

2009 Action Plan



Prepared by the
Mobile Housing Board
151 South Claiborne Street
Mobile, Alabama 36602

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Second Program Year Action Plan

The CPMP Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 2 Action Plan Executive Summary:

This Annual Plan covers the second year in the 2008-2012 Consolidated Plan. The goal of the City of Mobile's Annual Plan is to develop a viable urban environment through the provision of safe, decent and affordable housing, a suitable living environment and expanded economic opportunities for low and moderate-income persons. Mobile will leverage, to the greatest extent possible, both public and private resources to achieve this goal. It is the intent of the City of Mobile to use this plan as a guide to serve low and moderate-income citizens with the greatest needs and ensure the most efficient use of available HUD funds.

Objectives and outcomes for program year 2009:

(DH-1) Availability / Accessibility of Decent Housing

1. In program year 2009, the City of Mobile will create a revolving fund program to revitalize economically deprived neighborhoods by replacing, rehabilitating, and renovating substandard single family residential housing in blighted areas and low to moderate-income neighborhoods. The purpose of the program will be (1) to purchase vacant, abandoned, and/or blighted single-family residential properties, and (2) to develop, construct, rehabilitate, and renovate those properties for resale to low to moderate-income homeowners. During the first 18 months of the program, 6 properties will be acquired and rehabilitated. A separate interest bearing trust fund will be created using the revenue obtained from the sale of renovated and rehabilitated properties. This

trust fund will be used to support the program and acquire and rehabilitate additional houses to sell. The listing of Proposed Projects (Appendix K) includes Project # 18 (Neighborhood Revitalization Revolving Fund).

(DH-2) Affordability of Decent Housing

1. In program year 2009, the City of Mobile will provide financial assistance for the construction of affordable housing directly, indirectly through Community Housing Development Organizations (CHDOs) and the Mobile Housing Board's HOPE-VI Program or through other non-profit affordable housing developers in the community. The listing of Proposed Projects (Appendix K) includes Projects # 24 and 25 (Community Housing Development Organizations – CHDO) and Project # 34 (American Dream Down-payment Initiative - ADDI). These projects are also reflected in the Housing Needs Table (Appendix C) and the Annual Housing Completion Goals Table (Appendix J). The HOPE-VI Program will receive funding support from previous year grants.
2. In program year 2009, the City of Mobile will provide financial assistance for 3,039 eligible individuals through its Section 8 Program, MOLO Program or through its Move In Assistance Program (MIAP). This project activity will be funded from previous year grants.

(DH-3) Sustainability of Decent Housing

1. In program year 2009, the Mobile Housing Board will rehabilitate 438 public housing units.
2. In program year 2009, the Independence Living Center of Mobile will assist eligible individual homeowners with special needs in the rehabilitation of their homes by adding ramps, grab bars and other similar aids. The listing of Proposed Projects (Appendix K) includes Project # 3 (Independent Living Center of Mobile).
3. In program year 2009, the City of Mobile will assist in homeownership counseling to 1,152 individuals directly, indirectly through Community Housing Development Organizations (CHDOs) or through other non-profit housing developers in the community. The listing of Proposed Projects (Appendix K) includes Projects # 26 and 27 (Bay Area Women Coalition and MLK Avenue Redevelopment Corporation – Homeownership Counseling). These project will provide homeownership counseling for 358 of the 1,152 individuals planned for 2009-2010. Other activities to include DASH and Volunteers of America Southeast (VOASE) will also provide homeownership counseling to the remaining individuals and will be funded from previous year grants.

(SL-1) Availability/Accessibility of Suitable Living Environments

1. In program year 2009, the City of Mobile will provide financial assistance to homeless shelter providers who are members of the local Continuum of Care (CoC) to provide transitional shelters, essential and prevention services to homeless, chronic homeless and at risk homeless individuals. The listing of Proposed Projects (Appendix K) includes Project # 28 (Dumas Wesley Community Center – Sybil H. Smith Family Violence Center), Project # 29 (Service Center of Catholic Social Services – SCCSS), Project # 30 (Penelope House), Project # 31 (United Methodist Inner City Mission – McKemie Place) and Project # 32 (Young Women Christian Association – YWCA).. Combined, these projects will provide services to 1,201 homeless and at risk of becoming homeless individuals.

(SL-3) Sustainability of Suitable Living Environments

1. In program year 2009 the City of Mobile will provide financial assistance to the Center for Fair Housing to implement programs and activities to eliminate barriers to fair housing for individuals in the community. The listing of Proposed Projects (Appendix K) includes Project # 6 (Center for Fair Housing). This project will implement activities to eliminate barriers to fair housing for 51,175 individuals in the community.

Evaluation of performances 2003-2007:

An evaluation of the past performance was documented in the 2007-2008 Consolidated Annual Performance Evaluation Report (CAPER) and is summarized as follows:

(DH-2) Affordability of Decent Housing

1. During the period beginning May 1, 2003 and ending April 30, 2008, the Mobile Housing Board constructed 63 units of affordable housing directly, indirectly through Community Housing Development Organizations (CHDOs) or through other non-profit housing developers in the community. During this time, it was projected that 345 units would be built. The actual outcomes achieved represent 18% of the objective goal for this period. Problems with environmental reviews, skyrocketing material and construction labor costs have negatively affected local housing construction resulting in significant delays in the completion of planned projects. These causes were created by Hurricane Katrina and neighborhood citizens protesting the construction of these projects.

(DH-3) Sustainability of Decent Housing

1. During the period beginning May 1, 2003 and ending April 30, 2008, the Mobile Housing Board rehabilitated 3,255 public housing units. During this period of time, it was projected that 1,900 units would have been rehabilitated. The actual outcomes achieved represent 171% of the objective goal for this period.
2. During the period beginning May 1, 2003 and ending April 30, 2008, the Mobile Housing Board provided low-interest loans to landlords who rehabilitated 224 rental

units for eligible low- and very low-income families. During this period of time, it was projected that 120 units would have been rehabilitated. The actual outcomes achieved represent 187% of the objective goal for this period.

3. During the period beginning May 1, 2003 and ending April 30, 2008, the Mobile Housing Board provided 302 low-interest loans to eligible low-income homeowners who rehabilitated their owner occupied housing units. During this period of time, it was projected that 305 units would be rehabilitated. The actual outcomes achieved represent 99% of the objective goal for this period.

(SL-1) Availability/Accessibility of Suitable Living Environments

1. During the period beginning May 1, 2003 and ending April 30, 2008, the Mobile Housing Board provided financial assistance to Emergency Shelter providers who created additional emergency shelter beds for 49 individuals. During this period of time, it was projected that 40 additional beds would be created. The actual outcomes achieved represent 123% of the objective goal for this period.
2. During the period beginning May 1, 2003 and ending April 30, 2008, the Mobile Housing Board provided financial assistance to Emergency Shelter providers who established new transitional housing beds for 51 homeless individuals and/or families. During this period of time, it was projected that 60 new transitional beds would be established. The actual outcomes achieved represent 85% of the objective goal for this period.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 2 Action Plan General Questions response:

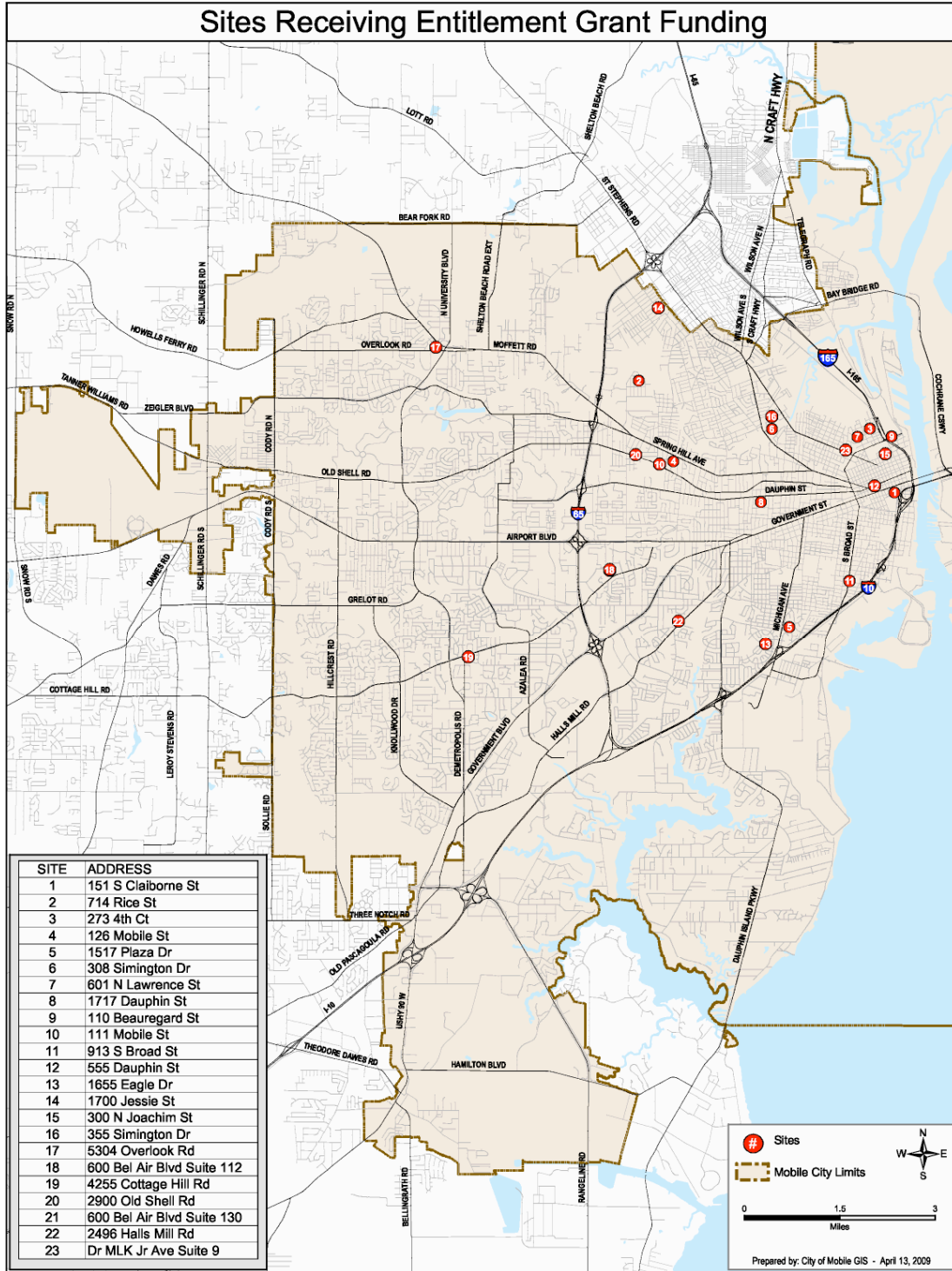
Geographic areas in which assistance will be directed:

Map #6 Sites Receiving Entitlement Grant Funding, on page 6 of this document, identifies the geographic areas in Mobile where assistance will be directed. Sites shown on this map include, the Hope VI Revitalization Project, agencies which provide an array of social services, affordable housing new construction projects that will be financed with HOME funds, emergency shelters that will be financed with ESG funds, the Clinton L. Johnson Economic Development Center, public facilities and improvements and other housing and community development projects that will be financed with CDBG and other funds.

Map #2 Low to Moderate-Income Concentrations, (page 15 of the *2008-2012 Consolidated Plan*), identifies census tracts in Mobile with concentrations of low/moderate income individuals. Low/moderate income individuals have incomes do not exceed 80% of the median family income (adjusted for family size) for the area, as determined by HUD. In order to qualify for entitlement grant funding, an area must have a concentration of low/moderate individuals equal to 51% or greater. HUD regulations require that seventy percent (70%) of the CDBG funds it provided to the Mobile Housing Board (MHB), on behalf of the City of Mobile, must be used in activities that benefit low- and moderate-income individuals and the City must certify it affirmatively furthers fair housing. In the past 3 years, the MHB has exceeded the 70% funding requirement for activities benefiting low- to moderate-income individuals.

Map 6: Sites Receiving Entitlement Grant Funding

Sites Receiving Entitlement Grant Funding



Basis for allocating Investments geographically within the City during the year

Map #3 Areas of Greatest Need, (page 17 of the *2008-2012 Consolidated Plan*), identifies census tracts in Mobile with the greatest need. A determination of the census tracts with the greatest need was made through an analysis using six categories of need. Census tracts highlighted in “green” in column 1 on Table 2, (pages 9 through 11 of the *2008-2012 Consolidated Plan*), identify those having greatest need (surpassing the thresholds in at least four of the six categories used to evaluate the degree of need – those highlighted in “blue”). It is the intent of the City of Mobile, when allocating investments, to use this map as a guide for serving low- to moderate-income citizens with the greatest needs and ensuring the most efficient use of available grant funds using this basis.

The basis for allocating investments geographically within Mobile is threefold. First, a minimum of 70% of the CDBG funds received, over a three year period must be used for activities that benefit low- and moderate-income persons and affirmatively further fair housing. Second, HOME funds will be used to expand the supply, affordability, and availability of decent, safe, sanitary, and affordable housing. Third, the use all entitlement grant funds is predicated on improving “Quality of Life” and “Economic Development” for people with the greatest needs in Mobile. The rationale for the assignment of investment priorities was based on the goals, objectives, and recommendations found in the City of Mobile Department plans, the most recent Strategic Plan and the Mayor’s Transition Task Force Report.

Planned Actions to Address Obstacles to Meeting Underserved Needs

The planned actions the MHB will undertake during the next year to address obstacles to meeting underserved needs are reflected in Table 24, Mobile Housing Board Grant Assisted Programs on page 15 of this document. This table and the narrative immediately following it, provides an overview of the objectives and goals for some of the MHB’s programs/activities directed in this effort.

Expected Federal, State, and Local Resources to Address Needs

Federal, state, and local resources expected to be made available to the City to address the needs identified in the plan include the entitlement grant funds, \$2,713,780 Community Development Block Grant (CDBG); \$1,309,851 HOME Investment Partnerships (HOME); \$9,570 American Dream Down payment Initiative (ADDI); and \$127,186 Emergency Shelter Grant (ESG) for program year 2009 totaling \$4,160,386. There is an expected –5% decrease in overall entitlement funding for 2009 as compared to 2008.

Table 21: Entitlement Funding Levels 2009 vs 2008

ENTITLEMENT GRANT	2009	2008	\$ Change	% Change
CDBG	\$2,713,780	\$2,856,610	<\$142,830>	-5.00%
HOME	\$1,309,851	\$1,378,860	<\$69,009>	-6.00%
HOME (ADDI)	\$9,570	\$9,570	\$0	0%
ESG	\$ 127,186	\$128,604	\$1,418	-2.00%
Total	\$4,160,386	\$4,373,644	<\$213,258>	-5.00%

Table 22: 2009 CDBG Budget Analysis

CDBG Entitlement	\$2,713,780	
Projected Income for 2009-2010	\$190,000	
Sub-total	\$2,903,780	
Reprogrammed funds	\$14,514	
Total Base CDBG Allocation		\$2,918,294

Table 23: 2009 HOME Budget Analysis

HOME Entitlement	\$1,309,851	
Projected Income for 2009-2010	\$16,000	
Carry forward funds	\$0	
Sub-total	\$1,325,851	
ADDI Entitlement	\$9,570	
Total Base HOME Allocation		\$1,335,421

In addition to the entitlement grants, the City expects to receive approximately \$200,000 from the State through its ESG Program administered out of the Alabama Department of Economic and Community Affairs (ADECA).

Federal, state and local resources expected to be made available to the Mobile Housing Board (MHB) includes the \$20,000,000 Urban Revitalization grant (HOPE-VI). The U.S. Department of Housing and Urban Development (HUD) awarded this grant to the MHB in 2003. This award was made to finance the implementation of the Redevelopment Plan submitted by the MHB as part of the competitive application process. This grant is to be used at several sites, however, the largest is the MHB's Albert Owens/Jesse Thomas Homes where 787 older public housing units were located on an intertwined 85-acre site approximately 1/2 mile from downtown Mobile. This grant, in large part, is being used to finance the replacement of these older units with 175 new public housing units, 50 other rental units and 162 homes for sale for 387

families. This plan includes activities to improve the quality of life for participants in the revitalization efforts. In this grant award, HUD pays relocation costs for residents being displaced by this revitalization effort. Relocated residents who meet program requirements will be given the opportunity to move back to the newly constructed units at the site. Alternatively, if residents choose not to return to public housing, they will be given Section 8 vouchers to subsidize their rents in privately owned housing. In addition, relocated residents receiving vouchers will be provided with the same job training and services offered to people living in the revitalized area. This grant award represents approximately 10% of over \$200,000,000 in private and public funds invested and targeted to revitalize the downtown area.

Additional Federal, State and local resources remaining to be used by the MHB include: \$207,000 for the ROSS Neighborhood Networks grant; \$120,000 for the Federal Home Loan Bank (FHLB) – Hampton Park grant; \$54,232 for the ROSS PH FSS grant (2008); \$531,000 for the ROSS Elderly grant; \$728,000 for the ROSS Family-Homeownership grant; \$62,659 for the Housing Counseling Comprehensive grant; \$217,000 for the U.S. Department of Labor Youthbuild grant; \$16,000 for the ROSS PH FSS grant (2007); \$79,472 FSS Section 8 grant; \$440,000 FHLB – Downtown Renaissance grant; \$60,000 FHLB – Church Street East grant; \$16,927,976 Section 8 funds; \$5,965,185 (\$3,221,890 in 2006 and \$2,743,295 in 2007) Low-Income Housing Tax Credits.

Other Federal, State and local resources expected to be received by the community include \$3,769,727 competitive McKinney-Vento Homeless Assistance Act funds

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Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 2 Action Plan Managing the Process response:

Lead agency

The City of Mobile has designated the MHB as the lead agency to administer its entitlement grant programs. The MHB's Community Development Division carries out this activity. Responsibilities of the MHB include ensuring that entitlement funds are used in accordance with all program requirements, conducting public hearings in accordance with the City's adopted Citizens' Participation Plan, and monitoring performance of funded activities in meeting goals and objectives contained in the City's Consolidated Plan. Technical assistance is available at all times.

Significant aspects of the process to develop the Action Plan

A significant aspect of the process to develop the 2008 Action Plan is the opportunity for citizens to provide comments or views in accordance with the guidelines documented in City of Mobile's Citizen Participation Plan, (pages 23 through 28 of the *2008-2012 Consolidated Plan*). Other significant aspects of the process include:

- **Revision of grant applications forms and instructions** to incorporate any programmatic or regulatory changes from HUD;
- **October 21, 2008 - Public Notice** of availability of 2009-2010 entitlement grant funding, applications and the grant application workshop;
- **November 13, 2008 - Grant Application Workshop** to provide detailed grant application instructions and technical assistance to applicants seeking assistance in completing their applications;
- **November 26, 2008 - Deadline for accepting applications for grant funding from applicants;**
- **December 1, 2008 until February 11, 2009 - Period** for MHB staff to review grant applications received;

- **February 12, 2009 - MHB staff meeting with City of Mobile Entitlement Committee** to present funding requests submitted for consideration and to receive direction as to which project/activities should be funded. There are three Entitlement Committee Members, two of the three represent Districts comprised of predominantly low- to moderate-income individuals (Council Member Clinton L. Johnson - District 3; Council Member William Carroll - District 2; and one that is not, Council Member Gina Gregory – District 7).
- **Draft 2009 Action Plan** based upon the direction of the Entitlement Committee;
- **Public Notice of the availability of the Draft of 2009 Action Plan including the recommended projects/activities for public review and comment for period of 30 days;**
- **Final 2009 Action Plan** accepted by City Council after public review and comment period; (It may contain revisions depending upon public comments received and the decision of City Council); and
- **Submission of 2009 Action Plan to HUD**

Agencies that were approved for funding in the past were invited to participate in the process of developing the 2009 Action Plan.

Planned actions to enhance coordination between agencies

The planned actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies are reflected in Table 24, Mobile Housing Board Grant Assisted Programs (page 15 of this document). This table and the narrative immediately following it, provides an overview of the objectives and goals for some of the MHB’s programs/activities directed in this effort.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 2 Action Plan Citizen Participation response:

Citizen participation process

On September 23, 1997, the City of Mobile adopted by resolution, a *Citizen Participation Plan*. A copy of this plan is on file in the office of the City Clerk and in the Citizen Participation section of *2008-2012 Consolidated Plan*, (pages 23 through 28). The plan is brief and describes the process citizens may follow to participate in the development of the Consolidated Plan, Action Plan and comment on grant funded activity performance outcomes reported to the U.S. Department of Housing and Urban Development (HUD).

Citizen comments and views on the Action Plan

Citizens' comments and views on the 2009 Annual Action Plan received during the 30-day comment period will be included as Attachment M.

Efforts to broaden public participation in the development of the Consolidated Plan

Efforts made to broaden public participation in the development of the Consolidated Plan and outreach to minorities and non-English speaking persons and persons with disabilities include the first public meeting being held at the MHB's Real Property Building. This site is located in the Thomas James Place public housing development. Individuals residing in this community are predominately low- to moderate-income minority households. This site was chosen in part because of the demographics of the community, access to public transportation and ADA accommodations. The second meeting was held at Government Plaza. This site offers the same amenities however it is centrally located in downtown and is closer to other low- to moderate-income communities.

Explanation and reason why certain comments were not accepted

A response to all citizen comments received during the 30-day comment period and explanation of comments accepted and not accepted will be provided in Appendix N.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 2 Action Plan Institutional Structure response:

Planned actions to develop institutional structure

The planned actions to develop institutional structure are described in the Institutional Structure section of the *2008-2012 Consolidated Plan* (pages 29 through 30). In summary, the MHB is the Administrative Agent for the City of Mobile and is responsible for administering the Consolidated Plan. The largest obstacles the MHB faces in improving institutional structure is funding. It is only through cooperation and partnerships with private industry, non-profit organizations, and other public institutions that the objectives and goals of the Consolidated Plan are achieved. The following, Table 24: Mobile Housing Board Grant Assisted Programs, provides an overview of the objectives and goals targeted by some of the MHB's activities:

TABLE 24: MOBILE HOUSING BOARD GRANT ASSISTED PROGRAMS														
ACTIONS	SECTION 8 HOMEOWNERSHIP	NEIGHBORHOOD NETWORKS	1st HOME	HOPE VI	AFFORDABLE HOMES	HOUSING COUNSELING	SECTION 3	FAMILY SELF-SUFFICIENCY	SWEET-P	YOUTHBUILD	ECONOMIC DEVELOPMENT CENTER	SECTION 8 SPECIAL NEEDS	MOBILE FAIR HOUSING CENTER	HOME OWNER REHABILITATION
ADDRESSES OBSTACLES TO MEETING UNDERSERVED NEEDS	X	X		X			X		X	X		X	X	
FOSTER & MAINTAIN DECENT AFFORDABLE HOUSING	X		X		X	X				X		X	X	
REMOVE BARRIERS TO AFFORDABLE HOUSING	X		X	X	X	X		X				X	X	
REDUCE THE NUMBER OF PROVERTY LEVEL FAMILIES		X					X	X	X	X	X			
COORDINATION WITHIN PUBLIC, PRIVATE HOUSING, ET. AL.		X	X	X	X		X	X	X	X	X		X	
PUBLIC HOUSING IMPROVEMENTS / RESIDENT INITIATIVES		X	X	X					X	X	X			
EVALUATE/REDUCE LEAD-BASED HAZARDS														X

Section 8 Homeownership

The Section 8 Homeownership Program permits certain voucher participants to use voucher payments to purchase single-family homes, condominiums, manufactured housing, and interests in cooperatives.

Neighborhood Networks

This program is designed to provide technology access to residents. The Neighborhood Networks Program provides computer training courses to assist with job skills development and placement.

1st HOME

This program is designed to provide intensive homebuyer education, combined with continuous post-occupancy counseling, which will assist public housing families transition from public housing to Section 8 homeownership.

HOPE VI

The U.S. Department of Housing Urban Development awarded a \$20 million HOPE VI Revitalization grant to the Mobile Housing Board that will be used to replace aging public housing with new housing for 387 families.

In Mobile, the grant for Albert Owens/Jesse Thomas Homes will replace 787 older public housing units with 175 public housing units. It will also develop 50 other rental units and 162 homes for sale. The redevelopment plan also includes activities to improve the quality of life for participants in the revitalization efforts. The homes are located on an intertwined 85-acre site approximately mile from downtown Mobile where over \$200,000,000 of private and public funds are being invested to revitalize the downtown area.

Affordable Homes

The City supports new housing construction under a partnership with Community Housing Development Organizations (CHDOs) such as the MLK Avenue Redevelopment Corporation, Inc, and Bay Area Women Coalition, Inc. The Housing Board will continue its program of new home construction with an emphasis on sales to public housing residents. Both programs utilize local bank participation in supplying first mortgage money.

Housing Counseling

This program will continue to assist low- to moderate-income households avoid rental and mortgage delinquencies and provide pre-purchase counseling for those wishing to obtain information about and participate in homeownership opportunities.

Section 3

This refers to a HUD regulation that requires recipients of federal funds (i.e. cities and housing authorities) to maximize employment and other economic opportunities to low- and moderate-income residents of an area in which funds are being spent for construction. The Housing Board adopted a policy that provides for job training and placement of low- and moderate-income residents within its own workplace while encouraging participating contractors and vendors to commit to corresponding opportunities.

Family Self-Sufficiency

This HUD-funded program deals with households living in assisted units. Through case management and partnerships with a committee of other local assistance agencies, a program leading to economic empowerment is accomplished. The core of this development is skills training and job readiness. Personal escrow accounts are established to help participants accomplish personal goals such as a down payment for home ownership. Personal goals are established in individual development contracts that may extend for up to 5 years. Deposits are derived from job earnings.

SWEET-P

This activity, the Summer Work Employment Experience Training Program (SWEET-P), provides the youth from low- and moderate-income families, especially public housing and Section 8-assisted households, with summer employment opportunities within the community. Assistance and follow-up extend beyond the summer, including part-time or full-time job placement, or the participants can choose a vocational education track or college prep track. Public and private sector employers participate in the program.

Youthbuild

YouthBuild is a youth and community development program that simultaneously addresses core issues facing low-income communities: housing, education, employment, crime prevention, and leadership development. In YouthBuild programs, low-income young people ages 16-24 work toward their GED or high school diploma, learn job skills and serve their communities by building affordable housing, and transform their own lives and roles in society.

Clinton L. Johnson Center for Economic Development

The primary focus at the Center is providing job readiness training for low- and moderate-income citizens, especially assisted housing residents aged 19 and over. Participants are given employment opportunities such as: retail sales, child day care, health care, clerical and the development of small business entrepreneurs with the provision of space dedicated to a small business incubator and micro-business loans.

Section 8 Special Needs

The Housing Board will provide housing vouchers available to disabled and non-elderly disabled households in the upcoming year. This targeted program will increase the ability of special needs households to consider a wider range of housing options than would be normally available.

Mobile Fair Housing Counseling Center

This organization is supported by the City as a vehicle to address and eliminate housing discrimination. This upcoming year the Center intends to utilize CDBG funds to develop a program to address identified impediments.

Lead Hazard Reduction Program

HOME program funds will be available to address health issues surrounding the presence of lead in painted surfaces in homes occupied by low- and moderate-income households.

Other actions that will take place during the next year to develop institutional structure are described in Priority Needs Analysis and Strategies section of the *2008-2012 Consolidated Plan*, (pages 33 through 41). These actions are identified in the City of Mobile's *1997 Strategic Plan* and *Mayor Samuel L. Jones's Transition Report*.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 2 Action Plan Monitoring response:

Planned actions to monitor housing and community development projects

The actions the MHB will implement during the next year to monitor housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements include:

- Overall monitoring of grant programs/activities for compliance with Federal and State laws and regulations;
- Schedule of on-site inspection of records and accomplishments;
- Technical assistance;
- Affirming and monitoring/reporting progress of the City in efforts made to attain Section 3 employee hiring/training goals and Section 3 business contract awards goals;
- Affirming and monitoring/reporting progress of the MHB in efforts made to attain Disadvantaged Business Enterprise (DBE) and Women Business Enterprise (WBE) contract award goals;
- Affirming and monitoring/reporting progress of the City in efforts made to attain a minimum of 15% participation by Socially and Economically Disadvantaged Individuals (SEDI) in procurement exceeding \$50,000 and discretionary purchases under the state bid minimum of \$7,500.

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Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 2 Action Plan Lead-based Paint response:

Planned actions to evaluate and reduce lead-based paint hazards

The planned actions to evaluate and reduce the number of housing units containing lead-based paint hazards are described in the Lead-based Paint (LBP) section of the *2008-2012 Consolidated Plan* (pages 43 through 48). In summary, the MHB in association with the Mobile County Health Department and the Coalition for a Lead Free Mobile will work in conjunction to identify and abate lead hazards in public housing where children with elevated blood levels are reported. Notification of such incidents trigger immediate action by the MHB including lead hazards abatement or the transfer of the family to an alternative unit that has previously been abated and certified lead free. The majority of all of the MHB's public housing units were built before 1980, and HUD's estimate, which is based on their national survey, indicates 71% of these units contain lead-base paint. All Public Housing Units are inspected once each year in accordance to the Uniform Physical Condition Standards and this includes noting incidents of cracked or peeling paint surfaces. The current modernization program involves an expenditure of over \$35 million addresses LBP abatement for all comprehensively renovated units along with final clearance testing and certification prior to re-occupancy.

The Mobile Housing Board will solicit proposals from non-profit and for-profit organizations to undertake residential rehabilitation programs. Included in the required scopes of work will be lead hazard evaluation, risk assessments and clearance testing as may be necessary. Only contractors who are state certified in lead hazard control inspection, ect. Will be allowed to perform lead safe work.

At this time, the City's Urban Development Department, which issues building permits and conducts building inspections, does not conduct LBP risk assessments or surveys to determine possible hazards for housing units in the private sector.

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Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

Housing priorities and specific objectives for program year 2009

The Listing of Proposed Projects (Appendix K) includes housing projects and activities that will be implemented to accomplish the priorities and objectives defined. Additionally, the Specific Housing Objects section of the *2008-2012 Consolidated Plan* (pages 69 through 75) contains the City of Mobile's 2009 housing priorities and specific objectives. In summary they are:

- **DH-1 Availability/Accessibility of Decent Housing:**

This category includes the newly created revolving fund program to revitalize economically deprived neighborhoods by replacing, rehabilitating, and renovating substandard single family residential housing in blighted areas and low to moderate-income neighborhoods. The purpose of the program will be (1) to purchase vacant, abandoned, and/or blighted single-family residential properties, and (2) to develop, construct, rehabilitate, and renovate those properties for resale to low to moderate-income homeowners.

Program Year 2009

6

The listing of Proposed Projects (Appendix K) includes Project # 18 (Neighborhood Revitalization Revolving Fund)

- **DH-2 Affordability of Decent Housing:**

This category includes the HOPE-VI Urban Revitalization Grant funded project to construct an 88 unit senior citizens apartment facility at the site where the A.F. Owens and Jessie Thomas Homes housing development was demolished. This project will be leveraged with HOME and CDBG funds. This category also includes housing subsidies for new construction, MOLO Program, Section 8 Program, and move in assistance. Estimate of the number of units expected to be subsidized or constructed over the next year is as follows:

Program Year 2009
3,155

During program year 2009-2010, these project activities will be funded from previous year grants.

- **DH-3 Sustainability of Decent Housing:**

This category includes homeownership counseling and rehabilitation loans/grants to homeowners, renters, and persons with special needs. Estimate of the number of individuals expected to be served over the next year is as follows:

Program Year 2009
1,646

The listing of Proposed Projects (Appendix K) includes Projects # 26 and 27 (Bay Area Women Coalition – Homeowner Counseling and MLK Avenue Redevelopment Corporation – Homeownership Counseling) respectively. These projects will provide homeownership counseling for 358 of 1,152 individuals planned for 2009-2010. Other activities to include DASH and VOASE will also provide homeownership counseling to the remaining individuals and will be funded from previous year grants. Included in these projects is the construction of ramps for physically disabled individuals to have better access to their homes and the public housing modernization project that will address the housing needs of public housing residents. Both of these projects are illustrated on the Non-Homeless Special Needs Table (Appendix I).

- **SL-1 Availability/Accessibility of Suitable Living Environment:**

This category includes transitional housing, homeless prevention assistance and support services provided by non-profit emergency shelter organizations in the community. Estimate of the number of individuals to be served over the next year is as follows:

Program Year 2009
1,201

The listing of Proposed Projects (Appendix K) includes Project # 28 (Dumas Wesley Community Center – Sybil H. Smith Family Violence Center), Project # 29 (Service Center for Catholic Social Services – SCCSS), Projects # 30 (Penelope House), Project # 31 (United Methodist Inner City Mission – McKemie Place), and Project # 32 (Young Women Christian Association – YWCA). Combined, these projects will provide services to the 1,201 homeless and at risk of becoming homeless individuals. The Housing Needs Table (Appendix C) includes activities that provide homeless prevention housing.

- **SL-3 Sustainability of Suitable Living Environments:**

This category includes the elimination of barriers to Fair Housing. Estimate of the number of people expected to be served over the next year is as follows:

Program Year 2009

51,175

The listing of Proposed Projects (Appendix K) includes Project # 6 (Center for Fair Housing). This project will implement activities to eliminate barriers to fair housing for 51,175 individuals in the community.

Appendix C - Housing Needs Table illustrates the quantified housing goals for the City of Mobile by income level sub-populated by renters and homeowners, and further sub-populated by elderly, small related, large related and all other households. A priority level for each objective, the intent for funding the priority and the type of grant funding planned to be used is also provided.

Finally, Appendix J – Annual Housing Completion Goals includes the quantified priority housing goals by renter and homeowner units and the planned source of funding for each goal.

Use of Federal, state and local public and private sector resources

In order to accomplish the housing priorities and quantified objectives defined, the City will use Federal, State, and local public and private sector resources as effectively as possible to best serve those persons and communities having the greatest needs.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 2 Action Plan Public Housing Strategy response:

Planned activities to encourage public housing residents to become involved in management and participate in homeownership

The Public Housing Strategy section of the *2008-2012 Consolidated Plan* (pages 81 through 84) contains excerpts from the Mobile Housing Board's *2008 PHA Plan* that address the needs of public housing. This section also describes the activities planned for 2008 to encourage public housing residents to become more involved in management and participate in homeownership. The updated *2009 PHA Plan* can be accessed through the following Internet hyperlink:

<http://www.mhb.gov/Portals/0/PHA%20Plan%20-%20FY%202009.pdf>

The planned actions that will take place during the next year to encourage public housing residents to become involved in management are also reflected in Table 24, Mobile Housing Board Grant Assisted Programs (page 15). This table and the narrative immediately following it, provides an overview of the objectives and goals for some of the MHB's programs/activities directed in this effort.

As part of the Federal Regulations, the plan for One-For-One replacement of assisted units is included in Appendix M of the Consolidated Plan document.

The Mobile Housing Board is not designated as "troubled" by HUD.

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Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 2 Action Plan Barriers to Affordable Housing response:

Planned actions to remove barriers to affordable housing

The Barriers to Affordable Housing section of the *2008-2012 Consolidated Plan* (pages 85 through 88) contains a description of the impediments to affordable housing. Table 24, Mobile Housing Board Grant Assisted Programs (page 15), provides an overview of the objectives and goals to be achieved by some of the MHB's programs/activities or actions. As seen on this table, there are eight (8) programs/activities or actions that address many of the barriers to affordable housing. These activities include Section 8, First Home, Hope VI, Affordable Homes New Construction, Housing Counseling, Family-Self Support Services, Section 8 Special Needs, and the Center for Fair Housing.

The Mobile Housing Board will continue to monitor the effects of public policy and development requirements, as related to public and affordable housing and will also continue to strengthen and improve its housing delivery system.

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HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 2 Action Plan HOME/ADDI response:

Forms of investments

All forms of investments made by the MHB are consistent with 24 CFR 92.205(b) in that they are equity investments, interest-bearing loans or advances, non-interest-bearing loans or advances, interest subsidies, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent.

Guidelines for resale or recapture for homebuyers utilizing HOME or ADDI funds

The City of Mobile uses HOME and ADDI funds for homebuyers. ADDI aims to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. ADDI helps first-time homebuyers with the biggest hurdle to homeownership: down payment and closing costs.

The guidelines for resale and recapture utilized by the City of Mobile in its homebuyer assistance program is as follows:

Table 25: Period of Affordability

HOME/ADDI Funds Provided	Affordability Period	Subsidy Forgiven per Year
< \$15,000	5 years	20%
\$15,000 - \$40,000	10 years	10%

Whenever homebuyer assistance is provided, the City allows HOME funds to be invested in a manner in which the amount to be recaptured is reduced on a pro-rata basis for the time the homeowner has owned and occupied the housing, measured against the required affordability period.

The City will require net proceed sharing with the homeowner when a subsequent sale is less than the full amount of the HOME subsidy. Net proceeds means the sales price minus homeowner down payment, principal payment, any capital improvement investment, and closing costs.

This year the city expects to receive \$9,570 in American Dream Down payment Initiative funds for first time home buyers to cover down payment and closing costs in the purchase of homes. The funds will be the subject of a program established by the Mobile Housing Board that will be marketed towards public housing residents completing home ownership training by MHB staff or other qualified local housing counseling programs.

Guidelines for refinancing existing debt secured by multifamily housing that is being rehabilitated with HOME funds

The MHB does **not** use HOME funds to **refinance existing debt secured by multifamily housing** that is that is being rehabilitated with HOME funds.

ADDI Funds

The MHB will use available ADDI funds to provide down payment, closing costs, and rehabilitation assistance in conjunction with home purchase to eligible individuals. Home purchased with the ADDI subsidy must have been constructed after 1977. The amount of ADDI assistance provided may not exceed \$10,000 or six percent of the purchase price of the home, whichever is greater. To be eligible for ADDI assistance, individuals must be first-time homebuyers interested in purchasing single family housing. A first-time homebuyer is defined as an individual and his or her spouse who have not owned a home during the three-year period prior to the purchase of a home with ADDI assistance. ADDI funds may be used to purchase one- to four- family housing, condominium unit, cooperative unit, or manufactured housing. Additionally, individuals who qualify for ADDI assistance must have incomes not exceeding 80% of area median income.

Table 24, Mobile Housing Board Grant Assisted Programs (page 15) provides an overview of the objectives and goals to be achieved by some of the MHB's programs/activities directed in this effort. As seen on this table, there are many grant funded programs/activities for targeting outreach to residents and tenants of public housing and others for ensuring that the ADDI funds are available. Furthermore, this table also includes programs/activities and actions planned to ensure the suitability of families receiving ADDI to maintain homeownership, such as the Housing Counseling Program.

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Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 2 Action Plan Special Needs response:

The Homeless Strategic Plan section of the *2008-2012 Consolidated Plan* (pages 99 through 101) describes actions planned to address homelessness, chronic homelessness, homelessness prevention, the institutional structure for program delivery and discharge coordination policy. The following summarize specific homeless prevention elements planned for 2009.

Sources of funds

The City of Mobile is a participating jurisdiction in the HUD designated City and County of Mobile, Baldwin County Continuum of Care (CoC), AL-501. An annual application for HUD McKinney-Vento Homeless Assistance Acts programs for Supportive Housing Program (SHP) and Shelter Plus Care (S+C) grants is submitted on behalf of the three jurisdictions. As a result of the 2008 competition, the total in federal grants available to this CoC in 2009/2010 will be \$3,769,727, as depicted in Table 26 on page 37.

Based on the HUD pro rata formulas for eligible jurisdictions, the City of Mobile is credited with \$2,307,073 in federal grant funds or 61.2% of the total. When this percentage is applied to the required cash match, additional local funds of \$452,392 result in a City of Mobile total of \$2,759,465.

The sources for the local cash match include United Way allocations, foundation grants, Emergency Shelter Grants (ESG) and Community Development Block Grants (CDBG) through the City of Mobile and the Alabama Department of Economic and Community Affairs, and other funds generated by the sponsors of the projects funded by HUD McKinney-Vento grants.

In addition to the local cash match, there is an additional \$6,750,322 annually projected for 2009/2010 in other community and mainstream resources that are considered leveraged support for the HUD homeless grants. The City of Mobile's share of this leveraged support is \$4,131,197 and includes the Social Security Administration payments, VA benefits and health care, Medicaid, unemployment benefits, Food Stamps, mental health services, substance abuse treatment, transportations services, child day care services, volunteers support and general administrative support by the agencies that serve homeless citizens. The funds the City of Mobile expects to receive during the next year for serving and housing homeless citizens and to prevent homelessness are included in the CoC Table for 2009 that follows:

Homelessness

The Homeless Coalition of the Gulf Coast, administered by Housing First, Inc., a State of Alabama nonprofit corporation, has primary responsibility for the development and maintenance of the CoC for that includes the City of Mobile. It serves as the organization entity for a regional partnership of service providers whereby each has its own focus or subpopulation within the homeless infrastructure of housing and services.

The Listing of Proposed Projects (Appendix K) includes homeless projects and activities that will be implemented to accomplish the priorities and objectives defined. Additionally, the Homeless Strategic Plan section of the *2008-2012 Consolidated Plan* (pages 99 through 101) contains the City of Mobile's 2008 strategy for developing a system to address homeless and the priority needs of homeless persons and families. The updated 2009 strategy is summarized on pages 38 through 42 of this document.

Table 26:

**2009 HUD Supportive Housing Program & Shelter Plus Care Grants
Grantee: Housing First, Inc. DBA Homeless Coalition**

**City and County of Mobile, Baldwin County
HUD Continuum of Care AL-501**

Funding And Jurisdictional Assignment

Active Projects	Housing & Services	Project Sponsor	11542 Mobile	19097 CityMobile Co	19003 Baldwin Co	Total Awarded	Cash Match	Project Total
Belle Haven	Housing	AltaPointe Health Systems	90,633	45,248		135,881	17,929	153,810
15 Place Day Center	Services	Loaves & Fish / 15 Place	256,510	128,063		384,573	61,265	445,838
TLC Transitional Housing Families	Housing	Penelope House	95,668	47,762		143,430	19,852	163,282
Family Village Transitional Housing	Housing	Dumas Community Center	108,772	54,305		163,077	45,237	208,314
Permanent Housing Disabled	Housing	V O A	104,452	52,148		156,600	16,927	173,527
Case Management Families	Services	Family Promise	52,145	26,033		78,178	18,614	96,792
Permanent Housing Disabled	Housing	Catholic Soc Serv Baldwin			120,244	120,244	12,883	133,127
Transitional Housing Young Adults	Housing	St. Mary's Home	99,204	49,528		148,732	35,977	184,709
DV Transitional Housing	Housing	Baldwin Family Violence			101,839	101,839	12,448	114,287
Project Able	Housing	The Salvation Army	63,202	31,554		94,756	22,561	117,317
Service Center CSS Permanent	Housing	Catholic Service Center	114,070	56,949		171,019	17,206	188,225
Transitional Housing Families	Housing	VOA	58,844	29,378		88,222	8,709	96,931
Substance Abuse Treatment Women	Services	Franklin Primary Health	82,081	40,979		123,060	29,300	152,360
Community Housing Program	Housing	Housing First, Inc.	286,764	141,508	40,297	468,569	46,984	515,553
Permanent Housing Disabled	Housing	AltaPointe Health Systems	154,139	76,954		231,093	28,680	259,773
Representative Payee Services	Services	Catholic Service Center	16,849	8,412		25,261	6,015	31,276
Franklin Case Management	Services	Franklin Primary Health r	57,429	28,671		86,100	20,500	106,600
Homeless Management Info System	DataBase	Housing First, Inc.	64,260	31,710	9,030	105,000	25,000	130,000
Shelter Plus Care	Housing	AltaPointe Health Systems	146,025	72,903		218,928	218,928	437,856
TOTALS			\$ 1,851,047	922,105	271,410	3,044,562	665,015	3,709,577

Pending Applications	Housing & Services	Project Sponsor	11542 Mobile	19097 CityMobile Co	19003 Baldwin Co	Total Awarded	Cash Match	Project Total
Gateway Chronic Permanent Housing	Housing	Housing First, Inc.	147,934	73,000	20,788	241,722	39,712	281,434
Family Housing Program	Housing	Housing First, Inc.	295,867	146,000	41,576	483,443	34,475	517,918
TOTALS			\$ 443,801	219,000	62,364	725,165	74,187	799,353

HUD 2009 Pro Rata	%	TOTAL
Mobile City	0.612	2,307,073
Mobile County	0.302	1,138,458
Baldwin County	0.086	324,197
TOTAL	1.000	3,769,728

Homelessness

The Homeless Coalition of the Gulf Coast, administered by Housing First, Inc., a State of Alabama nonprofit corporation, has primary responsibility for the development and maintenance of the CoC for that includes the City of Mobile. It serves as the organization entity for a regional partnership of service providers whereby each has its own focus or subpopulation within the homeless infrastructure of housing and services.

The Listing of Proposed Projects (Appendix K) includes homeless projects and activities that will be implemented to accomplish the priorities and objectives defined. Additionally, the Homeless Strategic Plan section of the *2008-2012 Consolidated Plan* (pages 99 through 101) contains the City of Mobile's 2008 strategy for developing a system to address homeless and the priority needs of homeless persons and families.

The 2009/2010 general goals set by the Mobile area CoC planning process as part of a 10-Year Plan that began in 2002 and ends in 2012. The updates to that plan are as follows:

1. Create new Permanent Housing beds for chronically homeless persons. Numeric Achievement in 10 years: 130 Beds; New project for 2009: HUD project, Gateway, 6 units.
2. Increase percentage of homeless persons staying in Permanent Housing over 6 months to at least 71%.
3. Increase percentage of homeless persons moving from Transitional Housing to Permanent Housing to at least 61.5%.
4. Increase percentage of homeless persons employed at exit to at least 18%.
5. Ensure that the CoC has a functional Homeless Management Information System and is in compliance. The Mobile-Baldwin CoC AL501 belongs to the statewide promiAL HMIS.
6. Develop an Opportunity Center for preventing homelessness.
Scheduled to begin operations in 2009:
 - Job training and employment services;
 - Day labor activities for employment income;
 - 24-hour child care for low-income workers and those seeking employment;
 - Adult literacy and basic education classes;
 - Child education support services;
 - Medical and dental services;
 - Case management, personal assessment and counseling services;
 - Mental health services;
 - Personal care and clothing resources;
 - Rehabilitation and fitness activities;
 - Food services;
 - Social networking and leisure time activities;
 - Financial counseling and banking services;
 - 24-hour transportation services;
 - Immediate assistance for retaining housing or placement in transitional housing;
7. Develop Housing First Enterprises for additional transitional and permanent housing.
Scheduled for implementation in 2009:
 - Rapid Re-Housing for Homeless Families, HUD SHP project, 11 units, transitional housing
 - Neighborhood Stabilization Program, 16 properties, rehabilitation as transitional housing

8. Conduct annual point-in-time count of the homeless in Mobile and Baldwin Counties.
Scheduled for 2009: January 29
9. Expand outreach.
10. Increase services and supportive housing for homeless veterans.
Scheduled to open in 2009:
Volunteers of America Southeast, 36 units for disabled veterans, VA Per Diem Project.

Chronic homelessness

In 2004, a Chronic Homeless Task Force was convened by the mayor of the City of Mobile and charged with responsibility for developing a plan to end chronic homelessness in Mobile and Baldwin Counties. The “Plan to End Chronic Homelessness in Mobile and Baldwin Counties” was released in 2005 and called for achieving that goal by 2009. Implementation of the plan was delayed as a result of the 2005 hurricane season and resulted in a new target of 2010/2011. The specific goals called for in this plan are:

- Provide additional permanent housing for the chronic homeless;
- Develop and implement protocol for early identification, assessment, and intervention for the chronic homeless in shelter facilities;
- Develop and implement protocol for early identification, assessment, intervention and discharge for the chronic homeless who are incarcerated;
- Build the service infrastructure needed to maintain the chronic homeless in housing;
- Conduct more intensive and better coordinated street outreach;
- Develop a case management manual that provides methods and strategies for intervention services with the chronic homeless that would permanently end their homeless status;
- Assess and upgrade research and data collection systems and methods to ensure an accurate count and understanding of chronic homelessness;
- Emphasize reunification of families as a primary strategy for ending chronic homelessness;
- Actively engage law enforcement agencies in the plan to end chronic homelessness;
- Obtain memoranda of understanding regarding discharge procedures that result in homelessness; and
- Develop a comprehensive opportunity center with the components as listed above under 2008/2009 overall CoC goals.

Homelessness prevention

A comprehensive opportunity center would be an important step for preventing homelessness in the Mobile metro region. The current homeless service system in the jurisdiction is designed to treat homelessness after it occurs. Furthermore, chronic homelessness results when the system is ineffective. Preventing and ending homelessness with early and effective intervention would prevent the development of chronic homelessness. The goal is to build a service and temporary housing complex that would be available to all citizens who are homeless or at risk of becoming homeless.

Obstacles to the planning process for providing services and housing for homeless citizens and eventually ending homelessness are primarily related to becoming a community and political priority, and the acquisition and application of needed resources. Since the hurricane season of 2005, disaster relief and general community rebuilding has required a higher priority and consumed most of the available public and private resources.

The populations with the greatest potential of becoming homeless are the very low and low-income renters, and families living in overcrowded and doubled-up conditions. Failure at any time to qualify for Social Security benefits, the loss of employment, illness, or family upheaval could drive many of these families into homelessness. Experience in public housing developments has shown that those whose cost burden is greater than 50 percent of the median family income are the most vulnerable, and the provision of counseling services that include referrals to job training programs, subsidized daycare centers, and substance abuse treatment and prevention programs have been very effective in reducing the risk of homelessness within this group.

Apart from direct rental assistance, provided through public housing and Section 8 certificates, a number of other programs are designed to address homeless prevention. These programs are currently available and include:

- Program Self-sufficiency
- Housing Counseling Services
- Substance Abuse Counseling, Prevention and Treatment

Discharge coordination policy

In March of 2007, the City of Mobile adopted the following as a Discharge Policy Statement for Homeless Citizens:

“It is the policy of the City to prevent homelessness by encouraging local and publicly funded institutions or systems of care to contact the Homeless Coalition of the Gulf Coast and request discharge planning consultation and assistance regarding citizens known to be homeless or who could become homeless at the time of discharge.

It is the policy of the Homeless Coalition of the Gulf Coast, a division of Housing First, Inc., an Alabama nonprofit corporation serving Mobile and Baldwin Counties, to provide discharge planning consultation to publicly funded institutions and system of care regarding citizens known to be homeless or at risk of becoming homeless at the time of discharge, and to provide assistance for facilitating access to services and housing that could end or prevent homelessness for these citizens.”

Protocols for discharging homeless persons from all of these types of facilities are under development as described in the following summaries:

Foster Care Summary:

The Mobile and Baldwin County Departments of Human Resources, the State of Alabama child welfare agencies, have formal written discharge policies for foster care. The discharge plan calls for re-unification with family whenever possible supported by resources available through the state. For those ageing out of the system, planning assistance and case management services are provided that are intended to result in housing and connections to mainstream resources in support of the plan. The plan includes a mandatory 6 month follow-up, and at the client's request, may continue follow-up for up to 18 months. The CoC has one project for homeless young adults 19 – 24 years of age that is partially funded with HUD McKinney-Vento funds. This resource can only be explored should other avenues for securing housing not exist or result in homelessness. A copy of the Discharge Protocol for minors and youth subject to the laws and policies of the State of Alabama is attached.

Health Care Summary:

There are four major health care organizations that provide inpatient services in the jurisdictions included in this CoC: Infirmiry Health Systems, Providence Hospital, University of South Alabama Medical Center and Hospitals and South Baldwin Medical Center. All have reported there are no discharge policies or protocols specific to the needs of homeless citizens or patients.

It was recommended to all inpatient health care organizations that the following procedures be adopted as strategies for preventing patients from being discharged into homelessness:

1. Patients identified as homeless at the time of admission or acceptance for healthcare services, or who become homeless during the period of active treatment, are to be provided discharge planning that prevents being released into homelessness whenever possible.
2. Patients accepted for inpatient treatment without an address are to be reported to the discharge planning office of the healthcare organization at the time of admission.
3. The discharge plans developed by healthcare organizations should include any special considerations or procedures that are needed for homeless patients.
4. A patient should not be discharged to the streets and cannot be discharged to an emergency shelter unless the patient is physically and mentally competent, requests that action, and the shelter has been notified and agreed to accept the patient.

The health care organizations are notified annually of this policy and these recommendations, and reminded that McKinney-Vento funds are not meant to be used for discharge from inpatient care to transitional and permanent housing except under very specific circumstances that determine eligibility.

Mental Health Summary:

Searcy Hospital is the State of Alabama inpatient facility located in the CoC jurisdiction. As a government funded treatment facility, state and federal law prohibits discharge planning that would result in homelessness. The state operates transitional and group homes for patients needing follow-up care and housing at the time of discharge from inpatient treatment.

AltaPointe Health Systems and Baldwin County Mental Health are the two community mental health organizations in the CoC jurisdiction. Both operate transitional group homes for individuals requiring housing accommodations. AltaPointe operates a Shelter Plus Care project for the homeless mentally ill.

Searcy Hospital and the community mental health organizations are aware of the availability of consultation by Housing First, Inc. in the event assistance is needed.

Corrections Summary: *

The Mobile County Metro Jail has not fully developed a formal protocol for releasing homeless prisoners. Housing First, the CoC lead organization, continues working with the warden to implement a protocol that was recommended in 2006.

1. Mentally-ill prisoners without an address at the time of incarceration and who are scheduled to be released should be reported to the AltaPointe Health Systems worker assigned to the Metro Jail.
2. Housing First, Inc. should be asked to participate in the development of a discharge plan for eligible homeless individuals being released.
3. Housing First, Inc. will provide information regarding rehabilitation and transitional housing programs that could be offered at the time of release. It is understood that HUD McKinney-Vento funded housing should not be considered until all other resources have been explored and the history and background of a specific prisoner verifies eligibility and suitability.

The State of Alabama Department of Corrections has a basic policy for requiring an address for prisoners who will be released on probation. Therefore, such individuals are not considered homeless at the time of release. Statistical information collected at 15 Place, the homeless daytime service center, indicates that a significant number of these individuals become homeless within three months. Prisoners who have completed their sentence and will not be on probation are released without a requirement for a follow up address. A significant percentage of these individuals are considered to be at high risk of becoming homeless within three months.

To address the concerns about state prisoners, both categories, Governor Bob Riley, has implemented a new initiative known as the Community Partnership for Recovery and Reentry Network. The state has been divided into regions with a network of faith-based and community organizations that are committed to accepting referrals for prisoners evaluated as suitable and ready for rehabilitation services and housing assistance. It is expected that as this network is developed, the number of released prisoners who become homeless will be reduced.

Also reference Continuum of Care Homeless Populations and Subpopulations Table, Appendix F and the CoC Homeless Housing Inventory Chart, Appendix G.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 2 Action Plan ESG response:

N/A

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Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 2 Action Plan Community Development response:

Priority non-housing community development needs

The Listing of Proposed Projects (Appendix K) includes non-housing community development projects and activities that will be implemented to accomplish the priorities and objectives defined. Additionally, the City of Mobile's priority non-housing community development needs eligible for CDBG assistance are summarized in Community Development section of the *2008-2012 Consolidated Plan* (pages 103 through 109).

The specific community development priorities and objectives for each year from 2008 to 2012 are detailed in the Summary of Specific Annual Objectives (Appendix E) and the Housing and Community Development Table (Appendix H) of the *2008-2012 Consolidated Plan*. This table categories each priority non-housing community development objective into its respective CDBG eligibility category and includes a priority level, dollar amount to address the need, an indication if the priority will be funded and the type of funds that will be used to fund it.

The 2009 non-housing community development priorities and objectives are summarized as follows:

- **EO-1 Availability/Accessibility of Economic Opportunity:**

This category includes job readiness, life skills training, micro-loans and technical assistance to start or expand a small business. Estimates of the number of people and businesses expected to be assisted follows:

Program Year 2009
315

The listing of Proposed Projects (Appendix K) includes Project # 33 (Clinton L. Johnson Economic Development Center). This project will provide 12 job placements and micro-loans to 4 businesses during 2009-2010. Other activities provided by the center, job readiness, life skills training, and technical assistance comprise the remaining 299 businesses or individuals to be served during 2009-2010. This project will also address support services needs of public housing residents as illustrated on the Non-Homeless Special Needs Table (Appendix I).

- **SL-1 Availability/Accessibility of Suitable Living Environment:**

This category includes activities that provide improved access that is no longer substandard or new access to a public facility or infrastructure (streets, water/sewer lines, bridges, parks, senior centers, libraries, schools, etc.) Estimates of the number of public facility or infrastructure projects that will be completed are as follows:

Program Year 2009
1

The listing of Proposed Projects (Appendix K) includes Project # 21 (United Methodist Inner City Mission – McKemie Place – Public Facility Improvements). This project will provide rehabilitation to the McKemie Place emergency shelter for women.

- **SL-3 Sustainability of Suitable Living Environment:**

This category includes activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefits to persons of low- and moderate-income. Estimates of the number of people to be provided services follows:

Program Year 2009
9,216

The listing of Proposed Projects (Appendix K) includes Project # 5 (Boys and Girls Clubs – Kiwanis Branch), Project # 6 (Center for Fair Housing), Project # 7 (City Wide Residents

Council), Project # 8 (Cottage Hill Baptist Church – Meals Delivery Ministry), Project # 9 (Dumas Wesley Community Center), Project # 10 (Housing First – Homeless Coalition of the Gulf Coast - HMIS), Project # 11 (Mobile Area Education Foundation – HIPPY Program), Project # 12 (Mobile Housing Board – Community Services Recreation Program), Project # 13 (Mulherin Custodial Home), Project # 14 (Senior Citizen Services – Via!), Project # 15 (South Alabama Regional Planning Commission – Transportation Program), Project # 16 (Summer Work Employment Experience Training Program – SWEET-P) and Project # 17 (United Methodist Inner City Mission – Community Outreach Worker). These public service projects will provide an array of services to 9,216 individuals during 2009-2010. Projects # 7, 8, 14 and 15 specifically target senior citizens. These projects will also address support services needs of the elderly as illustrated on the Non-Homeless Special Needs Table (Appendix I).

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 2 Action Plan Antipoverty Strategy response:

Planned Actions to Reduce the Number of Poverty Level Families

Anti-poverty goals, programs and policies for reducing the number of poverty level families

The City of Mobile’s anti-poverty goals, programs and policies are described in the Anti-Poverty Strategy section of the *2008-2012 Consolidated Plan* (pages 115 through 116). Additionally, Table 24, Mobile Housing Board Grant Assisted Programs (page 15), provides an overview of the objectives and goals to be achieved by some of the MHB’s programs/activities directed in this effort.

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NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

Planned actions to achieve the non-homeless special needs priorities and specific objectives

The Listing of Proposed Projects (Appendix K) includes non-homeless special needs projects and activities that will be implemented to accomplish the priorities and objectives defined. Additionally, the City of Mobile supports and will continue to support the efforts of non-profit and government agencies in their efforts to increase the availability of housing and services to special needs persons, thus reducing the number of persons in need throughout this 5 year planning period. The City will use Federal, State, and local public and private sector resources as efficiently as possible to best serve those persons and areas with the greatest needs. Table 24, Mobile Housing Board Grant Assisted Programs (143), provides an overview of the objectives and goals to be achieved by some of the MHB's programs/activities directed in this effort.

The Non-Homeless Special Needs Including HOPWA Table (Appendix I) identifies the priorities of needs of the non-homeless with special needs the City intends to address in this *2008 Action Plan*. Project # 3 in Appendix K provides housing rehabilitation/modifications for improved accessibility in support of individuals with disabilities. These modifications can include wheelchair ramps, widening doorways, installation of grab bars and other bathroom modifications. Additionally, Project # 13 provides housing support for the developmentally disabled. This table also identifies the level of housing support to be provided to the elderly, physically disabled and public housing non-homeless individuals with special needs.

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Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 2 Action Plan HOPWA response:

At this time, the City of Mobile does not apply for HOPWA funding.

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Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 2 Specific HOPWA Objectives response:

At this time, the City of Mobile is not eligible to apply for HOPWA funding.

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Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

N/A

APPENDICES

TABLE OF CONTENTS

Appendix K..... Listing of Proposed Projects