

CITY OF MOBILE



CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

GRANT YEAR 2011-12

TABLE OF CONTENTS

	Tab
Program Narrative	1
Summary of Accomplishments Report (C04PR23)	2
Summary of Consolidated Plan Projects for Report Year 2011-12 (C04PR06)	3
CDBG Financial Summary Report (C05PR26)	4
CDBG Summary of Activities (C05PR03)	5
CDBG-R Summary of Activities (C05PR03)	6
CDBG Performance Measures Report (C04PR83)	7
CDBG-R Performance Measures Report (C04PR83)	8
HOME Housing Performance Report (Grantee/PJ) (C04PR85)	9
ESG Performance Measures Report (C04PR81)	10
HUD 40107	11



Fourth Program Year CAPER

GENERAL

Executive Summary

General Questions

1. Assessment of the one-year goals and objectives:

- a. Describe the accomplishments in attaining the goals and objectives for the reporting period.

This report describes the progress the City of Mobile has made in grant year beginning May 1, 2011 through April 30, 2012 in implementing its Consolidated Housing and Community Development Plan, and details activities undertaken using its three federal entitlement grant funds; Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and HOME Partnerships Investment Program (HOME). The report also includes Homelessness Prevention and Rapid Re-housing Program (HPRP), Neighborhood Stabilization Program (NSP), and State Emergency Shelter Grant (ESG).

This is the fourth report regarding progress made under the City's Consolidated Housing and Community Development Plan covering 2008 – 2013. The activities in the CAPER were guided by the comprehensive analysis of needs of City residents contained in the *2008 Consolidated Plan and Strategy* which set goals and strategies to address these needs over a five (5) year planning period. Map A1 shows the CDBG Target Area where most of the CDBG, HOME and ESG investments were concentrated.

The content of this report follows HUD guidelines. The City is submitting the required reports generated by HUD'S Integrated Disbursement and Information System (IDIS). Except for the Homeless and Fair Housing accomplishments, the information for the remainder of the report was based on program activity reports provided by the City of Mobile.

2011-2012 ACTIVITIES BY GRANT SOURCES

Community Development Block Grant (CDBG): CDBG is the major Federal urban development program. Each project must benefit low and moderate income persons, eliminate slum and blight, or respond to urgent needs such as storm damage. Most of the funds must be used for physical improvements, such as housing rehabilitation and public facilities. During 2011-2012, the major initiatives accomplished through the use of CDBG funds included massive street improvement, improvement of public facilities, renovation of public pools to meet ADA compliance, home modifications for people with disabilities, and public services primarily for low to moderate income residents of the City. The infrastructure and public facilities improvement completed includes:

PUBLIC FACILITIES AND INFRASTRUCTURE IMPROVEMENTS (PUBLIC FACILITIES: \$2,115,965)

Taylor Park Pool:

- Completed renovation of Taylor Park Pool, including provisions for ADA accessibility and construction of a spray ground to serve community residents (\$382,060).

Senior Activities for Independent Living (S.A.I.L.) Center:

- Completed renovation on a portion of a former school building for community programs. This would provide ample space and opportunity for senior programming (\$66,815).

Baumhauer-Randle Park Improvements:

- Completed improvements to Baumhauer-Randle Park, including ADA access from the parking lot (\$34,500).
- Completed renovations to existing concessions building and two press box buildings, including code and health department requirements, and improvements to one Little League field and one combination baseball/football field for participants and patrons (\$105,598).
- Resurfaced and restriped the existing parking lot (\$23,800).
- The existing wading pool will undergo modifications to provide ADA accessibility (\$7,300).

Theodore Park Improvements

- Designed and constructed playground. Project Budget (\$69,500).
- Currently under construction: Concessions building with public toilet facilities and athletic storage areas to serve the Football, Little League and Baseball patrons and participants. The toilet facilities will also serve the passive activities at the entire park until future development is undertaken. The project also will provide site water and sewage, and a dedicated fire water line with a fire hydrant for life safety. CDBG Construction (\$264,000).

Woodcock School Renovation

- Completed design and currently under construction: Provision of life safety requirements for entire former school building, including fire sprinkler and fire alarm systems. An Institutionally compliant Toilet Room is also provided in this phase of work. The Therapeutic and Senior Center facility will serve the mentally, physically and learning disabled population of the entire City of Mobile. CDBG Construction Project Budget: \$400,997.

ADA Pool Accessibility for Ten Park Locations

- Designed and construction substantially completed: Renovations to existing City pools and wading pools serving CDBG areas throughout the City of Mobile to provide ADA accessibility and serve residents of these various communities. Locations include: Figures Park, Hillsdale Park, Thomas Center, Kidd Park, Trinity Gardens Park, Crawford Park, Harmon Park, Laun Park, Lyons Park and Rickarby Park (\$161,150).

Playgrounds for City Parks

- Designed and constructed: New playgrounds for existing parks serving CDBG areas throughout the City of Mobile in order to provide recreation opportunities to children in these various communities. ADA access was provided from parking or through curb-side drop-off at each location. Locations include: Denton Park: \$69,500; Bailey Park: \$34,500; Hillsdale: \$35,000; and Kidd: \$38,500.
- Resurfacing and striping of existing parking lots completed at Denton Park: \$6,075; and Bailey Park: \$6,100.

Herndon (Sage) Park Walking Trail

- Completed improvements included provision of an ADA compliant walking trail looping the perimeter of the Park, including rest stops, existing sidewalk repairs and an ADA compliant water fountain (\$99,200). A second portion of the ADA compliant walking trail is being completed (\$16,000). These improvements are providing passive recreational opportunities to the community and to patrons and participants of baseball and soccer programs at this facility.
- Completed resurfacing and striping of existing parking lots (\$93,840).

Harmon Thomas Recreation Center

- Designed and completed renovation of the Center. Improvement included removal of damaged and unsafe gymnasium ceiling system and replacement with new structurally reinforced and appropriate suspended acoustical ceiling system to provide a safe location for recreational activities for the community (\$59,728).

Maitre Park

- Currently in design. Improvements to the park include renovation of the existing concessions building, provision of a playground and other components as funding allows. These improvements will provide passive recreational opportunities to the community and support the current athletic programs at the park (\$72,666).

PFC Howard Johnson Park

- Currently in Design Phase by the City of Mobile Architectural Engineering Department: Improvements will enhance recreation opportunities for adults and children of this community (\$72,666).

INFRASTRUCTURE/STREET IMPROVEMENT

- Completed massive street improvement projects. In all, a total of 46 street segments in low to moderate income neighborhoods were resurfaced (\$1.1 million).

HOME MODIFICATION FOR PERSONS WITH DISABILITIES

Provided home modification assistance to 16 residents with disabilities to enable them to achieve a degree of mobility, comfort and independent living in their homes. This was accomplished through the Independent Living Center with \$60,000 in CDBG fund.

PROGRAMS

Community Development Block Grant (CDBG): In the 2011 Program Year, the Action Plan anticipated receiving \$2,856,610 in entitlement, \$170,000 in projected income and \$275,913 in reprogrammed prior year funds. The actual allocation was \$2,607,635, and of this, \$454,521 or 17.4% went towards annual debt payment of HUD Section 108 loans.

Public Service: Nearly \$402,195 or 15% of the 2011 CDBG funding assisted non-profit organizations with operational expenses under the public services category. These funds supported recreation programs for disadvantaged youth, healthy living and transportation services for the elderly living in low income neighborhoods, youth, community enrichment, and neighborhood outreach. The City funded programs that served 3,818 persons through the following subrecipients: Senior Citizens Services, Dumas Wesley, MDE-SWEET-P, Mobile Housing Board Youth Recreation, Dumas Wesley-Transportation, United Methodist Inner City Mission (UMICM), Kiwanis Boys and Girls, and McKemie Place.

HOME Funds: The City's HOME program has been re-certified by HUD and the hold on the funds has been lifted. The HOME funds are used by the City and its nonprofit partners to increase the supply of affordable housing units in Mobile. The 2011-2012 Action Plan contemplated accessing \$1,378,860 in HOME allocation; however, the City received \$1,356,794 in HOME Investment Partnerships Program funds during this same time period plus an additional \$323,370 in program income, and \$2,173,960 in prior year (2009) funds. To date, HUD's approval is pending on this part of the Action Plan. The City is working with HUD to resolve the hold on the funds.

The City funded three Developers to develop twenty single-family residential units: MLK Avenue Redevelopment Corporation (\$810,333), Volunteers of America Southeast (\$736,580), and Habitat for Humanity of Southwest Alabama (\$577,047). Habitat also received an additional \$50,000 for a homeowner rehabilitation project. This was 2009 HOME funds carried over from the Mobile Housing Board.

Emergency Shelter Grant (ESG) Funds: ESG is allocated to agencies that provide shelter, food, medicine, child care, and other services to the needy and homeless. The City allocated its grant funds to the Service Center of Catholic Social Services, Sybil Smith Family Village, Family Promise, Loaves and Fish and Penelope House. These subrecipients served 1,966 clients.

Homelessness Prevention and Rapid Re-housing Program (HPRP) Funds: The HPRP grant was awarded to Housing First under Title XII of the American Recovery and Reinvestment Act of 2009. The program was designed to provide financial assistance and

services to either prevent homelessness or help those experiencing homelessness to be quickly re-housed and stabilized. Housing First administers this program. In 2011, 2,256 homeless people were served in the City of Mobile. The total number of clients served under the Homeless Prevention and Rapid Re-housing Program (HPRP) was 231. The budget for Rapid Re-housing was \$90,419 for direct financial assistance and \$148,664 for relocation and stabilization. The budget for homeless prevention was \$790,516. This included \$444,140 for direct financial assistance such as rental assistance, or utility payments; and \$346, 376 for relocation and housing stabilization.

Alabama State Emergency Shelter Grant (ALESG) Funds: The following organizations were provided funding to supplement funding already provided under the entitlement ESG grant: Service Center of Catholic Social Services, Sybil Smith Family Village, and Penelope House. The remainder of funding was extended to the following homeless providers: Family Promise, McKemie Place and 15 Place (Loaves and Fish).

Neighborhood Stabilization Program (NSP) Funds: This program was a federal response to the housing foreclosure crisis. The City received \$2 million through the Alabama State Department of Economic and Community Affairs. Nineteen (19) homes were purchased and rehabilitated, 10 were sold, and the remaining 11 are being marketed to potential home buyers. The state of the economy and depressed housing market makes marketing the remaining houses extremely difficult. The City has approximately \$400,000 in program income, which will be recommitted to the Neighborhood Stabilization Program.

- b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.**

SUMMARY OF FINANCIAL RESOURCES

The following shows how federal and non-federal resources for housing and community development were committed in 2011-2012 Program Year.

2011 Federal Allocation

Community Development Block Grant	\$2,607,635
HOME	\$1,356,794
Emergency Shelter Grant Funds	<u>\$ 129,536</u>
Sub-Total	\$4,093,965

Program Income \$497,600.11

Prior Year Funds

HOME Fund (2009) \$2,173,960

Local

Available HOME Matching Funds \$1,193,421.11

Alabama State

Emergency Shelter Grant \$ 200,000

Progress In Addressing Priority Needs from the 5-year Consolidated Plan

(DH-1) Availability/Accessibility of Decent Housing

Rental Housing: The City has established a Neighborhood Revitalization Revolving Loan Fund with REGIONS Bank. The City is creating partnerships designed to spur development of sustainable affordable rental and special needs housing. The City is partnering with Greer Investments LLC/Greystone LP in the development of affordable rental housing to be located on Girby Road. The Project is 56 units, new construction to be developed in the City of Mobile, and will consist of 7 Town House 2-story buildings. The Project will provide: 6-units serving households of up to 30% AMI; 11-units serving households between 31%-50% AMI and 39-units serving households of up to 60% AMI. The Project will have 28 City HOME-assisted units. The Borrower has received funding approval from: Alabama Housing Financing Authority- AHFA (Low Income Housing Tax Credit- LIHTC (\$5,963,250) AHFA – HOME (\$1,250,000) and Bank Independent for Construction financing (\$7,000,000) and Permanent financing (\$106,000). The Borrower will leverage its investment with the City of Mobile's \$850,000 of HOME funds at 2% interest rate to be paid back over the next 20 years.

Special Needs Housing: The City is also collaborating with Volunteers of America Southeast to develop 14-unit rental housing for low-income persons with disabilities. This project is largely funded by the HUD Section 811 in the amount of \$1,524,300. The City intends to commit \$300,000 to the project.

Homeless Assistance: Other measures implemented to fulfill accessibility were through Homeless Prevention and Rapid Re-housing Program. These programs were geared toward the underserved population.

Homeownership: Of the 20 HOME single-family units funded with HOME funds, 7 are completed, 4 are in progress, and construction is scheduled to begin on the remaining 9 units.

Low-Moderate Income Homeowner Rehabilitation: The City solicited and received approximately 241 homeowner rehab applications from homeowners wishing to rehabilitate their deteriorating homes. Of these, 20 were approved in District 3, and 23 citywide. Of the approved applications, renovations were completed on 10 homes. Approximately, 198 people are on the waiting list for consideration as of April 30, 2012.

The Mobile Historic Development Commission (MHDC) completed rehabilitation of 7 homeowner units and two are in currently in progress.

Home Modification/Visitability For People With Disabilities: The City completed 16 home modification projects to improve the mobility, comfort and independent living conditions for people with disabilities.

(DH-2) Affordability of Decent Housing

This goal was designed to provide down payment assistance to low-moderate income households for the purchase of affordable housing through Community Housing Development Organizations (CHDO), or through nonprofit affordable housing developers. Development of policy and procedures for administering down payment assistance (DPA) is in progress. When completed, the program would help qualified potential low-moderate would-be home buyers to become home owners.

(DH-3) Sustainability of Decent Housing

In 2011, 2,256 homeless people were served in the City of Mobile. The total number of clients served under the Homeless Prevention and Rapid Re-housing Program (HPRP) was 231. The assistance provided included direct homeless prevention, financial assistance, relocation and housing stabilization. Housing counseling was also provided to individuals to enable them to address issues related to pre-purchase, mortgage delinquency, and fair housing activities.

The City has completed a draft Analysis of Impediments to Fair Housing Choice. The study is currently undergoing the council approval process. Once adopted by the City Council, it will be sent to HUD for subsequent approval. The City intends to implement the recommendations in the study, which are designed to achieve sustainability of decent housing.

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

Funds were provided to subrecipients that provide support services to homeless persons. For more information, see the Homeless Report. The City also supported elderly activities by funding the Senior Citizens Services.

Capacity Building for CBDOs: A capacity building program has been developed for Community-Based Development Organizations (CBDO). The program would include leadership development and grants for Neighborhood programs that would provide small grants to CBDOs to enable them to implement self-help neighborhood improvement projects. The program would also enhance their capacity to act as active developers of their respective neighborhoods. The City is currently working with the Africa Town-Plateau Community Revitalization Coalition via the Mobile County Training School Alumni Association as the lead organization.

Neighborhood Revitalization Initiative: The City has initiated a Neighborhood Revitalization Program in CDBG-eligible neighborhoods. The program is designed to leverage City resources with private investments focused on spurring renewed interest in revitalizing distressed neighborhoods and attracting private investments. The City is currently active in the following neighborhoods: Texas Hill and South Oakleigh Historic Neighborhoods, Africa Town, Bottom/MLK Heritage Neighborhood, Roger Williams Public Housing, and Mobile Terrace.

Sustainability of Suitable Living Environments

The City completed a massive street improvement in low-moderate income neighborhoods, including improvement of several public facilities: parks and community centers, as well as making swimming pools at the parks ADA compliance. Overall, improvements were made to 46 street segments, 6 parks/community centers, and 10 facilities were made accessible for people with disabilities. These improvements provided and expanded recreation opportunities for low-moderate income persons, including people with disabilities.

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

Small Business Assistance Program: The City of Mobile has established a small business development program designed to provide low interest loan opportunities and access to capital for small businesses looking to expand their operation and potential entrepreneurs trying to start a business. The program is also partnering with Commonwealth National Bank to improve access to capital for low-moderate income business owners and businesses proposing to locate in CDBG-eligible neighborhoods.

Small Business Partnerships and Technical Assistance: The City's CPD Small Business Program has also established partnerships with the Chamber of Commerce, Center for Entrepreneurial Excellence, Women's Business Center, Inc., Economic Development Services of the South Alabama Regional Planning Commission, local office of the U.S. Small Business Administration, and the University of South Alabama Small Business Development Center. The CPD Economic Development Coordinator coordinates the partnerships as well as provides technical assistance to small, women and minority-owned businesses. In 2011, 25 entrepreneurs received technical assistance from the City's program. Of these, 7 submitted applications for small business loans, one application was approved through the loan committee, and 6 are currently pending.

Employment and Training Opportunity: Due to the proposed construction of the \$600 million Airbus A319, A320 and A321 Assembly Facility at the Brookley Field in Mobile, CPD will be working with workforce development agencies on the workforce needs of the new industry to ensure that low-moderate income persons, especially those from the CDBG-Eligible areas have access to the training and skills development opportunity that would enable them to seek the new high wage paying jobs. The agencies are Bishop College, Chamber of Commerce, Southwest Alabama Workforce Development, Mobile Airport Authority, WAVE Public Transit, Mobile Works, South Alabama Regional Planning Commission and Mobile Housing Board.

c. If applicable, explain why progress was not made towards meeting the goals and objectives.

At HUD's request, the City established a new Department of Community Planning and Development to administer the City's entitlement program (HOME, CDBG, ESG). This was a major accomplishment for the City of Mobile as the new department, within a short period of time, developed pertinent program policies, implemented open public processes, developed and implemented home improvement programs, created small

business micro loan and technical assistance programs, and worked to recertify the City’s HOME program. The City made substantial progress in accomplishing the goals and objectives contained in its 2011 – 2012 Action Plan. The City was monitored by HUD on May 7 – 10, 2012, with the overall objectives of evaluating performance and ensuring that assisted activities are being carried out in accordance with federal requirements. HUD found the overall program administration, financial management and CHDO procedures to be satisfactory and no finding. The City will continue to plan and implement programs, projects and activities designed to benefit low-moderate income residents and neighborhoods.

2. Describe the manner in which the recipient would change its program as a result of its experiences.

The City envisions neighborhood revitalization as an integral part of achieving its goals and objectives. To accomplish this, the City will implement capacity building program for Community-Based Development Organizations (CBDOs) to enhance their ability to serve as active partners in neighborhood redevelopment activities. Another aspect of the City’s new vision is building partnerships with financial institutions and non-profit organizations as a way of leveraging resources in neighborhood improvement initiatives, including development of affordable housing and spurring of economic development in distressed neighborhoods.

3. Affirmatively Furthering Fair Housing:

- a. Provide a summary of impediments to fair housing choice.
- b. Identify actions taken to overcome effects of impediments identified.

FAIR HOUSING REPORT

ACTIONS TAKEN TO OVERCOME THE EFFECTS OF IMPEDIMENTS IDENTIFIED:

The following table details the impediments to fair housing choice and actions the City of Mobile have taken to overcome the effects of the impediments identified -

IMPEDIMENT TO FAIR HOUSING CHOICE	ACTION TAKEN TO OVERCOME EFFECTS OF IMPEDIMENTS IDENTIFIED
<p>1. A shortage of decent affordable housing.</p>	<p>a) MHB and Habitat for Humanity are continuing their efforts to address the need for decent affordable housing through homeownership and rental housing development. The Mobile Housing Board (MHB) received \$5.7 million from HUD to renovate its deteriorated housing. This would provide more than 100 affordable units. Habitat completed development of 7 single family units that was funded by HOME</p>

	<p>funds provided by the City of Mobile. The City is partnering with Greer Investments LLC/Greystone in the development of affordable rental housing to be located on Girby Road. The Project is 56 units, new construction to be developed in the City of Mobile, and will consist of 7 Town House 2-story buildings. There will be 14 one-bedroom, 28 two-bedroom, and 28 three-bedroom units. Some units will be set aside for people with disability.</p>
<p>2. There is no area-wide commitment to providing affordable housing, so the majority of housing choices for low and moderate-income families are limited</p>	<p>a) The City has created a Community Planning & Development Department, which the Center for Fair Housing anticipates partnering with in order to develop a Fair Housing Commission for the City of Mobile that would address this impediment.</p>
<p>3. High unemployment in low-income minority neighborhoods inhibits fostering fair housing opportunities.</p>	<p>a) The city’s unemployment rate is down .07% since November 2011 and now stands at 8.4% as of March 2012.</p> <p>b) Southwest Alabama Workforce Development Council (SAWDC) provides opportunities for employment through job fairs and their website.</p> <p>c) Mobile Chamber and City of Mobile provide employment resources on their websites.</p> <p>d) SAWDC partners with Mobile Co. Public Schools to provide a dual education program for students to obtain college credits while in school increasing their opportunity for employments upon graduation.</p> <p>e) Mobile Works provides ongoing job training and employment opportunities at its location and via its website.</p> <p>f) The US Attorney’s office has developed an Ex-Offenders Program which addresses re-entry issues around employment. Their office has secured local employers committed to hiring ex-offenders.</p> <p>g) The South Alabama Asset Building Coalition has been established to develop a strategic plan designed to reduce poverty in the region. The City’s CPD is</p>

	<p>a member of the Coalition.</p> <p>h) The City has established a small business assistance program to provide access to capital and technical assistance small and minority-owned businesses for job creation.</p>
<p>4. City officials may not be sufficiently familiar with the fair housing laws and how these laws affect, or should affect, the performance of their duties</p>	<p>The Center has prepared a detailed Fair Housing Plan for the City of Mobile and has included ongoing training on fair housing and related laws as a task. The Center held an <i>Affirmatively Furthering Fair Housing Workshop</i> in October 2011 for elected officials, city staff and housing providers. Additionally, the Center partnered with the HUD Birmingham office to hold Fair Housing training for housing professionals, in April 2012.</p>
<p>5. The existence of a strongly segregated housing market in the City of Mobile creates barriers to housing choice, regardless of whether discrimination is occurring, because it requires home seekers to overcome powerful personal and community expectations to live in a neighborhood with people like themselves.</p>	<p>a) The Center held a “Regional Justice Leadership Summit” that addressed this impediment and introduced steps to identify those areas and begin holding community town hall style meetings to address continued segregation patterns within the City. The Center held two town hall style meetings for (2) public housing complexes in the city of Mobile, to address this impediment.</p>
<p>6. Segregated housing patterns are being confirmed, rather than diluted, by redevelopment in the City</p>	<p>a) The Center held a <i>Regional Justice Leadership Summit</i> to address this impediment and introduce steps to identify those areas and begin holding community town hall style meetings to address continued segregation patterns within the City. The Center held two town hall style meetings for (2) public housing complexes in the City of Mobile, to address this impediment.</p>
<p>7. The local media contributes to and promotes racial/ethnic division and hinders community cooperation.</p>	<p>a) The Center has recommended several tasks in the City’s Fair Housing Plan to address this impediment. Activities listed are efforts to address this impediment.</p>
<p>8. Numerous barriers exist to obtaining affordable, habitable housing in the City of Mobile.</p>	<p>a) Although the Alabama new Uniform Residential Landlord Tenant law went into effect on January 1, 2007, the Center has identified the lack of a clear enforcement mechanism for the law. The Center, held (2) town hall style meetings for renters who reside in public housing complexes in the City of Mobile, to address this impediment.</p>

	<p>b) The Center has researched local and national Landlord Tenant Laws and Programs and presented the findings to the Mobile Housing Board (MHB) to be reviewed for modification and replication here in the City.</p>
<p>9. Disparities to fair and equal lending and insuring in predominantly Black minority areas.</p>	<p>a) The Center continues to receive calls regarding Predatory Lending practices and currently is implementing an investigation on Predatory Lending in Mobile and surrounding areas. CFH received 4 calls in 2010 and 31 calls in 2011, up 675%.</p> <p>b) The Center held (29) community educational seminars to educate the community on Fair Housing Act and Fair & Predatory Lending</p> <p>c) The Center has referred numerous cases to private attorneys and HUD.</p> <p>d) The Center continues to investigate fair lending complaints.</p> <p>e) The City of Mobile is now implementing homeowner rehabilitation and this initiative is enabling property owners to purchase property insurance coverage.</p>
<p>10. Discrimination in home ownership on the basis of race, national origin, familial status, and disability.</p>	<p>a) The Center for Fair Housing continues to receive calls of this nature in our office.</p> <p>b) Through community outreach the Center is providing educational workshops to educate the citizens on their fair housing rights with a special emphasis on race, national origin, familial status and disability.</p> <p>c) The City has completed Analysis of Impediments to Fair Housing Choice. The study is now undergoing a thirty-day public review and comment period. The study has several recommendations designed to address impediments to fair housing. In 2010, 3 calls were received compared to 2 in 2011, down 33.3%. However, the reduction is due to the fact that this problem is under reported.</p>
<p>11. Families with children are often denied housing through refusal to rent or other discriminatory practices.</p>	<p>a) The Center for Fair Housing has seen an increase of the number of complaint calls received of this nature in their office since 2011-2012. The number of calls in 2010 was 185 (5 male callers) and 16 calls in 2011, down 91.4%. The drop in the number of calls may be due to the surplus housing inventory and stagnant</p>

	<p>housing market.</p> <p>b) The Center continues to run commercials on fair housing discrimination.</p> <p>Activities listed are efforts to address this impediment.</p>
<p>12. An insufficient number of accessible housing units are available that meet the needs of persons with disabilities in the City.</p>	<p>a) It is the policy of the City to require that developer partners set aside some units for people with disabilities when HOME fund is used.</p> <p>b) The Center is working with groups like Independent Living Center and Housing First (Veterans). The City also allocates CDBG funds to assist with home modifications. The Independent Living Center completed 16 home modification projects with CDBG funding provided by the City of Mobile.</p>
<p>13. People with disabilities are denied housing because of their disability and do not take full advantage of the protection of the law.</p>	<p>a) This is now the number one complaint received by the Center for Fair Housing (CFH). The number of calls has increased significantly and CFH continues to receive calls of this nature in our office. A total of 59 calls were received in 2011 and 38 in 2010, up 55.3%.</p> <p>b) The Center has seen a significant increase in advocating for the rights of the disabled.</p> <p>c) The Center is running commercials on the housing rights of the disabled to accessible housing</p> <p>Activities listed are efforts to address this impediment.</p>
<p>14. Not all housing providers are making the accommodations and modifications necessary to make housing available to persons with disabilities.</p>	<p>a) Fair Housing Center has seen an increase of approximately 50% for requests to assist disabled clients who are homeowners with requests for home modifications.</p> <p>b) The Center partnered with the HUD Birmingham office to hold Fair Housing training for housing professionals, in April 2012. The subject matter included all aspects of the FHA with an emphasis on disability/accessibility requirements for housing professionals.</p> <p>Activities listed are efforts to address this impediment.</p>
<p>15. Citizens perceive homeless people as a negative component of the population.</p>	<p>a) The Center continues to work with the Homeless Coalition Continuum of Care.</p>

	Specifically the Center is working with the Veterans program.
16. The transportation system is inadequate to service the needs of the working class.	a) Envision Coastal Alabama’s Equity continues to make increasing access to public transportation a priority.
17. Public and assisted housing tends to segregate residents by race/ethnicity/income, depriving lower income families the access to the opportunities available in more diverse neighborhoods.	a) The Center has recommended that the MHB staff receive training from CFH as soon as possible. See Impediment 4.
18. Higher crime rates in minority neighborhoods negatively affect housing choice.	<p>a) The Center has begun to work with some City Council members and the police department to deal with single parent female tenant safety concerns.</p> <p>b) Center provides education and outreach activities that target single female tenants.</p> <p>c) The City is initiating a neighborhood revitalization program to improve distressed neighborhoods and spur investments. It is anticipated that this strategy would also result in crime reduction.</p>
19. Does not mention “handicapped” or “familial status” as stated in the Federal Fair Housing Act.	a) Implementation of the recommended actions in the new Analysis of Impediments to Fair Housing Choice would include update the Fair Housing Ordinance to include disabilities and familial status.
20. There are not enough fair housing activities in the City and the ones that exist are not well-attended.	<p>a) The Center for Fair Housing continues to provide information to City of Mobile residents through community gatherings and workshops. The Center will continue its advocacy to raise awareness in the community.</p> <p>b) The Center has received funding from the City to increase education and outreach activities for the City of Mobile.</p>
21. There is a lack of commitment from local attorneys in regards to fair housing.	a) The Center for Fair Housing is working with the Mobile Bar Association to recruit attorneys through their monthly newsletter.

4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

The 2008 Consolidated Plan and Strategy listed lack of available funding as the main obstacle to meeting underserved needs. Other obstacles highlighted included:

- The gap between income and the rising cost of housing and housing related costs. (e. g., utilities, homeowner’s insurance, and maintenance, etc.).
- Incorrect information and lack of education about the benefits of home ownership.
- Community vulnerabilities, (e.g., aging homes, deteriorating infrastructure, natural disasters, housing location, lack of neighborhood organizations, etc.).
- Availability of land.
- Insufficient transportation.
- Local, state and federal regulations.

The other action taken to address obstacles to meeting underserved needs has been to conduct homeownership workshops to educate households about the steps to and benefits of homeownership. The program assists households in a multi-county region. In addition to homeownership counseling, staff assisted with post-purchase counseling, foreclosure prevention counseling, rental assistance workshops and other housing related topics.

The City’s regional public transportation system (WAVE) is constantly improving its services to benefit low income persons and elderly. Discussion is now in progress as part of the 2013-2018 Consolidated Plan preparation on how to expand operation of the public transit system.

Through the City’s homeowner rehab program, the City is providing home improvement assistance. The City is also partnering with private developers to develop more affordable rental housing.

The City has completed massive street resurfacing project, parks and recreation facilities improvement in the CDBG-Eligible neighborhoods. More than \$3 million in CDBG funds has been spent for these projects. Approximately \$1 million in homeowner rehabilitation projects are now underway. The program is enabling some homeowners that were denied homeowner insurance by insurance companies to be reconsidered and in some cases, approved for a new policy.

Other actions addressing underserved needs include:

- 1) Very-low and other low-income rental families have been assisted with HPRP funds. As needed, assistance was provided for those needing homeless prevention and rapid re-housing.

- 2) Summer Youth Job Training Program (**SWEET-P**) addressed underserved needs of disadvantaged youth. Financial support from this program came from the participant organizations in addition to \$38,426 in CDBG program funds. This program served 57 students.
- 3) The Mobile Housing Board's Youth Recreation Program (**Boys & Girls Club**). Under this program, youth ages 5 to 18 years are provided opportunity to participate in sports, arts and crafts, counseling, computer literacy, scouting, education and career development, health and life skills training, educational and academic field trips, and public speaking programs. This program was funded with CDBG funds in the amount of \$86,297.

5. Leveraging Resources

- a. **Identify progress in obtaining "other" public and private resources to address needs.**
- b. **How Federal resources from HUD leveraged other public and private resources?**
- c. **How matching requirements were satisfied?**

The City has made progress in partnering with private developers to obtain funding to develop affordable rental housing. The City is working with Greer Investments LLC/Greystone in the development of affordable rental housing to be located on Girby Road. The Developer recently received approval from Alabama Housing Financing Authority-AHFA (Low Income Housing Tax Credit- LIHTC for \$5,963,250; AHFA-HOME for \$1,250,000, and Bank Independent for Construction financing \$7,000,000; Permanent financing of \$106,000, and \$850,000 in City's HOME fund) The Project is 56 units, new construction to be developed in the City of Mobile, and will consist of 7-Town House 2-story buildings. Some units will be set aside for people with disability.

The City is also working with the Volunteers of America Southeast on a 811 HUD-funded project. This is special needs housing for 14 units funded at \$1.5 million. The City will provide \$300,000 in HOME funds for construction and development costs.

Leveraging: Leveraging of federal resources was primarily accomplished with new HOME-funded projects. This includes units completed by the Habitat for Humanity. The City is also working with private developers to leverage its resources with Low Income Housing Tax Credits (LIHTC), HUD housing development grants (811), State of Alabama HOME funds, etc.

The City intends to satisfy its matching requirement by the due date of September 30, 2012 federal fiscal year. The City has set aside its match funds to meet the obligation.

Managing the Process

1. *Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.*

CAPER Managing the Process response:

The City's Department of Community Planning and Development followed required HUD rules and regulations in preparing its 2011-2012 Action Plan, including necessary amendments and implementation of the various projects recommended in the plan.

Citizen Participation

1. *Provide a summary of citizen comments.*
2. *In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.*

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

CAPER Citizen Participation response:

A display ad was published in the local newspaper, the Mobile Press-Register, notifying interested citizens that a 15 day comment period was commencing on June 23, 2012 and running through July 7, 2012. The draft was also posted on the City's website. In addition to the public comment period, the performance report was presented to the Consolidated Housing and Community Development Plan Citizen Advisory Committee. There were no substantial comments or revisions.

Institutional Structure

1. *Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.*

CAPER Institutional Structure response:

The City's Department of Community Planning and Development initiated efforts focused on the creation of partnerships with financial institutions, nonprofit organizations and developers to leverage resources and investments in distressed neighborhoods. On a related note, the City has developed a Grant-for-Neighborhoods program that will provide CDBG grants to certified Community-Based Development Organizations (CBDOs) to implement eligible self-help neighborhood improvement projects as part of the City's neighborhood revitalization initiative. Other related activities include leadership development, capacity building and participation in revitalization activities. The City has established partnerships with nonprofit organizations and other public and private institutions and agencies focused on economic development, poverty and

homeless reduction, fair housing, assistance for citizens with disabilities, and economic development. CPD also coordinates its project and program implementation with appropriate city departments.

Monitoring

1. *Describe how and the frequency with which you monitored your activities.*
2. *Describe the results of your monitoring including any improvements.*
3. *Self-Evaluation*
 - a. *Describe the effect programs have in solving neighborhood and community problems.*
 - b. *Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.*
 - c. *Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.*
 - d. *Indicate any activities falling behind schedule.*
 - e. *Describe how activities and strategies made an impact on identified needs.*
 - f. *Identify indicators that would best describe the results.*
 - g. *Identify barriers that had a negative impact on fulfilling the strategies and overall vision.*
 - h. *Identify whether major goals are on target and discuss reasons for those that are not on target.*
 - i. *Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.*

CAPER Monitoring response:

For the CDBG year, due to transition of the Community Development administration to the City, a cut-back in personnel by the City's third party administrator, and ongoing transition discussions with HUD, monitoring of subrecipients was accomplished largely through technical assistance, periodic status conference telephone calls and sporadic site visits. In such instances, the program subrecipients' reports are reviewed for consistency and conformance with program requirements.

The monitoring will focus on: client eligibility, financial management, program effectiveness, property, procurement, program income, fair housing, and equal opportunity. The monitoring of subrecipients have five components: 1) grant application; 2) contractual agreement; 3) monitoring records; 4) on-site visits; and 5) long-term compliance. For rehab activities and HOME projects, CPD staff monitors on-site construction in cooperation with the City's building inspectors. When contractors submit request for payment, CPD Housing Coordinator reviews the request and visits the site to ensure that work performed is consistent with approved scope of work and in compliance with applicable regulations.

City-Implemented Projects

The Community Planning and Development Department monitors federally-funded CDBG projects that are implemented by other city departments through a simple project tracking and management reporting system. This process includes project planning, monthly management reports, inter-departmental reports and meetings, and financial reports. Project expenditures are compared with budgets during draw requests and after closeouts.

The City relies heavily on standard operating procedures that have been designed to be in compliance with federal standards, for example, its purchasing policy.

Self-Evaluation: *See the section on progress made in addressing priority needs of the consolidated plan, the fair housing report and homeless section.*

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

CAPER Lead-based Paint response:

All homes rehabilitated in the program year were initially inspected for lead with licensed individuals or firms adept at performing a “risk assessment.” Those homes having deteriorated paint containing lead had additional lead hazard reduction activities added to their scopes of work. In such instances the work was undertaken by licensed lead hazard contractors. The work was not considered complete and contractors paid until the homes passed lead clearance tests.

The City has a service agreement with the University of Alabama’s Safe State Environmental Program for inspection of housing units for lead based paint, lead hazard risk, and clearance sampling.

HOUSING

Housing Needs

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

1. Describe Actions taken during the last year to foster and maintain affordable housing.

CAPER Housing Needs response:

The City maintained its funding support for rehabilitation assistance to low and moderate income homeowners. This past year, the City allocated \$1,109,345.54 for Revolving Loan Fund. Of these, \$580,000 was for substantial rehabilitation of blighted properties and resale to low-moderate income persons, and \$529,345.54 was for deferred rehab loan. A total of \$452,715 was allocated to the Mobile Historic Development Commission

for various housing rehabilitation projects. As of the end of the program year, the City received a combined 95 rehab applications; of these, 43 were approved and 9 rehab projects were completed. The Independent Living Center (ILC) received an extension for their 2010 CDBG funding (\$60,000) and initiated the project in 2011. The ILC completed 16 home visitability projects for people with disabilities. Map 3 shows the completed homeowner rehab projects while Map 4 illustrates the distribution of approved homeowner rehab applications. The City also obligated \$2,173,960 in 2009 HOME funds for the development of 20 affordable single-family homeowner units. A total of 6 HOME applications were received and 2 were approved (Greystone Apartment, Low Income Housing Tax Credit project – 56 units and Volunteers of America Southeast 811 project – 14 units)

Other actions the City has taken in the past year to foster and maintain affordable housing includes funding in the 2011 Action Plan for the following activities:

- Homeownership Counseling
- Initiated study of Analysis of Impediments to Fair Housing
- Initiated Neighborhood Revitalization Program using enacted State Legislation on behalf of the City designed to streamline access to abandoned vacant properties. This law will make acquisition of abandoned properties easier for affordable housing.
- The City has secured clear titles to properties transferred from the Mobile Housing Board to enable redevelopment of the parcels for affordable housing and other eligible uses.

Specific Housing Objectives

1. *Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.*
2. *Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.*
3. *Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.*

CAPER Specific Housing Objectives response:

Objective DH1 Availability/Accessibility of Decent Housing: In the Action Plan Performance Measurement Table was “Availability/Accessibility of Decent Housing.” This included supporting development of 20 HOME units through the following developer partners (Habitat, Volunteers of America Southeast and MLK Redevelopment Corporation). Seven of the properties have been completed. The City provided \$60,000 to Living Independent Center for home modifications to improve accessibility for people with disabilities. Map 1 Shows completed HOME projects and HOME projects in

progress. The City is partnering with nonprofit and private developers to increase development of affordable housing for the difficult to serve population; those at 30% - 50% of the area median income.

Objective DH2 - Affordability of Decent Housing: The City set aside \$117,595 for down payment assistance to enable qualified low-moderate income persons and families to purchase a home. This program is currently being developed and would enable the City to dispose its inventory of HOME-sponsored projects. The City is leveraging its HOME fund with developer partners in developing affordable housing.

Objective DH3 - Sustainability of Decent Housing: Housing First, Inc. is the City's lead agency on efforts to eliminate homelessness. Housing First, Inc. is also responsible for implementing the Homeless Prevention and rapid Re-housing program. Housing First also oversees partner agencies and some of their programs are geared toward housing counseling program for those at risk of becoming homeless and financial literacy. The City is using its CDBG funds to enable qualified low-moderate income homeowners to rehabilitate their homes and keep them safe, healthy and decent.

Public Housing Strategy

1. *Describe actions taken during the last year to improve public housing and resident initiatives.*

CAPER Public Housing Strategy response:

The following highlights a few accomplishments and actions taken by the Mobile Housing Board to meet goals and objectives of the 5 Year Plan:

- Provided the following services to youth using \$86,297 in CDBG fund: organized arts and crafts, counseling, computer literacy, scouting, education and career development, health and life skills training, educational field trips, and public speaking programs. Approximately 750 youth ages 5 to 18 years were served.
- With \$38,426 in CDBG funding, the MHB provided the Summer Work Employment Experience Training Program (SWEET-P) to low-moderate income youth. The program is an eight-week summer employment program that targets disadvantaged youths ages 16-23. SWEET-P matches participants' skills and interest to meaningful jobs with utility companies, banks, law firms, healthcare facilities, government agencies, community service organizations and companies in the private sector. A total of 57 youth were served during the 2011 program year.
- The Mobile Housing Board (MHB) received \$5.7 million from HUD in 2011 to modernize deteriorated public housing units. Once completed, more than 100 affordable units will be available to low-moderate income persons and households.
- The MHB is also planning a wholesale redevelopment of Roger Williams public housing neighborhood. A Neighborhood Choice Planning Grant has been

submitted to HUD for consideration. If the planning grant is approved, the City of Mobile will partner with the MHB in seeking implementation fund to ensure redevelopment of the site and surrounding neighborhoods.

Barriers to Affordable Housing

1. *Describe actions taken during the last year to eliminate barriers to affordable housing.*

CAPER Barriers to Affordable Housing response:

- In the past year the City of Mobile initiated action to hire a consultant to prepare an Analysis of Impediments to Fair Housing Choice. This study has been completed and is currently undergoing adoption process by the City Council. When approved and adopted by HUD, implementation will begin. In the interim, the City has provided funding to the Fair Housing Center for fair housing education in the community.
- The City is using its HOME fund to increase development of affordable housing by requiring developers to set aside dedicated units as HOME units.
- The City has provided funding in the 2012 Program Year to the Consumer Credit Counseling for counseling services to low-moderate income families.
- The City submitted Substantial Amendment to its 2011 Emergency Solutions Grant (ESG) and received approval, including \$72,864 in additional funding for homeless prevention, rapid re-housing and administration of Homeless Management Information System (HMIS).
- The City's CPD submitted application to the Bloomberg Philanthropies for a \$2-3 million three-year grant to establish Financial Empowerment Centers for financial literacy education. Of the 48 cities in the United States that applied, the City of Mobile was one of the 14 cities selected to advance to the final application phase. Five cities will be selected for the program. If selected, the program will complement the City's goal of preventing foreclosure, assisting low-moderate income families in wealth creation and in improving their financial management ability.

HOME/ American Dream Down Payment Initiative (ADDI)

1. **Assessment of Relationship of HOME Funds to Goals and Objectives**
 - a. **Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.**
2. **HOME Match Report**
 - a. **Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.**

Matching contributions are required as the local government stake in the HOME program. For this reporting period, the City's match obligation is \$ 30,391.93 and is expected to be spent by September 30, 2012. The HOME Match Report (HUD

40107-A) is not included with this document as the City is awaiting previous documentation from MHB in order to provide accurate up-to-date match contributions reporting.

3. HOME MBE and WBE Report

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women’s Business Enterprises (WBEs).**

The City’s HOME Program was recertified in March of 2012. This was a major accomplishment in the city’s effort to access its funding and leverage it with private investments designed to spur development of affordable housing. A major strategy initiated by the city is creation of partnerships with nonprofit organizations and private developers to create affordable housing, especially rental housing. The City also funded three developer partners to develop 20 single-family units. Seven of those units are completed with 7 households or 21 persons served.

Please see completed form HUD-40107 for HOME MBE and MWE Report.

4. Assessments

- a. Detail results of on-site inspections of rental housing.**
- b. Describe the HOME jurisdiction’s affirmative marketing actions.**

The City uses the following methods to market services:

- All advertisements for homes for sale identify the City of Mobile as an equal opportunity housing agency.
 - CPD staff attended City Council district and neighborhood meetings to market HOME program and CDBG-funded homeowner Rehab Loan Program.
 - The City also conducts workshops designed to assist potential low-moderate income applicants in completing the rehab loan application, including would-be home buyers wishing to take advantage of single-family units developed with HOME fund.
 - There is also direct program availability mail to City Council constituents through the City Council office. This was very effective.
 - Television interviews.
 - Mailing of notices to subrecipients for distribution to their clients.
- c. Describe outreach to minority and women owned businesses.**

The City:

- Coordinates activities with local agencies that conduct workshops which cover a wide range of business topics from how to start a business, how to develop a business plan, how to deal with government regulations and how to obtain funding support. Program notices are published in the major local newspaper.

- Identifies potential minority and women-owned businesses and market directly to them.
- Assists minority businesses in understanding what it takes to do business with the City.
- Encourages contractors to utilize minority/women-owned businesses.
- Participates in the Chamber of Commerce networking functions which stress support for women and minority businesses.
- Provides low interest micro-business loans for low and moderate-income individuals in support of startup or expansion needs, including technical assistance.

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

HOMELESS

Homeless Needs

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

1. *Identify actions taken to address needs of homeless persons.*
2. *Identify actions to help homeless persons make the transition to permanent housing and independent living.*
3. *Identify new Federal resources obtained from Homeless SuperNOFA.*

CAPER Homeless Needs response:

The City submitted Substantial Amendment to its 2011 Emergency Solutions Grant (ESG) and received approval, including \$72,864 in additional funding for homeless prevention, rapid re-housing and administration of Homeless Management Information System (HMIS).

The City worked with Housing First and Continuum of Care partners to submit ESG application to Alabama Department of Economic and Community Affairs (ADECA) for \$200,000. The funds will be used to provide the following services: street outreach, emergency shelter, homeless prevention, rapid re-housing and Homeless Management Information System administration.

The City is working with the Continuum of Care to refocus attention to permanent housing and believes that this strategy would lead to a more sustainable family stability and self-sufficiency.

The City allocated \$81,982 in CDBG funds to United Methodist Inner City Mission and \$123,059 in ESG funds to six subrecipients to provide services to the homeless population.

For more information on the City’s effort to eliminate homelessness, please see below.

HOMELESS

Specific Homeless Prevention Elements

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.

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 by Housing First, Inc., the lead organization. The 2011 competition was for projects to be implemented in 2012 with 10 agencies in the City sharing in the \$3,469,456 total. Based on the HUD pro rata formula, 55.75% or \$1,849,139 of the amount expected to be awarded to the three jurisdictions will be credited to the City. The budget for homeless prevention was \$566,203, and \$1,166,394 for rapid re-housing. The Continuum of Care agencies served a combined 2,256 homeless persons.

2012 HUD SHP Grants
City & County of Mobile, Baldwin County
Continuum of Care AL501

Jurisdictional Assignment
 2011 HUD Pro Rata Percentages
 0.557 0.368 0.075

Agency / Sponsor	Project	Grant Amount	City of Mobile	Mobile County	Baldwin County
AltaPointe Health Systems	Chronic Permanent Housing	371,402	223,584	147,818	
Loaves & Fish Community Ministries	15 Place Day Center	409,834	246,720	163,114	
Penelope House	TLC Transitional Housing Families	146,187	88,005	58,182	
Dumas Wesley Community Center	Family Village Transitional Housing	163,077	98,172	64,905	
Housing First, Inc.	Victory Permanent Housing Disabled	160,019	96,331	63,688	
Family Promise	Case Management Families	78,178	47,063	31,115	
Catholic Social Services Baldwin	Permanent Housing Disabled	123,088			123,088
St. Mary's Home	Transitional Housing Young Adults	148,732	89,537	59,195	
Baldwin Family Violence Shelter	DV Transitional Housing	103,751			103,751

Jurisdiction

The Salvation Army	Project Able	94,756	57,043	37,713	
Service Center Catholic Soc Srvcs	Permanent Housing Disabled	175,061	105,387	69,674	
Housing First, Inc.	Victory Transitional Housing Families	90,284	54,351	35,933	
Franklin Primary Health Center	Substance Abuse Treatment Women	123,060	74,082	48,978	
Housing First, Inc.	Community Housing Program	479,261	266,948	176,368	35,945
Franklin Primary Health Center	Franklin Case Management	86,100	51,832	34,268	
Housing First, Inc.	HMIS	105,000	58,485	38,640	7,875
Housing First, Inc.	Gateway II	120,861	67,320	44,477	9,065
Housing First, Inc.	Gateway I	120,860			120,860
Housing First, Inc.	Gateway III	120,861	74,330	36,258	10,877
AltaPointe Health Systems	Shelter Plus Care	249,084	149,949	99,135	

3,469,456 1,849,139 1,209,461 411,460

Other federal grants available to The City of Mobile for addressing, preventing and ending homelessness are:

Housing First, Inc.: U. S. Dept. of Health & Human Services

SAMHSA Act Team grant for Chronic Homeless - \$400,000 annually. This grant provides intensive case management and treatment services for helping the chronic homeless secure and retain housing.

Housing First, Inc.: U. S. Dept. of Veterans Affairs

Supportive Services for Veteran Families Program - \$620,000 annually. This grant is geared to preventing homelessness for veterans and their families.

The required SHP cash matches for projects based in the City will total \$450,000 in 2012 and resulting in \$2,299,139 direct funding support for projects that serve and house homeless citizens. The sources for the cash matches will include City performance contracts, United Way allocations, foundation grants, Emergency Shelter Grants (ESG) and Community Development Block Grants (CDBG) through the City and the Alabama Department of Economic and Community Affairs, and other funds generated by the sponsors of projects funded by HUD McKinney-Vento grants.

In addition to the local cash matches, an additional \$7 million is projected for 2012 in other community and mainstream resources that are considered leveraged support for the HUD homeless grants and citizens provided services and housing. This leveraged support includes 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 City was awarded grant funds under title XII of the American Recovery and Reinvestment Act of 2009 in the amount of \$1,186,394 for the Homelessness Prevention and Re-Housing Program (HPRP). Housing First, Inc. has been under contract with the City to administer this program, which will conclude by July 2012.

The City of Mobile is aware of the HUD goals for further development of the Homeless Management Information System for accountability while addressing, preventing and ending homelessness and for using ESG to continue basic strategies of the Homeless Prevention and Rapid Re-Housing Program.

The Homeless Management Information System was enhanced under HPRP and became a major accountability activity for reporting the use and impact of resources that target homeless populations. The City of Mobile will require HMIS participation by all organizations that receive 2012 ESG funding. City funding in support of the HMIS will ensure participation and compliance by centralized intake, assessment, and referral organizations using or benefitting from ESG funding for their clients by providing licensure, training, upgraded hardware and software and technical assistance.

The CoC system for centralized assessment includes the United Way 2.1.1 Call Center, a daytime center for the street homeless known as 15 Place and Family Promise of Coastal Alabama for homeless families. The 2.1.1. Call Center provides initial screening and referral for homeless and at-risk individuals and households. 15 Place is an intervention center with case management referral, mental health and addiction treatment specialist, a VA outreach worker, state employment services and access to other resources. The Family Promise program offers telephone assessment, referrals and case management for homeless families with children.

Street outreach services are provided by a HUD SHP grant funded through Housing First, Inc. the CoC lead organization that is based at 15 Place and operated by Franklin Primary Health Center. A Health and Human Services (HHS) PATH grant for outreach to the homeless mentally ill is also based at 15 Place and operated by AltaPointe, Inc.

The growing demand for emergency shelter denotes a need to include 2012 ESG funding in support of organizations that provide that service. The increased need for domestic violence shelter is documented as related to the economic downturn and unemployment around 8% in Mobile metro area. The need for shelter for single women and families has continued to outpace resources.

2012 ESG funding will include addressing homelessness prevention and rapid re-housing as a modified continuation of the Homelessness Prevention and Rapid Re-Housing Program (HPRP) that expires in 2012. Sub-grantee organizations will provide case management access to ESG resources reserved for that purpose. The published homeless definitions and regulations for 2012 ESG prevention and rapid re-housing will supplant HPRP regulations. Funds will be committed for financial assistance and relocation and stabilization services.

Emergency Solution Grant: Housing First will be the sole recipient of the City of Mobile’s 2011 ESG Substantial Amendment fund (\$72,864). The fund will be used for HMIS, housing relocation and stabilization, rental assistance and Rapid Re-housing.

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.*

Housing First, Inc., the CoC lead organization, continually works on the development and implementation of strategies for housing and supportive services. The CoC focuses on prevention, outreach/assessment, emergency shelters, transitional housing, supportive housing and independent living. For households at-risk of becoming homeless, prevention services and housing assistance is available including HPRP and ESG funding emergency assistance through a number of front-line agencies.

When working with homeless populations there are many obstacles to be addressed. Depending on the cause of the homeless situation, obstacles may include: lack of education or job skills, language barriers, transportation barriers, child care barriers, mental health or chemical dependency issues, financial and credit issues, physical or sexual abuse, or a refusal to accept government assistance. A community effort coordinated by the CoC strives to remove barriers and address specific needs that individuals and families may have. The City collaborates with local organizations to promote the use of mainstream resources. CoC efforts is continuing on increasing transitional and permanent housing resources

The City actively collaborates with community groups, including the Downtown Alliance, a Business Investment District, to assess and address issues that impact economic development and the quality of life in downtown areas. Issues related to homelessness have been included in the process. Identified concerns have included the lack of intervention services for mental health and addictions services.

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.*

A Homeless Task Force for ending chronic homelessness was convened by the mayor of the City of Mobile in 2004 and charged with responsibility for developing a 10-year plan to end homelessness. The “Plan to End Homelessness in Mobile and Baldwin Counties” was released in 2005. The Housing First/Continuum of Care has put together a new taskforce to update the plan.

Goals 1 through 9 were implemented by the CoC prior to 2008 with substantial improvement in the basic procedures for identifying chronic homeless citizens and providing intervention services. Eighty-one scattered-site permanent housing units with permanent supportive services have been created. A “harm reduction” project was implemented in 2007 as a strategy for housing chronically homeless citizens with mental

health and addiction disabilities. In 2009, a SAMSHA (HHS) grant for an Act Team was secured for \$400,000 annually over five years to provide intervention, psychiatric and addiction treatment services for maintaining chronic homeless citizens in housing. By 2011, the success rate for keeping chronic homeless citizens in permanent housing had risen from 65% to 87%.

Goal 10 called for obtaining memorandums of understanding from institutions, criminal justice facilities, hospitals and government agencies regarding procedures to prevent discharge of individuals into homelessness. There has been limited success in this area in that such systems are now more aware of the issues but there are few actual policies in place that officially prohibit homeless discharge. The MOU's are updated annually by the CoC lead organization, Housing First, Inc.

Goal 11 called for an intervention and Opportunity Center to prevent and end homelessness be established for the metro area. Planning for the Center was placed on hold in consideration of limited community interest and resources. In 2010, a new planning group was organized by the Mayor's office to work with two downtown agencies, the Waterfront Rescue Mission and 15 Place, the homeless day center, for establishing a complex with shared facilities that would perform many of the services envisioned for the Center. In 2011 the City of Mobile allocated \$200,000 in CDBG funds to the project. It is expected that in 2012 the efforts being made will result in strong business, government, churches and service provider support for the new complex, to be built in a periphery area of downtown currently frequented by homeless citizens. The City has committed to helping to garner the financial resources needed for this new project with occupation of the new facility by July 2013.

As reported and projected in the CoC 2011 HUD application for federal grants to serve and house the chronic homeless, there are 81 permanent housing beds available for the chronic homeless and 12 additional beds will be added in 2012. Plans for creating additional beds or permanent housing units for the chronic homeless include:

- 1) A new HUD SHP PH project for a 7-unit project to serve and house chronic homeless individuals and their families, the full implementation of a Volunteers of America VA Grant Per Diem grant that will include designated units for chronically homeless veterans; placements with the Mobile Housing Board; supplemental funding from the Bedsole Foundation and the Smith Charitable Trust; and funding support through the Alabama Housing Finance Authority.
- 2) Develop MOU's with area Public Housing Authorities (PHAs) for accessing 6 housing units in 2012 that would allow transferring PH chronic residents ready for more independent living, thereby creating openings for new clients in existing PH chronic units.
- 3.) For the period 2012 – 2019, the goal is to have at least 150 units available to chronic homeless and their families.

It is acknowledged that ending chronic homelessness is a challenge worth pursuing as it would eventually increase resources that could be utilized for preventing homelessness.

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.

The Homeless Prevention and Rapid Re-Housing Program (HPRP) included substantial funding to help households, individuals and families, retain housing or be placed in housing if homeless. The City of Mobile, as grantee, secured \$1,186,394 in HPRP funds and contracted with Housing First, Inc. as the lead organization for the CoC, to administer the program. HPRP will end mid-year 2012.

The City households seeking temporary housing assistance through HPRP have called United Way 2-1-2 for initial screening and to receive applications. Legal Services of Alabama has provided services for preventing evictions and Consumer Credit Counseling agency provides credit repair services.

From 2009 through 2011, 150 households served by HPRP received an average of \$3,046 in financial assistance to remain housed in a secure new housing. It is expected that an additional 50 households will have received assistance with the conclusion of the program in 2012. HPRP has served as a resource for preventing homelessness by limiting the increase that would have occurred otherwise.

The Family Promise program for families with children is in partnership with churches in the City for services to prevent homelessness when possible and provide temporary shelter if necessary. The Salvation Army operates a transitional facility for families and the Dumas Wesley Community Center operates a transitional apartment complex for women and their children. Penelope House operates a transitional housing program for victims of domestic violence. Emergency shelter services are available for single women at McKemie Place.

The two emergency shelters for men are operated by The Salvation Army and Waterfront Rescue Mission. The strategic plan for ending homelessness focuses on the development of intervention services that could reduce the need for emergency shelter.

The Opportunity Center complex being developed with the assistance and funding from the City and private sector is envisioned as the long-term strategy for intervention services to prevent homelessness. It would be an important step for long-term homeless prevention for individuals and families in the Mobile metro area.

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.

The City of Mobile adopted the following Discharge Policy Statement for Homeless Citizens in March 2007:

“It is the policy of the City to prevent homelessness by encouraging local and publicly funded institutions or systems of care to contact Housing First, Inc., the homeless coalition, for discharge planning consultation and assistance regarding citizens known to be homeless or who could become homeless at the time of discharge.”

Housing First, Inc., as the lead organization for the CoC, has accepted responsibility for coordinating and encouraging discharge planning to prevent homelessness when individuals are being released from a penal facility, hospital, institution or program that has responsibility for such planning. There are formal protocols in place for health care and mental health institutions that includes an annual letter from Housing First, Inc. to renew and confirm agreements. Protocol for corrections is under development by the Mobile Area Interfaith Conference and includes plans for a community release center. The State of Alabama Department of Human Resources has a formal and written protocol for preventing homelessness when a youth has aged-out of foster care or from substitute care but limited resources have prevented full implementation. A HUD funded transitional housing project through Housing First, Inc., the lead CoC agency, is available to these youths at St. Mary’s Home, either at the time of discharge or after becoming homeless, targeting those who are ages 19-24.

Protocols for discharging homeless persons will remain under development in 2012 as described in the following summaries:

Foster Care Summary

The Mobile County Department of Human Resources, the State of Alabama child welfare agency, has 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.

Health Care Summary

There are four major health care organizations that provide inpatient services in the City of Mobile: Infirmary Health Systems, Providence Hospital, University of South Alabama Medical Center and Spring Hill Medical Center. All have reported there are no discharge policies or protocols specific to the needs of homeless citizens or patients. It has been 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.

Health care organizations are notified annually of these recommended policies 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. The facility is scheduled to be closed by the State of Alabama.

AltaPointe Health Systems is the primary mental health organization in the CoC jurisdiction. AltaPointe operates a Shelter Plus Care project for the homeless mentally ill and transitional group homes for individuals requiring housing accommodations. 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, has recommended the following protocol:

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, in 2008 the State of Alabama implemented an 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 have been asked to accept referrals for prisoners evaluated as suitable and ready for rehabilitation services and housing assistance. The effectiveness of this network has not been determined.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

CAPER Specific Housing Prevention Elements response:

Housing First is the lead organization designated by the City of Mobile to administer its homeless program. The current Ten-Year Plan to Eliminate Homelessness has 11 goals; of these, goals 1-9 have been substantially implemented. The Waterfront rescue Mission is coordinating effort to develop an Opportunity Center that would serve as a One-Stop-Shop for the homeless population. The City allocated \$200,000 for this project. The project is under planning and design phase.

Other actions taken included:

- Refocusing policy decisions to achieve a more sustainable permanent housing.
- Increasing skills development and employment opportunities for the homeless population.
- Enhancing the data collection system to measure results accurately. A HMIS Committee was set up by the Continuum of Care to evaluate and recommend a more collaborative, integrated and user-friendly approach to data collection and management. A survey of the potential system users has been completed.

Emergency Shelter Grants (ESG)

1. *Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).*
2. *Assessment of Relationship of ESG Funds to Goals and Objectives*
 - a. *Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.*
 - b. *Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.*
3. *Matching Resources*
 - a. *Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.*
4. *State Method of Distribution*
 - a. *States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.*
5. *Activity and Beneficiary Data*
 - a. *Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.*
 - b. *Homeless Discharge Coordination*
 - i. *As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.*
 - c. *Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.*

CAPER ESG response:

In 2011, the City of Mobile received ESG grant of \$129,536 from HUD. Using a competitive process, these funds were awarded to 6 eligible programs operated by 8 agencies providing services to the homeless. A total of \$123,059 was spent during the 2011 Program Year. The agencies reported serving a total of 2,242 homeless persons. Below is the ESG Match Report.

2011 ESG Match Report

Agency	ESG Funding	Agency Match	Outcome
Penelope House	\$48,559	\$48,559	583
Service Center of Catholic Social Services	18,000	18,000	133
Family Promise	8,000	\$8,000	48
Dumas Wesley – Sybil Smith Village	13,500	13,500	48
McKemie Place	25,000	25,000	276
Loaves and Fish – 15 Place	10,000	10,000	1,154
TOTAL	\$123,059	\$123,059	2,242

In the 2011 program year, the subrecipient awards were initially set up in IDIS under ESG. However, we were subsequently instructed by HUD staff to set them up and fund them in IDIS under HESG. All program activity for the 2011 year was conducted under HESG. As a consequence, the PR81 report shows no activity. Also, the PR06 report shows the initial projects set up in ESG along with the one HESG project.

See the homeless section of this report for a more detail response.

COMMUNITY DEVELOPMENT

Community Development

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

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

Objective SL1- Availability/Accessibility of Suitable Living Environment: More than \$3 million in 2011 CDBG allocation and additional prior year's fund was and expended spent to achieve the broad goal of sustainability of suitable living environments through the funding of public service activities, particularly youth recreation, elderly assistance, massive street improvement, parks and recreation facilities improvement and renovation of public swimming pools to make them accessible to people with disabilities. Map 2 shows spatial distribution of these improvements.

Objective SL3 – Sustainability of Suitable Living Environment: The City funded programs that served 3,818 persons through the following subrecipients: Senior Citizens Services, Dumas Wesley, MDE-SWEET-P, Mobile Housing Board Youth Recreation, Dumas Wesley-Transportation, United Methodist Inner City Mission (UMICM), Kiwanis Boys and Girls, and McKemie Place. Map 6 shows spatial distribution of subrecipients that received CDBG funds for public service and ESG funds.

Objective EO1 – Availability/Accessibility of Economic Opportunity: The City established small business loan program to provide business development and expansion opportunities for minority and women entrepreneurs. In 2011, 25 entrepreneurs received technical assistance from the City's program. Of these, 7 submitted applications for small business loans, one application was approved through the loan committee, and 6 are currently pending. Map 5 indicates locations of loan applicants and those that received technical assistance and consultation.

As illustrated in the maps, overwhelming majority of the improvements and services were in the CDBG-Eligible Area and predominantly low-moderate income neighborhoods.

2. *Changes in Program Objectives*

- a. *Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.*

The only change in the program is a refocus on neighborhood revitalization initiative and creation of partnerships with nonprofit agencies and private sector.

3. *Assessment of Efforts in Carrying Out Planned Actions*

- a. *Indicate how grantee pursued all resources indicated in the Consolidated Plan.*
- b. *Indicate how grantee provided certifications of consistency in a fair and impartial manner.*
- c. *Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.*

Please see response in Managing the Process

4. *For Funds Not Used for National Objectives*

- a. *Indicate how use of CDBG funds did not meet national objectives.*
- b. *Indicate how did not comply with overall benefit certification.*

All CDBG funds were expended to achieve national objectives of benefiting low and moderate income individuals, or elimination of slums and blight conditions.

5. *Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property*

- a. *Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
- b. *Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.*
- c. *Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.*

During this past year no funds were budgeted or expended for acquisition, or demolition of real property. No rehabilitation resulted in displacement.

6. *Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons*

- a. *Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.*
- b. *List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.*
- c. *If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.*

No jobs were created. Also see Pages 23-24 regarding outreach to minority and women owned businesses.

7. *Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit*
 - a. *Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.*

Please see IDIS and documents in GPR

8. *Program income received*
 - a. *Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.*
 - b. *Detail the amount repaid on each float-funded activity.*
 - c. *Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
 - d. *Detail the amount of income received from the sale of property by parcel.*

The City received \$497,600.11 in CDBG HOME and 108 loan program income. Please see schedule of Program income.

9. *Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:*
 - a. *The activity name and number as shown in IDIS;*
 - b. *The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*
 - c. *The amount returned to line-of-credit or program account; and*
 - d. *Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*

Not applicable

10. Loans and other receivables

- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.*
- b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.*
- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.*
- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.*
- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.*

The loan portfolio includes 196 in deferred, unforigivable and forgivable loans totaling \$1,010,064.59, and 2 Section 108 loans totaling \$1,125,000. There are 37 outstanding loans totaling \$319,861.03. See the breakdown in the Appendix.

11. Lump sum agreements

- a. Provide the name of the financial institution.*
- b. Provide the date the funds were deposited.*
- c. Provide the date the use of funds commenced.*
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.*

The City signed a lump sum agreement with the REGIONS Bank for \$1,000,000. This agreement was for Neighborhood Revitalization Revolving Loan Fund to provide construction loans to Developers and/or potential homebuyers seeking to renovate blighted, residential properties for sale or occupation in CDBG-eligible neighborhoods in Council District 2; City-wide Home Rehab Loan and District 3 Rehab Loan Programs for both deferred and low-interest loans to low-moderate income homeowners.

The funds were deposited on February 22, 2012. The use of fund commenced on January 6, 2012 with the issuance of the Authority to Use Funds. The 180 days disbursement deadline is not yet due; however, the City has disbursed \$65,820.01 or 6.6%.

- 12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year*
- a. Identify the type of program and number of projects/units completed for each program.*
 - b. Provide the total CDBG funds involved in the program.*
 - c. Detail other public and private funds involved in the project.*

Housing rehabilitations completed included six in District 3, three within city-wide, seven by the Mobile Historic Development Commission (MHDC), and sixteen home modifications for people with disabilities completed by the Independent Living Center. A combined \$1,042,060.54 in CDBG fund was allocated for the projects. No other public or private fund was involved. This figure does not include the \$580,000 in CDBG fund allocated to the District 2 Neighborhood Revitalization Revolving Loan Fund.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.*

The City has no designated Neighborhood Revitalization Strategies Area, Enterprise Zone or Enterprise Community.

CAPER Community Development response:

Antipoverty Strategy

The City supported a number of strategies designed to address reduction in the number of persons living below the poverty level. The approaches included educational activities and job training. With \$38,426 in CDBG funding, the MHB provided the Summer Work Employment Experience Training Program (SWEET-P) targeted to low-moderate income youth. The program is an eight-week summer employment program that targets disadvantaged youths ages 16-23. SWEET-P matches participants' skills and interest to meaningful jobs with utility companies, banks, law firms, healthcare facilities, government agencies, community service organizations and companies in the private sector. Overall 57 youth were served in 2011 program year.

The City's CPD submitted application to the Bloomberg Philanthropies for \$2-3 million three-year grant to establish Financial Empowerment Centers for financial literacy education. Of the 48 cities in the United States that applied, the City of Mobile was one of the 14 cities selected to advance to the final application phase. Five cities will be selected for the program. If selected, the program will help in anti-poverty initiative as well as enhance the city's capacity prevent foreclosure, assist low-moderate income families in wealth creation and in improving their financial management ability.

The City is part of the South Alabama Asset Building Coalition established to develop a strategic plan designed to eliminate poverty in the region. The membership includes representatives from local government, financial institutions, colleges, Housing Authority, Chamber of Commerce, IRS, Federal Reserve Bank, United Way, nonprofit organizations and citizens, etc.

The City established small business assistance program to provide loans for business development and expansion for minority and women entrepreneurs.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

The City provided \$60,000 to Independent Living Center with funds to continue its program of retrofitting homes to make them more handicapped accessible with the installation of handicapped ramps, and grab bars and in some instances widening of doorways and hallways.

Specific HOPWA Objectives

The City is not an entitlement HOPWA community, or a direct recipient of these funds. However, these funds were awarded through a competitive process.

OTHER

CAPER information that was not covered by narratives in other sections.

2011 CDBG ACTIVITIES

AGENCY NAME	2010 CDBG FUNDING	PERFORMANCE OUTCOME
MHB-Youth Recreation/Boys & Girls Club/Girls Scout	\$86,297	750
Boys and Girls Club – Kiwanis (Youth Development)	57,554	355
Dumas Wesley Community Center - Transportation	44,000	119
Mobile Housing Board-SWEET P	38,426	57
Dumas Wesley Community Center-Neighborhood Outreach	21,574	986
Senior Citizen Services – VIA	38,834	645
United Methodist Inner City Mission – Community Enrichment	81,982	906
McKemie Place	20,000	(includes ESG)
Housing First-Continuum of Care	\$13,528	Planning
TOTAL	\$402,195	3,818

APPENDIX

MAPS

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ADDENDUM

1. The narrative on housing goals met and unmet? (General Narrative C)

Objective DH1 Availability/Accessibility of Decent Housing: In the Action Plan Performance Measurement Table was “Availability/Accessibility of Decent Housing.” This included supporting development of 20 HOME units through the following developer partners (Habitat, Volunteers of America Southeast and MLK Redevelopment Corporation). Seven of the properties have been completed and sold to low-moderate income households. The City met 70% of its goal of constructing 10 new affordable single-family units. The City provided \$60,000 to Living Independent Center for home modifications to improve accessibility for people with disabilities. The City is partnering with nonprofit and private developers to increase development of affordable housing for the difficult to serve population; those at 30% - 50% of the area median income.

Objective DH2 - Affordability of Decent Housing: The City set aside \$117,595 for down payment assistance to enable qualified low-moderate income persons and families to purchase a home. This program is currently being developed and would enable the City to dispose its inventory of HOME-sponsored projects. The City is leveraging its HOME fund with developer partners in developing affordable housing.

Objective DH3 - Sustainability of Decent Housing: Housing First, Inc. is the City’s lead agency on efforts to eliminate homelessness. Housing First, Inc. is also responsible for implementing the Homeless Prevention and rapid Re-housing program. Housing First also oversees partner agencies and some of their programs are geared toward housing counseling program for those at risk of becoming homeless and financial literacy. The homeless prevention activities implemented with funds from HPRP, Supportive Housing Program and City’s ESG resulted in the reduction of the number of homeless persons in the City from 567 in 2011 to 478 in 2012, down 16%.

Home Modification/Visitability For People With Disabilities: The City completed 16 home modification projects to improve the mobility, comfort and independent living conditions for people with disabilities. The City met its goal of providing home visitability for 10 households, a 160% accomplishment rate.

Homeowner Rehab program: The City used CDBG funds to enable 17 qualified low-moderate income homeowners to rehabilitate their homes and keep them safe, healthy and decent.

2. Self-evaluation? (General Narrative H)

The self-evaluation can be found in the section on progress made in addressing priority needs, fair housing and homelessness in the consolidated plan. The four questions you asked (1, 3, 4 and 5) are all part of self-evaluation and are randomly narrated in the report.

3. Narrative for limited clientele not qualifying under the presumed benefit? (CDBG Narratives)

The City's limited clientele activities all qualified under the presumed benefit. Specifically, our limited clientele activities served elderly, homeless persons, victims of domestic violence, disabled adults, and youth who resided in public housing. All of these groups of clients are specifically named as eligible limited clientele populations.

4. Narrative about slow-moving activities.

The Waterfront funded at \$200,000 with CDBG funds may be considered a slow moving activity (because of fundraising and delays in the environmental review process).

The home modification activity by the Independent Living Center could be considered slow-moving due to the length of environmental review, especially given that these are small home modifications to make the houses accessible for disabled owners/residents).

Additionally, the MLK & VOA HOME projects may be considered slow moving. Construction started on some of the properties within the 12 months required in the Agreement. However MLK – 1204, 1206, 1212 & 1257 St. Madar and Habitat 502 Line Street properties have not started construction. The activities were those that have been cancelled by HUD in IDIS because no funds were drawn within 12 months of initial funding date.

5. Was there any rental housing that needed inspection?

The MHB Renaissance Gardens has 11 HOME assisted units, but none of the units in project are occupied yet due to construction/contractor issues. Inspection will happen once the initial occupancy is completed.

CAPER Specific Homeless Prevention Element Response:

The City of Mobile's homeless prevention effort included implementation of several activities that resulted in the reduction of the number of homeless persons in the City. These activities are:

Scattered Permanent Housing: This was funded through the Supportive Housing Program (SHP). Housing First, Inc., created 81 scattered-site permanent housing units with permanent supportive services designed to bring a measure of stability to the homeless. This program has 80% success rate.

Housing for Chronically Homeless: The ongoing implementation of the "harm reduction" project, a strategy for housing chronically homeless citizens with mental health and addition disabilities, and the Act Team that provided intervention, psychiatric and addiction treatment services for maintaining chronic homeless citizens in housing increased the success rate for keeping chronic

homeless citizens in permanent housing from 65% to 87% in 2011.

Homeless Prevention and Rapid Re-housing: The HPRP programs such as direct financial assistance for rent, or utility payments, relocation and housing stabilization prevented 231 persons from becoming homeless.

Emergency Housing Assistance: The City provided \$18,000 in ESG fund to the Service Center of Catholic Social Services for homeless prevention. The agency served 133 persons, 58 of which were prevented from becoming homeless.

Overall Homeless Prevention Outcome: The homeless prevention activities implemented with funds from HPRP, Supportive Housing Program and City's ESG resulted in the reduction of the number of homeless persons in the City from 567 in 2011 to 478 in 2012, down 16%. This was based on the Point-in-Time Count conducted in January of 2012.

**City of Mobile
2011-2012 CAPER
Certifications for Consistency**

A. Indicate how grantee pursued all resources indicated in the Consolidated Plan.

The City pursued all resources that it indicated in the Consolidated Plan during the 2011 Program Year. One of the Cities new initiatives was to establish partnerships with nonprofit developers and financial institutions designed to leverage existing City resources. Page 16 of the CAPER shows the result of the City's leveraging of resources. The resources provided during PY 2011 are consistent with the resources identified in the City's PY 2011 Action Plan. The City also established Neighborhood Revitalization Revolving Loan Fund with \$1 million in CDBG fund in partnership with the REGIONS Bank. The City's fund was leveraged with more than \$2 million from the bank (see page 38 of the CAPER on lump sum agreement).

B. Indicate how the grantee provided certifications of consistency in a fair and impartial manner.

During 2011 Program Year, the City supported all requested certifications of consistency for HUD programs that it received from non-profit organizations, Mobile Housing Board and other entities relating to the City's identified priorities as listed in its 2008 – 2013 Consolidated Housing and Community Development Plan. Copies of the certifications are on file in the Department of Community Planning and Development Department (CPD).

C. The City did not hinder in any way its Consolidated Plan implementation by no action or willful inaction.

During 2011 Program Year, the City took necessary steps and appropriate action to promote the implementation of its 2011 Action Plan.