

City of Tuscaloosa

Tuscaloosa, Alabama



CONSOLIDATED PLAN

for

Community Planning &
Development Programs

2015-2019

Office of Federal Programs

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Since 1995, Entitlement Cities which annually receive funds under the Community Development Block Grant (CDBG) the Home Investment Partnerships (HOME), the Emergency Shelter Grant (ESG), the Housing Opportunities for Persons with AIDS (HOPWA) Programs have been required by the U.S. Department of Housing and Urban Development to prepare a Consolidated Plan for Community Planning & Development Programs for each five-year time period. The American Dream Program was added in 2004. The City of Tuscaloosa's first Consolidated Plan was completed in 1995 for Program Years 1995 through 1999, the second Consolidated Plan addressed Program Years 2000 through 2004, the third Consolidated Plan addressed Program Years 2005-2009, and the fourth Consolidated Plan addressed Program Years 2010-2014. This document is the City's fifth Consolidated Plan for Program Years 2015 through 2019.

The Consolidated Plan identifies the City's housing and non-housing needs over a five year period, assigns priorities to each of the needs and sets out a strategy for meeting those needs. This "Consolidated Plan" primarily addresses the housing needs of low, very low and extremely low-income persons. Needs are also addressed for public services for low-income persons and for physical improvements in low-income geographic areas of the City. This "Consolidated Plan" should not be considered a complete listing of all housing and non-housing community development needs in the City. Rather, it includes only those activities eligible for funding under the CDBG, HOME and ESG Programs and other housing assistance programs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As an Entitlement City for the CDBG and the HOME Programs, the City of Tuscaloosa has developed this fourth Consolidated Plan in order to address the following goals established for these programs by the Department of Housing and Urban Development:

Provide decent housing. To assist homeless persons in obtaining appropriate housing and assist those at risk of homelessness, retain the affordable housing stock, increase availability of permanent housing that is affordable to low-income Americans without discrimination on the basis of race, color, religion,

sex, national origin, familial status or disability, and increase the supply of supportive housing which combines structural features and services to enable persons with special needs to live with dignity and independence.

Provide a suitable living environment. To create a suitable living environment for low and moderate-income persons by improving the safety and livability of neighborhoods, increasing access to quality facilities and services, reducing isolation of income groups within an area through deconcentration of housing opportunities and revitalization of deteriorating neighborhoods, restoring and preserving properties of special value for historic, architectural or aesthetic reasons, and conserving of energy resources.

Expand economic opportunities. To create jobs available to low-income persons, to provide access to credit for development activities that promote long-term economic and social viability of the community, and to empower low-income persons to achieve self-sufficiency.

The three national objectives of the Community Development Block Grant Program are to provide benefits to low and moderate-income persons, to prevent or eliminate slums and blight and to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs. In the past, Former President Bush established two goals for the Consolidated Plan programs. Those goals were to end chronic homelessness by 2012 and to increase minority homeownership. Accordingly, President Barack Obama has recently added to those goals and illustrated his administration's responsibility in reaching those goals.

3. Evaluation of past performance

In the implementation of its CDBG, HOME, and ESG programs, the City of Tuscaloosa takes various initiatives to ensure success in meeting Consolidated Plan objectives and addressing community need. The City expended over 92% of its allocation on activities benefiting low and moderate income persons. The City involves the public in its programs by conducting extensive public involvement and complying with citizen participation requirements. Additionally, the City coordinates with various non-profit and other local organizations in the implementation of its programs to ensure funding has the greatest impact in addressing needs. During PY 2014, COT expended over \$1,000,000.00 on activities meeting its strategic plan objectives of providing decent housing, emergency shelter, providing a suitable living environment, and creating economic opportunity. Lack of funding makes it difficult to address all strategic plan objectives in one program year. As a result, Tuscaloosa funds high priority projects to the extent possible.

4. Summary of citizen participation process and consultation process

The City's Citizen Participation Plan (CPP), as revised in April 2013, has been carefully followed during the development of this fifth Consolidated Plan for Program Years 2015 - 2019. The CPP provides

residents, agencies and organizations in Tuscaloosa with the opportunity to participate in planning, implementing and assessing the CDBG and the HOME programs.

Four public meetings were held to solicit comments, recommendations and project proposals concerning housing and non-housing needs and programs. The meetings were held at the following times at the referenced locations:

- Monday, November 3rd at 1:00 P.M. at the City Council Chamber in City Hall @ 2201 University Boulevard
 - Wednesday, November 5th at 5:00 P.M. at the City Council Chamber in City Hall @ 2201 University Boulevard
 - Monday, March 2nd at 10:00 A.M. at the City Council Narashino Room in City Hall @ 2201 University Boulevard
 - Tuesday, March 3rd at 5:30 P.M. at the City Council Narashino Room in City Hall @ 2201 University Boulevard
- The public meetings were advertised in [The Tuscaloosa News](#) on November 20, 2014 and February 26, 2015. Prior to the meetings, emails/letters were sent to the directors or representatives of various agencies notifying them of the meetings and requesting that they provide a list of services that their particular agency provided to low-income persons and a listing of needs for the Consolidated Plan time period. Also, six staff persons in City departments that manage infrastructure projects were requested to provide a listing of such projects that needed to be undertaken in low-income neighborhoods. Although attendance at the Consolidated Plan meetings was sparse, it has been the City's experience that many agencies and individuals will hand deliver/mail project/program requests rather than attend a public meeting to submit them. Also, many individuals and agencies called or visited the Office of Federal Programs (OFF) to obtain information about the CDBG and HOME Programs and assistance in completing a proposal. On March 6, 2015 the City published in [The Tuscaloosa News](#) a summary of the proposed Five-Year Consolidated Plan for 2015-2019 and the 2015 One-Year Action Plan for the City of Tuscaloosa, Alabama. The summary was also placed on the City of Tuscaloosa's website for viewing by the public. The summary notice indicated that both proposed plans were available for public review in the City's OFF at City Hall and the Tuscaloosa Public Library and that all comments concerning the proposed plans must be submitted to the Office of Federal Programs by 5:00 p.m. on March 27, 2015. The CPP provides for a future public hearing to be held prior to the submission of the City's Consolidated Annual Performance & Evaluation Report (CAPER) for the CDBG and HOME Programs Plan to inform citizens of the City's progress during the past program year. This hearing will be held prior to June 30, 2015. A copy of the CPP is available for review in OFF.

5. Summary of public comments

The summary of public comments can be found under the Citizen Participation Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TUSCALOOSA	Office of Federal Programs
HOME Administrator	TUSCALOOSA	Office of Federal Programs

Table 1 – Responsible Agencies

Narrative

The City of Tuscaloosa Office of Federal Programs is responsible for preparing a Five-year Consolidated Plan and an Annual Action Plan for its grant programs funded through the U.S. Department of Housing and Urban Development (HUD). The City of Tuscaloosa is responsible for developing and monitoring a citizen participation plan. The Citizen Participation Plan can be found as an attachment to this ConPlan document. The City of Tuscaloosa is a HUD Entitlement City and receives CDBG, HOME, and CDBG-DR funding. The City receives ESG funding from the State of Alabama. The City's Office of Federal Programs is the lead agency for the administration of the CDBG, HOME, and ESG funds. The City's Recovery Operations Department is the lead agency for the CDBG-DR funding.

Consolidated Plan Public Contact Information

The City of Tuscaloosa

Office of Federal Programs - LaParry Howell, Director

P.O. Box 2089

Tuscaloosa, AL 35403

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

During the development of this Consolidated Plan, the City of Tuscaloosa consulted with adjacent units of local government to discuss projects which occur at jurisdictional boundaries and to prevent duplication of services and facilities throughout the area. The Office of Federal Programs met with officials and staff members of the City of Northport, Tuscaloosa County, and the West Alabama Regional Commission to discuss housing and non-housing needs throughout Tuscaloosa, Northport, and the remainder of Tuscaloosa County. The City of Tuscaloosa has also provided input to the Alabama Department of Economic and Community Affairs on existing needs within the City of Tuscaloosa which might be addressed in the State Consolidated Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

In prior years, residents representing all aspects of the Tuscaloosa Community came together to come up with a shared vision for the future of Tuscaloosa and a new “Comprehensive Plan” to guide known as the “Tuscaloosa 2020 - A Consensus Strategic Plan”. In addition to meeting with these units of local government, the Office of Federal Programs (OFP) has ongoing contact with local governments and government agencies in the following ways: The City is a member of the Metropolitan Planning Organization, which is the organization comprised of local government officials and whose purpose is to prioritize transportation needs within the urban area of Tuscaloosa County. The Director of Planning and Development Services (PDS) Services is a member of The University of Alabama Master Plan Committee. In addition to this contact, the City of Tuscaloosa coordinates with The University of Alabama concerning transportation, zoning, development, infrastructure, and other important issues. The City of Tuscaloosa coordinates with the Tuscaloosa County Planning and Community Development Department and the City of Northport’s Planning Department concerning comprehensive planning and the future implementation of zoning, subdivision regulations, and building inspection services. The City holds pre-design conferences for new and updated subdivision preliminary plats. In addition to City staff; the pre-design conferences are attended by the Tuscaloosa County Engineer, the Tuscaloosa County Health Department, and the County Planning and Community Development Director. The City partially funds the Tuscaloosa County Industrial Development Authority and assists them in securing industries by providing necessary public infrastructure. The City also works with the West Alabama Chamber of Commerce in securing new businesses in the City and thus new jobs for poverty level persons. For the past 18 years, the City has assisted The Salvation Army and Turning Point through the Emergency Solutions Grants Program by providing funds to prevent homelessness, to pay operating costs for the shelters for the homeless. In prior years, the City provided funds under the Community Development Block Grant Program and the HOME Program to assist this organization

(through a non-profit entity) to purchase land and to construct a new emergency and transitional shelter for homeless families. The City has provided funds to Community Service Programs of West Alabama, Inc. to deliver meals to very low-income persons. The City's Housing Counseling Program directly coordinate activities with public and private employment services and other agencies and private businesses to seek employment opportunities for their clients or to make direct referrals to available jobs. The City has on-going contracts with several local social service agencies such as Community Service Programs of West Alabama, Inc., FOCUS on Senior Citizens, West Alabama Food Bank, Tuscaloosa Transit Authority. OFP works directly with employees of the above mentioned agencies, as well as the Tuscaloosa Housing Authority, the Board of Education, and Indian Rivers Mental Health in carrying out housing assistance projects.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The concept of a Continuum of Care relates to the community care system available to assist a homeless person in transitioning from being homeless to permanent housing. Community-wide planning and coordination among homeless service providers and mainstream service providers is important if individuals are to get the help they need and eventually leave homelessness. The Continuum of Care is composed of representatives from member organizations or agencies from both public and private sectors that provide services to homeless people in the Tuscaloosa area as well as other interested individuals, such as members of churches, business leaders and homeless and formerly homeless individuals. This group functions as the Advisory Council on homeless issues for the Mayor of the City of Tuscaloosa, Alabama, and for the Probate Judge, Chairman of the County Board of Commissioners for Tuscaloosa County. The City of Tuscaloosa, Office of Federal Programs is one of the lead entities providing the day-to-day coordination of WACH. The City's HMIS Administrator currently serves as the Chair of the Continuum and the Salvation Army, Veterans Transitional Living Coordinator currently services as the Co-Chair. The mission of the group is to bring homeless service providers, consumers, interested citizens, businesses, churches, organizations and local governmental entities together to assess the needs of the homeless and to help homeless people regain their mental and physical health, rebuild meaningful interpersonal relationships including family reunification, secure gainful employment and stable housing, and ultimately to return to their rightful place in society as respected, productive citizens.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Continuum of Care works to increase resources directed to prevention efforts as the primary defense against homelessness. Through this initiative, the Continuum will *expand the breadth of current efforts, increase their immediate accessibility, and improve their long-term effectiveness*. To expand the breadth of current efforts, we will:

- Increase linkage to permanent housing and services for persons leaving institutions.
- Increase interagency coordination in services that provide short term or transitional financial assistance and housing counseling services in order to avert eviction or foreclosure.
- Obtain and review discharge policies established by the Department of Corrections, Pardons and Parole Board, Department of Veterans Affairs, Department of Mental Health, and local hospitals, and jails.
- Provide support and serve as a point of contact for agencies developing discharge plans.
- Coordinate with the Veterans Integrated Service Network (VISN 7) at the Tuscaloosa VA Medical Center to facilitate discharge planning for veteran re-entry from prison or jail.

To increase the immediate accessibility of services, we will:

- Initiate a media campaign to educate the community about the 2-1-1 and 3-1-1 information and referral line.
- Coordinate with these referral systems so that accurate, informative, and up to date information is dispersed to those in need or in crisis, especially for after-hours calls.
- Compile and updated resource directory for the administrators of 2-1-1 and 3-1-1.
- Identify area agencies who participate in homeless prevention services such as mortgage, rental, and/or utility assistance, food, clothing, and shelter.
- Gather application criteria and procedures from all participating agencies.
- Coordinate with mental health court case manager and therapist to prevent ¹incarceration of mentally ill for minor offenses in order to prevent decompensation while incarcerated or ²prevention of release directly into homelessness for punishable offenses.

To improve the long term effectiveness of prevention strategies, we will:

- Link households participating in one time prevention programs to ongoing community resources to support their sustainability.
- Utilize the Homeless Management Information System (HMIS) within the community to integrate services, promote system wide communication, and report outcomes.
- Actively recruit agencies within the community to utilize HMIS for continued cross-system collaboration.
- The HMIS administrator will ensure that all HMIS participating agencies are actively and accurately inputting data into the system in a timely fashion.

For those already experiencing homelessness or for whom homelessness is unavoidable, we will employ a rapid-rehousing strategy. Rapid-rehousing is designed to assist the homeless in exiting homelessness

quickly, with the proper support systems in place to help maintain stability and promote self-sufficiency. The primary goal of rapid rehousing is getting the homeless off the streets, *then* incorporating services to ensure future success. Thus, this method assumes that the contributing factors to homelessness can be addressed once the individual or family is safely rehoused. While we understand that most families will possess the ability to maintain stable housing and remain self-sufficient with necessary remediation and short term support, we also understand that this is not a realistic expectation for everyone. We accept that there will be households unable to maintain stable housing without long term, even lifelong support.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	THE SALVATION ARMY
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	N/A
2	Agency/Group/Organization	COMMUNITY SERVICE PROGRAM OF WEST ALABAMA, INC
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	N/A
3	Agency/Group/Organization	BIG BROTHERS, BIG SISTERS OF TUSCALOOSA CO., INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

4	Agency/Group/Organization	Caring Days Adult Day Care
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	FOCUS ON SENIOR CITIZENS OF TUSCALOOSA COUNTY, INC
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	Family Counseling Service of Tuscaloosa County
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	Habitat for Humanity of Tuscaloosa
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

8	Agency/Group/Organization	Tuscaloosa Housing Authority
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Alabama Coalition for the Homeless (WACH)	

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

In prior years, residents representing all aspects of the Tuscaloosa Community came together to come up with a shared vision for the future of Tuscaloosa and a new “Comprehensive Plan” to guide known as the “Tuscaloosa 2020 - A Consensus Strategic Plan”. In addition to meeting with these units of local government, the Office of Federal Programs (OFP) has ongoing contact with local governments and government agencies in the following ways: The City is a member of the Metropolitan Planning Organization, which is the organization comprised of local government officials and whose purpose is to prioritize transportation needs within the urban area of Tuscaloosa County. The Director of Planning and Development Services (PDS) Services is a member of The University of Alabama Master Plan Committee. In addition to this contact, the City of Tuscaloosa coordinates with The University of Alabama concerning transportation, zoning, development, infrastructure, and other important issues. The City of Tuscaloosa coordinates with the Tuscaloosa County Planning and Community Development Department and the City of Northport’s Planning Department concerning comprehensive planning and the future implementation of zoning, subdivision regulations, and building inspection services. The City holds pre-design conferences for new and updated subdivision preliminary plats. In addition to City staff; the pre-design conferences are attended by the Tuscaloosa County Engineer, the

Tuscaloosa County Health Department, and the County Planning and Community Development Director. The City partially funds the Tuscaloosa County Industrial Development Authority and assists them in securing industries by providing necessary public infrastructure. The City also works with the West Alabama Chamber of Commerce in securing new businesses in the City and thus new jobs for poverty level persons. For the past 18 years, the City has assisted The Salvation Army and Turning Point through the Emergency Solutions Grants Program by providing funds to prevent homelessness, to pay operating costs for the shelters for the homeless. In prior years, the City provided funds under the Community Development Block Grant Program and the HOME Program to assist this organization (through a non-profit entity) to purchase land and to construct a new emergency and transitional shelter for homeless families. The City has provided funds to Community Service Programs of West Alabama, Inc. to deliver meals to very low-income persons. The City's Housing Counseling Program directly coordinate activities with public and private employment services and other agencies and private businesses to seek employment opportunities for their clients or to make direct referrals to available jobs. The City has on-going contracts with several local social service agencies such as Community Service Programs of West Alabama, Inc., FOCUS on Senior Citizens, West Alabama Food Bank, Tuscaloosa Transit Authority. OFP works directly with employees of the above mentioned agencies, as well as the Tuscaloosa Housing Authority, the Board of Education, and Indian Rivers Mental Health in carrying out housing assistance projects.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City's Citizen Participation Plan (CPP), as revised in April 2013, has been carefully followed during the development of this fifth Consolidated Plan for Program Years 2015 - 2019. The CPP provides residents, agencies and organizations in Tuscaloosa with the opportunity to participate in planning, implementing and assessing the CDBG and the HOME programs.

Four public meetings were held to solicit comments, recommendations and project proposals concerning housing and non-housing needs and programs. The meetings were held at the following times at the referenced locations:

- Monday, November 3rd at 1:00 P.M. at the City Council Chamber in City Hall @ 2201 University Boulevard
 - Wednesday, November 5th at 5:00 P.M. at the City Council Chamber in City Hall @ 2201 University Boulevard
 - Monday, March 2nd at 10:00 A.M. at the City Council Narashino Room in City Hall @ 2201 University Boulevard
 - Tuesday, March 3rd at 5:30 P.M. at the City Council Narashino Room in City Hall @ 2201 University Boulevard
- The public meetings were advertised in The Tuscaloosa News on November 20, 2014 and February 26, 2015. Prior to the meetings, emails/letters were sent to the directors or representatives of various agencies notifying them of the meetings and requesting that they provide a list of services that their particular agency provided to low-income persons and a listing of needs for the Consolidated Plan time period. Also, six staff persons in City departments that manage infrastructure projects were requested to provide a listing of such projects that needed to be undertaken in low-income neighborhoods. Although attendance at the Consolidated Plan meetings was sparse, it has been the City's experience that many agencies and individuals will hand deliver/mail project/program requests rather than attend a public meeting to submit them. Also, many individuals and agencies called or visited the Office of Federal Programs (OFP) to obtain information about the CDBG and HOME Programs and assistance in completing a proposal. On March 6, 2015 the City published in The Tuscaloosa News a summary of the proposed Five-Year Consolidated Plan for 2015-2019 and the 2015 One-Year Action Plan for the City of Tuscaloosa, Alabama. The summary was also placed on the City of Tuscaloosa's website for viewing by the public. The summary notice indicated that both proposed plans were available for public review in the City's OFP at City Hall and the Tuscaloosa Public Library and that all comments concerning the proposed plans must be submitted to the Office of Federal Programs by 5:00 p.m. on March 27, 2015. The CPP provides for a future public hearing to be held prior to the submission of the City's Consolidated Annual Performance & Evaluation

Report (CAPER) for the CDBG and HOME Programs Plan to inform citizens of the City’s progress during the past program year. This hearing will be held prior to June 30, 2015. A copy of the CPP is available for review in OFF.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	There was little to no participation at the public meetings.	There were no comments received at the public meeting.	There were no comments that were not accepted.	
2	Newspaper Ad	Non-targeted/broad community	There were no comments received based on the newspaper ad.	There were no comments received.	There were no comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The Office of Federal Programs solicited comments via the City's website and e-mail requests from various agencies concerning housing and non-housing needs in Tuscaloosa and programs which should be implemented to address those needs.	Based on the comments that were received, the following were suggestions from the various agencies and staff that responded to the Office of Federal Programs' request.- There is a need for the development of affordable housing to include homeownership and rental in the Tuscaloosa community.- Homeless	There were no comments that were not accepted	http://www.tuscaloosa.com/Government/Departments/Federal-Programs/office-of-federal-programs

Consolidated Plan

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Using 2000 and 2010 U. S. Census data, other data obtained by the Office of Federal Programs and data provided by numerous community agencies which work with lower income and disabled persons, the housing needs or problems discussed in this section of the Plan were identified. The housing needs identified in this Plan represent those identified for 2015 or for the present time only. Because these needs are not expected to change significantly in the next few years, an analysis was not completed of housing needs projected to exist five years from now or in any other future time period. Most housing needs are those of low income persons because middle and higher income persons can afford housing which is adequate in size, structurally sound and in a suitable location.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The concept of what constitutes “housing need” has changed over the years. Seventy years ago, most housing units in the United States did not have indoor bathrooms or central heating and cooling systems. By 1970, only 1,222 housing units in the City of Tuscaloosa were considered “plumbing deficient” and in 2000, the number had declined to only 186 out of 34,969 total housing units. In 2010, it is not considered acceptable for any housing unit to be plumbing deficient, for it to have un-vented (unsafe) space heaters or for it to be in substandard structural condition. Of greater concern are the individuals and families who are living in these substandard housing units or paying more than 30 percent of their income for housing costs and thus, living in housing which they cannot afford without sacrificing other necessities of life, or persons living in overcrowded units, or homeless persons who do not have any permanent place of residence. The real housing needs are experienced by these persons.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	77,906	89,035	14%
Households	31,602	31,984	1%
Median Income	\$27,731.00	\$34,359.00	24%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,070	3,480	5,225	3,150	13,055
Small Family Households	1,970	970	1,770	1,250	6,939
Large Family Households	120	265	240	135	515
Household contains at least one person 62-74 years of age	510	685	655	415	2,180
Household contains at least one person age 75 or older	465	450	590	395	1,430
Households with one or more children 6 years old or younger	1,095	430	545	485	1,055

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	15	120	10	210	4	0	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	0	4	0	29	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	125	35	35	250	35	40	0	15	90
Housing cost burden greater than 50% of income (and none of the above problems)	4,100	1,040	450	80	5,670	615	400	515	110	1,640
Housing cost burden greater than 30% of income (and none of the above problems)	370	780	1,405	320	2,875	155	300	505	550	1,510

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	875	0	0	0	875	125	0	0	0	125

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,240	1,185	605	125	6,155	645	445	530	125	1,745
Having none of four housing problems	925	1,135	2,750	1,425	6,235	255	720	1,340	1,480	3,795
Household has negative income, but none of the other housing problems	875	0	0	0	875	125	0	0	0	125

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,355	530	565	2,450	170	235	550	955
Large Related	35	175	80	290	50	60	39	149
Elderly	305	225	125	655	305	380	320	1,005

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	2,875	1,020	1,185	5,080	260	69	130	459
Total need by income	4,570	1,950	1,955	8,475	785	744	1,039	2,568

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,250	335	155	1,740	130	180	260	570
Large Related	35	140	0	175	30	60	4	94
Elderly	215	80	65	360	235	140	165	540
Other	2,700	570	270	3,540	235	65	90	390
Total need by income	4,200	1,125	490	5,815	630	445	519	1,594

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	45	125	35	0	205	0	0	10	15	25
Multiple, unrelated family households	0	0	19	35	54	35	40	0	0	75
Other, non-family households	35	0	0	0	35	0	0	0	0	0
Total need by income	80	125	54	35	294	35	40	10	15	100

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2015 Point in Time Count, 56 unsheltered single adults were homeless in Tuscaloosa County and 49 sheltered single adults were homeless in Tuscaloosa County, for a total of 105 single person households. With respect to the unsheltered single households, 64 percent were male and 36 percent were female and 51 percent were black and 49 percent were white. Of sheltered single households, 67 percent were male and 33 percent were female. Additionally, of those whose race was identified, 18.4 percent were identified as black and 47 percent were identified as white. Nearly all were identified as non-Hispanic or Latino.

In addition, it should also be mentioned that based on CHAS data on crowding in single family households, that there is an issue with crowding in rental households especially at 50% and below the AMI.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Some persons are in need of supportive housing that means housing units or group housing that has a supportive environment and includes planned services. Supportive services may include child care, transportation, education, job training, medication management, behavioral management, substance abuse treatment, counseling, life skills education, parenting classes, money management, household management, and other appropriate services.

Persons in need of supportive housing or services include the severely mentally ill, physically handicapped persons, elderly persons, persons with alcohol or drug addiction problems and persons with HIV or AIDS.

The City of Tuscaloosa contains an unusually high number of persons with mental, developmental, and/or physical disabilities due to the presence Bryce Hospital for the mentally ill, Partlow Developmental Center, a U. S. Veteran’s Administration Hospital and the West Alabama Rehabilitation Center. According to Alabama Department of Mental Health, in 2013, a total of 766 consumers were served at Bryce Hospital and 694 consumers were served at North Alabama Regional Hospital, which will be closing its doors by June of 2015. Prior to this, two other hospitals, Greil Memorial Psychiatric Hospital in Montgomery and Searcy Hospital in Mt. Vernon, closed their doors to consumers in 2012. The state of Alabama is now left with only one facility, Bryce Hospital, with a mere 268 beds, to serve the entire population of severely mentally ill individuals in need of services. Following the state’s promise to file consumers previously deemed appropriate for long term, inpatient psychiatric services into community based care through the “least restrictive environment,” the state has announced a 15 percent cut in Mental Health’s General Fund appropriation. According to Alabama’s Mental Health Commissioner, Jim Reddoch, the 15.8 million in general fund cuts would reduce the agency’s state and federal funding by 52.7 million. This cut would force those in community based care back into institutional settings, which as previously stated, no longer exist.

What are the most common housing problems?

Some of the most common housing problems are housing affordability, tenant education, job stability, and resources for single parents, especially those with small children.

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

Households with school-aged children, especially those headed by only one parent or guardian are deeply affected by these challenges. As of January 2015, 314 pre-K through 12th grade students met criteria for McKinney-Vento status in the Tuscaloosa City School system. These students represent 41 percent of the total homeless population assessed during the 2015 Point in Time Survey. This does not represent students who meet McKinney-Vento criteria in Tuscaloosa County Schools. Additionally, the students identified in the most recent survey are associated with 143 parents or guardians and 46 siblings or other family members in the home who are not school aged, for a total of 503 people.

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

As previously stated, low-income families with children tend to be single parent households of primarily African American women. Families need help with transportation, after school care, day care for non-school aged children and during the summer months, job training and opportunities, and affordable housing options outside of the limited Section 8 and project-based housing. Many families with children do not have the resources, financially or otherwise, to face a crisis. Many times, even small crisis push these families into poverty and homelessness. For instance, if a single parent becomes ill and has to miss work for any amount of time or has to have even a minor surgery, he or she will immediately be behind on rent and other necessities, even food. Formerly homeless families often face the same types of challenges. Facing the issues that trap people into the cycle of poverty and homelessness often takes many, many years and even generations to break. The formerly homeless continue to need job resources and education, help with money and resource management, counseling services, childcare, food assistance, drug and alcohol treatment and support, medication assistance, and countless other community supports.

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

N/A

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

Housing characteristic that have been linked with instability and homelessness include being low-income or in poverty, previous family history, mental illness, substance abuse/addiction, dual diagnosis, disability, domestic violence, and those with a criminal history and/or felony conviction(s).

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In the first two sections (NA-15 and NA-20) housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 30% of household income

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,415	660	995
White	2,675	270	635
Black / African American	2,465	360	295
Asian	85	0	45
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	140	15	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,710	775	0
White	1,045	305	0
Black / African American	1,605	440	0
Asian	20	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,045	2,180	0
White	1,475	945	0
Black / African American	1,505	1,095	0
Asian	10	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	100	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,120	2,035	0
White	380	1,075	0
Black / African American	675	825	0
Asian	0	65	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	55	35	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,890	1,185	995
White	2,395	550	635
Black / African American	2,220	605	295
Asian	85	0	45
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	140	15	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,630	1,855	0
White	585	765	0
Black / African American	1,005	1,045	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	10	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,135	4,090	0
White	625	1,795	0
Black / African American	485	2,115	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	115	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	245	2,905	0
White	130	1,325	0
Black / African American	75	1,430	0
Asian	0	65	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	35	60	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,785	4,515	7,585	1,040
White	10,480	2,394	3,815	630
Black / African American	6,400	2,900	3,585	340
Asian	305	45	105	45
American Indian, Alaska Native	15	0	30	0
Pacific Islander	0	0	0	0
Hispanic	465	40	150	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

CHAS data demonstrates that none of the groups represented in the tables above show disproportionately greater needs that are at least 10 percentage points higher than the percentage of persons in the category as a whole.

The race/ethnicity with the highest percentage of housing problems and severe housing problems at the

0-30% and 30-50% range is White followed closely by Black/African American. For housing problems and severe housing problems at the 50-80% range, Black/African American had the highest percentage and for the 80-100% range Black/African American represented the highest percentage.

For housing cost burden at all ranges, the race/ethnicity with the highest percentage are as follows:

0-30% - White

30-50% - Black/African American

50-80% - White followed closely by Black/African American

This is consistent with population trends in the City of Tuscaloosa as 54.3% of the population is White, 43% of the population is Black/African American, 4% is Hispanic, and 2.8% is Asian. This indicates that if there were a racial or ethnic group that has a disproportionately greater need than the needs of the jurisdiction as a whole; it would be Whites and Black/African Americans. Most occupied housing in

Tuscaloosa (owner or rental) is occupied by these race/ethnicities. Native American, Native Hawaiian and other Pacific Islander, and other races make up barely combined 1% of the population.

If they have needs not identified above, what are those needs?

The data reported represents the areas of need. Often times, areas of racial/ethnic concentrations overlap with CDBG target areas. This is the case in the City of Tuscaloosa. Typically the needs that the City of Tuscaloosa has in these target areas includes housing rehabilitation to maintain the affordable housing stock and neighborhood revitalization needs such as street improvements and infrastructure improvements to provide suitable living environments.

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

All races and ethnicities in the data tables are represented in the targeted neighborhoods in the City of

Tuscaloosa. Maps showing racial/ethnic, minority, and low income concentrations in the City of Tuscaloosa have been provided as attachments to this plan.

NA-35 Public Housing – 91.205(b)

Introduction

The most recent PIC (PIH Information Center) data indicates that 1,914 of the City’s households received rental subsidies or lived in housing units that had federally subsidized rents. Those households receiving rental assistance comprised 14% of all renter households. Rental assistance is provided to low-income individuals or families under several different Federally funded programs. These programs may be “project based” or “tenant based.” Project based assistance is provided to households occupying units in specific apartment complexes. Programs under which project based assistance is provided include (1) the Public Housing Program, (2) the Section 202 Program for elderly persons, (3) the Section 811 Program for disabled persons, (4) the HOME Program and (5) the Section 8 Rental Subsidy Program, all of which are funded by the U. S. Department of Housing and Urban Development (HUD). Tenant based assistance is approved for specific low income households instead of being tied to housing units in specific apartment complexes. Each approved household is provided a voucher of assistance under the Section 8 Rental Subsidy Program and can choose to live in any approved apartment or house located in any area of the City. The rental subsidy provided is the difference between the actual cost of rent and utilities for a unit and 30 percent of the total income of the family occupying the unit. Thus, a family will not have to pay more than 30 percent of its monthly income for rent and utility costs to live in a unit in good condition. To be eligible for assistance under most of these programs, the income of a family cannot exceed 50 percent of the median income found for all families of that size in the Tuscaloosa area (very low income). The maximum annual income that a family can receive and still be eligible for rental assistance is indicated below as established by HUD in March, 2015.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	892	1,022	0	972	45	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,418	11,737	0	11,738	11,315	0
Average length of stay	0	0	6	5	0	5	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	20	0	1	19	0
# of Elderly Program Participants (>62)	0	0	206	97	0	89	7	0
# of Disabled Families	0	0	217	319	0	301	15	0
# of Families requesting accessibility features	0	0	892	1,022	0	972	45	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	29	87	0	67	18	0	0
Black/African American	0	0	862	933	0	903	27	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	16	0	15	1	0	0
Not Hispanic	0	0	888	1,006	0	957	44	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance. The Tuscaloosa Housing Authority applies for funds under the Public Housing Comprehensive Grant Program - Repairs to Existing Units and Housing Choice Vouchers to address the issues of tenants and applicants requiring accessible units.

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

There are over 1,500 people on the waiting list for public housing and section 8 tenant-based rental assistance. The majority of the families are classified as Black and very low income. The Tuscaloosa community is in desperate need of additional section 8 vouchers and public housing units.

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

Using 2000 and 2010 U. S. Census data, other data obtained by the Office of Federal Programs and data provided by numerous community agencies which work with lower income and disabled persons, the housing needs or problems discussed in this section of the Plan were identified. The housing needs identified in this Plan represent those identified for 2010 or for the present time only. Because these needs changed drastically after the April 2011 natural disaster, a housing need analysis of affordable housing was conducted that identified a 1200 to 1800 opportunity range. The opportunity range includes accommodating for some former residents in the Storm Impact Area, that due to a loss of their homes are now financially challenged to secure comparable replacement housing. Most housing needs are those of low income persons because middle and higher income persons can afford housing which is adequate in size, structurally sound and in a suitable location.

Discussion

Table 22 contains information on the total unit vouchers in use in the City of Tuscaloosa by type of program and by program type. There were 1,914 households receiving rental assistance (892 under project based programs and 972 under tenant based assistance programs).

The housing units leased under the Section 8 Rental Subsidy Program have to meet the Section 8 Program Housing Quality Standards and thus are in sound condition. Some of these units may need minor maintenance repairs or to have their heating systems replaced but these repairs are the responsibility of the owners of the units. The Public Housing Units are owned and managed by the Tuscaloosa Housing Authority. Because the units are all at least 30 years old, rehabilitation work and modernization are needed on most units. In 1992 and 1993, work was completed to eliminate lead based paint hazards from all of the Public Housing Units. For the past several years, Comprehensive Grant Program funds provided by HUD have been used to make repairs and modernize units in most of the complexes. The Tuscaloosa Housing Authority has recently completed a 5 Year Plan for Fiscal Years 2014-2018. A summary of the Annual Plan for Fiscal Year 2014 is included in this section of the City's Consolidated Plan. The staff of the City's Office Federal Programs plans to meet with officials of the Tuscaloosa Housing Authority on a regular basis to coordinate the implementation of the City's Consolidated Plan with the implementation of the Tuscaloosa Housing Authority's 5 Year Strategic Plan.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

As part of the Consolidated Plan, the City developed a Housing Strategy to help address the housing needs of its residents. This strategy established five priorities or long-term objectives for providing assistance. One of those priorities is the "Provision of Transitional Shelter Space and Additional Emergency Shelter Facilities and Other Assistance for Homeless Persons." Obstacles identified which might impede the Community's efforts to assist homeless persons include: (1) the lack of new Section 8 Rental assistance vouchers to provide new housing assistance for homeless persons; (2) increases in the market rents for rental units and in the cost of land and existing housing in the Tuscaloosa area during the past 10 years which make units in good condition unaffordable to low income persons; (3) the lack of sufficient funds to meet the needs for homeless prevention assistance (utility and rent assistance); and (4) the NIMBY (not in my back yard) attitude of many residents will make it difficult to locate sites for new units or transitional facilities, especially facilities for chronically mentally ill persons.

The primary goal of the City and the local agencies that assist homeless persons is to see that every person has temporary or permanent shelter and associated needed services and that no person lives out of doors or in a structure not made for human habitation unless that person chooses to do so.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	28	345	600	30	150	0
Persons in Households with Only Children	0	0	15	5	0	0
Persons in Households with Only Adults	56	49	350	50	0	0
Chronically Homeless Individuals	8	38	75	20	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	9	0	35	15	0	0
Veterans	4	91	100	40	0	0
Unaccompanied Child	0	0	20	4	0	0
Persons with HIV	2	2	20	5	0	0

Table 26 - Homeless Needs Assessment

There are number for unaccompanied youth, however data for this section of the point in time count is still being processed. Please note that the CoC only estimates the combination of adult and children exiting homelessness. In addition, the CoC is working with community agencies to get more participation in the HMIS system, however, it is only mandated for agencies with certain federal funds that serve the homeless. Please note that demographic specific information is not as accurate as possible due to the survey team primarily completing forms with observational data.

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Data is available and included.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2015 Point in Time Survey, families with children tend to be headed by single mothers who are African American. Based on sheltered and unsheltered data where demographic information was available, 86 percent of households were headed by a female and 90 percent were African American. Veteran data collected was primarily gained from programs associated with the Tuscaloosa VA Medical Center. Based on the Point in Time Survey, 95 Veterans were identified as living in either transitional shelter or on the street.

In addition to homeless families identified as both sheltered and unsheltered during the annual point in time count, the Continuum of Care partnered with Tuscaloosa City Schools to obtain a more accurate account of homeless children in the area. The 2015 point in time survey identified 314 students in Tuscaloosa City Schools that met criteria for McKinney-Vento, under HUD’s Category 3 definition of homelessness. In addition these students were associated with 143 parents, guardians, or other adults in their household and 46 siblings or other family members who were not school aged. This number totals 503 homeless persons in the community. In the coming year, the Continuum of Care is working to include the students who meet the criteria for McKinney-Vento in the Tuscaloosa County School system as well.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Based on findings from the 2015 Point in Time Survey, homeless families with children tend to be led by a female and are predominately African American. With respect to unsheltered single adults, of the demographic information available, 43 percent were African American and 57 percent were Caucasian. Nearly all respondents were labeled as being non-Hispanic in ethnic origin.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Presently, Tuscaloosa does not have an emergency shelter. When individuals and especially families experience a housing crisis, there are few resources that they have immediate access to. Of the data collected, at least 14 single individuals met the criteria for chronic homelessness during the survey. Two area shelters did not participate in providing demographic data and the survey team was only able to obtain the number of individuals at the shelter on the day of the survey, therefore the number has the potential to be higher for sheltered and unsheltered single individuals. In addition, 9 families met the criteria for chronic homelessness; however these numbers are likely low for the same reason stated above. The numbers discussed here also do not include the point in time count conducted in conjunction with Tuscaloosa City Schools, which will be discussed in a later section.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Describe the characteristics of special needs populations in your community:

Special needs populations in this community include the seriously mentally ill, people who have physical or developmental disabilities, veterans, those with HIV or AIDS, and families with children. Due to spending cuts at the state and federal level for mental health services totaling 52.7 million, the closure of all state mental health hospitals except for one, which is here in Tuscaloosa, funding cuts through the Department of Human Resources that provide essential services such as child care, and a lack of affordable housing, Tuscaloosa is reaching a crisis point. Nearly all of the vulnerable populations are losing ground. Deep funding cuts would force those who were previously transferred into community based care back into institutional settings, but the institutions no longer exist. Parents who rely on assistance with childcare in order to work will no longer have access to such assistance.

What are the housing and supportive service needs of these populations and how are these needs determined?

Tuscaloosa has a vast affordable housing shortage and a limited bus system that does not reach beyond Tuscaloosa City limits. Working families often cannot afford to reside within the City, but do not have transportation resources necessary to commute from outlying areas into the City. They are then forced to either move from place to place or live in hotels or pay an exorbitant price for rent and risk becoming evicted when a crisis occurs and they cannot come up with enough money to pay.

In terms of supportive housing, the Continuum of Care currently has a supportive housing grant that assists with providing a voucher and services to veterans, individuals with HIV or AIDS, and the severely mentally ill. Partnering agencies that serve these clients assist with identifying clients who meet criteria for supportive housing and refer to the Tuscaloosa Housing Authority for a section 8 voucher. The agencies then assess each client for his or her specific needs and assist the client in finding appropriate housing. Based on the level of care each client necessitates, partnering agencies provide care and services in order to help clients maintain housing. Supportive service needs include Supportive services may include child care, transportation, education, job training, medication management, behavioral

management, substance abuse treatment, counseling, life skills education, parenting classes, money management, and household management.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Alabama Department of Public Health, as of March 31, 2015, there was a total of 674 confirmed cases of HIV in Tuscaloosa County alone. West Alabama Aids Outreach currently partners with Whatley Health Services in Tuscaloosa to provide case management and medical care for those with HIV/AIDS. In 2014, West Alabama Aids Outreach served 230 individuals and Whatley Health Services served an additional 70-80 clients. West Alabama Aids Outreach currently has the least housing options that they have ever had. Subsidized rent is offered through 5 HOPWA vouchers and 10 supportive housing vouchers, which are all being utilized. The agency also has 3 homes it provides housing through for reduced rent, which are also full.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

How were these needs determined?

Needs are determined based on proposals that are reviewed and input from citizens, city leaders, agencies and other pertinent stakeholders.

Additional Information - Public Facilities

PARKS AND/OR RECREATION FACILITIES Priority: High Statement of Needs: There are several parks in other low-income neighborhoods that need to be upgraded or redeveloped. Those parks include Harmon Field, which is across from the Salvation Army and south of Rosedale Courts Public Housing Complex, Kaulton Park in west Tuscaloosa, McKinney Park and Rosedale Park in south central Tuscaloosa and Jaycee Park in east Tuscaloosa.

HEALTH FACILITIES Priority: High Statement of Needs: The Maude Whatley Health Center, the Good Samaritan Clinic and the Indian Rivers Mental Health/Mental Retardation Center are three health facilities that provide reduced-cost and/or free health services to many low-income residents in Tuscaloosa. The Tuscaloosa County Health Department also provides reduced-cost or free health services for persons who are eligible. The City provided \$135,000 in 1991 and 1992 CDBG funds for the construction of a satellite mental health center, the Insight Center, in west Tuscaloosa, which is operated by Indian Rivers Mental Health Center. The majority of residents in west Tuscaloosa are of low-income status.

OTHER PUBLIC FACILITIES Priority: High Statement of Needs: In past years, the City has used CDBG funds to assist many agencies that provide critical services for low-income residents to acquire, construct or renovate facilities for their operations. Those agencies include the American Red Cross, the Salvation Army, Family Counseling Services, Temporary Emergency Services, the ARC, (formerly Tuscaloosa County Association of Retarded Citizens), Caring Days Adult Day Care Center, the Weaver-Bolden Branch Library and Easter Seals West Alabama.

Describe the jurisdiction’s need for Public Improvements:

FLOOD DRAIN IMPROVEMENTS Priority: High Statement of Needs: In particular, west Tuscaloosa is very low-lying and has a multitude of drainage problems, including inadequate, obsolete drainage pipes and inlets. Since 1978, the City has appropriated some \$5.4 million of its CDBG funds for drainage

projects, primarily in west Tuscaloosa and low-income neighborhoods in the Alberta community in east Tuscaloosa.

WATER IMPROVEMENTS Priority: High Statement of Needs: There are several low-income areas in Tuscaloosa where water mains and lines are undersized and/or obsolete for adequate water delivery and fire protection and some areas do not have fire hydrants close by. There are various areas located throughout the City of Tuscaloosa. The City's water distribution manager estimates that some 50 additional fire hydrants and associated lines are also needed in low-income neighborhoods of the City.

STREET IMPROVEMENTS Priority: High Statement of Needs: Numerous other street improvements, including additional street lighting, are needed in west Tuscaloosa and the Alberta community, the two primary low-income areas in the City. In addition, there are other street improvements that will take place along Paper Mill Road in East Tuscaloosa and along Greensboro Avenue.

How were these needs determined?

Needs are determined based on proposals that are reviewed and input from citizens, city leaders, agencies and other pertinent stakeholders.

additional Information - Public Service

SIDEWALK IMPROVEMENTS

Priority: High Statement of Needs: The lack of sidewalks in Tuscaloosa makes pedestrian travel hazardous since many streets are narrow and have inadequate shoulders for walking. Many low-income residents depend on walking and public transit for transportation, and sidewalks are needed to provide pedestrian access to stores, schools and public facilities in their neighborhoods.

SEWER IMPROVEMENTS

Priority: High Statement of Needs: There are many low-income areas in the City where undersized, antiquated or deteriorated sewer mains need to be replaced. Also, most low-income families cannot afford to pay the City's assessment for the installation of a sewer main in the street or to have a private company install a "tie in" lateral line from their house to an existing sewer main.

Describe the jurisdiction's need for Public Services:

Since, 1978, the City's Housing Counseling Services Program has provided comprehensive housing counseling services to low-income persons in Tuscaloosa. The program is operated as a satellite office

of the City's Community Planning & Development Department and the office is located in west Tuscaloosa, where the majority of residents are low-income. The program, which is a public service activity, has always been a CDBG funded activity. Since the City's two housing counselors work with clients receiving assistance under the HOME Program, some HOME administration funds are also used to fund the program. As operating costs for the Housing Counseling Services Program have increased somewhat each year, the City's CDBG and HOME entitlement grants have steadily decreased over the past four years. Thus, the 15% allowance for service activities has dwindled and more service funds are needed to operate the City's primary service activity, the Housing Counseling Services Program. For the 2015 CDBG Program, only \$114,505 could be programmed for public service activities. Of that amount, \$10,000 was allocated for the Housing Counseling Services Program, leaving \$104,505,600 available for other service programs. Various agencies requested some \$715,000 in 2015 CD funds for public service activities. For the 2015 CDBG Program, the City Council chose to fund nine agencies that have been receiving Community Development funds for public service programs for a number of years. Because of the 15% limit and the decrease in CDBG funds, for Program Years 2003 through 2010, it has been necessary to reduce the amounts appropriated to each agency. All of these funded programs address specific needs of low-income persons in the City. Unfortunately, other programs that also address critical public service needs could not be funded.

How were these needs determined?

Needs are determined based on proposals that are reviewed and input from citizens, city leaders, agencies and other pertinent stakeholders.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The Housing Supply Analysis provides an estimate of the current supply of housing in the City of Tuscaloosa. In this section the existing housing inventory is examined, including the type and size by tenure (owner/renters).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,730	53%
1-unit, attached structure	1,001	2%
2-4 units	4,284	10%
5-19 units	9,928	24%
20 or more units	3,822	9%
Mobile Home, boat, RV, van, etc	566	1%
Total	41,331	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	11	0%	212	1%
1 bedroom	142	1%	3,857	23%
2 bedrooms	1,901	12%	7,835	47%
3 or more bedrooms	13,165	87%	4,861	29%
Total	15,219	100%	16,765	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Tuscaloosa’s federally funded housing programs are targeted towards extremely low, low, and moderate-income families. The expected number of units targeted is determined annually through the citizen participation process and a needs assessment. Expected accomplishments are consistent with five-year goals and accomplishments are reported annually in the Consolidated Annual Performance Report. See the FY 15 Annual Action Plan for specific proposed numbers.

The City is predominately comprised of 1-unit detached structures with 21,730 units accounting for 53% of the housing stock. The next largest property type is multi-family housing, 2-20 units accounting for 18,034, or 43% of the entire housing stock. Duplexes or multi-family housing being the second largest percentage of housing types in the City of Tuscaloosa is consistent with the student population and supply and demand trends. The existence of the University of Alabama in the City demands the need for more housing units per acre, and duplexes or multi-family housing is the most appropriate way to create units within zoning regulations. In addition largest property type of single unit detached structures is also significant to the City of Tuscaloosa due to the increased needs of those households seeking rehabilitation/repairs. The City allocates a significant amount of CDBG funding to address multifamily and single-family detached home rehabilitation.

It is also significant that the majority of housing in Tuscaloosa is renter-occupied. Due to HUD regulations found under 24 CFR 570.202, Community Development is only allowed to work on 'owner-occupied housing units'; and therefore is unable to assist any rental households in need of housing rehabilitation.

This burden would fall to the property owner. The City targets owner-occupied housing for its housing rehabilitation programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City of Tuscaloosa does not foresee current affordable housing units being lost. The inventory of units in THA's Public Housing Developments will remain the same and the City will utilize their housing rehabilitation programs to maintain the current affordable housing stock. It is expected that THA will maintain their Section 8 contracts. THA continues to provide housing choice vouchers as long as vouchers are available. If a family is able to become self-sufficient and move out of an affordable unit, the waiting list is extensive to fill that unit. The City of Tuscaloosa also increases affordable housing units by working with its CHDOs and THA to construct single family affordable housing. The City also provides homeowner purchase assistance, increasing the number of available affordable units.

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

Though the City of Tuscaloosa has designed its programs to increase efforts to provide available affordable housing, availability of units does not meet the needs of the population. This is demonstrated by extensive waiting lists for housing choice vouchers, rehabilitation assistance, and homeowner assistance. Lack of funding does not allow the City to address all affordable housing needs.

Assessing the existing and future housing demand is more complicated than outlining the existing housing supply. In order to determine if the housing market in Tuscaloosa meets the needs of the

population you must determine the relative demand and supply of the real estate market. To determine demand for housing you must take in to account factors like income, price of housing, cost and availability of credit, consumer preferences, investor preferences, price of substitutes and price of complements. The core demographic variable is population size and growth, followed by income and price of housing. The housing supply is determined using land, labor, and various inputs such as electricity and building materials.

The median home value for single-family housing in the City was estimated at \$158,400. There are multiple factors that are required in determining the income required to qualify for a mortgage at the median home value of \$158,400. The interest rate, annual real estate taxes, and monthly debt obligations of the borrower would all have to be considered.

In the City's 2010-2014 Analysis of Impediments to Fair Housing, Low income Households cannot afford housing/apartment rents were identified as impediments. A shortage of affordable owner-occupied and rental units limits housing choice, especially along the routes of public transportation. Mortgage lending requirements that focus on high down payments and excellent credit, act to block low-income and minority families from home ownership. Development costs and tax credit restrictions can exclude affordable housing entirely or limit it to certain areas. In addition, many households are cost burdened, paying over 30-50% of their wages in rent or mortgage, and have incurred debt and credit issues just out of the necessity of having a place to live.

Describe the need for specific types of housing:

Affordable housing units in general are a large need, specifically single-family detached. As identified in the current AI, a shortage of affordable owner-occupied units limits housing choice, especially along the routes of public transportation. Another specific type of housing need is accessible housing. This may be due to high cost of retrofitting units for ADA accessibility. The 2010-2014 AI also identified an inadequate supply of Section 8 or public housing. This has to do with the high demand and the volume of the waiting list to get into those units. THA utilizes 100% of their vouchers.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following tables show the cost of both owner and renter housing in the City of Tuscaloosa.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	97,400	158,400	63%
Median Contract Rent	375	561	50%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,325	43.7%
\$500-999	8,137	48.5%
\$1,000-1,499	1,022	6.1%
\$1,500-1,999	144	0.9%
\$2,000 or more	137	0.8%
Total	16,765	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,300	No Data
50% HAMFI	4,950	845
80% HAMFI	12,625	2,865
100% HAMFI	No Data	4,530
Total	18,875	8,240

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	469	595	788	989	1,123

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	485	616	806	922	1,009
Low HOME Rent	485	530	636	735	820

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The housing affordability table above suggests that owner occupied housing suffers from higher housing costs than rental households. 42.3% of Tuscaloosa’s households are owner-occupied compared to 57.7% rentals. The table indicates that for both renters and owner-occupied housing, there is more sufficient housing at the 51-80% area median income than at or below 30%. It seems that income levels between at or below 30% area median income struggle the most with housing affordability costs and availability of sufficient housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

The current real estate market is a buyer’s market. Home values decreased during the recession making it more affordable to purchase homes. However, lending practices will continue to impede the possibility of low-income persons being able to purchase homes due to credit and down payment requirements. Some banks do offer FHA and USDA loans, but even those programs require a credit rating of 640 or above to qualify. The City of Tuscaloosa does offer purchase assistance through their HOME program to lessen down-payment costs, but again, qualifying with a lender is a challenge for many low-income families. The housing market is slowly increasing, but lending terms are still a barrier to affordable housing.

According to the data above, there is a larger supply of rental units than owner-occupied units. Tuscaloosa tends to have high rental housing costs, with 59% paying up to \$1,000 for rent. A three bedroom apartment at fair market rent costs \$1,206, significantly higher than many other counties in Alabama. There is a large demand for rental units in this price range due to the fact that rental rates above \$1,000 are not reasonably affordable to low-income families. According to the Units Size by Tenure table, there are 4,861 rental units that are at least three-bedroom in the City of Tuscaloosa. However, this does not mean that low-income families can afford to live in those units, forcing many to reside in two-bedroom units not conducive to family size. This is what causes overcrowding. In addition, hefty deposits, moving costs, and utility costs continue to pose a challenge in finding affordable rental housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The local market is sustaining rental rates that match accordingly with HUD's published HOME/Fair

Market rents, however 49% are paying rents of up to \$1,000 per month and 6% pay up to \$1,500 in rent not including utilities. Though THA provides Housing Choice Vouchers and has several subsidized housing developments, high median rents may indicate the need continued Tenant Based Rental Assistance. Landlord participation in subsidized housing programs is essential in maintaining affordable rental housing. In addition, the City will continue with its homeownership assistance and housing rehabilitation programs to provide ownership opportunities and preserve existing affordable housing.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The following section outlines “selected” housing conditions as defined by the Census. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit. The Census defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs greater than 30% of household income

An analysis of these items was completed in the Needs Assessment, which showed that cost burden was the most common condition in the City of Tuscaloosa.

Definitions

Standard Condition: A dwelling unit in this category has no major defects or only slight defects which are correctable through the course of regular maintenance. It must be in total compliance with applicable local housing and occupancy codes; be structurally sound; watertight and in good repair; be adequate in size with respect to the number of rooms and area of living space and contain the following:

- Safe electrical wiring system adequate for lighting and other normal electrical devices.
- Heating system capable of sustaining a healthful temperature (consistent with normal, year round climatic conditions).
- Separate, well-lighted and ventilated bathroom that provides user privacy and contains a sink, commode and bathtub or shower stall.
- Appropriate, sanitary and approved drainage system.
- Fully useable sink in the kitchen.
- Adequate space and service connections for a refrigerator.
- An unobstructed egress to a safe, open area at ground level.
- Be free of any barriers that would preclude ingress or egress if the occupant is handicapped.

Substandard Condition, but Suitable for Rehabilitation: A dwelling unit in this category does not comply with the standard criteria, or has minor defects that require a certain amount of correction but can still provide a safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are made.

To be suitable for rehabilitation, a trained housing specialist must carefully inspect the dwelling and prepare a work write-up of repairs necessary to bring it up to standard condition. A cost estimate of repairs will be prepared based on the needs identified in the work write-up. If these costs are equal to or less than 65% of the just value of the dwelling unit, then it will be considered suitable for rehabilitation.

The City of Tuscaloosa may authorize deviations based on unique aspects of each dwelling, owner, tenant, etc. on a case-by-case basis. Each deviation so approved must be thoroughly documented.

Sub-standard Condition but Not Suitable for Rehabilitation: A dwelling unit is in this category if a cost estimate of repairs, based on the needs identified in a work write-up, exceeds 65% of the just value as determined by the property appraisal or appraisal dated within 6 months of application. Such units are not eligible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,131	27%	8,814	53%
With two selected Conditions	93	1%	352	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,995	72%	7,599	45%
Total	15,219	100%	16,765	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,330	15%	3,587	21%
1980-1999	4,077	27%	4,903	29%
1950-1979	7,313	48%	6,574	39%
Before 1950	1,499	10%	1,701	10%
Total	15,219	100%	16,765	99%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,812	58%	8,275	49%

Housing Units build before 1980 with children present	945	6%	1,040	6%
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Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	150	193	343
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

Structural Condition Survey

Data Source Comments:

Data concerning the number of substandard housing units in the City were taken from a survey of housing conditions completed in 1985 by the Community Planning and Development Department of the City of Tuscaloosa. The survey consisted of a visual observation of the exterior structural condition of each unit, but did not include an interior survey. Housing units were classified as being in standard (sound) condition or in substandard condition. Within the substandard category, units were further classified as deteriorated dilapidated. Numbers were updated over the years based on unit demolished due to condemnation and the 2010 Census information

Need for Owner and Rental Rehabilitation

Majority of Tuscaloosa’s housing stock was built prior to 1980 at 58%, with 1-unit detached structures accounting for 53% of the housing stock followed by multi-family and duplex structures with 2-20 plus units accounting for 43%. Vacancy rates are somewhat high with only 43.9% for owner-occupied homes and 56.1% for rental vacancies. Because of the age of housing in Tuscaloosa, It is estimated that approximately 41.5% of vacant units meet the definition of “substandard, not suitable for rehabilitation”. These are assumed not to be suitable for rehabilitation due to dilapidation causing unsafe living environments, lack of heating, lack of kitchen facilities, and lack of complete plumbing facilities.

The City of Tuscaloosa offers rehabilitation programs only for homeowners. Private rental unit owners are responsible for rental rehabilitations. The City has a lengthy housing rehabilitation list and completes approximately 20 or more rehabilitations a year. The City also demolishes housing not suitable for rehabilitation.

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

Lead-based paint (LBP) poisoning remains as a top health hazard today, specifically for young children. Homes built prior to 1978 have the greatest risk of containing lead and pose a dangerous

threat to infants, children under six, and pregnant women. Lead is a toxic metal that when absorbed into the body can cause brain or organ damage. Peeling lead-based paint or high levels of lead in dust can expose the lead resulting in a hazardous environment. The West Alabama District Health Department started a lead screening program in 1991 and screens children from 1 up to 6 years of age as part of a physical exam given under the Medicaid or Child Health and Welfare Programs. Children who are only six months of age are also screened if they are considered to be high risk (live in an older home or have parents employed in a high risk occupation such as an auto mechanic). They have screened thousands of children since 1991 and have found over 500 with elevated levels of lead in their blood (10 ug-dl or more). If the level is over 15, lead abatement and nutrition guidance are provided and a venous blood test is completed. If the level is 20 ug-dl or higher, they are referred to a doctor for evaluation and treatment. From 1992 through 1994, approximately 50 children being tested by the District Health Department had repeat blood tests which indicated levels of over 15 ug-dl. The addresses of these children were mapped and studied and it was determined that most of them lived in older areas of the City in Census Tracts 116, 117, 118 and 119, which contain the oldest housing units and are primarily low income. Most of the children having elevated levels of lead were from Black families. The Maude L. Whatley Health Clinic located in census tract 118 also conducts routine screening of all children from 9 months to 6 years of age to detect elevated levels of lead in their bloodstream

Calculating the number of households below poverty level by the estimated number of units containing lead-based paint determines that approximately 1,032 owner-occupied units and 4,378 rental units occupied by low or moderate-income families contain lead hazards.

As part of the Housing Policies the Office of Federal Programs does follow HUD regulations/guidelines for those units built prior to 1978 and ensure that educational materials are given to the homeowner.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Rental assistance is provided to low-income individuals or families under several different Federally funded programs. These programs may be “project based” or “tenant based.”

Project based assistance is provided to households occupying units in specific apartment complexes. Programs under which project based assistance is provided include (1) the Public Housing Program, (2) the Section 202 Program for elderly persons, (3) the Section 811 Program for disabled persons, (4) the HOME Program and (5) the Section 8 Rental Subsidy Program, all of which are funded by the U. S. Department of Housing and Urban Development (HUD).

Tenant based assistance is approved for specific low income households instead of being tied to housing units in specific apartment complexes. Each approved household is provided a voucher of assistance under the Section 8 Rental Subsidy Program and can choose to live in any approved apartment or house located in any area of the City.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			1,145	1,586				362	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Please see the Public Housing Condition listing for the condition of the public housing units. It should be noted that Rosedale and McKenzie Court are not accurate as both developments have been demolished and reconstructed in the last few years.

Public Housing Condition

Public Housing Development	Average Inspection Score
Bonita Terrace Apartments	91
Clara Verner Towers	90
CSP Village	100
Forrester Gardens	91
Kaulton Circle Apartments	99
McConnell Hills	95
Oak Trace	99
Pinefield	96
Running Brook	95
Creekwood Village	87
Watertower Place	94
Rosedale	90
McKenzie	68
Rosedale Ct Annex	65
McKenzie Annex	67
Robertson Towers	64
Samuel B Hay CT	89
Crescent East/Branscomb	89
Jackson Apt	88

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The housing units leased under the Section 8 Rental Subsidy Program have to meet the Section 8 Program Housing Quality Standards and thus are in sound condition. Some of these units may need minor maintenance repairs or to have their heating systems replaced but these repairs are the responsibility of the owners of the units. The Public Housing Units are owned and managed by the Tuscaloosa Housing Authority. Because the units are all at least 30 years old, rehabilitation work and modernization are needed on most units. In 1992 and 1993, work was completed to eliminate lead based paint hazards from all of the Public Housing Units. For the past several years, Comprehensive Grant Program funds provided by HUD have been used to make repairs and modernize units in most of the complexes. The Tuscaloosa Housing Authority has recently completed a 5 Year Plan for Fiscal Years 2014-2018. A summary of the Annual Plan for Fiscal Year 2014 is included in this section of the City's Consolidated Plan.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Public Housing Units are owned and managed by the Tuscaloosa Housing Authority. Because the units are all at least 30 years old, rehabilitation work and modernization are needed on most units. In 1992 and 1993, work was completed to eliminate lead based paint hazards from all of the Public Housing Units. For the past several years, Comprehensive Grant Program funds provided by HUD have been used to make repairs and modernize units in most of the complexes. The Tuscaloosa Housing Authority has recently completed a 5 Year Plan for Fiscal Years 2014-2018. A summary of the Annual Plan for Fiscal Year 2014 is included in this section of the City's Consolidated Plan.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Mainstream services that compliment services targeted to homeless persons include the following: **Indian Rivers Mental Health Center** is a public mental health center that offers services and treatment for those suffering from serious mental illness, substance abuse disorders, and intellectual disabilities. Indian Rivers serves both homeless and chronically homeless persons with mental illness and assists in identify in temporary and permanent shelter, permanent supportive housing, as well as crisis services. During the 2015 point in time survey, Indian Rivers identified 8 male and 7 female homeless individuals who were not placed in any sort of housing program. **Whatley Health Center** is a private, non-profit public health provider whose mission is to provide primary health services to the medically underserved in West Alabama. Whatley provides a variety of health services including family medicine, internal medicine, women’s health, pediatric and adolescent medicine, dental care, lab testing, nutrition services, health promotion, disease prevention, HIV/AIDS outpatient primary care, a pharmacy, mental health services, chiropractic services, ENT services, and prenatal services. Whatley also offers WIC, has a SOBRA/Medicaid worker on site, and has outreach programs like Healthcare for the Homeless. **West Alabama Aids Outreach** provides comprehensive medical and non-medical case management services for individuals living with HIV or AIDS. The services include, but are not limited to, housing assistance, medication payment assistance, transportation assistance, procurement of food and personal hygiene items, support groups, and referrals as necessary. Social workers address immediate needs, as well as those concerning long-term self-sufficiency. WAAO provides HIV education courses, where our prevention education specialist goes into the community and offers presentations on topics related to HIV/AIDS. This agency also provides free testing in the community and participates in advocacy efforts across the state. According to the Alabama Department of Public Health, as of March 31, 2015, there was a total of 674 confirmed cases of HIV in Tuscaloosa County alone. West Alabama Aids Outreach currently partners with Whatley Health Services in Tuscaloosa to provide case management and medical care for those with HIV/AIDS. In 2014, West Alabama Aids Outreach served 230 individuals and Whatley Health Services served an additional 70-80 clients. West Alabama Aids Outreach currently has the least housing options that they have ever had. Subsidized rent is offered through 5 HOPWA vouchers and 10 supportive housing vouchers, which are all being utilized. The agency also has 3 homes it provides housing through for reduced rent, which are also full. **The Good Samaritan Clinic** provides free or low-cost primary health care and dental care, health information, and spiritual support to underinsured persons. Care at the clinic is provided through volunteer doctors, nurses, and support staff and is funded through private donations and the United Way.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	54	0	0
Households with Only Adults	0	0	66	28	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	78	230	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Beds are not necessarily assigned for the chronically homeless, but are prioritized for the chronically homeless. This is especially true for permanent supportive housing.

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

Phoenix House is a state certified and supported residential rehab facility for substance abuse treatment. The main facility serves 16 females and 24 males. Residents stay for a minimum of 90 days to a maximum of one year with the primary mission of assisting individuals in their recovery of alcohol and drug addiction and help them return to society as productive members. It also offers group, individual, and family counseling, vocational and adult education, life skills training, job skills training and placement. Once individuals have completed at least 90 days of treatment, they may move into 1 of 5 transitional homes adjacent to the primary facility for up to 18 months. During the 2015 point in time survey, Phoenix House housed 16 male and 7 female adults who were homeless. **SAN, INC dba Turning Point** operates the only shelter in the Tuscaloosa area for women who are victims of domestic violence and their children. Clients are provided with a safe shelter, food, clothing, counseling, and other services to assist them in finding employment and a new place to live. The facility has a total of 16 beds where residents and their children can stay until safe housing and a stable living environment can be attained. During the 2015 point in time survey, 2 clients and 3 children were in shelter and the agency identified one homeless person who was unsheltered. Turning Point also receives funding through the Emergency Solutions grant to help prevent homelessness where possible and rehouse individuals who are already experiencing homelessness. **City of Tuscaloosa Housing Counseling Program** provides comprehensive housing counseling assistance to individuals who have housing related problems. Each year, the program assists between 500 and 600 households. Clients are frequently those left homeless due to job loss, domestic problems, underemployment, loss by fire, and poor money management. Clients are referred to other agencies as needed for assistance obtaining food, shelter, clothing and transportation. **FOCUS on Senior Citizens of Tuscaloosa County, Incorporated** operates a senior center that provides educational, cultural, and recreational activities to senior citizens. FOCUS also operates vans that provide door to door transportation services for seniors from their homes to needed appointments and activities. **Temporary Emergency Services** provides clothing, food, transportation, furniture, household items, prescription assistance, utility assistance, help obtaining and paying for ID's and birth certificates, and other emergency items to people in need. TES also has an emergency shower and washer and dryer where people experiencing homelessness can bathe, wash clothes, obtain clean clothes and toiletries, and other items they need.

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

The American Red Cross provides household furnishings, emergency hotel stay, food, clothing, and other assistance to people who have lost their homes due to fire, flood, or other disaster. **The Community Soup Bowl and the East Tuscaloosa Soup Bowl** provide free meals Monday through Friday, year round and Wednesdays and Fridays at noon, year round respectively. The activity began by congregations of local churches and is supported by monetary donations, food, and labor. Area soup

kitchens serve a large population of at risk and homeless individuals each year. During the 2015 point in time survey, outreach workers identified 22 homeless individuals receiving meals at these local soup kitchens.

The West Alabama Food Bank (WAFB) was incorporated in 1987 as a 501 (c) (3) non-profit organization whose mission is to help alleviate hunger and food insecurity in nine West Alabama counties including Bibb, Fayette, Greene, Hale, Lamar, Marion, Pickens, Sumter and Tuscaloosa. WAFB delivers approximately 250,000 pounds of food to 9 counties each month and serves 98,000 individuals each year. It also provides bags of “weekend food” to 1,000 elementary school children through the Secret Meals for Hungry Children Program, makes 4 deliveries to housing authority locations each week and Packages and delivers food to 500 senior citizens each month through the Brown Bag Program.

Community Service Programs of West Alabama, Inc. is a non-profit community action agency that provides assistance to low income and vulnerable community members in need of assistance. Federal funds and local donations help support this agency to deliver services for those in need of food, clothing, utility assistance, weatherization, child care, affordable housing, housing counseling, juvenile justice intervention, Meals on Wheels, disaster case management, housing rehabilitation, early intervention and head start.

The Department of Human Resources is often one of the first agencies to intervene on behalf of community members who are in need, especially of food assistance. DHR assists many low income persons through food stamps, Temporary Assistance to Needy Families (TANF), counseling and intervention services, foster care placement and classes, assistance with child care and job placement.

Tuscaloosa Salvation Army is working to reconstruct its community emergency shelter which was destroyed in the 2011 tornado. Set to be completed in early 2016, the facility will have a capacity of 73 beds, with 46 beds in the men’s dorm, 10 beds in the women’s dorm, 9 family apartments, and 8 beds in the veterans dorm. Resident resources will include bathing and laundry facilities, individualized case management, GED classes, a computer lab for online job applications and continuing education courses, substance abuse classes, counseling, money management courses, parenting classes, and permanent housing assistance. As it stands today, the Salvation Army provides food assistance and clothing vouchers for those in need, and provides homeless prevention and rapid rehousing assistance to those who are facing homelessness or already homeless.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

1) Additional supportive housing beds are needed for persons with disabilities due to the closure of all state mental health facilities except for Bryce Hospital and the Harper Geriatric Psychiatry Center in Tuscaloosa. Because of the vast shortage in affordable housing, supportive housing and services are needed for high risk in the community and who also tend to be on fixed incomes, such as the elderly and disabled. The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Whereas, the physically disabled may require only structural modifications for accessibility, persons with developmental disabilities, severe mental illness, alcohol and /or drug addiction, or the dually diagnosed often require housing with more intensive supportive services. Persons with disabilities (mental, physical, developmental) or substance abuse disorders often have supportive housing needs including access to essential services including healthcare, treatment, and counseling services. Healthcare is a costly expense, particularly for low-income persons. The new healthcare system may help subsidize some healthcare costs.

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

West Alabama Aids Outreach (WAAO) receives Housing Opportunities for People with AIDS (HOPWA) funding, which supports 5 subsidized units. The agency was also deeded 3 homes through local benefactors that it uses to house clients and their families. WAAO also utilizes a small portion of existing supportive housing funds provided through the Continuum of Care to subsidize rent and provide supportive services for additional clients. According to the Alabama Department of Public Health, as of March 31, 2015, there were a total of 674 confirmed cases of HIV in Tuscaloosa County alone. West Alabama Aids Outreach currently partners with Whatley Health Services in Tuscaloosa to provide case management and medical care for those with HIV/AIDS. In 2014, West Alabama Aids Outreach served 230 individuals and Whatley Health Services served an additional 70-80 clients.

For the elderly/frail elderly living independently in their own homes, their priority need is housing rehabilitation to retrofit their homes to be ADA accessible, especially for older homes. Repair to older homes often requires rehabilitation to eliminate hazardous conditions and physical barriers. The costs of such repairs for older, substandard housing stock are prohibitive to those living on a fixed income unless they can obtain some type of assistance. The cost of retrofitting a home is high and unaffordable, forcing many elderly/frail elderly to transition to adult care facilities. The elderly persons who are able to

remain in their homes will require an increased need for in home care programs. The continuation of affordable housing rehabilitation programs, such as Community Development Block Grants, will become crucial to maintaining a safe and sanitary housing stock for older homeowners.

Often, the most immediate need of Tuscaloosa public housing residents is employment training and access to employment opportunities. Finding suitable employment is a direct link to becoming self-sufficient. Many times very-low and extremely low income residents cannot afford a post high school education, limiting their employment opportunities and perpetuating the cycle of living in poverty. The Tuscaloosa Housing Authority offers resident programs to help with becoming financially independent. These programs include the HUD Family Self-Sufficiency (FSS) and Homeownership Program, which helps first time home-buyers qualify for a mortgage through a third-party lender. The Tuscaloosa Housing Authority's Resident Services Department is responsible for assessing the needs and coordinating resident-focused programs that encourage them to achieve the highest possible level of social and economic independence.

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

The CoC works diligently to ensure that state regulations governing the release of patients from mental health facilities are followed. Regulations mandate the provision of housing consistent with the level of care the patient requires and requires that a discharge plan is in place. The CoC also works with Tuscaloosa Mental Health Alliance, Indian Rivers Mental Health Center, and North Harbor Pavilion, which offers both inpatient and outpatient psychiatric services in order to ensure that consumers' needs are met. Tuscaloosa has also formed a mental health court, homeless court, and veteran's court in order to better meet the needs of mental health consumers and minimize incarceration of those whose crime is directly related to their mental illness. For those who are incarcerated and have mental health needs, a therapist and psychiatrist are provided to ensure that the individual can maintain both their medication regimen and have contact and support from appropriate mental health professionals. The treatment team also works with the client to help ensure suitable living arrangements once they exit incarceration in order to minimize the risk of decompensation once released.

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

The City of Tuscaloosa receives funding through the CDBG, HOME, and ESG programs. Tuscaloosa prioritizes funding annually toward public facilities and public service agencies that serve the homeless

and special needs population. As a recipient of ESG funding, the City is able to directly impact the homeless and special population needs. The City will allocate approximately \$190,000 in 2015 to provide prevention services, emergency shelter, and rapid re-housing to homeless and special needs populations. The City of Tuscaloosa has a long track record of funding, promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. Through its use of federal HOME and CDBG funds, the City of Tuscaloosa will continue to support local providers of non-homeless special needs populations when and if available. Previously, HOME funds have been used to construct housing for special needs populations. Similarly, CDBG funding has been used to support fair housing laws as well as advocating for additional accessible housing. Tuscaloosa will continue to support nonprofit agencies applying for federal and state financing to create or improve housing and supportive services for subpopulations that are not homeless but may require housing or supportive services. The City also participates in the local Continuum of Care and supports the efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the CoC and other CoC members.

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

The City of Tuscaloosa receives funding through the CDBG, HOME, and ESG programs. Tuscaloosa prioritizes funding annually toward public facilities and public service agencies that serve the homeless and special needs population. As a recipient of ESG funding, the City is able to directly impact the homeless and special population needs. The City will allocate approximately \$190,000 in 2015 to provide prevention services, emergency shelter, and rapid re-housing to homeless and special needs populations. The City of Tuscaloosa has a long track record of funding, promoting and supporting organizations and public agencies that provide services for low-income persons with special needs. Non-homeless persons with special needs often require supportive housing and case management services which allow them to live independently and to avoid homelessness or institutionalization. Through its use of federal HOME and CDBG funds, the City of Tuscaloosa will continue to support local providers of non-homeless special needs populations when and if available. Previously, HOME funds have been used to construct housing for special needs populations. Similarly, CDBG funding has been used to support fair housing laws as well as advocating for additional accessible housing. Tuscaloosa will continue to support nonprofit agencies applying for federal and state financing to create or improve housing and supportive services for subpopulations that are not homeless but may require housing or supportive services. The City also participates in the local Continuum of Care and supports the efforts to address the needs of homeless persons and persons with special needs that are not homeless but require supportive housing through its relationship with the CoC and other CoC members.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The current adopted impediments to fair housing choice will summarize actions to help eliminate the impediments proposed. In addition, resources, individuals, and other entities will be identified and time tables proposed for implementing actions. This will be updated and the impediments to fair housing choice will be identified and actions taken or proposed to help eliminate the following impediments:

IMPEDIMENT: LOW INCOME. (Low income Households cannot afford housing/apartment rental

IMPEDIMENT: LIMITED PUBLIC TRANSPORTATION SERVICES.

IMPEDIMENT: LIMITED OPPORTUNITIES FOR EMPLOYMENT, EDUCATION AND OTHER SERVICES IN AREAS OF AFFORDABLE HOUSING.

IMPEDIMENT: SITE SELECTION FOR AFFORDABLE HOUSING FOR LOW INCOME PERSONS OR PERSONS WITH DISABILITIES.

IMPEDIMENT: LIMITED EDUCATION ON FAIR HOUSING LAWS.

IMPEDIMENT: ZONING LAWS AND HISTORIC PRESERVATION RULES RELATED TO THE IMPROVEMENT OF EXISTING HOUSES.

Additional Information MA-40

The laws, policies and procedures found in some communities may act as barriers to affordable housing because of their effect in increasing the costs of developing housing or of maintaining or improving property. These and other factors may also become barriers or impediments to fair housing choice. Impediments to fair housing choice are defined as:

- Any actions, omissions, or decisions taken because of race, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice
- Any actions, omissions, or decisions that have this effect.

The City of Tuscaloosa completed a Fair Housing Plan in 1998, and is currently working to revise that plan to reflect the tremendous needs of the City since the natural disasters of 2011.

In October of 2013, the Tuscaloosa City Council appointed eight members to the Fair Housing Advisory Committee to advise the City and the Director of Federal Programs on various fair housing issues. The first course of action of this committee was to evaluate the City's current Fair Housing Plan to include the Analysis of Impediments (AI) to Fair Housing. In order to assess current conditions regarding fair housing, the committee discussed impediments based on each committee member's experience. Based on the rough draft of potential impediments, the committee formerly recommended to the Director of Federal Programs and City Council that the City hire a consultant to formally conduct a study to complete a new Fair Housing Plan.

In this new Fair Housing Plan, as done in the previous completed version, the City of Tuscaloosa will review the housing needs of its residents, the housing conditions in the City, the housing market, inventory of assisted housing, changes in the distribution of the City's minority population over a 20 year period of time and the interrelationships of the locations of employment, transportation and housing following the tornadoes of 2011. In addition, the new plan will evaluate the community's fair housing legal status, identify impediments to fair housing choice and discuss current public and private fair housing programs and activities. This plan is now in the review stage and is expected to be adopted in June 2015.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	392	78	2	0	-2
Arts, Entertainment, Accommodations	4,029	7,163	19	19	0
Construction	1,161	2,066	5	5	0
Education and Health Care Services	3,227	4,987	15	13	-2
Finance, Insurance, and Real Estate	1,422	2,457	7	6	-1
Information	403	736	2	2	0
Manufacturing	3,216	7,408	15	19	4
Other Services	814	1,481	4	4	0
Professional, Scientific, Management Services	1,501	2,659	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	3,831	7,091	18	18	0
Transportation and Warehousing	757	1,001	4	3	-1
Wholesale Trade	834	1,343	4	3	-1
Total	21,587	38,470	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	40,349
Civilian Employed Population 16 years and over	37,240
Unemployment Rate	7.71
Unemployment Rate for Ages 16-24	17.72
Unemployment Rate for Ages 25-65	3.67

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	6,838
Farming, fisheries and forestry occupations	1,222
Service	4,559
Sales and office	8,079
Construction, extraction, maintenance and repair	3,053
Production, transportation and material moving	1,872

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,817	89%
30-59 Minutes	2,974	8%
60 or More Minutes	1,061	3%
Total	35,852	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,871	296	2,604
High school graduate (includes equivalency)	6,092	415	3,059
Some college or Associate's degree	7,100	366	2,977

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	10,134	302	2,356

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	406	416	261	451	989
9th to 12th grade, no diploma	1,881	1,088	871	1,684	1,166
High school graduate, GED, or alternative	3,463	2,706	1,953	4,917	2,866
Some college, no degree	15,906	2,996	1,984	3,461	1,637
Associate's degree	695	398	444	1,160	215
Bachelor's degree	2,258	2,609	1,801	3,049	1,258
Graduate or professional degree	131	1,339	1,414	2,590	1,355

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,715
High school graduate (includes equivalency)	21,101
Some college or Associate's degree	26,457
Bachelor's degree	37,325
Graduate or professional degree	52,276

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The leading employment sector in the City of Tuscaloosa is Arts, Entertainment, and Accommodations with 4,029 workers, accounting for 18% of total number of workers. Retail trade follows as the second largest with 3,831 workers or 16%. Education and Health Care Services and Manufacturing hold the third and fourth largest sectors at 14.9% and 14.8% respectively.

Describe the workforce and infrastructure needs of the business community:

With Manufacturing and Education and Healthcare Services being in the employer types for the Tuscaloosa community, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers in these industries typically require a college degree or certification for employment. Though Tuscaloosa is home to several colleges, only 15% of residents have some college or earned an associate's and/or bachelor's degree or above. 3% of Tuscaloosa residents do not have a high-school diploma, suggesting the need for increased education and employment training. Further, as Arts, Entertainment, and Accommodations is a leading industry in Tuscaloosa, hourly rates must be increased for affordable living. Generally, persons with higher educational levels utilize housing options and supportive services somewhat more effectively and efficiently than their counterparts with lower levels of educational attainment. In addition, research suggests that educational level has a bearing on acquiring or maintaining affordable permanent housing settings.

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

Since 2005, Tuscaloosa has experienced over \$3 billion in new construction to meet the increasing demands of our growing economy. Downtown redevelopment alone represents an investment of over \$300 million! Phase I of the downtown redevelopment (2005-2012) included a new federal building, five-acre Government Park, Intermodal Facility featuring 450 free parking spaces, Tuscaloosa Amphitheatre with 7,500 seating capacity, multiple streetscaping projects, development of the Riverwalk and a multi-use River Market complex with offices for the Tuscaloosa Tourism and Sports Commission. More recently, downtown redevelopment phase II included two downtown hotels with 270 rooms, multiple residential projects with over 800 bedrooms and 60,000 square feet of retail space. When completed in 2015, the downtown will be alive with an average of 1,300 additional people spending the night there each night. Robust restaurant and retail growth will certainly continue for years to come. Within a one-mile walking distance of downtown, the University of Alabama enrolled more than 36,000 students in the fall semester of 2014 and became one of the largest universities in the southeast. Home to the 2009, 2011 and 2012 National Football Champions, the University of Alabama's Bryant-Denny Stadium has a seating capacity of 101,821. Alabama Football games are consistently sold out and average a \$17 million economic impact each home game. While the University of Alabama continues to be the largest employer in the region, Mercedes-Benz U.S. International, Inc. (MBUSI) is the largest private sector employer. Tuscaloosa remains the company's only factory in the United States. From a 1.1 million square foot facility built in 1995, it will soon expand to 6.4 million square feet with a capacity of producing 350,000 cars per year. Over 8,000 people go to work on the MBUSI site every day and the

local automotive supplier base continues to expand. Our local leaders realize that a healthy economy is essential to our overall well-being.

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

With Manufacturing and Education and Healthcare Services being in the employer types for the Tuscaloosa community, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers in these industries typically require a college degree or certification for employment. Though Tuscaloosa is home to several colleges, only 15% of residents have some college or earned an associate's and/or bachelor's degree or above. 3% of Tuscaloosa residents do not have a high-school diploma, suggesting the need for increased education and employment training. Further, as Arts, Entertainment, and Accommodations is a leading industry in Tuscaloosa, hourly rates must be increased for affordable living. Generally, persons with higher educational levels utilize housing options and supportive services somewhat more effectively and efficiently than their counterparts with lower levels of educational attainment. In addition, research suggests that educational level has a bearing on acquiring or maintaining affordable permanent housing settings.

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

Alabama Industrial Development Training Institute (AIDT), recognized as one of the nation's most effective training programs, is a post-secondary education program that encourages economic development through job-specific training. AIDT's Total Workforce Delivery System has provided thousands of skilled, motivated employees to Alabama industries since 1971. In 2009, AIDT received "unconditional approval" and no nonconformities to the ISO standards were identified from the SRI Quality System Registrar team.

Shelton State Community College offers training and services to new and existing industries with a focus on workforce development. Programs include:

- Customized Training-Training for Existing Business and Industry Center (TEBI) works closely with local business leaders to provide professional instruction that upgrades the skills needed in today's workplace.

Alabama Technology Network (ATN) links Alabama manufacturers with technological resources from a network of universities, colleges, businesses, and government to deliver training that helps companies be more efficient, more productive, and more competitive. ATN is ISO 9001:2008 Certified. In addition, ATN's team of experts can meet local needs and provide innovative and cost-effective solutions to enable Alabama's existing industry to be globally competitive. As Alabama's Affiliate of the National Institute of Standards and Technology's

Bill Taylor Institute offers training opportunities through its High School Apprenticeship and Community Apprenticeship programs. Through the collaboration of Mercedes-Benz U.S. International and AIDT, the program combines theoretical learning with lab and in-plant training which broadens a student's chances of employment in local and international industry. The Institute focuses on two areas of study: production and maintenance. The Production course of study is open to high school seniors, which enhances the skilled labor pool for local industry. Students successfully completing the program will be assisted with obtaining employment with an automotive supplier.

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

No

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

Discussion

It shall be the City's policy to encourage the creation of new jobs and training programs to promote better job opportunities for very low income persons by encouraging the expansion of existing businesses, industries and institutions and the establishment of new businesses, industries and institutions and thus, to reduce the number of persons with incomes below the poverty level.

2. It shall be the City's policy to provide counseling and referrals to training and available job opportunities to unemployed or underemployed persons through the Tuscaloosa Housing Counseling Program to enable these persons to obtain employment and thus, to reduce the number of persons with incomes below the poverty level.

MA-45 - Additional Information

The success of business means jobs for citizens, a healthy tax base, and a community that is attractive to new industry, commercial development, and persons seeking to host meetings and events, or to relocate. With this in mind, the City of Tuscaloosa created an economic development assistance policy for eligible public infrastructure and site development assistance for eligible developments. Named as

one of the top 100 Small Art Communities in the U.S., “old towne” Northport, just across the Black Warrior River from downtown Tuscaloosa, offers an inviting atmosphere to window shop, browse and dine. Northport has been recognized as one of the fastest growing small cities in Alabama. In April 27, 2011, a tornado did significant damage in Tuscaloosa by destroying 12% of the City, including damage to one of our major retail corridors. Showing remarkable resilience, we have recovered from that storm better than ever with new, attractive venues for retail expansion. So far, there has been over \$160 million in private investment in the storm-recovery zone and more than 400,000 square feet of new retail will be entering the market.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Various outreach programs have performed several housing condition surveys, and have found that substandard housing is usually found in lower income neighborhoods with older housing stock. Majority of the housing in Tuscaloosa was built prior to 1980, indicating the need for housing rehabilitation and community revitalization throughout the City. Low-income census tracts that are considered to experience multiple housing problems include census tracts 116, 117, 118, and 119. Areas where households with multiple housing problems are concentrated include West Tuscaloosa and Alberta.

A site visit of West Tuscaloosa and Alberta revealed a number of currently vacant units as well as vacant lots that likely contained residential properties before demolition. It is clear that a high percentage of the residential properties in these areas are in sub-standard condition. This is most likely due to the age of the property and the amount of vacancy in the area.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Census tracts 116-119 have above average levels of minorities and/or low income residents and have been determined areas of concentrations. Target areas the City will focus on for the 2015-2019

Consolidated Plan includes West Tuscaloosa and Alberta.

HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the City's overall percentage. The definition of a low-income concentration is that the Area Median Income of a Block Group must be below 50% of the Area Median Income for the Metropolitan Statistical Area (MSA).

Maps attached to this Consolidated Plan demonstrate areas of low-income, racial, and ethnic concentrations.

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

Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate income concentration, as well as minority concentration. These target areas also often have higher crime rates and quality of life issues like poor home maintenance and litter.

From a community development perspective, extreme-poverty neighborhoods, blighted areas, distressed communities, low-and moderate-income census tracts, and neighborhoods characterized by

high levels of poverty are often host to a wide range of social and economic ills, including violence, drug abuse, inadequate schools, and little legal commercial activity.

Are there any community assets in these areas/neighborhoods?

The City Conducted an infrastructure needs assessment in 2012 which identified assets in the target areas/neighborhoods.

West Tuscaloosa

Parks, Recreation Facilities, Trails and Community Gardens

Palmore Park

Harrison Taylor Splashpad

Disc Golf Course

Palmore Park Trail

Benjamin Barnes Branch YMCA

School Garden- Oakdale Elementary

McDonald Hughes Center

Tuscaloosa Country Club

Shelton State Community College CA Fredd Campus

Freeman Park

Kaulton Park

Burrell G. Odom Park

Stillman College

Streetscapes and Gateways:

There is one recognized gateway to West Tuscaloosa which begins

Are there other strategic opportunities in any of these areas?

Strategic opportunities for these areas include economic development initiatives to encourage economic expansion in the area: attracting business enterprises and opportunities, increasing job training and employability of area residents. The City will also maintain and improve affordable housing opportunities in the target areas by: demolishing/stabilizing vacant buildings (eliminating blighting conditions); implementing a vacant building registry; providing housing rehabilitation services to low-income households; and providing homeownership down-payment assistance.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Tuscaloosa's Strategic Plan will serve as a guide for addressing needs throughout the community for 2015-2019. Utilizing data gathered from the Housing and Homeless Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation the City has identified its priorities for allocating funds for the next five years. The Strategic Plan outlines goals and objectives for addressing need and indicates proposed accomplishments expected during the Consolidated Plan period.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Tuscaloosa L/M areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The locations of housing units or families to be assisted normally vary with the type and purpose of the program under which assistance is provided. Rehabilitation assistance under the City's CDBG funded Housing Rehabilitation Loan/Grant Program has been targeted to census tract 118 since 1978. The HOME funded program for the rehabilitation of owner occupied units is available to any eligible low-income owner household anywhere in the City. The HOME funded program to help in the rehabilitation of rental units is available to the owners of qualified units in any areas of the City. Obviously, such housing rehabilitation programs will provide assistance to older housing units where such units are found primarily in the central and western areas of the City and in some areas of the Alberta community. The rehabilitation of units in any of these areas should promote further neighborhood revitalization.

These older, developed areas of the City also already contain most necessary services and facilities. The general locations where the construction of new units for low-income persons would be recommended

include every census tract in the City. The recommended tracts contain many different locations that have the services, facilities and environmental conditions necessary to satisfy the site criteria or standards of many Federal programs. The diversity of the potential locations covering much of the City will allow for increased housing and locational choices for lower income persons. Potential locations include newly developed areas of the City where new employment opportunities, new shopping facilities, and schools are found.

City of Tuscaloosa projects will benefit low-income persons who may reside in any area of the City and thus the project location will be said to be "community wide." Several projects are targeted to specific areas (census tracts or block groups) where the residents are primarily of low-income status. Other projects will be undertaken at a specific street location or the street address of the agency carrying out the project will be shown to be the project location.

An area of low-income concentration is a census tract (or block group within a tract) in which 51 percent or more of the persons were low-income in 2010. Because the emphasis of the Community Development Block Grant and HOME programs is to provide assistance to low-income persons, there are direct correlations between the project locations and low-income areas. Because many of the City's minority residents are also low-income, the project locations also strongly correlate with areas of minority concentration. In the City's 2015-2019 Consolidated Plan, about 50% of projects are considered "community wide" where entitlement assistance is based upon L/M income status and other programmatic eligibility. The other 50% are site specific (area benefit) and all meet the national objective of benefiting low to moderate income persons. The site specific(area benefit) sites include Census Tracts 123.05, 124.05, 117.03, 118, 128, and 116. All these census tracts have concentrations of low-income and minority concentration as demonstrated in Map. No. 1 and No. 2.

Additional Information SP-10

The construction of new housing is important to the preservation of these neighborhoods and the redevelopment of blighted portions of the area.

- The City is removing dilapidated structures and encouraging the redevelopment of this vacant land into housing for lower-income persons or other appropriate uses compatible with the neighborhoods.
- New housing construction in these areas will reinforce the public and private efforts to improve the areas. Some new homes have been constructed in the area by private developers on lots previously occupied by dilapidated houses. Since 1990, Community Service Programs of West Alabama, Inc. and the Westside community Development Corporation have successfully completed the construction of new rental units and new homeowner houses on land in census tracts 117.01 and 118 that was vacant or previously occupied by dilapidated, mostly vacant units. In cooperation with the City of Tuscaloosa, CSP has completed the construction of dozens of single family housing units in census tracts 117.01 and 118 in west Tuscaloosa and in tract 128 in east Tuscaloosa. These houses have been purchased by low income first-time homebuyers.

- The City has been using HOME Program funds to enable low income households to purchase affordable houses in standard condition in these areas.
- The City has been utilizing Federal and non-Federal funds to make substantial improvements to the infrastructure in these areas and to target public services to persons in these areas.
- The City's Housing Counseling Program office is located in census tract 117.03 (adjacent to census tract 117.01) and provides a majority of its assistance to persons in these areas of the City.
- Many elderly residents of these areas have chosen to live in substandard housing rather than leave neighborhoods where they have spent most of their lives to find better housing elsewhere.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	W. Tuscaloosa/Alberta Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly
	Geographic Areas Affected	City of Tuscaloosa L/M areas
	Associated Goals	Neighborhood Livability
	Description	Tuscaloosa has needs in West Tuscaloosa and Alberta to provide senior centers, youth centers, neighborhood facilities, and other public facilities to serve the growing number of seniors, youth, as well as the overall low/moderate income community.
	Basis for Relative Priority	PUBLIC FACILITY NEEDS Senior Centers H 500,000 Youth Centers H 800,000 Neighborhood Facilities H 1,000,000 Child Care Centers M 200,000 Parks and/or Recreation Facilities M 800,000 Health Facilities M 700,000 Parking Facilities L 100,000 Other Public Facilities H 200,000
2	Priority Need Name	W.Tuscaloosa/Alberta Public Service Needs
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City of Tuscaloosa L/M areas
	Associated Goals	Public Service for low-income persons
	Description	West Tuscaloosa and Alberta are in need of service for seniors, the handicapped, youth, transportation, employment training, crime awareness, fair housing counseling, Tenant/Landlord counseling, child care services.
	Basis for Relative Priority	Senior Services H 75,000 Handicapped Services H 90,000 Youth Services H 200,000 Transportation Services H 500,000 Substance Abuse Services M 500,000 Employment Training H 75,000 Crime Awareness H 75,000 Fair Housing Counseling H 150,000 Tenant/Landlord counseling H 100,000 Child Care Services H 10,000 Health Services M 150,000 Other Public Service Needs M 200,000
3	Priority Need Name	West Tuscaloosa/Alberta Infrastructure Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	City of Tuscaloosa L/M areas
	Associated Goals	Neighborhood Livability
	Description	The City of Tuscaloosa has a high priority need for flood drain improvements, water improvements, street improvements, sidewalk improvements, and sewer improvements.
	Basis for Relative Priority	Solid Waste Disposal Improvements L 50,000 Flood Drain Improvements H 5,000,000 Water Improvements H 5,000,000 Street Improvements H 5,500,000 Sidewalk Improvements H 1,000,000 Sewer Improvements H 1,000,000 Asbestos Removal L 150,000 Other Infrastructure Improvement Needs N
4	Priority Need Name	Accessibility
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Decent Housing for low-income Population Neighborhood Livability
Description	The accessibility of facilities and programs for those with disabilities is an integral part of proposed projects and programs under the City’s Consolidated Plan. In 1992 the City adopted an update to its “Self-Evaluation and Transition Plan” for assuring that City facilities and programs are accessible, pursuant to the requirements of the Americans with Disabilities Act (ADA). In addition to city-operated facilities and programs, the City will encourage and promote accessibility in other public and private facilities.
Basis for Relative Priority	Accessibility Needs H 500,000

Narrative (Optional)

In the first two sections of this Plan document, the housing needs of the City’s population were analyzed and reviewed. In this section of the Plan, the City identifies its “priority” housing and non-housing needs and identifies its short term and long term objectives or strategies for meeting those needs. “Short term objectives” are those to be achieved during the next five years and “long term objectives” are those which will take longer than five years to achieve. The discussion of the City’s housing needs priorities and objectives for the three categories of “affordable housing, homelessness and other special needs”

has been included under one subsection or part labeled B. Affordable Housing, C. Homelessness and D. Other Special Needs. The City's non-housing needs priorities are discussed at length under several different categories in Part E of this section of the Plan.

On the Priority Needs Summary Table, the City's priority housing and non-housing needs have been summarized. For each priority housing need, a 5 year goal has been established for each category of households to be assisted. For other Community Development Needs, the estimated dollars needed to address these needs have been summarized. The "priority need level" assigned to each category by the City has been indicated on the Table by an "H" for High Priority, an "M" for Medium Priority or an "L" for Low Priority.

-

High Priority: Activities to address this need will be funded by the City or other entity

during the next five years.

Medium Priority: If funds are available, activities to address this need may be funded by the City or other entity during the next five years.

Low Priority: The City does not plan to fund activities to address this need during the next five years but will consider approving a certification of consistency for other entities' applications for Federal assistance for these activities.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The high level of cost burden among low-income households. The City of Tuscaloosa funds the Tuscaloosa Housing Authority with HOME funds to administer this program.
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	The age of the housing stock, number of public housing units, and the availability affordable housing units. The City of Tuscaloosa will work with its two CHDOs and the Tuscaloosa Housing Authority in constructing new units.
Rehabilitation	The age of housing stock.
Acquisition, including preservation	The availability of property that is affordable in order to develop affordable housing and/or land that is gifted to the subrecipients and CHDOs.

Table 49 – Influence of Market Conditions

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

Introduction

This section outlines CDBG and HOME funds the City of Tuscaloosa anticipates receiving on an annual basis for the 2015-2019 period covered by this Consolidated Plan.

The City of Tuscaloosa's anticipated annual allocations include:

- CDBG - \$763,369 with \$3,053,476 available for the remainder of the Consolidated Plan.
- HOME - \$281,316 with \$1,125,264 available for the remainder of the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	763,369	275,000	0	1,038,369	3,053,476	The Community Development Block Grant (CDBG) program is a program that provides communities with resources to address a wide range of community revitalization needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	281,316	30,000	0	311,316	1,125,264	HOME funds are designed to create affordable housing for low income households

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal							<p>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 (DR-1). This Action Plan will be used by the City of Tuscaloosa to provide \$16,634,702 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). In addition, the City of Tuscaloosa, Alabama Disaster Recovery Division has prepared an Action Plan for the Community Development Block Grant Disaster Recovery (CDBG-DR 2). This Partial Action Plan will be used to provide \$26,757,064 in CDBG-DR 2 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). Amendments shall be made in subsequent Action Plans to fulfill the entire allocation of \$43,932,000. On April 27, 2011, Alabama was hit by 62 tornadoes which took the lives of 248 people, damaged</p>

Consolidated Plan

TUSCALOOSA

Table 50 - Anticipated Resources

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

Community Development Block Grant:

The Community Development Block Grant Program regulations do not require that local funds or resources be expended as a match for the program grant. However, on many Community Development Block Grant funded activities, local agency or government funds are also expended but these are not shown as matching funds.

-

HOME Investment Partnerships Program:

The City of Tuscaloosa's match liability for the HOME Program equals 12.5% of funds drawn down for project costs during the program year from April 1st through March 31st. However, according to the FY 2015 HOME Match Reductions, the City's match will be reduced by 50%.

The match to be provided for the 2015 HOME grant will come from any excess match carried over and also from thousands of volunteer hours provided by volunteers working on houses constructed by Habitat for Humanity of Tuscaloosa, Inc. on projects funded under the City's HOME Program.

Emergency Solutions Grants Program:

Even though the City of Tuscaloosa is not an "Entitlement City" under the Emergency Solutions Grants (ESG) Program, in 2015, it plans to apply for \$190,000 through the State of Alabama ESG program to provide assistance to three local agencies that assist the homeless. The \$190,000 match required for the ESG funds will be provided from cash donations or volunteer hours contributed to these agencies.

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

The Tuscaloosa Housing Authority is currently in discussions with the City of Tuscaloosa about potentially developing a medium size affordable housing development in West Tuscaloosa on City property known as the "Springer Property."

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COMMUNITY SERVICE PROGRAM OF WEST ALABAMA, INC	CHDO	Ownership Rental	Region
Big Brothers Big Sisters of W Alabama	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
HABITAT FOR HUMANITY OF TUSCALOOSA	CHDO	Ownership	Jurisdiction
THE SALVATION ARMY	Community/Faith-based organization	Homelessness public services	Jurisdiction
TUSCALOOSA COUNTY PARK & RECREATION AUTHORITY	Public institution	Non-homeless special needs public facilities public services	Jurisdiction
Tuscaloosa Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
West Alabama AIDS Outreach	Non-profit organizations	Homelessness	Jurisdiction
TUSCALOOSA PARKING & TRANSIT AUTHORITY	Public institution	Non-homeless special needs public services	Jurisdiction
CITY OF TUSCALOOSA	Government	Homelessness Non-homeless special needs Ownership public facilities	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Tuscaloosa’s participation and direct relationship with the Continuum of Care allows for a coordinated system for the delivery of services to meet the homeless needs. Additionally, providing ESG funding to agencies that provide shelter services, homeless prevention, and rapid rehousing activities

ensures that the homeless and special needs populations are receiving the services needed through a structured delivery system.

United Way of West Alabama works with numerous area service providers, counties, state, and local government to provide 2-1-1 services to the region. Collaborating with the 2-1-1 service engages local government, agencies, business leaders, information and referral specialists, and community volunteers to create a venue that connects a caller’s needs(s) with the correct agency to assist. This coordination effort not only reduces costs, but allows the City of Tuscaloosa to provide a much greater level of service to consumers.

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

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

Table 52 - Homeless Prevention Services Summary

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

West Alabama Aids Outreach (WAAO) receives Housing Opportunities for People with AIDS (HOPWA) funding, which supports 5 subsidized units. The agency was also deeded 3 homes through local benefactors that it uses to house clients and their families. WAAO also utilizes a small portion of existing supportive housing funds provided through the Continuum of Care to subsidize rent and provide supportive services for additional clients. According to the Alabama Department of Public Health, as of March 31, 2015, there were a total of 674 confirmed cases of HIV in Tuscaloosa County alone. West Alabama Aids Outreach currently partners with Whatley Health Services in Tuscaloosa to provide case management and medical care for those with HIV/AIDS. In 2014, West Alabama Aids Outreach served 230 individuals and Whatley Health Services served an additional 70-80 clients.

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

Because of the increased demand for assistance and decreasing grant and donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith based organizations are also attempting to fill in the gap in services as local churches serve this at risk population with food, clothing, prescription assistance, transportation, life skills classes, and counseling.

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

Through efforts to assure capable staffing, organization, and agency coordination, the City of Tuscaloosa and the Continuum of Care are working toward a fluid delivery system that functions in an efficient manner. Potential gaps in service through the institutional delivery system include:

- Lack of informational outreach to the public; and
- Lack of knowledge of available resources

The City and its partners are working to eliminate these gaps through the citizen participation process and by providing information and referrals to the public regarding its programs and services.

The Continuum of Care and the City continue to work with key stakeholders to ensure that CoC, ESG, private and other funds are most effectively utilized in order to prevent and end homelessness. Through

efficiency, this coordination created additional financial assistance, legal assistance, and case management opportunities for those at risk of homelessness and those in need of rapid re-housing.

The CoC has also set the following goals to address priority needs:

- Develop and secure resources to address unique needs of chronic homeless persons; and
- Coordinate efforts within the community to address the needs of persons who are chronically homeless; and
- Create additional units of permanent housing for homeless individuals and families.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing for low-income Population	2015	2019	Affordable Housing		Accessibility	HOME: \$1,406,580	Homeowner Housing Added: 80 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Neighborhood Livability	2015	2019	Non-Housing Community Development		W. Tuscaloosa/Alberta Public Facilities West Tuscaloosa/Alberta Infrastructure Improvements Accessibility	CDBG: \$1,468,650	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
3	Public Service for low-income persons	2015	2019	Non-Housing Community Development		W.Tuscaloosa/Alberta Public Service Needs	CDBG: \$420,000	Public service activities other than Low/Moderate Income Housing Benefit: 8240 Persons Assisted
4	Economic Development - Creation of Jobs	2015	2019	Non-Housing Community Development			CDBG: \$400,000	Jobs created/retained: 25 Jobs Businesses assisted: 25 Businesses Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Decent Housing for low-income Population
	Goal Description	Support the national objective of providing decent and affordable housing through rehabilitation of substandard housing and construction of new units, purchase assistance, and activities that serve the homeless providing rental assistance with homeless prevention and rapid rehousing and emergency shelter.

2	Goal Name	Neighborhood Livability
	Goal Description	Support the national objective of providing a suitable living environment through public facility and infrastructure projects, and neighborhood revitalization.
3	Goal Name	Public Service for low-income persons
	Goal Description	An extended network of public agencies in Tuscaloosa provides free or low cost services to low-income persons, including senior citizens, adults with severe disabilities and homeless persons. Because only 15% of the City's annual Community Development Block Grant (and the amount of prior year program income, factored together) can be allocated for public service activities, the CDBG Program cannot possibly address all public service needs in the City.
4	Goal Name	Economic Development - Creation of Jobs
	Goal Description	Support the national objective by creating environment for business to thrive through business loans.

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

The City of Tuscaloosa will provide affordable housing opportunities for over 280 families or households through new construction, purchase assistance and TBRA activities. In addition, through its ESG program, which is funded through the State's ESG program, will assist approximately 700 at-risk individuals, families, or households by funding homeless prevention activities, emergency shelters, and rapid re-housing activities. decent and affordable housing activities are targeted towards very low, low, and moderate-income individuals, families, or households.

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

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

The City of Tuscaloosa has a large number of people with mental and/or physical disabilities. Therefore, the need for accessible units is high. Currently, the City of Tuscaloosa does not have vouchers designated for the disabled, however, tenants have the right to ask for reasonable accommodation according to federal regulations and THA is available to help locate accessible units if requested.

The THA will make reasonable accommodations for individuals with disabilities, consistent with Section 504 of the Rehabilitation Act of 1973, and the Fair Housing Amendments Act of 1988. The THA shall make its accessible units available to persons who have mobility impairments. In the event that no mobility-impaired applicants are available, those units shall be assigned to other applicants. However, applicants receiving accessible apartments shall be required to sign an agreement with the THA that shall state that “in the event a mobility impaired applicant becomes available and requires their unit, they shall be reassigned to another suitable unit within the THA”.

Activities to Increase Resident Involvements

The City of Tuscaloosa will continue to expand and enforce our Section 3 plan, which encourages utilizing low income public housing residents or community members to fill vacancies within the Tuscaloosa Housing Authority. In addition, the Tuscaloosa Housing Authority administers the THA Homeownership Program, which promotes homeownership among low to moderate income persons. THA also has a Public Housing Family Self- Sufficiency Program that provides coordination and access to job training and other services for residents of public housing who are making an effort to become self-sufficient. Participants are required to seek and maintain employment or attend school or job training. As participants increase their earned income, THA matches the rent increase with money in an escrow account which is then awarded to participants who successfully complete the program. Escrow monies are often used as a down payment on a home; however additional activities are also eligible.

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The current adopted impediments to fair housing choice will summarize actions to help eliminate the impediments proposed. In addition, resources, individuals, and other entities will be identified and time tables proposed for implementing actions. This will be updated and the impediments to fair housing choice will be identified and actions taken or proposed to help eliminate the following impediments:

IMPEDIMENT: LOW INCOME. (Low income Households cannot afford housing/apartment rental

IMPEDIMENT: LIMITED PUBLIC TRANSPORTATION SERVICES.

IMPEDIMENT: LIMITED OPPORTUNITIES FOR EMPLOYMENT, EDUCATION AND OTHER SERVICES IN AREAS OF AFFORDABLE HOUSING.

IMPEDIMENT: SITE SELECTION FOR AFFORDABLE HOUSING FOR LOW INCOME PERSONS OR PERSONS WITH DISABILITIES.

IMPEDIMENT: LIMITED EDUCATION ON FAIR HOUSING LAWS.

IMPEDIMENT: ZONING LAWS AND HISTORIC PRESERVATION RULES RELATED TO THE IMPROVEMENT OF EXISTING HOUSES.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Actions Taken to Help Eliminate Impediment:

The City of Tuscaloosa has used HOME funds to assist low income persons under the Homebuyer Assistance Program, the Homeowner Rehabilitation Program. In addition, following the natural disasters of 2011, the City allocated funds for the implementation of a Tenant Based Rental Assistance (TBRA) Program. The TBRA Program is a rental subsidy that can be used to help individuals' household cost such as rent, utility costs, security deposits, and the utility deposits. In the City's 2014 Program year, the City will allocate \$68,330 in HOME Program funds to Habitat for Humanity of Tuscaloosa, Incorporated (HFH) to provide for the construction of new houses for low income homebuyers. Stillman College received a HUD grant for Historically Black Colleges and Universities to continue their neighborhood redevelopment program. The Tuscaloosa Housing Counseling Program provided comprehensive housing counseling assistance to 609 low-income households in the 2013 program year. For PY 2014, the City of Tuscaloosa anticipates a substantial increase in the number of people to be assisted and/or counseled. In 2014, the

Tuscaloosa Housing Authority plans to utilize \$947,245 in Public Housing Capital Funds to complete renovations and repairs in existing apartments units. In 2014, the Tuscaloosa Housing Authority plans to apply for \$7,295,275 in Section 8 Program vouchers, VASH, and Shelter Plus to provide rental assistance for 1,200 low to moderate income households. In 2014, the Tuscaloosa Housing Authority plans break ground in the fall on Rosedale Phase III for total construction of \$3,313,039 pending the approval of the 4% Tax Exempt Bond Application.

Actions Taken to Help Eliminate Impediment:

The City of Tuscaloosa will continue to utilize federal grant funds for 2014 to continue funding for the following public service transportation activities: Transportation for Seniors Provided by FOCUS on Senior Citizens, Transportation for Persons with Disabilities, and Transportation for Senior Activities Program at the McDonald Hughes Community Center. The City of Tuscaloosa has provided 2014 General Fund revenues to the Tuscaloosa County Parking & Transit Authority (TCPTA) for operating the public bus service. The TCPTA received a grant to implement a system of coordinated van service to clients of three local social service agencies as well as agencies in nearby counties. In September, 1998, several local churches formed the Mid-Tuscaloosa Interface Cluster which provides van transportation from home to work and back for low income families. Easter Seals of West Alabama continues to provide transportation services for persons with disabilities who need help getting to/from their place of employment.

Additional Information - SP-55

Actions Taken to Help Eliminate Impediment: The City of Tuscaloosa has provided HOME funds to Habitat for Humanity of Tuscaloosa, Inc. to pay for site improvements for new affordable houses for low income homebuyers. The City of Tuscaloosa has made CDBG and HOME Program funds available to persons with disabilities and to low-income persons for housing rehabilitation or home purchases. In prior years, HOME deferred payment loans of \$15,000 have been provided to enable several disabled persons to purchase homes. In prior years, other disabled persons with extreme hardships were assisted with loans covering the complete purchase price of their homes. In addition, throughout the program years, other low income households were provided with deferred payment loans to enable them to purchase homes at locations throughout the City. The City will allocate \$13,000 in 2013 CDBG funds to CSP to provide "Meals on Wheels" services to persons with disabilities. The Alabama Community Living Coalition established a program called Access Alabama to provide home purchase assistance to persons with disabilities. Following the natural disaster of 2011, Community Service Programs of West Alabama informed the City of its plan for a Senior Housing in the Hurricane Creek Trace Development by making application and applying for funds from the Alabama Housing Finance Authority for Low-Income Housing Tax Credits.

Actions Taken to Help Eliminate Impediment:Tuscaloosa Housing Counseling Program: In the City's 2012 and 2013 Program year, the City again provided Community Development Block Grant funds and HOME Program funds to continue the operation of this HUD certified, comprehensive housing counseling program which has been operated by the City since 1977. The counselors from the Tuscaloosa Housing Counseling Program surveyed the offices of local mortgage lenders to verify the display and use of posters and other information concerning fair housing on loan applications. In April, 2014, the Mayor of the City of Tuscaloosa signed a Proclamation designating April as fair housing month. The City of Tuscaloosa in conjunction with the Fair Housing Committee will provide a fair housing education forum bi-annually for the public.

Actions taken to Help Eliminate Impediment:Zoning Amendment: On February 5, 1998, the City Council adopted a change to the City's Zoning Ordinance to permit the construction of single family homes on smaller existing lots than previously permitted and to permit the construction of a house on each lot (if each lot measures at least 50 feet wide and contains 5,000 square feet) where two or more lots are contiguous to each other and in one ownership. This amendment also permits the construction of duplex units (two-family houses) on smaller existing lots than previously permitted. Under the Planned Unit Development regulations of the City's Zoning Ordinance, housing units can be constructed on smaller lots with smaller setbacks than would normally be permitted, thus saving money on the cost of property on each house constructed. Hundreds of housing units have been constructed under these regulations in the past few years. On May 22, 2012, in accordance with the Tuscaloosa Forward Strategic Plan to Renew and Rebuild, the City Council adopted new mixed residential zoning ordinances for areas impacted by the April 27 tornado. These new zoning districts and accompanying ordinances allow a higher density, more urban pattern of residential development.

SP-60 Homelessness Strategy – 91.215(d)

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

The CoC has developed outreach procedures focused on collaborating with system partners to identify and engage homeless households; particularly persons with disabilities, families with children, and persons who may have limited English proficiency. Procedures include street outreach, procurement and distribution of emergency items, referrals and access to community pantries, soup kitchens, and meals to engage those who are least likely to request housing or services in the absence of special outreach. The CoC has worked diligently on outreach and engagement procedures which meet the clients where they are. Procedures focus on establishing rapport and forming a trusting relationship in order to effectively link clients with services including but not limited to, housing, mainstream benefits, employment, mental health treatment, and substance abuse treatment.

The CoC markets housing and supportive services to eligible persons who are least likely to request such services in the absence of outreach, specifically the chronically homeless, families with children, and those who are not fluent in English. CoC providers are working to make CoC provider and partner information available where the homeless are known to frequent, such as certain parts of town with parks and abandoned dwellings or other empty spaces, soup kitchens, food pantries and outdoor areas. The outreach team also leaves supplies and information at campsites during outreach when an individual might not be present at their site, dwelling or structure. CoC leadership is now partnering with the social workers at the Tuscaloosa City Schools to educate on opportunities for housing, services, and financial assistance available through the CoC and partnering agencies. One partnering agency in particular, the Tuscaloosa Mental Health Alliance, is working with the CoC to help end homelessness in Tuscaloosa County by creating a Face Campaign. The Face Campaign is a series of public services announcements aired on local radio and news stations on the subject of homelessness and what it looks like in this community. This campaign both raises awareness and calls for action. The Tuscaloosa Mental Health Alliance also provides grant funds to consumers with mental health needs in the community so that they have a greater opportunity to maintain housing and stability. The CoC's outreach team has also worked with the faith based community to educate and create a stronger interest and greater understanding of the needs of the homeless and high risk persons in the community. The outreach team educated members of the faith based community on how outreach works so that the faith based community can also conduct outreach and work together with the CoC and its partners.

Addressing the emergency and transitional housing needs of homeless persons

The City of Tuscaloosa, which partners with the CoC, receives state ESG funds. In FY 2013, a total of 40 percent of ESG funds were utilized to serve individuals and families through homeless prevention and rapid re-housing assistance. The Salvation Army's emergency shelter build is due to be completed in early 2016. Upon completion, the center will provide a total of 73 beds, with 46 beds for single men, 10 beds for single

women, 9 family apartments, and 8 beds for veterans. Resident resources are to include bathing and laundry facilities, individualized case management, GED classes, a computer lab, substance abuse classes, counseling, money management courses, parenting classes, and permanent housing assistance. Once the new shelter is built, ESG funds will not only support the Salvation Army's Veterans Transitional Living Program, but also support the Salvation Army's emergency shelter, and the City's only domestic violence shelter, Turning Point. </p>

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

Please see first two responses

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Please see first two responses.

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

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

On September 15, 1999, The U.S. Department of Housing and Urban Development (HUD) endorsed 64 FR 50140, (known as the Lead Safe Housing Regulation) which established uniform requirements for the notification, evaluation, and abatement of lead –based paint hazards in Federally owned or assisted residential property. The Lead Safe Housing Regulation, located at 25 CFR Part 35 took effect on September 15, 2000.

On April 22, 2008, Environmental Protection Agency (EPA) issued a rule requiring the use of lead-safe practices and other actions aimed at preventing lead poisoning. Under the rule, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. While the City of Tuscaloosa does incorporate EPA guidelines into its Lead Based Paint Hazards Control Strategy, it strictly adheres to the more stringent requirements for Lead Hazard the LSHR, including clearance examinations, lower “de minimis” requirements, etc.

Currently, the Federal Programs Construction and Rehabilitation Specialist is seeking enrollment in the lead-based paint training courses with the Alabama Lead-Based Paint Activities Accreditation Program (Safe State Program) at the University of Alabama. It is expected that upon the completion of the certification program, the Construction and Rehabilitation Specialist will provide guidance to the City on maintaining compliance with the LSHR.

However, even with this individual certification, the City of Tuscaloosa is not registered under the Alabama Lead-Based Paint Activities Accreditation Program. As a result, the City of Tuscaloosa must utilize certified contractors to comply with Federal regulations. Therefore, the City of Tuscaloosa follows its established procurement policies to secure lead assessment services on homes being considered for rehabilitation assistance. To eligible for consideration, the prospective consulting company must employ staff members that are State of Alabama or Environmental Protection Agency certified as Lead- Based Paint Inspectors, Risk Assessors, and/or Lead Sampling Technicians. These companies complete lead inspections and reports on home being considered for rehabilitation assistance. In addition to the rehabilitation program meeting the notice, evaluation, and abatement requirements under LSHR, the Office of Federal Programs requires that prospective homeowners include a certified lead inspection (on homes built prior to 1978) in their applications to the City of Tuscaloosa Down Payment Assistance Program.

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

In 1978, a law was passed to restrict the use of lead in most commercially available paints helping to eliminate the problem in houses constructed after that year. The age of the housing unit is the only factor which is significant in the incidence of lead-based paint. There are no significant differences in the incidence of lead-based paint by the income of the household, the value of the home or the rent. Prosperous households are as likely to be occupying homes with lead-based paint as low income households. However, the higher income households can afford to remove or otherwise eliminate the hazards to their homes whereas low income households usually cannot. Applying these percentages to the numbers of housing units built during these time periods in Tuscaloosa and subtracting units in which lead abatement activities have been completed and substandard units that have been repaired or demolished since 2015, it is estimated that as many as 13,437 housing units in Tuscaloosa still have lead-based paint unless the owners or occupants of these units have taken actions to remove or cover up the hazardous surfaces or debris. This is an alarmingly high number which makes it even more important to educate the public about this potential hazard and to emphasize the abatement of lead-based paint in all rehabilitation projects in which the City is a participant.

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

The West Alabama District Health Department started a lead screening program in 1991 and screens children from 1 up to 6 years of age as part of a physical exam given under the Medicaid or Child Health and Welfare Programs. Children who are only six months of age are also screened if they are considered to be high risk (live in an older home or have parents employed in a high risk occupation such as an auto mechanic). They have screened thousands of children since 1991 and have found over 500 with elevated levels of lead in their blood (10 uq-dl or more). If the level is over 15, lead abatement and nutrition guidance are provided and a venous blood test is completed. If the level is 20 uq-dl or higher, they are referred to a doctor for evaluation and treatment. From 1992 through 1994, approximately 50 children being tested by the District Health Department had repeat blood tests which indicated levels of over 15 uq-dl. The addresses of these children were mapped and studied and it was determined that most of them lived in older areas of the City in Census Tracts 116, 117, 118 and 119, which contain the oldest housing units and are primarily low income. Most of the children having elevated levels of lead were from Black families. The Maude L. Whatley Health Clinic located in census tract 118 also conducts routine screening of all children from 9 months to 6 years of age to detect elevated levels of lead in their bloodstream.

However, even with this individual certification, the City of Tuscaloosa is not registered under the Alabama Lead-Based Paint Activities Accreditation Program. As a result, the City of Tuscaloosa must utilize certified contractors to comply with Federal regulations. Therefore, the City of Tuscaloosa follows its established procurement policies to secure lead assessment services on homes being considered for rehabilitation assistance. To be eligible for consideration, the prospective consulting company must employ staff members that are State of Alabama or Environmental Protection Agency certified as Lead-Based Paint Inspectors, Risk Assessors, and/or Lead Sampling Technicians. These companies complete lead inspections and reports on home being considered for rehabilitation assistance. In addition to the rehabilitation program meeting the notice, evaluation, and abatement requirements under LSHR, the

Office of Federal Programs requires that prospective homeowners include a certified lead inspection (on homes built prior to 1978) in their applications to the City of Tuscaloosa Down Payment Assistance Program.

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

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

In the City of Tuscaloosa where in 2010, 22.2% of all households had incomes below the poverty level, there is certainly a need for a strategy to assist persons who are trying to survive on incomes below the poverty level. 31.8% of all Black persons had incomes below the poverty level. One strategy to alleviate the problem is simply to utilize all of the federal, state and local government assistance programs and other assistance efforts provided by non-profit organizations, churches and individuals to provide supplemental income, food, clothing, shelter and utility assistance to persons below the poverty level. One problem with using this strategy as the sole solution is that there are never enough dollars of assistance under any of the programs and not enough individuals trying to help others to begin to eliminate all of the financial problems of those with incomes below the poverty level. These programs and assistance efforts can be used as temporary solutions and to temporarily assist low income persons but a better long term solution is to provide training and jobs so that persons who are physically able can work to improve their financial situation and thus can then afford to support themselves and to provide their own necessities of life. These persons are not really removed from poverty unless they can find a permanent source of income such as that provided by employment.

Many millions of other dollars are expended each year by the City of Tuscaloosa, by public institutions such as the University of Alabama, Stillman College, the VA Medical Center, Bryce Hospital, and Shelton State College as well as by other businesses and industries, in constructing new facilities or adding on to existing ones. All of these activities act to either create new jobs or to retain existing ones and thus to help alleviate the poverty problem in Tuscaloosa. Assisting in the creation of new job opportunities is probably the most important activity the City can assist with to help persons below the poverty level to achieve a long term solution to their problems. These jobs can filter down even to very low-income persons who may lack job skills or new jobs can be provided for which these persons can be trained. Thus, the City believes that the most important activity it will undertake as part of its anti-poverty strategy in 2015 is to continue to provide assistance in the creation of new jobs.

City of Tuscaloosa Policies for Reducing the Number of Households With Incomes Below the Poverty Level

1. It shall be the City's policy to encourage the creation of new jobs and training programs to promote better job opportunities for very low income persons by encouraging the expansion of existing businesses, industries and institutions and the establishment of new businesses, industries and institutions and thus, to reduce the number of persons with incomes below the poverty level.
2. It shall be the City's policy to provide counseling and referrals to training and available job opportunities to unemployed or underemployed persons through the Tuscaloosa Housing Counseling Program to enable these persons to obtain employment and thus, to reduce the number of persons with incomes below the poverty level.

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

It was estimated that 50 percent of the jobs created in new or existing businesses and industries would be available for unemployed persons with limited skills. Thus, the goal for the number of poverty level households receiving these jobs includes only 50 percent of the total jobs projected to be created.

To assist low-income persons formerly receiving public assistance from State or Federal programs who must now find employment, Community Service Programs and Shelton State Community College operate the "Welfare to Work" Program. Clients are referred to the program from the Alabama Department of Human Resources. The individual needs of each client are determined, training classes are provided and supportive services such as transportation are provided to enable them to find and retain employment. In January, 2005, the West Alabama Center for Workforce Development of Shelton State received a new grant to aid in the skills training and assessment of west Alabama workers. The "wheels to Work" program operated by CSP provides used vehicles in good condition at an affordable price so that low-income persons can have needed transportation.

The Tuscaloosa Housing Counseling Program each year assists about 500 low income persons with credit counseling, housing maintenance counseling, finding employment and obtaining financial assistance, food, shelter or other necessities and in preventing foreclosure or the loss of rental housing. The following additional agencies provide assistance to unemployed persons in obtaining training or employment but information was not available concerning the number of poverty level persons who might obtain employment through their programs or referrals during 2005: The Salvation Army, Job Training Partnership Act Program, Vocational Rehabilitation Program, and the Alabama State Employment Service.

The City of Tuscaloosa provides financial assistance to the Tuscaloosa County Industrial Development Authority (IDA) which has a good record of achievement in bringing new industries such as the JVC Industries, Mercedes-Benz and their affiliated industries to Tuscaloosa or in helping local industries to expand their operations in the City of Tuscaloosa and Tuscaloosa County and thus to provide more job opportunities here. The Mercedes-Benz assembly plant directly employs 3,400 persons in high technology, higher paying jobs. Several thousand jobs in affiliated industries and in service industries were also created as a result of the construction of this plant. The State of Alabama, the IDA and the City of Tuscaloosa all expended great effort to win this competition to convince Mercedes-Benz to locate here 10 years ago. The City of Tuscaloosa also expended several million dollars to provide sanitary sewer service and water service as well as a new fire station to serve the plant. This company worked with local technical schools to train potential workers needed for the plant.

GOALS Number of Households to be Assisted in Attaining Incomes Above the Poverty Level in 2000	Programs or Activities to Provide Assistance to Poverty Level Households
20	"Welfare to Work" Program operated by Community Service Programs of West Alabama, Inc. & Shelton State College
25	Tuscaloosa Housing Counseling Program (Employment obtained or other permanent income obtained through direct referrals)
20	Indian Rivers Assisted Employment Program for Mentally Disabled Persons
20	Local Job Training Programs
400	Jobs created by one or more new industries recruited by the Tuscaloosa County Industrial Development Authority or expansions of existing industries during 2005
300	Jobs created by one or more new businesses or the expansion of existing businesses
TOTAL 785	

Goals and Programs for Reducing the Number of Households having Incomes Below the Poverty Level in F

SP-80 Monitoring – 91.230

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

The Office of the Mayor and the Office of Federal Programs will be responsible for ensuring that the programs and the activities are carried out in a timely manner and in accordance with the goals and objectives prescribed by HUD and President Obama. Since the staff of the OFP has a close working relationship with the general public, the staff will continue to communicate with the public, whether it is a citizen, agency, and/or entity involving grant fund applications and program activities' execution and completion. In addition, the staff will evaluate the activities on a monthly basis for progress of activities under the CDBG Program, the HOME Program, the ESG Program, and the HMIS Program. The City conducts desk monitoring when reviewing documentation submitted from any sub-recipient such as quarterly reports. On-site monitoring is also conducted. The City conducts all monitoring in accordance with HUD regulations for the CDBG, HOME, and ESG program.

During the staff's evaluation, if a funded activity has not started within three months of funding, the feasibility of the activity will be evaluated. Reasons for delay will be documented. If the activity is deemed to be infeasible; therefore, target dates for commencing and finishing an activity will be established. The OFP staff will advise the City Council of the same and recommend that funds be reprogrammed by amendments to the Consolidated Plan or the Action Plan. Overall, the City will evaluate each funded activity to assure that it addresses a need or needs and one or more objectives outlined in the applicable Consolidated Plan. In addition, the City will monthly evaluate its drawdown rates for CDBG funds to assure that funds are being spent in a timely manner and that no more than 1.5 of its most recent letter of credit is unexpended 60 days before the end of its CDBG Program Year.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

This section outlines CDBG and HOME funds the City of Tuscaloosa anticipates receiving on an annual basis for the 2015-2019 period covered by this Consolidated Plan.

The City of Tuscaloosa's anticipated annual allocations include:

- CDBG - \$763,369 with \$3,053,476 available for the remainder of the Consolidated Plan.
- HOME - \$281,316 with \$1,125,264 available for the remainder of the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	763,369	275,000	0	1,038,369	3,053,476	The Community Development Block Grant (CDBG) program is a program that provides communities with resources to address a wide range of community revitalization needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	281,316	30,000	0	311,316	1,125,264	HOME funds are designed to create affordable housing for low income households

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Admin and Planning Economic Development Homebuyer assistance Housing Multifamily rental new construction New construction for ownership Public Improvements Public Services Consolidated Plan						<p>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 (DR-1). This Action Plan will be used by the City of Tuscaloosa to provide \$16,634,702 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). In addition, the City of Tuscaloosa, Alabama Disaster Recovery Division has prepared an Action Plan for the Community Development Block Grant Disaster Recovery (CDBG-DR 2). This Partial Action Plan will be used to provide \$26,757,064 in CDBG-DR 2 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). Amendments shall be made in subsequent Action Plans to fulfill the entire allocation of \$43,932,000. On April 27, 2011, Alabama was hit by 62 tornadoes which took the lives of 248 people, damaged</p>

TUSCALOOSA

Table 54 - Expected Resources – Priority Table

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

Community Development Block Grant:

The Community Development Block Grant Program regulations do not require that local funds or resources be expended as a match for the program grant. However, on many Community Development Block Grant funded activities, local agency or government funds are also expended but these are not shown as matching funds.

-

HOME Investment Partnerships Program:

The City of Tuscaloosa’s match liability for the HOME Program equals 12.5% of funds drawn down for project costs during the program year from April 1st through March 31st. However, according to the FY 2015 HOME Match Reductions, the City’s match will be reduced by 50%.

The match to be provided for the 2015 HOME grant will come from any excess match carried over and also from thousands of volunteer hours provided by volunteers working on houses constructed by Habitat for Humanity of Tuscaloosa, Inc. on projects funded under the City’s HOME Program.

Emergency Solutions Grants Program:

Even though the City of Tuscaloosa is not an “Entitlement City” under the Emergency Solutions Grants (ESG) Program, in 2015, it plans to apply for \$190,000 through the State of Alabama ESG program to provide assistance to three local agencies that assist the homeless. The \$190,000 match required for the ESG funds will be provided from cash donations or volunteer hours contributed to these agencies.

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

The Tuscaloosa Housing Authority is currently in discussions with the City of Tuscaloosa about potentially developing a medium size affordable housing development in West Tuscaloosa on City property known as the "Springer Property."

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing for low-income Population	2015	2019	Affordable Housing	City of Tuscaloosa L/M areas		CDBG: \$1,406,580	Homeowner Housing Added: 80 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted
2	Neighborhood Livability	2015	2019	Non-Housing Community Development	City of Tuscaloosa L/M areas		CDBG: \$146,850	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
3	Public Service for low-income persons	2015	2019	Non-Housing Community Development	City of Tuscaloosa L/M areas		CDBG: \$420,000	Public service activities other than Low/Moderate Income Housing Benefit: 8240 Persons Assisted
4	Economic Development - Creation of Jobs	2015	2019	Non-Housing Community Development	City of Tuscaloosa L/M areas		CDBG: \$400,000	Jobs created/retained: 25 Jobs Businesses assisted: 25 Businesses Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Decent Housing for low-income Population
	Goal Description	Support the national objective of providing decent and affordable housing through rehabilitation of substandard housing and construction of new units, purchase assistance, and activities that serve the homeless providing rental assistance with homeless prevention and rapid rehousing and emergency shelter.
2	Goal Name	Neighborhood Livability
	Goal Description	Support the national objective of providing a suitable living environment through public facility and infrastructure projects, and neighborhood revitalization.
3	Goal Name	Public Service for low-income persons
	Goal Description	An extended network of public agencies in Tuscaloosa provides free or low cost services to low-income persons, including senior citizens, adults with severe disabilities and homeless persons. Because only 15% of the City's annual Community Development Block Grant (and the amount of prior year program income, factored together) can be allocated for public service activities, the CDBG Program cannot possibly address all public service needs in the City.
4	Goal Name	Economic Development - Creation of Jobs
	Goal Description	Support the national objective by creating environment for business to thrive through business loans.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following details projects to be undertaken by the City of Tuscaloosa in the Fiscal Year 2015. These projects will serve areas, persons and families of low-moderate income.

Projects

#	Project Name
1	Program Administration
2	Comprehensive Planning
3	MEALS ON WHEELS PROGRAM-CSPWA
4	TRANSPORTATION SERVICES FOR PEOPLE WITH DISABILITIES
5	MUSIC EDUCATION PROGRAM
6	Secret Meals/Brown Bag Program
7	Community Service Learning Activity Program
8	CASE MANAGER FOR BIG BROS, BIG SISTERS
9	Community Service Program of West AL- Administration Costs
10	Section 108 Repayment P& I-Renovation to Allen Jemison Building
11	City HOME Program Administration
12	Safe Haven Program at BB-YMCA
13	HOUSING COUNSELING PROGRAM
14	Tuscaloosa Housing Authority -Affordable Housing
15	Economic Development Initiative Program
16	Community Services Program of West AL- CHDO Set Aside
17	HOPE Initiative Summer Jobs Program
18	Safe Routes to School Sidewalk Project
19	Downing Place Neighborhood Improvements
20	Greenwood Park Homeownership- CSP

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In identifying priorities, the City of Tuscaloosa utilizes a need assessment table to determine needs as low, medium, high, or no

need. In prioritizing needs within the community, the City takes into consideration information from the

Needs Assessment, Comprehensive Housing Market Analysis, citizen participation process (Public hearings) and agency consultation. The

City assesses the amount of funding available, the target areas with the most need for assistance, and

the type of activities that will best address those needs to determine geographical allocations.

The priority ranking system is as follows:

- High Priority: Activities determined as a critical need and will be funded during the Consolidated

Plan period 2015-2019.

- Medium Priority: Activities determined to be a moderate need and may be funded during the

Consolidated Plan 2015-2019 period to the extent of available funding.

- Low Priority: Activities determined as a minimal need and are not expected to be funded during

the Consolidated Plan 2015-2019 period.

- No Need: Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the

Consolidated Plan 2015-2019 period.

There are various rudiments that cause roadblocks to meeting needs within the community.

Due to the lack of funding provided and at hand, there arises a difficult problem when addressing

all housing, homeless, and community developments needs. The

City utilizes all possible resources and continues to seek leveraging sources to meet as many

underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. Also, the scarcity of land that can be utilized to construct affordable housing becomes a barrier in meeting housing needs. The City utilizes its CDBG, HOME, and ESG funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies are also made to supplement federal funds and increase the resources available to address community needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Neighborhood Livability Public Service for low-income persons
	Needs Addressed	
	Funding	:
	Description	General Program Administration
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	The number of Families will vary and all services rendered will benefit Low-Moderate income persons and/or families.
	Location Description	2201 University Blvd. Tuscaloosa, AL 35404
	Planned Activities	Administration Cost for Operation of the Community Development Block Grant-PY 2015
2	Project Name	Comprehensive Planning
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Neighborhood Livability
	Needs Addressed	
	Funding	:
	Description	Planning Studies & Technical Assistance for the City of Tuscaloosa
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	The number and type of families will vary.
	Location Description	2201 University Blvd. Tuscaloosa, AL 35401
	Planned Activities	Planning Studies, Technical Assistance on CDBG Program, Housing Related Studies and Plans
3	Project Name	MEALS ON WHEELS PROGRAM-CSPWA
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Neighborhood Livability Public Service for low-income persons

	Needs Addressed	
	Funding	:
	Description	Funds will be utilized for providing hot daily meals to L/M persons who cannot otherwise provide for themselves on a daily basis.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	49 persons with Special Needs- Senior Services
	Location Description	601 BlackBears Way Tuscaloosa, AL 35401
	Planned Activities	Meals will be delivered five days per week to L/M income persons with disabilities who are not able to visit a nutrition site.
4	Project Name	TRANSPORTATION SERVICES FOR PEOPLE WITH DISABILITIES
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Neighborhood Livability Public Service for low-income persons
	Needs Addressed	
	Funding	:
	Description	SUBSIDY OF THE SALARY OF A VAN DRIVER WHO PROVIDES TRANSPORTATION SERVICES FOR PERSONS WITH DISABILITIES
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	120 persons and L/M persons
	Location Description	Community Wide- 6th Street Tuscaloosa AL 35401 Census Tracts 116,117, 118, 119, 120
Planned Activities	Funds will be provided to the Tuscaloosa County Parking & Transit Authority to subsidize the salaries of two van drivers who provide transportation services for persons with disabilities.	
5	Project Name	MUSIC EDUCATION PROGRAM
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Public Service for low-income persons
	Needs Addressed	

	Funding	:
	Description	PROVISION OF MUSIC EDUCATION AND LESSONS FOR LOW INCOME CHILDREN
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Youth of L/M income families
	Location Description	2621 Bryant Drive Tuscaloosa, AL 35401
	Planned Activities	Music classes, including piano, organ, guitar and drum classes will be taught to low-income children at the agency's center and at Stillman College facilities.
6	Project Name	Secret Meals/Brown Bag Program
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Public Service for low-income persons
	Needs Addressed	
	Funding	:
	Description	Funds will be used to help serve citizens including the elderly who are living below the poverty line and to alleviate hunger
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	75-100 Low income families with children will benefit from this proposed activity.
	Location Description	Community Wide- Census Tracts 116, 117, 118, 119, 120
	Planned Activities	Activities to help serve citizens including the elderly and children in school are living below the poverty line and to alleviate hunger.
7	Project Name	Community Service Learning Activity Program
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Neighborhood Livability Public Service for low-income persons
	Needs Addressed	
	Funding	:

	Description	The Program will cater to low to moderate income and at risk participants identified by the Tuscaloosa Police Dept. as curfew violators
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 at risk youth who are from Low income families
	Location Description	Communtiy Wide
	Planned Activities	Operation of a program that benefits low to moderate income and at risk children who have violated their curfews and other laws with their probation officers.
8	Project Name	CASE MANAGER FOR BIG BROS, BIG SISTERS
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Public Service for low-income persons
	Needs Addressed	
	Funding	:
	Description	Funds will be utilized to provide youth services and programs that benefit low-moderate income youths. The funds will be utilized for the subsidy of the salary of a case manager who matches low-income children with adult mentors.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	135 Youth from L/M income families
	Location Description	2720 6th Street Tuscaloosa AL 35401 Census Tracts 117, 118, 119, 120, 125
Planned Activities	Operation of a Community Based program and subsidizing the salary of a case manager who matches the low-income children with adult mentors.	
9	Project Name	Community Service Program of West AL- Administration Costs
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Decent Housing for low-income Population

	Needs Addressed	
	Funding	:
	Description	Project costs will include the payment of administration costs for a project to develop affordable housing in Tuscaloosa to provide new affordable housing opportunities for low income homebuyers.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	601 BlackBear Way Tuscaloosa AL 35401
	Planned Activities	Operating/Administration Costs of the CHDO
10	Project Name	Section 108 Repayment P& I-Renovation to Allen Jemison Building
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds will be utilized to repay the Section 108 loan (principal & interest) for the Renovation of the Allen Jemison Building located on the northwest corner of Greensboro Avenue and 7th Street in the Downtown Historic District.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Corner of Greensboro Avenue and 7th Street Tuscaloosa AL 35401
	Planned Activities	Payment of the Principal & Interest of the Section 108 Loan
11	Project Name	City HOME Program Administration
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Decent Housing for low-income Population Neighborhood Livability Public Service for low-income persons Economic Development - Creation of Jobs

	Needs Addressed	
	Funding	:
	Description	Funds will be utilized for the administration of the HOME Program for PY 2015.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	2201 University Blvd Tuscaloosa AL 35401
	Planned Activities	HOME funds will be used to pay program administration costs for the HOME Program.
12	Project Name	Safe Haven Program at BB-YMCA
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Public Service for low-income persons
	Needs Addressed	
	Funding	:
	Description	Funds will be utilized for the operation of a Safe Haven Program and subsidizing the salary of the workers of the program.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	30 Youth from very low income families
	Location Description	
	Planned Activities	Operation of a Safe Haven Program that will provide youth with educational programs and recreational opportunities for after school.
13	Project Name	HOUSING COUNSELING PROGRAM
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Decent Housing for low-income Population Neighborhood Livability Public Service for low-income persons
	Needs Addressed	
	Funding	:

	Description	PROVIDING HOUSING COUNSELING ASSISTANCE TO LOW AND MODERATE FAMILIES AND THE ADMINISTRATION OF THE HOUSING COUNSELING PROGRAM
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Services will be provided to over 600 individuals and families.
	Location Description	2201 University Blvd Tuscaloosa AL 35401
	Planned Activities	Housing Counseling Services will be provided and Classes will be taught by certified Housing Counselors.
14	Project Name	Tuscaloosa Housing Authority -Affordable Housing
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Decent Housing for low-income Population Economic Development - Creation of Jobs
	Needs Addressed	
	Funding	:
	Description	Tuscaloosa Housing Authority will complete the construction of a number of single family homes. The homes constructed in the project will be new homes for qualifying first time homebuyers for eligible households in accordance with HUD guidelines.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 Low to Moderate Income Families
	Location Description	CityWide
Planned Activities	Tuscaloosa Housing Authority will complete the construction of a number of single family homes. The homes constructed in the project will be new homes for qualifying first time homebuyers for eligible households in accordance with HUD guidelines.	
15	Project Name	Economic Development Initiative Program
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Economic Development - Creation of Jobs
	Needs Addressed	

	Funding	:
	Description	FUNDS WILL BE UTILIZED TO PROVIDED SMALL BUSINESS LOANS TO LOCAL BUSINESS IN ORDER TO CREATE AND/OR RETAIN JOBS.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	
	Planned Activities	Loans of a max amount of 20,000 will be provided to 4 businesses dependent upon their eligibilty.
16	Project Name	Community Services Program of West AL- CHDO Set Aside
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Decent Housing for low-income Population Neighborhood Livability
	Needs Addressed	
	Funding	:
	Description	COMUNITY SERVICE PROGRAMS OF WEST ALABAMA WILL CONSTRUCT NEW HOMES WITHIN THE CITY OF TUCALOOSA LIMITS.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	2 Low to Moderate Income Familes (1 disable) will benefit from the proposed activity.
	Location Description	
	Planned Activities	Construction of single family homes for low to moderate income families.
17	Project Name	HOPE Initiative Summer Jobs Program
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Neighborhood Livability Public Service for low-income persons Economic Development - Creation of Jobs
	Needs Addressed	
	Funding	:

	Description	In recognition of the crime statistics identified by the Initiative, the COT seeks to provide youth educational training and employment opportunities with preference given to youth between the ages of 15 and 21.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	An Estimated 20 youth from Low income families will benefit from this proposed activity
	Location Description	Seven (7) HOPE Initiative Zones, as well as, low/moderate areas within the City Limits of Tuscaloosa Rosedale Court, Forester Gardens, Downing Place, Creekwood Village, John England Manor and Hay Court, Beech Street, East Tuscaloosa/Including Alberta, & University Manor
	Planned Activities	In recognition of the crime statistics identified by the Initiative, the COT seeks to provide youth educational training and employment opportunities with preference given to youth between the ages of 15 and 21.
18	Project Name	Safe Routes to School Sidewalk Project
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Neighborhood Livability Economic Development - Creation of Jobs
	Needs Addressed	
	Funding	:
	Description	Funds will be utilized as match funds to Transportation Alternative Program (TAP) funds and to the extent of funding for Engineering/Design and Construction of sidewalks.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 201 students and families will benefit from this activity (Installation of sidewalks)
	Location Description	2601 Southview Drive Tuscaloosa AL 35405
	Planned Activities	Installation of a sidewalk that will benefit a L/M area
19	Project Name	Downing Place Neighborhood Improvements

	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Decent Housing for low-income Population Neighborhood Livability Economic Development - Creation of Jobs
	Needs Addressed	
	Funding	:
	Description	This project will benefit a very low income neighborhood that has been ridden by crime. The project will do neighborhood enhancements and elimination of slum and blight.
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit very low income families. The number of families in the average will vary.
	Location Description	38th Street East & 38th Place East Tuscaloosa AL
	Planned Activities	Neighborhood Enhancement & Elimination of Slum/Blight
20	Project Name	Greenwood Park Homeownership- CSP
	Target Area	City of Tuscaloosa L/M areas
	Goals Supported	Decent Housing for low-income Population
	Needs Addressed	
	Funding	:
	Description	Funds will be utilized for the acquisition of 5 vacant lots and construction of Five Single Family Homes
	Target Date	3/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 5 single family homes in West Tuscaloosa.
	Location Description	Greenwood Park area- West Tuscaloosa
	Planned Activities	Acquisition of 5 vacant lots and construction of Five Single Family Homes

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The projects proposed in the City's 2015 Action Plan are either denoted by the street address where the project will be located or the area that it will benefit. Other projects will benefit low-income persons who may reside in any area of the City and thus the project location will be said to be "community wide." Several projects are targeted to specific areas (census tracts or block groups) where the residents are primarily of low-income status. Other projects will be undertaken at a specific street location or the street address of the agency carrying out the project will be shown to be the project location. The locations of 2015 projects that have specific street addresses are shown on Map No. 3

An area of low-income concentration is a census tract (or block group within a tract) in which 51 percent or more of the persons were low-income in 2010. Because the emphasis of the Community Development Block Grant and HOME programs is to provide assistance to low-income persons, there are direct correlations between the project locations and low-income areas. Because many of the City's minority residents are also low-income, the project locations also strongly correlate with areas of minority concentration. In 2015, eight projects are considered "community wide" where entitlement assistance is based upon L/M income status and other programmatic eligibility. Nine projects are site specific (area benefit) and all meet the national objective of benefiting low to moderate income persons. Of the site specific(area benefit) sites, each project is within Census Tracts 123.05, 124.05, 117.03, 118, 128, and 116. All these census tracts have concentrations of low-income and minority concentration as demonstrated in Map. No. 1 and No. 2

Geographic Distribution

Target Area	Percentage of Funds
City of Tuscaloosa L/M areas	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Tuscaloosa primarily funded activities benefitting census tracts 116-120 which have aboveaverage levels of minorities and/or low income residents.

The rational for the priorities for allocating investments geographically is grounded in the National Objective of providing a benefit to low to moderate income persons. The investments are based on the demographics. Only those areas that have a significant population of LMI persons will recieve investments from the CDBG and HOME programs.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In FY2015 the City of Tuscaloosa will continue to support affordable housing using its CDBG, HOME, and ESG funds by providing housing rehabilitation/new construction, Downpayment assistance, homeless prevention, emergency shelter, and rapid re-housing to attain sustainability for very low and low income persons.

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	100
Special-Needs	134
Total	334

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	13
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	53

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Actions planned during the next year to address the needs to public housing

In FY 2015, the Tuscaloosa Housing Authority (THA) plans to utilize \$1,179,442 in Public Housing Comprehensive Grant Funds to complete renovations and repairs to existing apartments units. In addition, THA plans to apply for \$7,520,143 in Section 8 Housing Choice Vouchers, VASh, and Shelter Plus to provide rental assistance for 1200 low to moderate income households. As a continuacy of the recovery efforts following the April 2011 tornadoes, construction will begin on Rosedale Phase III. The cost of construction is \$3,313,039. They were approved for a 4% Tac Exempt Bond. In addition, THA will continue to administer the COT Tenant Based Rental Assistance (TBRA) Program that will help assist those who are still recovering from the natural disaster of 2011.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City of Tuscaloosa will continue to expand and enforce our Section 3 plan, which encourages utilizing low income public housing residents or community members to fill vacancies within the Tuscaloosa Housing Authority. In addition, the Tuscaloosa Housing Authority administers the THA Homeownership Program, which promotes homeownership among low to moderate income persons. THA also has a Public Housing Family Self- Sufficiency Program that provides coordination and access to job training and other services for residents of public housing who are making an effort to become self-sufficient. Participants are required to seek and maintain employment or attend school or job training. As participants increase their earned income, THA matches the rent increase with money in an escrow account which is then awarded to participants who successfully complete the program. Escrow monies are often used as a down payment on a home; however additional activities are also eligible.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Tuscaloosa Housing Authority is in great standing and not designated as a troubled organization.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The homeless have a variety of needs. These needs include: housing, food, clothing, health care (for physical, mental and/or emotional problems), substance abuse treatment, job training and placement services, education, budget counseling, assistance in obtaining mainstream resources such as SSI, food stamps, etc., child care, prenatal care, and basic living skills. They also need transportation to access these services.

The West Alabama Coalition for the Homeless conducted the first “point in time” homeless demographic and needs survey in March of 2001 to obtain a more complete and accurate assessment of the numbers of homeless. The annual survey also allows the Continuum of Care to determine needs and the special sub-populations the homeless might represent.

The City of Tuscaloosa utilizes local partner organizations to document the entrance, exit and return of homeless persons in HMIS. This information helps service providers better assess the needs of the homeless population. In addition, the CoC and WACH provide community outreach to help support such persons and prevent the return to homelessness. For example, outreach staff persons would identify at risk persons and refer them to ESG funded programs that will provide critical support to meet the person’s temporary, emergency, transitional, and permanent housing and auxiliary needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

In PY 2015, the OFP address the emergency shelter and transitional housing needs of homeless persons by partnering with the following organizations: The American Red Cross , The Community Soup Bowl and the East Tuscaloosa Soup Bowl,The West Alabama Food Bank (WAFB),Community Service Programs of West Alabama, Inc., The Department of Human Resources,Tuscaloosa Salvation Army and SAN INC dba Turning Point

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

According to the 2015 Point in time Survey, the City has approximately 110 individuals and families that are identified as chronically homeless. It is the City's goal to help those persons and households transition into permanent housing and independent living by providing financial and programmatic support to organizations and agencies who such support. These organizations include: **Phoenix House** is a state certified and supported residential rehab facility for substance abuse treatment. The main facility serves 16 females and 24 males. Residents stay for a minimum of 90 days to a maximum of one year with the primary mission of assisting individuals in their recovery of alcohol and drug addiction and help them return to society as productive members. It also offers group, individual, and family counseling, vocational and adult education, life skills training, job skills training and placement. Once individuals have completed at least 90 days of treatment, they may move into 1 of 5 transitional homes adjacent to the primary facility for up to 18 months. During the 2015 point in time survey, Phoenix House housed 16 male and 7 female adults who were homeless. **SAN, INC dba Turning Point** operates the only shelter in the Tuscaloosa area for women who are victims of domestic violence and their children. Clients are provided with a safe shelter, food, clothing, counseling, and other services to assist them in finding employment and a new place to live. The facility has a total of 16 beds where residents and their children can stay until safe housing and a stable living environment can be attained. During the 2015 point in time survey, 2 clients and 3 children were in shelter and the agency identified one homeless person who was unsheltered. Turning Point also receives funding through the Emergency Solutions grant to help prevent homelessness where possible and rehouse individuals who are already experiencing homelessness. **City of Tuscaloosa Housing Counseling Program** provides comprehensive housing counseling assistance to individuals who have housing related problems. Each year, the program assists between 500 and 600 households. Clients are frequently those left homeless due to job loss, domestic problems, underemployment, loss by fire, and poor money management. Clients are referred to other agencies as needed for assistance obtaining food, shelter, clothing and transportation. **FOCUS on Senior Citizens of Tuscaloosa County, Incorporated** operates a senior center that provides educational, cultural, and recreational activities to senior citizens. FOCUS also operates vans that provide door to door transportation services for seniors from their homes to needed appointments and activities. **Temporary Emergency Services** provides clothing, food, transportation, furniture, household items, prescription assistance, utility assistance, help obtaining and paying for ID's and birth certificates, and other emergency items to people in need. TES also has an emergency shower and washer and dryer where people experiencing homelessness can bathe, wash clothes, obtain clean clothes and toiletries, and other items they need

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The CoC works diligently to ensure that state regulations governing the release of patients from mental health facilities are followed. Regulations mandate the provision of housing consistent with the level of care the patient requires and requires that a discharge plan is in place. The CoC also works with Tuscaloosa Mental Health Alliance, Indian Rivers Mental Health Center, and North Harbor Pavilion, which offers both inpatient and outpatient psychiatric services in order to ensure that consumers' needs are met. Tuscaloosa has also formed a mental health court, homeless court, and veteran's court in order to better meet the needs of mental health consumers and minimize incarceration of those whose crime is directly related to their mental illness. For those who are incarcerated and have mental health needs, a therapist and psychiatrist are provided to ensure that the individual can maintain both their medication regimen and have contact and support from appropriate mental health professionals. The treatment team also works with the client to help ensure suitable living arrangements once they exit incarceration in order to minimize the risk of decompensation once released.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Tuscaloosa has established sufficient approach regarding affordable housing however, the City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The City will also update their Analysis of Impediments to Fair Housing Choice which will include a complete evaluation and analysis of administrative policies and zoning codes.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Actions taken to Help Eliminate Impediment:

1. Zoning Amendment: On February 5, 1998, the City Council adopted a change to the City's Zoning Ordinance to permit the construction of single family homes on smaller existing lots than previously permitted and to permit the construction of a house on each lot (if each lot measures at least 50 feet wide and contains 5,000 square feet) where two or more lots are contiguous to each other and in one ownership. This amendment also permits the construction of duplex units (two-family houses) on smaller existing lots than previously permitted.
2. Under the Planned Unit Development regulations of the City's Zoning Ordinance, housing units can be constructed on smaller lots with smaller setbacks than would normally be permitted, thus saving money on the cost of property on each house constructed. Hundreds of housing units have been constructed under these regulations in the past few years.
3. On May 22, 2012, in accordance with the Tuscaloosa Forward Strategic Plan to Renew and Rebuild, the City Council adopted new mixed residential zoning ordinances for areas impacted by the April 27 tornado. These new zoning districts and accompanying ordinances allow a higher density, more urban pattern of residential development. Properties that once had only the right to contain detached single-family homes now have expanded rights that enable the construction of attached housing types such as duplexes, town homes, and apartments.

Actions Taken to Help Eliminate Impediment:

The City of Tuscaloosa has used HOME funds to assist low income persons under the Homebuyer Assistance Program, the Homeowner Rehabilitation Program. In addition, following the natural disasters of 2011, the City allocated funds for the implementation of a Tenant Based Rental Assistance (TBRA) Program. The TBRA Program is a rental subsidy that can be used to help individuals' household cost such as rent, utility costs, security deposits, and the utility deposits. In the City's 2015 Program year, the City will allocate \$60,000 in HOME Program funds to Community Service Programs of West Alabama and \$179,112 to the Tuscaloosa Housing Authority (THA) to provide for the construction of new houses for low income homebuyers. Stillman College received a HUD grant for Historically Black Colleges and Universities to continue their neighborhood redevelopment program. The Tuscaloosa Housing Counseling Program provided comprehensive housing counseling assistance to 773 low-income households in the 2014 program year. For PY 2015, the City of Tuscaloosa anticipates a substantial increase in the number of people to be assisted and/or counseled. In 2015, the Tuscaloosa Housing Authority plans to utilize \$1,179,442 in Public Housing Capital Funds to complete renovations and repairs in existing apartments units. In 2015, the Tuscaloosa Housing Authority plans to apply for \$7,520,143 in Section 8 Program vouchers, VASH, and Shelter Plus to provide rental assistance for 1,200 low to moderate income households. In continuing our recovery efforts, the Tuscaloosa Housing Authority will begin construction on Rosedale Phase III for total construction of \$3,313,039 with an approval of 4% Tax Exempt Bond.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

In the first two sections of this Plan document, the housing needs of the City's population were analyzed and reviewed. In this section of the Plan, the City identifies its "priority" housing and non-housing needs and identifies its short term and long term objectives or strategies for meeting those needs. "Short term objectives" are those to be achieved during the next five years and "long term objectives" are those which will take longer than five years to achieve. The discussion of the City's housing needs priorities and objectives for the three categories of "affordable housing, homelessness and other special needs" has been included under one subsection or part labeled B. Affordable Housing, C. Homelessness and D. Other Special Needs. The City's non-housing needs priorities are discussed at length under several different categories.

On the Priority Needs Summary Table, the City's priority housing and non-housing needs have been summarized. For each priority housing need, a 5 year goal has been established for each category of households to be assisted. For other Community Development Needs, the estimated dollars needed to address these needs have been summarized. The "priority need level" assigned to each category by the City has been indicated on the Table by an "H" for High Priority, an "M" for Medium Priority or an "L" for Low Priority.

-

High Priority: Activities to address this need will be funded by the City or other entity

during the next five years.

Medium Priority: If funds are available, activities to address this need may be funded by the City or other entity during the next five years.

Low Priority: The City does not plan to fund activities to address this need during the next five years but will consider approving a certification of consistency for other entities' applications for Federal assistance for these activities

Actions planned to foster and maintain affordable housing

Actions Taken to Help Eliminate Impediment:

The City of Tuscaloosa has used HOME funds to assist low income persons under the Homebuyer Assistance Program, the Homeowner Rehabilitation Program. In addition, following the natural disasters

of 2011, the City allocated funds for the implementation of a Tenant Based Rental Assistance (TBRA) Program. The TBRA Program is a rental subsidy that can be used to help individuals' household cost such as rent, utility costs, security deposits, and the utility deposits. In the City's 2015 Program year, the City will allocate \$60,000 in HOME Program funds to Community Service Programs and \$179,118.20 to the Tuscaloosa Housing Authority to provide for the construction of new houses for low income homebuyers. Stillman College received a HUD grant for Historically Black Colleges and Universities to continue their neighborhood redevelopment program. The Tuscaloosa Housing Counseling Program provided comprehensive housing counseling assistance to 773 low-income households in the 2014 program year. For PY 2015, the City of Tuscaloosa anticipates a substantial increase in the number of people to be assisted and/or counseled. In 2015, the Tuscaloosa Housing Authority plans to utilize \$1,179,442 in Public Housing Capital Funds to complete renovations and repairs in existing apartments units. In 2015, the Tuscaloosa Housing Authority plans to apply for \$7,520,143 in Section 8 Program vouchers, VASH, and Shelter Plus to provide rental assistance for 1,200 low to moderate income households. In 2015, the Tuscaloosa Housing Authority will begin construction on Rosedale Phase III for total construction of \$3,313,039 with their granted approval of the 4% Tax Exempt Bond.

Actions planned to reduce lead-based paint hazards

Primarily, the City plans to reduce lead based paint hazards by providing and supporting staff with appropriate training on LBP hazards, The increase in oversight capacity is critical to ensuring compliance from third party contractors. Currently, the Federal Programs Construction and Rehabilitation Specialist is seeking enrollment in the lead-based paint training courses with the Alabama Lead-Based Paint Activities Accreditation Program (Safe State Program) at the University of Alabama. It is expected that upon the completion of the certification program, the Construction and Rehabilitation Specialist will provide guidance to the City on maintaining compliance with the LSHR.

However, even with this individual certification, the City of Tuscaloosa is not registered under the Alabama Lead-Based Paint Activities Accreditation Program. As a result, the City of Tuscaloosa must utilize certified contractors to comply with Federal regulations. Therefore, the City of Tuscaloosa follows its established procurement policies to secure lead assessment services on homes being considered for rehabilitation assistance. To be eligible for consideration, the prospective consulting company must employ staff members that are State of Alabama or Environmental Protection Agency certified as Lead- Based Paint Inspectors, Risk Assessors, and/or Lead Sampling Technicians. These companies complete lead inspections and reports on home being considered for rehabilitation assistance. In addition to the rehabilitation program meeting the notice, evaluation, and abatement requirements under LSHR, the Office of Federal Programs requires that prospective homeowners include a certified lead inspection (on homes built prior to 1978) in their applications to the City of Tuscaloosa Down Payment Assistance Program.

The City of Tuscaloosa utilizes a three pronged approach to reduce lead based paint Hazards (LBP Hazards) First, the City educates homeowners on the risks and hazards of LBP in the home by providing literature, and one-on-one sessions with approved applicants for home rehabilitation. In addition, the

Housing Counseling program incorporates LBP reduction strategies and the risks of LBP as a part of the curriculum. Each educational component encourages homeowners to take responsibility and be proactive in ensuring they and their families are thoroughly protected from LBP. Secondly, the City evaluates all residential construction and/rehabilitation projects for the presence of LBP. Again, clients are notified of the presence or absence of LBP and the correct abatement process that should be taken by contactors. Finally, the City eradicates LBP. If LBP is going to be disturbed in the interior, the contractors must strictly adhere to the abatement strategy for LBP in federally funded projects including but not limited to: 25 CFR Part 35, EPA 2008 Renovation, Repair and Painting (RRP) Rule (as amended in 2010 and 2011) , 64 FR 50140 and implementing local and state best practices. The City anticipates that this three part approach will continue to significantly reduce LBP hazards.

Actions planned to reduce the number of poverty-level families

In the City of Tuscaloosa where in 2010, 22.2% of all households had incomes below the poverty level, there is certainly a need for a strategy to assist persons who are trying to survive on incomes below the poverty level. 31.8% of all Black persons had incomes below the poverty level. One strategy to alleviate the problem is simply to utilize all of the federal, state and local government assistance programs and other assistance efforts provided by non-profit organizations, churches and individuals to provide supplemental income, food, clothing, shelter and utility assistance to persons below the poverty level. One problem with using this strategy as the sole solution is that there are never enough dollars of assistance under any of the programs and not enough individuals trying to help others to begin to eliminate all of the financial problems of those with incomes below the poverty level. These programs and assistance efforts can be used as temporary solutions and to temporarily assist low income persons but a better long term solution is to provide training and jobs so that persons who are physically able can work to improve their financial situation and thus can then afford to support themselves and to provide their own necessities of life. These persons are not really removed from poverty unless they can find a permanent source of income such as that provided by employment.

Many millions of other dollars are expended each year by the City of Tuscaloosa, by public institutions such as the University of Alabama, Stillman College, the VA Medical Center, Bryce Hospital, and Shelton State College as well as by other businesses and industries, in constructing new facilities or adding on to existing ones. All of these activities act to either create new jobs or to retain existing ones and thus to help alleviate the poverty problem in Tuscaloosa. Assisting in the creation of new job opportunities is probably the most important activity the City can assist with to help persons below the poverty level to achieve a long term solution to their problems. These jobs can filter down even to very low-income persons who may lack job skills or new jobs can be provided for which these persons can be trained. Thus, the City believes that the most important activity it will undertake as part of its anti-poverty strategy in 2015 is to continue to provide assistance in the creation of new jobs.

City of Tuscaloosa Policies for Reducing the Number of Households With Incomes Below the Poverty Level

1. It shall be the City's policy to encourage the creation of new jobs and training programs to promote better job opportunities for very low income persons by encouraging the expansion of existing businesses, industries and institutions and the establishment of new businesses, industries and institutions and thus, to reduce the number of persons with incomes below the poverty level.
2. It shall be the City's policy to provide counseling and referrals to training and available job opportunities to unemployed or underemployed persons through the Tuscaloosa Housing Counseling Program to enable these persons to obtain employment and thus, to reduce the number of persons with incomes below the poverty level.

Actions planned to develop institutional structure

Many public, private and non-profit agencies, organizations and businesses are part of the overall institutional structure necessary to successfully carry out the City's Consolidated Plan. The functions of many of these entities are discussed in this report under "Homeless and Other Special Need Facilities." These entities, which will utilize programs and other resources to provide housing assistance and other program assistance to low-income persons in Tuscaloosa are listed below:

Public Institutions

U. S. Department of Housing and Urban Development

Alabama Department of Economic and Community Affairs

Alabama Housing Finance Authority

City of Tuscaloosa

(including the Office of Planning and Economic Development and the Tuscaloosa Housing Counseling Program)

Tuscaloosa Housing Authority

W. D. Partlow Developmental Center

Bryce Hospital

V. A. Medical Center

Non-profit Organizations

Community Service Programs of West Alabama, Inc.

Westside Community Development Corporation

Tuscaloosa County Park & Recreation Authority

Tuscaloosa County Parking & Transit Authority

The Salvation Army

Turning Point

The Community Soup Bowl, Incorporated

Indian Rivers Community Mental Health and Mental Retardation Center

Phoenix Houses, Inc.

FOCUS on Senior Citizens of Tuscaloosa County, Incorporated

McDonald Hughes Community Center

Benjamin Barnes YMCA

Jaycee Park Boys & Girls Club

Big Brothers/Big Sisters of Tuscaloosa County, Inc.

Zelpha's Cultural Development Corporation

Habitat for Humanity of Tuscaloosa, Inc.

Local Churches

Foundations

Private Industry

Local Financial Institutions – several local financial institutions have worked with Community Service Programs of West Alabama, Inc. and the Westside Community Development Corporation in joint ventures to develop new housing for low-income persons and others have established new programs to

assist low and moderate income persons in the purchase or rehabilitation of homes.

Tuscaloosa County Industrial Development Authority

The Chamber of Commerce of West Alabama

Local Developers - at least two local developers have actively worked in local projects for the development of low income housing.

Private Investors - local or non-local individuals and businesses may choose to invest funds in the development of low income housing.

Actions planned to enhance coordination between public and private housing and social service agencies

The City and OFP will continue to coordinate with public and private housing organizations and social service agencies by utilizing organizations like the Continuum of Care (CoC) and the West Alabama Coalition for the Homeless to facilitate intraorganizational collaboration to address homeless and housing needs. For non-housing community needs, the City will continue to foster coordination through citizen participation, including annual proposal submissions and requests for funding. Additionally, OFP will continue to enhance coordination by offering technical assistance (programmatic and financial) to all public, private and social service agencies that receive federal funding.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	165,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	165,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

See attached guidelines

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See attached guidelines

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

Attachments

Citizen Participation Comments

COMMENTS AND RECOMMENDATIONS **FOR THE CITY OF TUSCALOOSA'S FIVE YEAR CONSOLIDATED PLAN, PROGRAM YEARS 2015-2019 AND THE ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT & HOME PROGRAMS**

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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015-2019 CDBG and/or HOME Funds.

1. *The Tuscaloosa Housing Authority (THA) respectfully requests the city's consideration for future allocations (2015-2019) of CDBG and HOME funds to supplement its Homeownership Program. The city's previous commitments have been instrumental in the development of 26 homes sold to qualifying first-time homebuyers.*

2. *The Tuscaloosa Housing Authority (THA) respectfully requests the city's consideration for future allocations (2015-2019) of CDBG and HOME funds to be used as eligible matching funds for Low-Income Housing Tax Credit (LIHTC) application(s) to the Alabama Housing Finance Authority (AHFA). The requested funding will be critical in terms of scoring the points necessary to remain competitive.*

In conjunction with these requests THA also wishes to reaffirm its commitment to ensuring that any future allocations will be utilized in a manner which strictly adheres to the principles and guidelines of the CDBG and/or HOME programs as well as any additional criteria set forth in a mutually executed Funding Agreement. We are committed to being your most cooperative partner!

Please provide your comments and recommendations to the Office of Federal Programs no later than March 27, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or lhowell@tuscaloosa.com. Responses are not limited to the space provided.

COMMENTS AND RECOMMENDATIONS
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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015-2019 CDBG and/or HOME Funds.

1. Building of affordable housing, single and multi-family units, not geared toward students
2. Transportation services to all areas of the city, operating during evening and nighttime hours; covered trolley stops
3. Transitional housing program that provides temporary (2-6 months) residence for people experiencing homelessness (reentering citizens, homeless by choice, homeless by force, etc). Housing is combined with wrap-around services to assist the individual with developing stability in his/her life
4. Emergency shelter for homeless
5. Cooling and warming stations for homeless

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1. Low cost housing for individuals especially those on a fixed income

2. More structured shelters

3. Transportation

4. Facilities/resources where there is an emphasis on activities of daily living, home maintenance, social/emotional needs to assist in the service of individuals who do not meet SMI criteria and do not have other forms of payment

Please provide your comments and recommendations to the Office of Federal Programs no later than March 27, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or lhowell@tuscaloosa.com. Responses are not limited to the space provided.

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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015-2019 CDBG and/or HOME Funds.

1. Affordable housing for domestic violence survivors who have had to flee their homes
2. Affordable housing for homeless veterans
3. Affordable housing for homeless
- 4.

Please provide your comments and recommendations to the Office of Federal Programs no later than March 27, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or howell@tuscaloosa.com. Responses are not limited to the space provided.

D. Howell

COMMENTS AND RECOMMENDATIONS
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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015 CDBG and/or HOME Funds.

1. Forgivable loan and/or grant program to aid business development.
2. A program or mechanism that encourages the removal of blight.
3. A mechanism to encourage the development of underrepresented services in certain geographic areas of the city.
For example: medical, grocery, pharmacy, etc.
- 4.

Please provide your comments and recommendations to the Office of Federal Programs no later than January 7, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or lhowell@tuscaloosa.com.

COMMUNITY WORKS TUSCALOOSA

FIVE-YEAR COMMUNITY HOUSING DEVELOPMENT AND CITIZEN PARTICIPATION PLAN

Community Works Tuscaloosa is a recently formed 501c3 non-profit organization serving low-income families in West Alabama. The purposes of the organization include:

1. Economic development by promoting affordable housing through new construction and home repair in neighborhoods.
2. Workforce development through a skills trade and pre-career readiness soft skills training program designed to create a work culture in the communities.
3. Leadership development for emerging leaders through family skills, mentoring, and character council activities.

Organization Management

This is a new organization that has been strengthened by the leadership it has assembled from its members of the Board of Directors to the Executive Director, Bob Johnson, who has experience in a non-profit CHDO organization, Habitat for Humanity Tuscaloosa.

The Board includes the following:

Chair - Mason Bonner, a former loan officer, community loan fund committee member, private business owner, and an administrator in higher education with 31 years of experience.

Dr. Lucinda Coulter, a college professor of English and journalism with writing, reporting and marketing skills, who worked for several publications including adviser to the online student news site for Stillman College, a historically black college in Tuscaloosa.

Rev. Tyshawn Gardner, local minister who developed senior citizen, after-school specialty programs for youth, and leads community efforts including the Hope initiative designed to change people's outlooks and improve their quality of life.

Dennis Collins, a Tuscaloosa native and private business owner who has worked on many local campaigns for winning candidates and represents the western side of Tuscaloosa.

Latonya Braggs, a former administrative assistant to Lewis Barnett at Westside Community Development Corporation with experience in operating and processing the funding, the home construction, and the closing of each transaction.

Five-year Operational Plan

This is a five-year plan for Community Works Tuscaloosa to set the strategy for operations under the purposes for which it was organized. The overall goal of the organization is to provide information on credit, capacity, and character that lenders are seeking, teach them how to apply information on those three criteria to their personal financial situations, and guide them to the transformation of home ownership in a planned economic strategy. The goals including the number of participants per year and for the five year period are listed under each objective.

OBJECTIVES:

- I. Assist in developing neighborhood councils with organized leadership by blocks, streets, or sections in communities. Develop monthly council meetings and teach the advantages of organized neighborhoods. This group would hosts forums where residents can provide suggestions on neighborhood improvements, home repair needs, establishing new credit, repairing bad credit, employment, and home ownership. This leadership group could assist with identifying prospective clients for new construction and home repair.

- GOAL: Organize 12 community councils each year, 36 in three years, and 60 in the next five years.**
- II. **Develop a written and oral presentation on the steps to establish credit, repair credit, to engage in pre-career readiness skill development, and becoming a responsible home owner.**
GOAL: The written and oral presentations would be conducted twice each month in 24 different communities in year one, 72 total communities in year three, and 120 total communities in five years. Communities will receive return visits based on need and interest within the five year period.
- III. **Prepare families and individuals for home ownership through a written guide to home ownership discussed in private consultation. This plan would be monitored and updated once per month in private consultation sessions. Some families will have a 90-day plan, some a 180-day plan, and others a one-year plan to home ownership. These personal consultations are designed to provide families and individuals with a realistic look at their financial situation. What is their capacity to pay, what is their credit scores, and what experiences show their good faith effort (character) with delinquent payments. This is documented information used in private consultation to provide families with a timeline to improve their financial status and eligibility for a home mortgage.**
GOAL: Prepare five families per year for home ownership through private consultation and an individualized timeline plan. In three years, 15 families will have a plan, and within five years, 25 families will have a timeline plan.
- IV. **Utilize students in the Ollie Washington Building and Maintenance Apprentice program to work on new construction and home repairs for the organization. The students are enrolled in a skills trade program in carpentry/dry wall, plumbing, electricity, and air conditioning and heating. The class instructor is a certified home builder and also the Project Manager for the new construction**

and home repair activities for this organization. Students are taught the construction skills as well as soft skills in a pre-career readiness program that includes work ethics, problem solving, and time management.

GOAL: Build two houses and repair two houses In year one, build a total of eight and repair 12 by year three. Build 15 houses and repair 20 by year five.

This plan will be reviewed each quarter by the Board of Directors at their regular meeting and revised at the annual meeting. An implementation plan, job description for the Executive Director, and day-to-day activities will be developed, reviewed, and approved by the Board of directors each quarter with an annual evaluation conducted by the Board at the end of the fiscal year.

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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015-2019 CDBG and/or HOME Funds.

1. Definition of demonstrable hardship as it relates to relocation assistance. In regard to The Uniform Act (URA), usage of Community Development Block Grant for Disaster Recovery (CDBG-DR) funds, and regulations governing relocation assistance provided to individuals upon acquisition of property, HUD granted the City of Tuscaloosa the waiver at Federal Register FR 77 22583 (Part D). As a part of the City's recovery plan, housing that was inhabited by tenants or owners on the day of the storm or needed for a designated recovery project may be acquired using CDBG-DR funds for infrastructure improvements, development of low-income housing, etc. The City of Tuscaloosa intends to provide relocation assistance to affected individuals that qualify and; furthermore, defines demonstrable hardship as having an adjusted family income (as defined by 24 CFR 5.611 as Annual Income minus Deductions) less than or equal to current Federal Poverty Guidelines for a family of four. If an individual can prove demonstrable hardship and that more than 30% of an individual's income was spent on housing costs, then the City of Tuscaloosa will consider income when calculating relocation assistance under 49 CFR 24.402 (b) and 24.404.

2. Use 2012 and 2013 CDBG-DR Action Plans as a reference...can be found at <http://www.tuscaloosa.com/recovery/action-plans>

3. According to the most current data from the Tuscaloosa Housing Authority (THA) and Habitat for Humanity Tuscaloosa there is still a great need for housing among Tuscaloosa citizens. The Tuscaloosa Housing Authority has over 1,000 families on their public housing waiting lists and over 500 families on their Section 8 waiting list. THA has indicated that these numbers are significantly higher than they were before April 27, 2011 which equates to hundreds of additional families requesting housing assistance as a result of the disaster.

Habitat for Humanity Tuscaloosa has 28 families on their waiting list; however, they have not held a Prospective Homeowner meeting since July 2014. In an average month, 275-300 people contact Habitat for Humanity regarding homeownership opportunities. More than 25 lots have been donated/purchased for Habitat for Humanity by the City of Tuscaloosa and others, but Habitat does not have the funding to build on these lots. Hence, Habitat's decision to halt the Prospective Homeowner meeting and not increase the waiting list number.

4. With increasing private and public housing and business development, infrastructure needs to either be put in place or replaced to support the new and rebuilt developments. Additionally, many roadways, bridges, and sidewalks are severely damaged from debris removal which impedes entrance into some neighborhoods and business districts; road reconstruction is required.
5. Connectivity of disaster damaged low-moderate income communities across the City of Tuscaloosa in conjunction with green spaces and the use of floodway mitigation

Please provide your comments and recommendations to the Office of Federal Programs no later than January 9, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or howell@tuscaloosa.com. Responses are not limited to the space provided.

COMMENTS AND RECOMMENDATIONS

For the City of Tuscaloosa's Five Year Consolidated Plan Program years 2015 – 2019 and the Action Plan Community Development Block Grant and HOME Programs

STUDENTS

Offer \$5,000 grants in addition to the \$5,000 deferred loan to working students of higher learning. This will encourage homeownership for households who will more likely remain in their properties long enough to have trade value or to pay them in full. Students are less likely to have credit issues and will be approved more rapidly and we can look forward to spending our funds.

EXISTING HOMEBUYERS/HOMEOWNERS

Provide a \$3,000 grant matching program for homes in established neighborhoods for revitalization. Homebuyers/homeowners are more likely to take pride in what they invest. The requirement would be a \$3,000.00 investment and continued residency for a period of three years. The client would be responsible for securing licensed and bonded contractors, obtaining proper work permits, and satisfactory inspections of work performed.

CREDIT CHALLENGED

Provide a reserve grant for persons who have poor rental and prior credit histories. A grant in the amount of \$5,000 would be reserved for a period of 18 months to aid persons in restoring their credit and rental history. Credit reports would be secured at the onset and at the end of the 12 month period for validation. At the end of the reserve period, a \$5,000 deferred loan would be added to the grant for those who need the addition. The money would be used for homeownership only.

NEWLYWEDS

Offer our basic home readiness programs for newlyweds of 12 months or less to earn additional \$500.00 grant stipends for a total of 8 hours spent in extended sessions for Pre-purchase Counseling (4 hrs.), budgeting and money management (2), estate planning (1 hr.), and home maintenance (1 hr.). The money is in addition to the \$5,000 DPA Deferred Loan. The money would be used for homeownership only.

I have a 2 more thoughts but I will send them before closing. I am sending this now because you said you needed it today.

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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015 CDBG and/or HOME Funds.

1. Sidewalks for Cypress Creek Avenue

2. Boys and Girls Club within District 7

3. James Harrison Pkwy Completion Phase II

4. Curb and Gutter –Skyranch Subdivisions

Please provide your comments and recommendations to the Office of Federal Programs no later than February 6, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or lhowell@tuscaloosa.com. Responses are not limited to the space provided.

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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015-2019 CDBG and/or HOME Funds.

1. Money from Embassy Suites Hotel go to MLK Blvd Beautification.
2. Funds for Habitat Building & Rebuilding Homes (District 1 & District 2).
3. Park - Palmer Park Splash Pad (Fuzzy River)
4. Seed funds for: Community Works of Tuscaloosa
(CWO)

Please provide your comments and recommendations to the Office of Federal Programs no later than January 27, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or howell@tuscaloosa.com. Responses are not limited to the space provided.

H.L. Taylor
Dist II

Wayne

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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015 CDBG and/or HOME Funds.

1. Additional homeless shelters
2. Re-entry programs / facilities
3. Expanded technology footprint - city wide WiFi
4. Additional free job skills training: Culinary, construction, arts, etc.

Please provide your comments and recommendations to the Office of Federal Programs no later than January 5, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or lhowell@tuscaloosa.com.

Rebecca

COMMENTS AND RECOMMENDATIONS
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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015 CDBG and/or HOME Funds.

1. Shelter ^{Emergency} & long term housing options for marginally housed outside of the Salvation Army's system.
2. Expanded bus access and bus routes.
Transportation is inadequate at best.
3. ~~Public~~ All access public resource center that combines attributes of a library set up, job/vocation center, community education, tutoring, mtg. space, & support group space.
4. Funding for a project (maybe ~~where~~ through Habitat??) where a space is created for city school students who are doubled up w/ family or friends to go until 8-9pm where they can do laundry, homework, cook, get a hot meal, etc. This will help ^{keep some families housed longer.}
Please provide your comments and recommendations to the Office of Federal Programs no later than January 5, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or lhowell@tuscaloosa.com.
5. Consider funding an evidence based re-entry program.
Judge Almond is working on starting re-entry court this year, but it also needs a service component. It is a waste of money if it's not evidence-based. You can't just let some random person ^{try} to run it.

26th

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Please list below your recommendations for housing and community needs and/or requests for projects to be undertaken with 2015 CDBG and/or HOME Funds.

1. Splash pad in the Alberta City Area
2. Homeless Shelter in Tuscaloosa (central location)
3. Community Building for events
- 4.

Please provide your comments and recommendations to the Office of Federal Programs no later than January 5, 2015. Should you have any questions or concerns, contact LaParry Howell at 205-248-5080 or lhowell@tuscaloosa.com.

Grantee Unique Appendices

APPENDIX

GLOSSARY OF TERMS

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Area of Low-Income Concentration: A census tract or block group within a census tract in which 51 percent or more of the persons were low income (according to the 2010 U.S. Census).

Area of Racial/Ethnic Minority Concentration: A census tract in which more than 50 percent of the total population consisted of persons from a racial or ethnic group which comprised less than 50 percent of the total population of the City of Tuscaloosa. (Considered to be a minority group in Tuscaloosa).

Example: The Black population comprised 35 percent of the total population of Tuscaloosa in 1990 and would thus be considered a minority group.

Assisted Household or Person: For the purpose of identification of goals, an assisted household or person is one which during the period covered by the annual plan will receive benefits through the Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefited if the person takes occupancy of affordable housing that is newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR section 882.109).

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Consistent with the CHAS: A determination made by the jurisdiction that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas as specified in the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

Cost Burden > 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden > 50% (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

Elderly Household: For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 62 years of age.

Elderly Person: A person who is at least 62 years of age.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Extremely Low Income Family: Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families.

Family: See definition in 24 CFR 812.2 (The National Affordable Housing Act definition required to be used in the CHAS rule differs from the Census definition). The Bureau of Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption.

Family Self-Sufficiency (FSS) Program: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies ((PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

Federal Preference for Admission: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, 24 CFR 882.219.)

First-Time Homebuyer: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

FmHA: The Farmers Home Administration or programs it administers.

For Rent: Year round housing units which are vacant and offered/available for rent. (U.S. Census definition)

For Sale: Year round housing units which are vacant and offered/available for sale only. (U.S. Census definition)

Frail Elderly: An elderly person who is unable to perform at least 3 activities of daily living (i.e. eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105.)

Group Quarters: Facilities providing living quarters that are not classified as housing units. (U.S. Census definition) Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

Homeless Family: Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 years or younger who is living in situations described by terms "sheltered" or "unsheltered".

HOPE 1: The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which is authorized by Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Homes Program, which is authorized by Title IV, Subtitle C of the National Affordable Housing Act.

Household: One or more persons occupying a housing unit (U.S. Census definition). See also "Family".

Housing Problems: Households with housing problems include those that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30 percent.

Housing Unit: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition)

Institutions/Institutional: Group quarters for persons under care or custody. (U.S. Census definition)

Large Related: A household of 5 or more persons which includes at least one person related to the householder by blood, marriage or adoption.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition.)

LIHTC: (Federal) Low Income Housing Tax Credit.

Low-Income: Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices. (This term corresponds to low-moderate-income households in the CDBG Program.)

Moderate Income: Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is different than that for the CDBG Program.)

Non-Elderly Household: A household which does not meet the definition of "Elderly Household", as defined above.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons

with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

Non-Institutional: Group quarters for persons not under care or custody. (U.S. Census definition used)

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small Related Household, Large Related Household or Elderly Household.

Other Income: Households whose incomes exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

Other Low-Income: Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair

market rents, or unusually high or low family incomes. (This term corresponds to moderate-income in the CDBG Program.)

Other Vacant: Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

Overcrowded: A housing unit containing more than one person per room. (U.S. Census definition)

Owner: A household that owns the housing unit it occupies. (U.S. Census definition)

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census definition). Jurisdictions may expand upon the Census definition.

Primary Housing Activity: A means of providing or producing affordable housing—such as rental assistance, production, rehabilitation or acquisition—that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity".)

Project-Based (Rental) Assistance: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing CIAP: Public Housing Comprehensive Improvement Assistance Program.

Public Housing MROP: Public Housing Major Reconstruction of Obsolete Projects.

Rent Burden > 30% (Cost Burden): The extent to which gross rents, including utility costs, exceed 30 percent gross income, based on data published by the U.S. Census Bureau.

Rent Burden > 50% (Severe Cost Burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance: Rental assistance payments provided as either project-based rental

assistance or tenant-based rental assistance.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

Renter Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Rural Homelessness Grant Program: Rural Homeless Housing Assistance Program, which is authorized by Subtitle G, Title IV of the Stewart B. McKinney Homeless Assistance Act.

Secondary Housing Activity: A means of providing or producing affordable housing—such as rental assistance, production, rehabilitation or acquisition—that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (See also, “Primary Housing Activity”.)

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines “affordable” housing projects under the HOME program.

Service Needs: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: See Cost Burden > 50%.

Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person’s ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small Related: A household of 2 to 4 persons which includes at least one person related to the householder by birth, marriage, or adoption.

Substandard Condition and not Suitable for Rehab: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Substandard Condition but Suitable for Rehab: By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction or minor livability problems or maintenance work.

Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing: Housing, including Housing Units and Group Quarters that have a supportive environment and includes a planned service component.

Supportive Service Need in FSS Plan: The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive

services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units: Unoccupied year round housing units. (U.S. Census definition)

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g. streets, parks, alleys).

Vacant Awaiting Occupancy or Held: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use. (U.S. Census definition)

Vacant Housing Unit: Unoccupied year round housing units that are available or intended for occupancy at any time during the year.

Very Low-Income: Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents. (This term corresponds to low-income households in the CDBG Program.) (For the purpose of further distinguishing needs within this category, two subgroups (0 to 30% and 31 to 50% of MFI) have been established in the tables and narratives.)

Worst-Case Needs: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year Round Housing Units: Occupied and vacant housing units intended for year round use (U.S. Census definition). Housing units for seasonal or migratory use are exclude

Grantee SF-424's and Certification(s)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

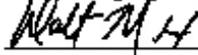
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

Date 8/11/15

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation – It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan – Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan – It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds – It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____, _____ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

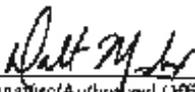
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K, and R;

Compliance with Laws – It will comply with applicable laws.

 5/1/15
Signature/Authorized Official Date

Mayer
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs – it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance – before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Walt M. Holt 5/11/15
Signature/Authorized Official Date

Mayor
Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion - If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs - In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation - Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services - The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds - The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality - The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement - To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan - All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy - The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Walt M. Lee
Signature/Authorized Official

5/1/15
Date

Mayor
Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities – Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building – Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Walt Major 5/11/15
Signature/Authorized Official Date

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision * If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/> 636081179
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> City of Tuscaloosa		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 63-6901379		* c. Organizational DUNS: <input type="text"/> 11-264-5216
d. Address:		
* Street1: <input type="text"/> 2801 University Blvd Street2: <input type="text"/> * City: <input type="text"/> Tuscaloosa County/Parish: <input type="text"/> Tuscaloosa * State: <input type="text"/> AL: Alabama Province: <input type="text"/> * Country: <input type="text"/> USA: UNITED STATES * Zip/Postal Code: <input type="text"/> 35401-2201		
e. Organizational Unit:		
Department Name: <input type="text"/> Office of Federal Programs		Division Name: <input type="text"/> Federal Programs
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/> Mr. First Name: <input type="text"/> LaFayette Middle Name: <input type="text"/> * Last Name: <input type="text"/> Howell Suffix: <input type="text"/> DDS Title: <input type="text"/> Director of Federal Programs Organizational Affiliation: <input type="text"/> * Telephone Number: <input type="text"/> 205-248-5000 Fax Number: <input type="text"/> 205-349-0133 * Email: <input type="text"/> lhowell1@tuscaloosa.com		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	<input type="text" value="City or Township Government"/>
Type of Applicant 2: Select Applicant Type:	<input type="text"/>
Type of Applicant 3: Select Applicant Type:	<input type="text"/>
* Other (specify):	<input type="text"/>
* 10. Name of Federal Agency:	<input type="text" value="U.S. Department of Housing and Urban Development"/>
11. Catalog of Federal Domestic Assistance Number:	<input type="text" value="14-228"/>
CIDA Title:	<input type="text" value="Community Block Development Grants/Entitlement Grants"/>
* 12. Funding Opportunity Number:	<input type="text" value=""/>
* Title:	<input type="text" value=""/>
13. Competition Identification Number:	<input type="text"/>
Title:	<input type="text"/>
14. Areas Affected by Project (Cities, Counties, States, etc.):	<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	<input type="text" value="City of Tuscaloosa Community Block Development Grant Program"/>
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 *a. Applicant: *b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
 *a. Start Date: *b. End Date:

18. Estimated Funding (\$):

*a. Federal	<input type="text" value="763,365.00"/>
*b. Applicant	<input type="text"/>
*c. State	<input type="text"/>
*d. Local	<input type="text"/>
*e. Other	<input type="text"/>
*f. Program Income	<input type="text" value="234,963.00"/>
*g. TOTAL	<input type="text" value="998,328.00"/>

*19. Is Application Subject to Review By State Under Executive Order 12372 Process?
 a. This application was made available to the State under the Executive Order 12372 Process for review on
 b. Program is subject to E.O. 12372 but has not been selected by the State for review
 c. Program is not covered by E.O. 12372.

*20. Is the Applicant Delinquent On Any Federal Debt? (if "Yes," provide explanation in attachment.)
 Yes No
 If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)
 ** I AGREE
 ** The list of certifications and assurances or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
 Middle Name:
 * Last Name:
 Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision
		* If Revision, see on appropriate line(s) <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value=""/>		4. Applicant Identifier: <input type="text" value="626001379"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only: 6. Date Received by State: <input type="text"/> 7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Tuscaloosa"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="63-5001379"/>		* c. Organizational DUNS: <input type="text" value="11 264-9735"/>
d. Address:		
* Street: <input type="text" value="3201 University Blvd"/>		
* City: <input type="text" value="Tuscaloosa"/>		
* County/Parish: <input type="text" value="Tuscaloosa"/>		
* State: <input type="text" value="AL: ALABAMA"/>		
* Country: <input type="text" value="USA: UNITED STATES"/>		
* Zip / Postal Code: <input type="text" value="35401-2201"/>		
e. Organizational Unit:		
Department Name: <input type="text" value="Office of Federal Programs"/>		Division Name: <input type="text" value="Federal Programs"/>
f. Name and contact information of person to be contacted on matters involving this application:		
* First Name: <input type="text" value="Laverne"/>		
* Last Name: <input type="text" value="Hovee_1"/>		
* Title: <input type="text" value="Director of Federal Programs"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="205-240-5300"/>		* Fax Number: <input type="text" value="205-249-0145"/>
* Email: <input type="text" value="lavve1@tuscaloosa.gov"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: U.S. Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-239"/> CFDA Title: <input type="text" value="HOME Investment Partnership Program"/>	
* 12. Funding Opportunity Number: <input style="background-color: yellow; width: 100%;" type="text"/> * Title: <input style="background-color: yellow; width: 100%;" type="text"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Add Attachment Delete Attachment View Attachment </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="City of Tuscaloosa HOME Investment Partnership Program"/>	
Attach supporting documents as specified in agency instructions. <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Add Attachments Delete Attachments View Attachments </div>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project, Congressional Districts if needed

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="201,216.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value="40,000.00"/>
* g. TOTAL	<input type="text" value="241,216.00"/>

19. Is Application Subject to Review By State Under Executive Order 12372 Process?

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Yes No

If "Yes," provide explanation and attach

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** AGREE

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Authorized Representative:

First Name: Last Name: Middle Name: Suffix: Title: Telephone Number: Fax Number: Email:

* Signature of Authorized Representative:  * Date Signed:

Appendix - Alternate/Local Data Sources

1	Data Source Name Structural Condition Survey
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.