake Neighborhood, 15th Street and McFarland Boulevard retail sector and Alberta, while ensuring each proposed activity meets one of the required national objectives.

- 10th Avenue Corridor: The City plans to work with local agencies to re-establish the affordable housing stock lost in this area while also adding infrastructure that will help the community's quality of life aspects and access to public and affordable services. The 10th Avenue Corridor is a major gateway into Tuscaloosa and the University of Alabama and the City plans to enhance the aesthetics of this corridor.
- Forest Lake: The tree canopy that was lost during the storm cannot be replaced overnight, but with this Action Plan, the City plans to add infrastructure that will help pull the community back together and provide a safe and enjoyable area in which to nurture the familial and neighbor relationship.
- 15th Street and McFarland Boulevard: The main goal in this area is to assist commercial businesses that were damaged or destroyed by the storm in rebuilding their facilities and help return this area to the thriving retail corridor that it once was.
- Alberta: This entire community needs a central area of rebuilding and rebirth to spur future development. The City plans to use this Disaster Recovery Grant allocation to help rebuild community facilities and the commercial sector along University Boulevard as well as re-establish linkages between residents and the government/commercial facilities in a walk-able community.

Short-Term Recovery Planning

- The City examined its response to the immediate needs of those temporarily or permanently displaced or relocated from the disaster.
- Input from citizens was encouraged during the entire presentation and public meeting time frame of the Tuscaloosa Forward Generational Plan.
- The City facilitated and sponsored public meetings during which numerous Federal, State, and local agencies were on hand to answer citizen questions and address possible repair/rebuild funding sources.
- The Office of the City Attorney was on hand to help numerous citizens with questions and next-step procedures in dealing with their insurance companies.
- The City ensured that immediate housing needs were addressed for those that had to be relocated, either temporarily or permanently.
- The City's Department of Planning and Development Services provided an expedited building permit process.

Long-Term Recovery Planning

- **Provide New Housing** – The City will partner with local housing agencies and developers to leverage CDBG Disaster Recovery funds and build new replacement housing in affected areas.
- **Homebuyer Down-Payment Assistance** – The City will implement a program that will serve as a catalyst to stimulate home purchases by those directly affected by the storm or by those wishing to move into an area directly affected by the storm.
- **Public Infrastructure** – The City will invest in public infrastructure that will help revitalize and provide long-term stabilization for storm damaged areas and neighborhoods resulting in a walk-able and interconnected community.
- **Quality of Life** – Along with the public infrastructure improvements, the City will add landscaping and green-spaces throughout all four storm damaged sectors that will enhance aesthetics and drive private development by providing increased traffic in the areas.
- **Commercial Assistance** – The City will establish a revolving loan program for businesses within the storm affected areas that will help provide working capital during or after that business' rebuilding.

Leveraging Other Funds

To generate a more effective and comprehensive recovery, CDBG Disaster Recovery funds totaling \$37,076,133.46 will be used to leverage additional resources. The City will use funds to supply developers with municipal endorsed funding in order for them to apply with the Alabama Housing Finance Authority (AHFA) for additional Low-Income Housing Tax Credit based funding. The AHFA has already approved both applications from these developers and the estimated investment in housing to be made on the ground from this funding will total \$21 million.

Another \$500,000 will be earmarked for the local Habitat for Humanity affiliate to purchase 24 lots in the Alberta community. Habitat for Humanity Tuscaloosa has guaranteed that the purchase of these lots will then be used as the highlighted feature for a specific fundraising effort. The proceeds from this fundraising will be used to build houses on all 24 lots resulting in a possible housing investment of \$2.1 million.

All five infrastructure projects, Alberta Revitalization, Hargrove Road/Hackberry Lane Realignment and Improvements, University Place/Forest Lake Revitalization Infrastructure, 8th Street East and 10th Avenue Corridor Revitalization Infrastructure, are being leveraged with funds from various sources. These sources include allocations from the City's 2013 CDBG-DR funds, Alabama Transportation Rehabilitation Improvement Program (ATRIP), City of Tuscaloosa general and water and sewer funds, Miracle Gro Grant, Water and Sewer Reserve Fund for Future Improvement (WSRFFI), General Fund Reserve Funds for Future Improvement (GFRFFI), City of Tuscaloosa bond dollars and Alabama Department of Economic and Community Affairs (ADECA) CDBG-DR funds. The total amount of leveraged funds from these sources is \$17,818,953.64.

The economic revitalization activities to businesses through loan programs in this Action Plan will be leveraged with funds from ADECA CDBG-DR funds in the amount of \$1,500,000 and City of Tuscaloosa 2013 CDGB-DR funds in the amount of \$499,583.45.

Promoting the Mitigation of Flood Risk

Under this Action Plan, the City of Tuscaloosa does not find it necessary to focus funding on providing funds for housing units to implement elevation. Although some of the impacted areas are in a flood zone, no proposed housing or commercial buildings are located within those zones. There were no cases of flooding reported during or immediately following the April 27, 2011 tornado. The City has implemented a Noah's Arc program that has been very successful in handling property at risk of flooding. The City will continue to rely on this program as the main aspect of promoting the mitigation of flood risk to citizens.

Promoting High-Quality, Durable, Energy Efficient, and Mold Resistant Construction Methods

The City of Tuscaloosa has adopted the 2006 International Residential Code with local amendments for all residential housing construction. For commercial construction, the City has adopted the 2009 International Building, Plumbing and Mechanical Codes along with the 2008 National Electric Code with local amendments. Beginning October 1, 2012, the City will begin enforcing the more stringent State of Alabama Energy Code and the 2009 International Energy

Conservation Code. It is the responsibility of the City's Planning and Development Services Department to permit, inspect and enforce all adopted construction codes. A building permit is required for all new construction as well as for construction undertaken for enlargement, alterations and repair of structures. Inspections are performed to ensure compliance of all above listed codes. For all existing buildings, including rentals, the 2009 International Property Maintenance Code was adopted to preserve all structures.

Adequate and Flood Resistant Housing for All Incomes

A portion of the CDBG-DR funds in this Action Plan are proposed to promote housing to fulfill the need created by the April 27, 2011 tornado. When taking into account all funds to be utilized to rebuild the housing stock, including all leveraging of funds as listed above, \$23.1 million of total investment will be made to Tuscaloosa's affordable housing stock. All of these programs will follow environmental regulations and current city building codes in relation to issues of the flood plain. This Action Plan has dedicated funds to assist affordable housing units as well as market rate housing units. This assistance will also be distributed to home ownership units as well as rental units. These activities will promote affordable housing dispersed throughout the community which will include areas that are low poverty and non-minority areas.

With the investment in affordable rental units, the aim is to provide assistance and housing opportunity to those at the lowest end of the income scale. For those individuals that do not have income sources that allow them to find housing and are homeless, the City of Tuscaloosa has and will continue to participate in the management of a Homeless Management Information System (HMIS). This system will help indicate if more resources are needed for the homeless population in the community.

The City of Tuscaloosa also has in place a Housing Counseling Program that is run with CDBG funds and operated by case managers and social workers whose prime role is to assist in homeless prevention and work to stabilize families in their existing homes and secure affordable housing. The case managers and social workers will then sometimes refer clients to other local non-profit agencies located in the City of Tuscaloosa that have several programs that can provide rental security deposit assistance, utility assistance, housing counseling supportive services, etc. Many faith-based organizations also play an integral role in providing services to homeless individuals. The main focus of all the above groups is to assist person in transitions to permanent housing and independent living.

These local non-profit agencies and faith-based organizations help to serve the special needs population in Tuscaloosa as well. Organization such as FOCUS on Senior Citizens of Tuscaloosa, the McDonald Hughes Center and the United Way of West Alabama, along with many others, offer services such as transportation to medical appointments and shopping areas as well as specified programming directly related to senior and special needs citizens.

Projected Use of Funding

Methodology for Allocating grant Resources and Relative Importance of the Project

The following substantial amendments were made to the 2012 CDBG-DR Action Plan:

1. Create a new activity known as Juanita Drive Phase II.
2. Create a new activity known as The Downs Drainage System Improvements.
3. Reallocate \$600,000 from the 8th Street East activity to Juanita Drive Phase II.
4. Allocate \$369,522.45 of Commercial Revolving Loan Program Income funds (Program funds from 10th Avenue) to Juanita Drive Phase II.
5. Allocate \$250,000 of Commercial Revolving Loan Program Income funds (Program funds from 10th Avenue) funds to The Downs Drainage System Improvements.

The following projects are being proposed for the City of Tuscaloosa's allocation of CDBG Disaster Recovery Grant, 2012 in the amount of \$18,311,336.68. It also accounts for \$1,095,372.10 in program income funds that were allocated to activities for a grand total of \$19,406,708.78 in activity allocations. Factors considered in selecting the activities represent the City's desire to respond to the most critical housing needs, the urgent need of commercial businesses, infrastructure additions to impacted neighborhoods and development in areas that will spur the private sector into further progress and recovery.

Disaster Recovery Activity/Project	Earmarked Funding for Activity/Project	Percentage of Total Funding
Program Administration	\$830,198.00	4.28%
Comprehensive Planning	\$843,729.20	4.35%
Rosedale Phase II Housing Development	\$1,296,369.00	6.68%
Hurricane Creek Trace Housing Development	\$751,810.00	3.87%
Homebuyer/Down Payment Assistance Program	\$110,000.00	0.57%
Habitat for Humanity/Purchase of Juanita Drive Lots	\$439,826.50	2.27%
Commercial Revolving Loan Program	\$2,077,527.77	10.71%
Commercial Revolving Loan Program Reallocated Program Income Funds	\$1,095,372.10	5.64%
Small Business Revitalization Loan Program	\$90,477.11	0.47%
Alberta Revitalization Infrastructure Project	\$1,256,486.37	6.47%
University Place/Forest Lake Revitalization Infrastructure Project	\$384,215.78	1.98%
Hargrove Road/Hackberry Lane Realignment and Improvements	\$1,798,406.00	9.27%
The Edge: Business Resource Center	\$150,000.00	0.77%
10th Avenue Corridor Revitalization Infrastructure Project	\$6,811,231.00	35.10%
Edward K. Aldag Jr. Business Plan	\$51,537.50	0.27%
Innovate Tuscaloosa	\$200,000.00	1.03%
8 th Street East	\$0.00	0.00%
Juanita Drive Phase II	\$969,522.45	5.00%
The Downs Drainage System Improvements	\$250,000	1.29%
Total	\$19,406,708.78	100.00%

Administration/Planning

Activity 1 – Program and Grant Administration: The City of Tuscaloosa proposes to use the entire 4.28% of the allocation available for eligible administrative costs.

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

Grant Size Limits: As presented in the *Federal Register* notice dated April 16, 2012, the City of Tuscaloosa is allowed to use up to five percent (5%) of the grant for administrative costs. Therefore, the costs for administrative services are not to exceed \$830,198.00.

Activity 2 – Comprehensive Planning: The City of Tuscaloosa proposes to use 4.49% of the allocation for comprehensive planning costs.

Threshold Criteria: Funds will only be used to cover the cost of planning for the programs associated with disaster recovery. Planning costs considered eligible under this grant will include studies of a general nature and studies to be performed that are necessary for identifying the impacted area's unmet/urgent needs, etc.

Grant Size Limits: The City of Tuscaloosa is allocating 4.35 percent (4.35%) of the total allocation for comprehensive planning costs. Therefore, the costs associated with comprehensive planning services are not to exceed \$843,729.20.

Responsible Entities: Disaster Recovery Division in the Office of the Mayor.

Geographic Areas: City of Tuscaloosa, Alabama.

Housing Programs

Activity 3 – Rosedale Phase II Housing Development: The Rosedale Courts public housing complex consisted of 188 housing units, all but 28 of which were either damaged or destroyed during the April 27, 2011 tornado. Rosedale Courts was owned and managed by the Tuscaloosa Housing Authority (THA). THA was insured on the date of the tornado, however, not fully. THA, in conjunction with their developer Doug Hollyhand Realty, Inc., approached the City of Tuscaloosa regarding a commitment of funds from the City in order to strengthen an application that THA was making to the Alabama Housing Finance Authority (AHFA). The application to AHFA would allow THA access to approximately \$13 million in low-income housing tax credit based funds. These funds will be used to build the Rosedale Courts Phase II project. The total number of units that will be built with these funds, according to the AHFA proposal, will be 86 with a portion being designated for public housing units and the remaining as low-income housing tax credit units.

Eligibility and National Objective: Construction of buildings including housing and direct homeownership assistance for low- moderate income area.

Threshold Criteria: Funds will be used to cover the City's commitment to the Tuscaloosa Housing Authority and its developer, Doug Hollyhand Realty, Inc. for the construction of Rosedale Courts Phase II development as well as performance of the needed environmental reviews.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$1,300,000 for the Rosedale Phase II Housing Development. \$1,290,000 will be allocated to the Tuscaloosa Housing Authority and its developer, Doug Hollyhand Realty, Inc. for the construction of Rosedale Courts Phase II and \$10,000 will be allocated to perform the necessary environmental reviews. Of the \$10,000 allocated for environmental reviews, \$3,631 remains and is being reallocated toward the Comprehensive Planning activity.

Geographic Area: 10th Avenue corridor (see Appendix C for map of all project locations)

Activity 4 – Hurricane Creek Trace Housing Development: The City of Tuscaloosa was approached by Doug Hollyhand Realty, Inc., and Community Service Programs of West Alabama (local nonprofit organizations) in a collaborative partnership, regarding a commitment of funds from the City in order to strengthen an application that the development group was making to the Alabama Housing Finance Authority (AHFA) to build a development in the Alberta community that will provide quality housing units for seniors in a subdivision named Hurricane Creek Trace. The application to AHFA would allow the development partners' access to approximately \$8 million in low-income housing tax credit based funds. The total number of units that will be built with these funds, according to the AHFA proposal, will be 50 with another 20 lots in the subdivision to be given to Habitat for Humanity Tuscaloosa in order for that organization to build another 20 single family homes and place families in those homes per their normal operating procedures. Funds obligated from the City of Tuscaloosa will only be used for the development and construction of 50 multifamily units.

Eligibility and National Objective: Construction of buildings including housing and direct homeownership assistance for low- moderate income area.

Threshold Criteria: Funds will only be used to cover the City's commitment to the development team of Community Service Programs of West Alabama and Doug Hollyhand Realty, Inc. for the development and construction of the Hurricane Creek Trace subdivision as well as the performance of needed environmental reviews.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$760,000 for the Hurricane Creek Trace project. \$750,000 will be allocated to the Hurricane Creek Trace development for development and construction of 50 multi-family units (agreement will be signed with Community Service Programs of West Alabama) and \$10,000 will be allocated to perform the necessary environmental reviews. Of the \$10,000 allocated for environmental reviews, \$8,190 remains and is being reallocated toward the Comprehensive Planning activity.

Geographic Area: 6th Street East and 44th Avenue East (see Appendix C for map of all project locations)

Activity 5 – Homebuyer/Downpayment Assistance Program: In order to assist citizens whose homes were destroyed during the tornado and to stimulate the repopulation of the affected disaster area, the City of Tuscaloosa is allocating a portion of the CDBG Disaster Recovery Grant for the purpose of providing incentive for citizens to purchase homes in the Tuscaloosa community.

Eligibility and National Objective: Direct homeownership assistance for low- moderate income housing.

Threshold Criteria: Eligible applicants will include two separate pools of people:

- A person who was occupying a residence (whether owned or rented) within the recovery zone on the day of the storm and whose home is no longer habitable due to storm damage. This pool of applicants is eligible regardless of new home location as long as it is within the Tuscaloosa city limits (whether inside or outside of the recovery zone).
- A person who was living outside of the recovery zone on the day of the storm but who is purchasing a home that is located within the recovery zone.

Participants must meet income requirements and complete a “qualified homebuyer training” homeownership course. The participant must meet the requirements of a participating lending institution and qualify for a mortgage. The property to be purchased must be the participants’ principle place of residence.

Grant Size Limit: The maximum award amount per participant will be \$10,000. The award may be used to pay the upfront costs of acquiring a principal residence and the reasonable and necessary costs incurred by the participant, or lender associated with the purchase. If the upfront costs associated with purchasing a home are less than \$10,000, then the remaining amount will be applied directly to the principal mortgage amount. The award will be dispensed at the loan closing. The total amount dispensed through this program will be \$110,000.

Participants that were previously awarded \$5,000 through the program may submit an amended application to apply for the additional \$5,000; the additional \$5,000 will be applied to the principal mortgage and paid directly to the lending institution.

Geographic Area: Tuscaloosa, Alabama

Activity 6 – Habitat for Humanity/Purchase of Juanita Drive Lots: Juanita Drive is a two-block street that is located in the Alberta community. It was also in the center of the City’s most blighted, crime-ridden area before the April 27, 2011 tornado and suffered some of the most damage and destruction from the storm on that day as well. Habitat for Humanity Tuscaloosa approached the City regarding a possible award from this CDBG Disaster Recovery Grant to purchase 24 lots on Juanita Drive for development by that organization. Habitat for Humanity Tuscaloosa has guaranteed that the purchase of these lots will then be used as the highlight feature for a specific fundraising effort. The proceeds from this fundraising will be used to build houses on all 24 lots resulting in a possible housing investment of \$2.1 million. The City has also earmarked approximately \$600,000 from their regular Community Development Block Grant for infrastructure projects along this same street. With the new homes to be built by

Habitat for Humanity Tuscaloosa and the infrastructure improvements to be made by the City, this will be a welcome housing development, taking it from a crime-ridden area to a comfortable neighborhood.

Eligibility and National Objective: Acquisition of real property and activities carried out through nonprofit development organizations for low- moderate income housing.

Threshold Criteria: Funds will only be used to cover the City's commitment to Habitat for Humanity Tuscaloosa for the purchase of 24 designated lots on Juanita Drive in the Alberta community and to perform the necessary environmental reviews.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$490,000 to Habitat for Humanity Tuscaloosa. The \$490,000 will be allocated to Habitat for Humanity Tuscaloosa for the purchase of 24 lots on Juanita Drive in the Alberta Community and to perform the necessary environmental reviews. Of the \$490,000 allocated to Habitat for Humanity Tuscaloosa for the purchase of lots and environmental reviews, \$50,173.50 remains and is being reallocated toward the Comprehensive Planning activity.

Geographic Area: Juanita Drive, Tuscaloosa, Alabama (see Appendix C for map of all project locations and Appendix D for pictures of homes built by Habitat for Humanity Tuscaloosa in recovery zone)

Economic Development Programs

Activity 7 – Commercial Revolving Loan Program: In order to stimulate economic development within the recovery zone, the City of Tuscaloosa is allocating a portion of the CDBG Disaster Recovery Grant for the purpose of providing incentive and relief for businesses rebuilding/repairing within the recovery zone.

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

Threshold Criteria: 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 five years.
- Loan Sizing: Minimum loan of \$20,000 and maximum loan of \$200,000. No project under \$20,000 (total cost) will be considered.

CDBG-DR Loan Review Committee will be established to review/approve all 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. Businesses will receive loans in the order that they are approved until the budgeted funds are depleted for the calendar year. Starting January 1, 2013, loan applications for the second revolution of the loan program will begin the evaluation process. All applications received after the entirety of the original revolution is committed will be held for consideration during the second revolution. The CDBG-DR Loan Review Committee may request lease documents, mortgage information or other information they deem appropriate before approving the application. The applicant must submit a detailed project description and project budget. The project must begin within 90 days of receiving the loan payment. The CDBG-DR Loan Review Committee 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.

Grant Size Limit: The total allocation proposed for the Commercial Revolving Loan Program is \$2,077,527.77.

The City is using program income funds to fund two new activities Edward K Aldag Jr. Business Plan and Innovate Tuscaloosa, which will encourage business development in areas that were affected by the April 27, 2011 tornadoes. The amount of program income that will be reallocated is \$250,000. There was \$807,122.90 reallocated to Alberta Parkway Revitalization in this Action Plan. Previously, \$1,095,372.10 in program income was used toward more Commercial Revolving Loans and to account for anticipated program income interest. Currently, \$369,522.45 in program income was used to fund Juanita Drive Phase II and \$250,000 was used to fund The Downs Drainage System Improvements.

Activity 8 – Small Business Revitalization Loan Program: The purpose of the forgivable loan program is to attract local small businesses to the devastated areas impacted by the storm in the hopes that it will spur both job growth for low to moderate income individuals, as well as economic growth for affected businesses. The loan program is one of several programs the City is promoting to assist struggling local businesses to get back to pre-storm operations. Many of the businesses destroyed during the tornado do not have the means to rebuild. This funding will help supplement the cost of returning to their previous locations and maintain or grow their employee base. The City is requiring these funds to directly benefit low to moderate income individuals and businesses while helping promote economic recovery in the tornado impacted

areas of the City. Funds will be available to businesses that are located within the disaster area or businesses relocating to the area.

The City has developed a loan committee comprised of City employees from five different departments and disciplines to review all loan applications before making a recommendation to the City Council. 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.

This forgivable loan program has been successfully executed with 2012 and 2013 ADECA CDBG-DR funds as well as with direct 2013 CDGB-DR funds and the City desires to allocate these additional funds with direct 2012 CDBG-DR funds under the same guidelines.

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

Threshold Criteria:

Application: 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: The minimum loan amount for this program is \$20,000 with a maximum loan amount of \$50,000 dependent on the location of the business in the City's designated eligibility map.

CDBG-DR Loan Review Committee reviews and recommends to the City Council for approval all 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. Businesses will receive loans in the order that they are approved until the budgeted funds are depleted for the funding timeline. The CDBG-DR Loan Review Committee may request lease documents, mortgage information or other information they deem appropriate before recommending 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 \$90,477.11 to the Small Business Revitalization Loan Program in this partial Action Plan. \$1,500,000 of 2012 and 2013 ADECA CDBG-DR funds and \$500,000 of direct 2013 CDBG-DR funds are being used for the same purpose. Applicants may request either \$20,000 or \$50,000 depending on the location of their business on the City's designated eligibility map.

Geographic Area: Businesses within the City's designated eligibility map – Zone 1= \$50,000; Zone 2 = \$20,000; Zone 3 = \$50,000.

Activity 9 – The Edge: Business Resource Center: As a result of the 2011 tornado, many small businesses, and consequently jobs, were lost and without resources to rebuild which resulted in a downturn of economic stability for many individuals and small businesses. In 2012, The City of Tuscaloosa, in a partnership with the Chamber of Commerce of West Alabama and The University of Alabama created The Edge to provide training and incubation spaces for small businesses wishing to re-establish themselves or small businesses new to the market. Mentoring in the areas of development of financial, management, and technical skills, entrepreneurship, and other fields are offered through training workshops led by key constituents from local educational institutions such as The University of Alabama, Stillman College, and Shelton State Community College. In addition to offering training and mentoring for businesses in the area, The Edge will provide affordable workspace for existing businesses and new and developing businesses with shared resources such as office equipment, administrative staff, and low-cost electronic services. The development and promotion of minority businesses in the Tuscaloosa area will be strengthened at The Edge in a partnership with the Minority Business Council of the Chamber of Commerce of West Alabama. To date, The Edge has offered nearly 70 businesses consultations; half of which were with interested minority entrepreneurs.

Due to its overwhelming success, The Edge has outgrown its current facility and in order to support the growing needs for its services will have to construct a larger building. Simply put, the response to The Edge and its endeavors to promote economic stability and growth for small business owners has been tremendous. Thus far in 2013, 15 businesses have incubated (7 of which are minority owned) and 59 jobs have been created (18 jobs held by minorities). 2013 projected revenues for the businesses incubating are \$3,714,000 with the addition of another 13 jobs. Following the trend of its success, The Edge has the opportunity to incubate 50 businesses, create 240 jobs, and generate \$32,046,511 in revenue within the next two years. A special emphasis will be placed upon businesses to encourage job creation for women, veterans, and individuals in the low to moderate income community; the largest percentage of affected individuals on the day of the storm and nearly 65% of the population of Tuscaloosa. However, in order to facilitate these possibilities, a larger facility is needed.

The City of Tuscaloosa desires to use CDBG-DR funds to acquire the property for the new site of The Edge facility on 10th Avenue, in the heart of the recovery area and a severe low-moderate area of Tuscaloosa. The property is the site of the former Woolsey Finnell Sr. U.S. Army Reserve Center. Prior to the storm, the facility was no longer in operation and on the day of the storm the on-site facility was destroyed. Since the facility was unoccupied before the storm, the Department of Defense completed a complete environmental assessment on the property and placed it on the market. As of this Action Plan amendment, the City has acquired the property and believes that the site is the perfect location for The Edge to spur economic development while supporting the low-moderate income area. Funds will also be used toward advertising costs, construction, technology infrastructure, and any other necessary eligible costs.

Eligibility and National Objective: Construction of a public facility (business incubator) to spur low-moderate job creation and retention in a low-mod area.

Threshold Criteria: Funds will be used to cover the City of Tuscaloosa's commitment to The Edge for construction, technology infrastructure, and any other necessary eligible costs. These funds are intended to be leveraged with grant funding from the U.S. Department of Commerce Economic Development Administration (\$5,061,440), CDBG-DR funds from the Alabama Department of Economic and Community Affairs (\$3,600,000), 2013 City of Tuscaloosa CDBG-DR funds (\$1,264,109.37), 2016A City of Tuscaloosa Bond Funds (\$1,600,000) and The University of Alabama design reimbursement (\$12,047) to cover construction and other necessary eligible components of the project.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$150,000 to be used only for construction, technology infrastructure, and any other necessary eligible costs.

Geographic Area: 10th Avenue Corridor

Activity 10– Edward K. Aldag Jr. Business Plan Competition: This activity was created in order to stimulate economic development. The City of Tuscaloosa is partnering with the University of Alabama and the Edge by allocating a portion of the CDBG Disaster Recovery Grant for the purpose of providing assistance to a community business through a competition.

A donor, Mr. Edward K. Aldag Jr., donated \$50,000 to the University of Alabama to fund a student entrepreneur that is starting or expanding a business. The University of Alabama and the Edge approached the City about adding a community component; funding a community entrepreneur with a start-up or expanding an existing business. The winner of the City's \$50,000 funded through CDBG-DR funds, must have a business currently located or to be located within the City's designated recovery zone in order to continue to spur economic development. Additionally, the funds must be used toward an eligible activity as defined in the threshold criteria and one low to moderate income job must be created. The winner will, at a minimum, be subject to a one-year compliance term. The competition will be held on March 27, 2018. Participants will pitch their business plan and concept to a panel of judges with various backgrounds for selection.

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

Threshold Criteria: 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, and inventory purchase.

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.

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

Grant Size Limit: The City of Tuscaloosa is allocating \$51,537.50 to the Edward K. Aldag Jr. Business Plan Completion in this Action Plan. The deferred loan for the awarded business is limited to \$50,000. The remainder of funds are for administrative costs directly associated with processing of the deferred loan.

Geographic Area: Locations within the City's designated eligibility map.

Activity 11 – Innovate Tuscaloosa: 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 per \$50,000 awarded.

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.

Geographic Area: Locations within the City’s designated eligibility map.

Infrastructure Programs

During the formulation of the Tuscaloosa Forward Generational Plan, a greenway that would travel through the length of the tornado path, providing a multi-use walking and biking trail that connects neighborhoods was proposed. The greenway became more defined in the following months and was dubbed the Citywalk (to mirror the existing Riverwalk that the built along the riverfront on the north side of town). The Citywalk would create new mobility options for residents and greater connectivity between neighborhoods in the recovery area. The proposed full alignment of the Citywalk is displayed in the Tuscaloosa Forward Generational Plan and the City proposes to build certain areas of this Citywalk with this CDBG Disaster Recovery allocation. See Appendix E for diagram of overall Citywalk layout.

Activity 12 – Alberta Revitalization Infrastructure Project: The Alberta community represents an area of the City with a high percentage of very low income rental housing, especially in neighborhoods made up of single-family detached housing, a lot of which was either damaged or destroyed by the storm. 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. See Appendix F for a detail diagram of this project.

The City hopes that this project in conjunction with the Homebuyer/Down Payment Assistance Program, the Habitat for Humanity Tuscaloosa/Juanita Drive project (both funded by the Disaster Recovery Grant), a newly built Alberta Elementary School and the newly improved and modified Jaycee Park will help spur the re-development of the Alberta community. This infrastructure project not only provides a safe and beautiful centralized boulevard, but it also will engrain a feeling of pride and community to this area, hopefully making the houses that are being and will be built feel more like homes than just structures. A feeling of place and community is built through more than just buildings. It comes from a synergy of homeowners/neighbors that help each other, that provide a healthy environment for children to learn and play, for business owners to give back to their customers, everyone in a community working together to make it an enjoyable place to live, work and play. The City believes that this boulevard with all of its amenities will be the catalyst for that synergy.

Eligibility and National Objective: Infrastructure, other public facilities and improvements, and sidewalk improvements for low- moderate income area benefit.

Threshold Criteria: Funds will be used to pay for costs associated with the engineering, architectural design, construction, technology infrastructure, and any other necessary eligible costs associated with the project as well as any necessary environmental reviews. The construction phase of the project will also be funded through the City of Tuscaloosa's 2013 CDBG-DR Action Plan using its 2013 allocation of CDBG-DR funds.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$1,256,486.37 for the Alberta Revitalization Infrastructure project to pay for costs associated with engineering, architectural design, construction, technology infrastructure and any other necessary eligible costs associated with the project as well as any necessary environmental reviews.

Geographic Area: 7th Street East bordered by Jaycee Park to the west and Alberta Elementary school to the east (see Appendix C for map of all project locations).

Activity 13 – University Place and Forest Lake Revitalization Infrastructure Project: Just as the City is using the CDBG Disaster Recovery allocation to spur a community and neighborhood coming together and new start in the Alberta Revitalization project above, so it will be with the University Place and Forest Lake Revitalization Infrastructure project for the Forest Lake community.

Sitting at the corner of Hargrove Road and 2nd Avenue, immediately in the heart of the devastated Forest Lake community, was the Central Church of Christ campus. The church has partnered with the City to build the section of the Citywalk that was outlined to intersect with its campus. From this section to be built by Central Church of Christ, the City will build sidewalks that will head North on 2nd Avenue, turn right at University Place Drive and extend up to the

University Place Elementary School campus. The Forest Lake Revitalization Infrastructure Project portion would then take over at the North end of the University Place Elementary School campus and continue North along 1st Avenue to the north side of Forest Lake Baptist Church, turning right at Eighteenth Street and then left at Lake Avenue where it will extend along the west side of Lake Avenue using the natural beauty of the lake and surrounding homes as a backdrop. This project will end once the Citywalk reaches 15th Street. See Appendix G for a detail diagram of this project.

The City believes that the construction of this portion of the Citywalk in conjunction with the rebuilt University Place Elementary School, Central Church of Christ and the continued redevelopment of housing will help give the community of Forest Lake an environment from which to rebuild and recover. The landscaping along the Citywalk will begin to replace some of the tree-cover and green space lost during the storm. This rebuilt sense of community plus the central location of the Forest Lake area can be an attraction point for private developers to continue the rebuilding and recovery for this neighborhood.

Eligibility and National Objective: Infrastructure, other public facilities and improvements, and sidewalk improvements for low- moderate income area benefit.

Threshold Criteria: Funds will be used to pay for costs associated with the engineering, architectural, and design associated for the project as well as any necessary environmental reviews, property acquisition, some construction costs and any other eligible activity costs. The construction phase of the project will be funded through an amendment to the City of Tuscaloosa's 2013 CDBG-DR Action Plan using its 2013 allocation of CDBG-DR funds.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$ \$384,215.78 to the University Place and Forest Lake Revitalization Infrastructure Project to pay the costs associated with engineering, architectural, and design services as well as any necessary environmental reviews, property acquisition, some construction costs, and any other eligible activity costs.

Geographic Area: University Place: from the Northeast corner of the Central Church of Christ campus where it borders 2nd Avenue, north along 2nd Avenue turning right at and running along University Place Drive to the University Place Elementary School campus (see attached map). Forest Lake Revitalization Infrastructure Project: from the University Place Elementary School Campus running North along 1st Avenue to the north side of Forest Lake Baptist Church, turning right at Eighteenth Street, turning left and running North along Lake Avenue ending at 15th Street (see Appendix C for map of all project locations).

Activity 14– 10th Avenue Corridor Revitalization Infrastructure Project: One of the City's main focuses with the proposed projects of this Action Plan (and the Tuscaloosa Forward Generational Plan in general) is to create sustainable and interconnected communities throughout the recovery zone. The last of these communities to be addressed here is along the 10th Avenue Corridor. This sector of the City has long been envisioned as a major gateway into Tuscaloosa. This area will house the Rosedale Courts complex denoted in *Activity 3* along with the recovering historic neighborhoods. To complete this community, the City proposes to install the Citywalk in the sector as well. Tenth Avenue is a major traffic artery into the City of Tuscaloosa and the University of Alabama and with the addition of the Citywalk, and the reinvigorated streetscaping, can become the proper gateway to the City's attractions. It will also provide

enhanced walkability and connectivity for the residents of Rosedale and the historic neighborhoods to possible commercial developments to come along this corridor. See Appendix H.

It is also the City's hope that the investment in the 10th Avenue Corridor can be greatly increased via a partnership with the University of Alabama. The University of Alabama would be greatly affected by the increased ease of traffic flow and attractiveness that the Citywalk in this area could provide, as one of the major entertainment attractions, Bryant Denny Stadium, sits approximately one mile down 10th Avenue from the end of this sector. Once this project has been greenlit, the City will propose this partnership to University of Alabama administration. With the University of Alabama's additional investment, the amenities of this project could greatly increase in scale.

Eligibility and National Objective: Infrastructure, other public facilities and improvements, and sidewalk improvements for low- moderate income area benefit.

Threshold Criteria: Funds will be used to pay costs associated with engineering and architectural services, property acquisition, and any necessary environmental reviews. Funds will also be used to pay for costs associated with the installation of the City Walk, street reconstruction, landscaping, lighting, utility burying and upgrades, technology, and various other amenities such as trash receptacles and benches.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$6,811,231 to the 10th Avenue Corridor Revitalization Infrastructure Project. Funding in this allocation will be used to pay the costs associated with engineering and architectural services, property acquisition, and any necessary environmental reviews. Funds will also be used to pay for costs associated with the installation of the City Walk, street reconstruction, landscaping, lighting, utility burying and upgrades, technology, and various other amenities such as trash receptacles and benches.

Geographic Area: Starting at Harmon Park on the South side of the Rosedale community, running East along 29th Street, turning left and running North along 10th Avenue until it intersects with Hargrove Road (see Appendix C for map of all project locations).

Activity 15 – Hargrove Road/Hackberry Lane Realignment and Improvements: Hargrove Road and Hackberry Lane are two heavily traveled roadway segments located in the heart of the recovery zone and are the primary roadways for two established neighborhoods that were heavily damaged from the storm, Hillcrest and Wood Manor. These roadways were severely damaged after the storm due to debris and the removal of debris by heavy equipment. Additionally, this area has attributed to a number of accidents and injuries at the intersection of the two roadways; more specifically 85 in the last ten years. The homes located at the intersection (a severe curve) were completely demolished as a result of the April 27, 2011 storms. Although unfortunate, the destruction of these homes has given the City an opportunity to make roadway improvements in coordination with the rebuilding of the homes. This project is a critical component of the City's long term disaster recovery plan, and will support the City's initiative to re-construct residential and commercial properties at the intersection of Hargrove Road and Hackberry Lane.

Improvements to the roadways will include road reconstruction to remedy the damage sustained from debris removal. While completing road reconstruction, the City will reduce the degree of

the curve to resolve traffic accidents and construct a 6 foot wide sidewalk with street and pedestrian lighting. The addition of sidewalks will allow connection to the City Walk, most closely at the 10th Avenue and University Place/Forest Lake portions.

Eligibility and National Objective: Infrastructure and public facilities and improvements in a low-moderate area.

Threshold Criteria: The City of Tuscaloosa will only use funds to pay for the construction of sidewalks, street reconstruction including curb and gutter, landscaping, lighting, utility burying and upgrading, technology, and any other necessary construction costs.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$1,798,406 for the construction of sidewalks, street reconstruction including curb and gutter, landscaping, lighting, utility burying and upgrading, and any other necessary construction costs. The City of Tuscaloosa is allocating a total of \$952,247 from its 2013 allocation of CDBG-DR funds to be used only for the necessary environmental reviews, engineering and architectural services and land acquisition for the Hargrove Road/Hackberry Lane infrastructure project. .

Geographic Area: Hargrove Road and Hackberry Lane (See Appendix I for map)

Activity 16– 8th Street East Project There is limited east to west roadway connections in the Alberta area of Tuscaloosa. Prior to the April 27, 2011 tornado, the only east to west connection was the main thoroughfare of University Boulevard. Residents of the area had to travel to University Boulevard to access other areas of its nearby Alberta community and the Tuscaloosa area. Since the tornado, disaster recovery funds have been used to construct the Alberta Revitalization activity and provide a east to west connection to support not only the growing residential areas and business development, but also to allow for easier evacuation methods in times of crisis and national disasters. In order to support the expanding housing and business development in the Alberta community, the 8th Street East activity is needed.

The 8th Street East activity will consist of construction of roadway and utility improvements between 23rd and 24th Avenue East, paralleling University Boulevard East, and along 24th Avenue East between 7th Street East and University Boulevard East.

Eligibility and National Objective: Infrastructure, public facilities and improvements, for the low-mod area.

Threshold Criteria: Funds for the 8th Street East activity will be used for environmental documents, design and construction of roadway improvements, utility improvements (storm drain, sanitary sewer, and water mains), street lighting, landscaping, and any other necessary eligible costs.

Grant Size Limit: The City of Tuscaloosa is no longer allocating CDBG-DR funds to the 8th Street East activity. As of Amendment #14, funds will be used for design, construction, utility improvements, and any other necessary eligible costs. These funds are intended to be leveraged with grant funding from the City of Tuscaloosa 2016A Bond (\$900,000), and Water and Sewer Reserve Fund for Future Improvement (\$300,000) to cover construction and other necessary eligible components of the project. The activity is no longer being funded with CDBG-DR funds.

Geographic Area: Between 23rd and 24th Avenue East, paralleling University Boulevard East, and along 24th Avenue East between 7th Street East and University Boulevard East

Activity 17 – Juanita Drive Phase II: 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.

Eligibility and National Objective: Public facilities and improvements for the low-mod area.

Threshold Criteria: Funds will be used to pay for construction costs.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$969,522.45 in the 2012 Action Plan to pay for construction costs. The 2013 CDBG-DR funds in the amount of \$1,369,471.69 will be used to pay costs associated with engineering and architectural services, roadway improvements, streetscaping, curb and gutter, water and sewer improvements, landscaping, utility upgrades, and any other eligible costs.

Geographic Area: The Northern Loop of Juanita Drive, Tuscaloosa, Alabama (see Appendix R for map of the project location).

Activity 18– The Downs Drainage System Improvements: Since the April 2011 tornado, localized flooding has been a problem in The Downs neighborhood. The existing pipes are undersized for conveying storm water. As a result, the City plans to add a capacity drainage system by replacing the existing pipes with larger diameter pipes or reroute the drainage into a new system along the north and west sides of Windsor Drive, which is located in the Downs neighborhood. This will prevent damage to homeowner’s private property, increase roadway safety due to reduced roadway overtopping, and reduce localized flooding.

Eligibility and National Objective: Infrastructure, other public facilities and improvements for low- moderate income area benefit.

Threshold Criteria: Funds will be used to pay for costs associated with engineering, the environmental review, and construction.

Grant Size Limit: The City of Tuscaloosa is allocating a total of \$250,000 to The Downs Drainage System Improvements activity in this partial 2013 Action Plan to pay for estimated engineering costs, estimated environmental review costs, and any remainder towards construction.

Geographic Area: The Downs, Tuscaloosa, Alabama 35401.

Allocation Per Required Percentages

As outlined in the Federal Register notice FR-5628-N-01, at least 50% of the grant funds dedicated to activities must meet the Low- Moderate Income national objective. The below table represents the breakdown of percentages as listed in the activity/project descriptions above.

Total CDBG Disaster Recovery Funds	\$ 19,406,708.78	100.00%
Administration (cannot exceed 5% of total funding)	\$ 830,198.00	4.28%
Comprehensive Planning (cannot exceed 15% of total funding)	\$ 843,729.20	4.35%
Total CDBG Disaster Recovery Funds for Activities (at least 50% of this must be LMI activities)	\$ 17,732,781.58	91.37%
Total LMI Activities	\$ 17,732,781.58	91.37%

Preventing Fraud, Abuse of Funds, and Duplication of Benefits

In order to ensure the proper disbursement of grant funds, the City of Tuscaloosa plans to remain in compliance with applicable CDBG rules and regulations, as well as other applicable federal regulations such as Office of Management and Budget Circulars A-87, A-133 and 24 Code of Federal Regulations Part 85 (Uniform Administrative Requirements). The City of Tuscaloosa will particularly emphasize mitigation of fraud, abuse and mismanagement related to accounting, procurement and accountability which may also be investigated. The City of Tuscaloosa will monitor the compliance of applicants and HUD will monitor the Disaster Recovery Division of the Office of the Mayor's compliance.

Monitoring Standards and Procedures

The City of Tuscaloosa through the Disaster Recovery Division of the Office of the Mayor is committed to a comprehensive program of monitoring and evaluating the process of disaster recovery activities and will oversee all activities and expenditures of the CDBG Disaster Recovery Program. The goal is to ensure long-term compliance with the applicable regulations and standards such as OMB Circular A-122, and particularly those requirements of the CDBG Disaster Recovery Program. The City of Tuscaloosa, or other entity as assigned by the City of Tuscaloosa, will review expenditures, while independent auditors will audit activities for program and financial compliance (see Independent Internal Audit below). The City of Tuscaloosa's procedures will ensure that there is no duplication of benefits that have otherwise been covered by FEMA, private insurance, any other federal assistance, or any other funding source whether it is local or state funding. Only expenditures that are eligible CDBG activities, address disaster-related needs directly related to the approved natural disaster and meet at least one of the national CDBG objectives will be funded. If a contract has been funded but is determined to not meet the previously listed criteria, the contract awardees shall be required to refund the amount of the grant that was awarded to said awardee. The City of Tuscaloosa reserves the right to take appropriate action in instances of noncompliance, fraud and mismanagement including, but not limited to, disallowing ineligible costs, terminating contracts/agreements and requiring repayment of funds.

Quality Assurance

The City of Tuscaloosa will continuously monitor awardees which will provide quality assurance. The City will determine the areas to be monitored, the number of monitoring visits, and their frequency. Any entity administering CDBG Disaster Recovery funding will be monitored not less than once during the contract period. The monitoring will address program compliance with contract provisions, including national objectives, financial management, and the requirements of 24 CFR Part 58.

Investigation

The City of Tuscaloosa reserves the right to launch an investigation through a third party if the administrative head of the Disaster Recovery Division of the Office of the Mayor has reasonable cause to believe that money received through the CDBG Disaster Recovery Grant has been lost,

misappropriated, or misused, or that other fraudulent or unlawful conduct has occurred in relation to the operation of the contract awardee.

Independent Internal Audit

The City of Tuscaloosa and contract awardee are subject to the Single Audit Act. A “Single Audit” encompasses the review of compliance with program requirements and the proper expenditure of funds by an independent Certified Public Accountant. All findings and associated evidence will be reported directly from the independent Certified Public Accountant to the Mayor and City Council.

Increasing Capacity of Implementation and Compliance

The City of Tuscaloosa’s Disaster Recovery Division staff will be provided with all training necessary to ensure that activities funded under this Action Plan are correctly administered. As contracts are executed, necessary efforts to increase the capacity of applicants, sub recipients, contractors and any other entity responsible for administering funding under this Action Plan will be implemented to ensure they have the specific skills needed to successfully oversee the activity.

Contract Administration Amendments

If any of the following events occur a substantial amendment may result:

- The addition or deletion of allowable activities described in the Action Plan;
- A change in the planned, allowable beneficiaries;
- A change of more than five percent (5%) in the funding allocation between the activity categories described;
- The implementation of an additional HUD-authorized “waiver” of any major programmatic rules or regulations; and
- Any action that HUD deems to be a significant amendment that needs public input prior to enacting.

Certifications Required

The use of the disaster recovery funding is contingent upon specific requirements. The City of Tuscaloosa along with contract awardees will be expected to certify that these requirements will be met or carried out. Contract awardees will be required to certify in writing that the grant will be carried out in accordance with applicable federal and state laws, rules and regulations. Each contract awardee must certify that they will minimize displacement of persons or entities and assist any persons or entities displaced in accordance with the Uniform Anti-Displacement and Relocation Act and local policy.

Program Income

Any program income earned as a result of CDBG Disaster Recovery Grant funds will be subject to the rules outlined in the waiver published in Federal Register notice FR-5628-N-01. In order to provide for more flexibility program income rules at 570.500(a) and (b), 570.504, 42 USC 5304(j) and 570.489(e) have been waived. Program income received before or after closeout of the Disaster Recovery grant, and used to continue disaster recovery activities, is treated as additional disaster recovery CDBG funds subject to the requirements of said Notice and must be used in accordance with this Action Plan for Disaster Recovery. To the maximum extent feasible, program income shall be used or distributed before additional withdrawals from the US Treasury are made.

Documentation and Reporting

As required by HUD and outlined in the Federal Register notice, the City of Tuscaloosa will enter its Action Plan for Disaster Recovery, including performance measures, into HUD's DRGR system. As more detailed information about uses of funds is identified by the City, it will enter such detail into DRGR, insufficient detail to serve as the basis for acceptable performance reports.

A quarterly performance report will be submitted to HUD no later than 30 days following the end of each quarter after grant award and continuing until all funds have been expended and all expenditures have been reported. Each quarterly report will include information about the uses of funds during the applicable quarter including (but not limited to) the project name, activity, location, and national objective; funds budgeted obligated, drawn down and expended; the funding source and total amount of any non-CDBG Disaster Recovery funds to be expended on each activity; beginning and completion dates of activities; achieved performance outcomes; and the race and ethnic status of persons assisted under direct-benefit activities. Quarterly reports to HUD will be submitted using the DRGR system and within 3 days the City of Tuscaloosa will post the submitted report to its official website.

Timeframe for Completion

The City of Tuscaloosa estimates that all improvements and activities described and funded by these funds will be completed within 36 months of the signature date of the grant agreements or amendments to an activity.

Project to be Completed	Anticipated Length of Activity	Projected Date of Completion
Rosedale Phase II Housing Development	36 months	August 31, 2015
Hurricane Creek Trace Housing Development	36 months	August 31, 2015
Homebuyer/Downpayment Assistance Program	48 months	August 31, 2016
Habitat for Humanity/Purchase of Juanita Drive Lots	36 months	August 31, 2015
Commercial Revolving Loan Program	72 months	August 31, 2018
Small Business Revitalization Loan Program	18 months	November 30, 2018
Alberta Revitalization Infrastructure Project	72 months	October 31, 2018
University Place/ Forest Lake Revitalization Infrastructure Project	36 months	August 31, 2015
Hargrove Road/Hackberry Lane Realignment and Improvements	56 months	November 30, 2018
The Edge: Business Resource Center	73 months	October 31, 2018
10th Avenue Corridor Revitalization Infrastructure Project	60 months	July 31, 2019
Edward K. Aldag Jr. Business Plan	18 months	September 30, 2019
Innovate Tuscaloosa	24 months	July 31, 2020
Juanita Drive Phase II	16 months	September 30, 2020
The Downs Drainage	12 months	April 30, 2020