

A Consolidated Plan and Strategy 2003 (DRAFT)



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I. GENERAL

The City of Mobile is responsible for the development of the City's 2003 Consolidated Strategy and Plan. The Plan was prepared using existing HUD-approved documents as well as other locally prepared documents.

A. Public Service Organizations/Stakeholders

The need for input from public service organizations and other stakeholders was recognized as a must for the overall success of the Plan. The City's Urban Development staff consulted with many of these agencies through a variety of ways. As a result of the consultations, the following information was provided to Urban Development:

- There are no places to refer for the following:
 - No women's shelter or shelter for families
 - Inadequate women's & children's shelters
 - Insufficient group home facilities for mentally ill and those struggling with addictions.
- Property owners that cannot develop without adequate sewer service.
- Homeless veterans needing temporary shelter pending admission to hospital.
- Halfway house needed for after-care of substance abuse treatment and for patients who lack family support systems.
- Long-term housing programs for single men and to a lesser degree, single women with no children are the hardest to find.
- Adequate and sufficient housing is a problem for persons who are homeless and mentally ill.
- A lack of resources to provide crisis and long-term treatment for the seriously mentally ill.
- Dental care for the homeless mentally ill is not available.
- Employment and income – the homeless mentally ill typically lack work experience or incentives to maintain employment.
- The need for additional funds to supplement operations – the impact felt by agencies requesting more food and better variety of it to handle the basic needs for their needy clients (Bay Area Food Bank).
- Insufficient programs to house homeless and women with children in particular. Requests for representation from people who need legal assistance or other housing

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problems, but who are not financially eligible for a program or where needs are not “legal problems”.

- Need for respite care for the ill homeless who have been discharged from the hospital or have otherwise been quite ill and need somewhere to recover.
- Another area of concern is the waiting period to get persons in treatment, both for mental health treatment and substance abuse services.
- Focus on those who are mentally handicapped, females who are single and over 18 years of age (homeless women and children).
- Lack of shelter space for families and a comprehensive education/counseling program/services for the homeless.

Listed below are the issues that the agencies think that Mobile should pursue:

- Timely response to applications for public housing & Section 8 housing.
- Transitional housing for families.
- Shelters for women and families.
- Rehab programs for drug and alcohol homeless.
- Scattered site architecturally designed public housing with security integrated in the construction.
- More temporary shelters for homeless and/or victims of abuse.
- Move toward rent-to-own partnership.
- Low interest loans for renovation projects.
- Emergency shelter for drug/alcohol patients who are also homeless.
- Low-income housing for veterans on fixed income.
- Single family homes.
- Continue to seek avenues to address long-term needs of homeless families.
- Examine the relationship between income and rent on Section 8 housing.
- Places for homeless women and children; also for families who have been evicted.

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- Ending the development of public housing projects since these tend to institutionalize the worst features of welfarism. Public housing should be scattered and any social service programs directed toward independent, self-supported living.
- Shelter for the sick homeless, abused women and children.
- Emergency feeding soup kitchens and emergency pantries.
- Homeless shelters; transitional housing for homeless families.
- Supportive housing for the homeless that provides needed case management and long-term support (12-36 months) to help the homeless get off the streets permanently.
- Drug-free housing complexes for persons in recovery.
- Central multipurpose center for the homeless.
- Family shelters.
- More decent Section 8, low-income housing spread throughout the city.
- Housing for the low to moderate-income family.

B. Citizen Participation

The participation of citizens for the Consolidated Plan began on October 18, 2002, when stakeholders were identified and placed into committees. Each committee was asked to meet on their own and discuss problems and gaps in the services that existed in the City. They were also asked to discuss any issues that may affect housing and community development needs. Common issues voiced by the stakeholder committees were:

- Need for improved city infrastructure (storm drainage and road maintenance).
- Neighborhood-level social service centers (health, substance abuse prevention, legal counsel, etc.).
- Transportation coordination and the creation of additional bus routes.
- Hiring preference to residents for new jobs created and continued job skill training for potential employment.

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C. Public Hearing

On November 25, 2002, a public hearing was held at the Mobile Housing Board, 151 South Claiborne Street. The Mobile Housing Board Community Development staff conducted the meeting. Agencies in attendance were asked to provide input for the 2003 Consolidated Plan and the 2003 Action Plan. Those attending the hearing provided some input as it related to problems and gaps that affected housing and community development issues in the community. There were several agencies in the City who were unable to attend the hearing. These agencies forwarded their input to the City's Urban Development Department at a later date.

D. Citizen Participation Plan

On September 23, 1997, the City of Mobile adopted by resolution a Citizen Participation Plan. It requires that the Consolidated Plan be available for review by citizens prior to its submittal to HUD. The advertised 30-day comment period ending March 4, 2003 ensures that citizen input be an integral part of the plan.

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II. HOUSING NEEDS ASSESSMENT

A. General

Mobile's estimated housing needs have been projected for the ensuing 5-year period.

- An estimated \$35 million is expected to be used to renovate 2,000 rental units of conventional public housing to assist small and large, low-income families.
- Relief for over 500 literally homeless.
- Transitional housing for 48 homeless persons.
- Rehabilitation of 120 rental units and 155 owner-occupied units.
- Rehabilitation of 150 housing units through the World Changers program.
- Construction of 345 units of new housing to combat overcrowding.

The City of Mobile is currently not seeking funding under the HOPWA program. The City is very aware of the needs of persons with HIV+/AIDS and their families throughout the metropolitan statistical area. The Mobile AIDS Support Services is the community's designated agency in the application for and as the recipient of funds and services under the State of Alabama. Discussion on the need of housing assistance for persons with HIV/AIDS and their families and for persons with disabilities is discussed in a later Section.

B. Categories of Persons Affected

The following discussion was taken directly from the 1998 Consolidated Strategy and Plan, which used the CHAS as a basis and the figures are not always consistent with figures throughout this document. However, this was the most current data available pertinent to this subject. Of the total of 75,712 households in the City, 50 percent constitute VERY LOW, OTHER LOW, and MODERATE-INCOME households (**See Table 1**). Of this LOW to MODERATE total, 56 percent are VERY LOW, 30 percent are OTHER LOW, and 14 percent are MODERATE-INCOME households. Within this LOW to MODERATE-INCOME category (0 to 95% MFI), there are a total of 21,851 RENTER households which represent 70 percent of the total RENTER households. In this RENTER category, 62 percent are VERY LOW INCOME, 27 percent are OTHER LOW INCOME, and 11 percent are MODERATE-INCOME households. In the OWNER section in the similar category (0 to 95% MFI), there are a total of 15,861 or 42 percent OWNER households with 46 percent VERY LOW INCOME, 36 percent OTHER LOW INCOME, and 18 percent MODERATE-INCOME households.

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Table 1 indicates income categories and housing problems by major classification of households. By definition, a housing problem exists in households that: 1) meet the definition of physical defects; 2) meet the definition of overcrowded; and 3) meet the definition of cost burden greater than 30 percent. According to the U.S. Census definitions, physical defects exist when a housing unit lacks complete kitchen or bathroom and overcrowded housing units contain more than one person per room. Disproportionate need is considered to be any need that is higher than five percentage points of the need demonstrated for the same income category, family type, or tenure type.

**TABLE 1
HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS
CITY OF MOBILE
FY 1994**

HOUSEHOLD BY TYPE, INCOME AND HOUSING PROBLEM	RENTERS					OWNERS			Total Households
	Elderly & 2 Member Households (A)	Small Related (2-4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners	
Very Low Income (0-50%)	2,950	5,697	1,697	3,289	13,633	3,861	3,509	7,370	21,003
0-30% MFI*	1,932	4,057	1,218	2,164	9,371	1,681	1,862	3,543	12,914
% with any Housing Problem	60%	74%	82%	71%	71%	73%	71%	72%	72%
% Cost Burden > 30%	60%	70%	59%	71%	67%	72%	68%	70%	68%
% Cost burden > 50%	34%	57%	40%	57%	50%	39%	54%	47%	49%
31 - 50% MFI*	1,018	1,640	479	1,125	4,262	2,180	1,647	3,827	8,089
% with any Housing Problem	56%	78%	79%	81%	74%	36%	65%	48%	62%
% Cost Burden > 30%	55%	73%	58%	80%	69%	36%	61%	47%	58%
% Cost burden > 50%	14%	23%	9%	34%	23%	13%	32%	21%	22%
Other Low- Income (51- 80%)	726	2,407	597	2,058	5,788	2,598	3,048	5,646	11,434
% with any Housing Problem	50%	38%	48%	50%	45%	18%	46%	33%	39%
% Cost Burden > 30%	50%	33%	17%	49%	39%	18%	41%	30%	35%
% Cost burden > 50%	6%	3%	1%	4%	3%	5%	11%	8%	6%
Moderate Income (81- 95%)	296	1,108	202	824	2,430	1,034	1,811	2,845	5,275
% with any Housing Problem	14%	13%	33%	12%	14%	7%	28%	20%	18%
% Cost Burden > 30%	14%	8%	0%	12%	10%	7%	25%	19%	15%
% Cost burden > 50%	2%	0%	0%	1%	1%	4%	5%	4%	3%
Total Households**	4,765	13,490	3,037	9,960	31,252	13,744	30,716	44,460	75,712
% with any Housing Problem	46%	41%	61%	37%	42%	20%	20%	20%	29%

Source: Comprehensive Housing Affordability Strategy, 1994,

*Or based upon HUD adjusted income limits, if applicable

**Includes all income group - including those above 95% of MFI

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According to **Table 2**, 55.8 percent of all households in the City are white, 41.4 percent are black, 1 percent Hispanic, and 1 percent are Asian and Pacific Islander. Hispanic, Asian and Pacific Islander and other population groups represent only 3.4 percent or 6,596 persons of the total population. As such a small percentage, they do not constitute a significant racial/ethnic subpopulation group. Blacks represent the only statistically significant ethnic/racial group in Mobile.

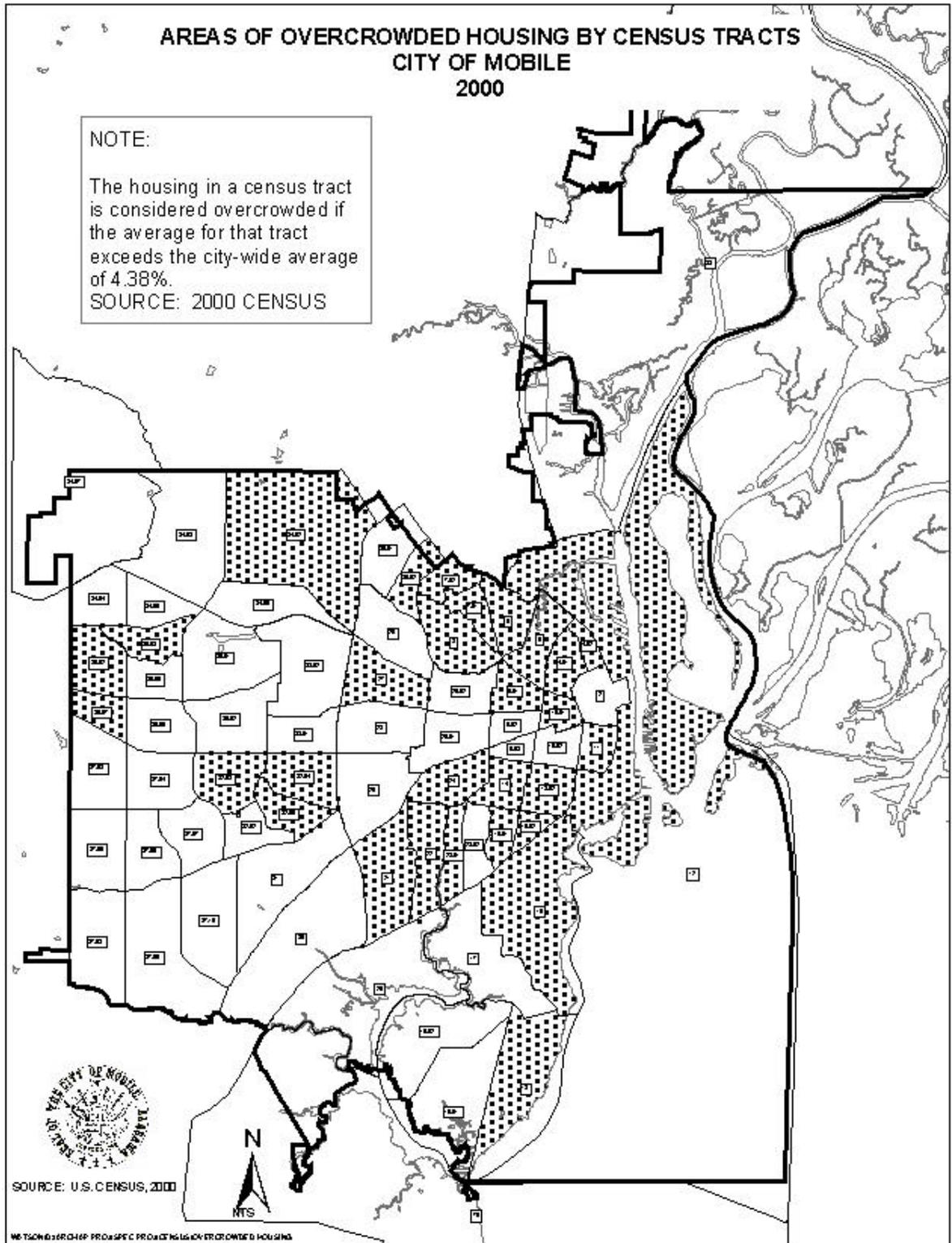
TABLE 2
POPULATION AND HOUSEHOLD DATA
CITY OF MOBILE
1990 AND 2000

A. POPULATION	1990¹ CENSUS DATA (A)	2000² CENSUS DATA (B)	PERCENT CHANGE (C)
White (non-Hispanic)	115,685	100,251	-13
Black (non-Hispanic)	76,151	92,068	17
Hispanic (all races)	2,002	2,828	3
Native American (non-Hispanic)	425	487	1
Asian & Pacific Islanders (non-Hispanic)	1,946	3,074	37
Other (non-Hispanic)	69	207	67
Total Population	196,278	198,915	1
Household Population	191,063	192,735	1
Non-Household Population	5,215	6,180	16

¹1990 Census

²2000 Census

The 1990 Census reported that 4% of the total occupied households in the City of Mobile were overcrowded. The census tracts that reported the highest incidence of overcrowding were 4.01, 4.02, 12.01, 12.03, 13.01, 15.02, 43 and 44. Residents of these tracts are mostly black and almost all of the tracts are located close to the downtown area. **See Map 1**, Areas of Overcrowded Housing.



Very Low Income

Family Size

Very low income is the term utilized by the U.S. Census and this classification correlates to the Federal Register's extremely low-income category. There are a total of 75,712 households in the City; 21,003 or 28 percent are very low income, with 13,633 or 64 percent renters and 7,370 or 46 percent owners. Of the 31,252 total City RENTER households, 13,633 (44%) are VERY LOW INCOME. Citywide, renter households represent 42 percent of all households. VERY LOW INCOME RENTER households represent 18 percent of all households in the City. The VERY LOW INCOME RENTER household total of 13,633 is by far the largest single category of households.

The greatest need as shown in **Table 1** among the VERY LOW INCOME RENTER group is within the SMALL RELATED HOUSEHOLDS. This category contains 5,697 or 42 percent of the 13,633 total RENTER households. Next is 3,289 ALL OTHER households, 2,950 ELDERLY households and 1,697 LARGE RELATED households.

The greatest need in the VERY LOW INCOME OWNER households category is 3,861 ELDERLY households, which represent 52 percent of all OWNER households.

Cost Burden

The effect of cost burden is most dramatically felt in the RENTER, VERY LOW-INCOME households. Of the total, 13,633 RENTER households or 67 percent, experience a cost burden of greater than 30 percent, whereas 4,685 or 50 percent experience a cost burden greater than 50 percent. On the other hand, OWNER households in the greater than 30 percent cost burden experience a slightly higher burden of 70 percent. However, in whole numbers, this constitutes only one-third the number of RENTERS households. Only 1,655 (47%) households are OWNER households experiencing a cost burden in excess of 50 percent. In comparison, 80 percent of all RENTER households and 56 percent of all OWNER households experienced a cost burden.

SMALL-RELATED households experience a greater effect of cost burden. Of the total SMALL RELATED households (5,697), 2,840 or 70 percent experience a greater than 30 percent cost burden and 2,312 or 57 percent experience a greater than 50 percent cost burden.

Housing Problems

Seventy-one percent of the VERY LOW INCOME (0 to 30% MFI) RENTER households have a housing problem, as compared to 72 percent of the OWNER households. Correspondingly, of RENTERS among the VERY LOW INCOME (31 TO 50% MFI)

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households, 74 percent have a housing problem, compared to 48 percent of OWNER households.

In the RENTER VERY LOW INCOME (0 to 30% MFI) category, SMALL RELATED households contain the greatest number of households experiencing housing problems. Of the total RENTER households with 0 to 30% MFI, 3,002 or 74 percent have a housing problem.

In the RENTER (0 to 30% MFI) category, ALL OTHER households, 911 or 81 percent experience housing problems. Similarly, 1,279 or 78 percent of SMALL RELATED households have housing problems, which when actual numbers are considered, indicates a greater need than the SMALL RELATED households.

Within the OWNER ELDERLY (0 to 30% MFI) category 1,227 or 73 percent experienced housing problems, compared to 1,322 or 71 percent for ALL OTHER OWNERS. In the 31 percent to 50 percent MFI category, ALL OTHER OWNERS represent 1,071 or 65 percent households with housing problems and ELDERLY represent 785 households or 36 percent with housing problems.

In conclusion, RENTERS and OWNERS in the VERY LOW INCOME category experience an approximately equal percentage of housing problems, representing 71 percent and 72 percent, respectively. As stated earlier, the RENTERS SMALL RELATED households have the greatest need with respect to housing problems.

Disproportionate Needs

Forty-three point six percent (43.6%) of all RENTER households are VERY LOW INCOME. Of the total RENTER households, 42 percent are Black, and of this total 63.4 percent are VERY LOW INCOME households. A total of 16.6 percent of all OWNER households are VERY LOW INCOME. Of this total, 23 percent are Black and of this total, 31.1 percent are VERY LOW INCOME households.

The total 21,003 VERY LOW INCOME (0 to 50% MFI) households, is comprised of 65 percent RENTER and 35 percent are OWNER households. Of the total RENTER households, 22 percent are ELDERLY, 42 percent are SMALL RELATED, and 12 percent are LARGE RELATED, as compared to Black RENTER households in which 16 percent are ELDERLY, 51 percent SMALL RELATED and 17 percent LARGE RELATED. Only the SMALL RELATED household category indicates a disproportionate need.

Total OWNER households account for 7,370 total units. Of this total, 52 percent are ELDERLY, 25 percent are SMALL RELATED, and 9 percent are LARGE RELATED. Black OWNERS account for 52 percent of the total OWNER households, of which 42 percent are ELDERLY, 31 percent SMALL RELATED and 14 percent LARGE RELATED households. The ELDERLY category has the greatest disproportionate need, with a difference of 10 percentage points.

Other Low Income

Family Size

There is a total of 75,712 households in the City, and 11,434 or 15 percent are OTHER LOW INCOME households with 5,788 or 51 percent RENTER and 5,646 or 49 percent OWNER households.

Citywide, RENTER households represent 42 percent of all households. OTHER LOW-INCOME RENTER households represent 7.5 percent of all households in the City. OWNER households also represent 7.5% of all households in the City. In the RENTER category, SMALL RELATED households have a greater need, with 2,407 or 42 percent of all RENTER units.

In the OWNER category, ALL OTHER OWNER households have the greatest need with 3,048 households representing 54 percent of the total OWNER households, and 27 percent of the total OTHER LOW INCOME households. However, ELDERLY households, a more specific segment of the OWNER household category, represent 2,598 households, which include 46 percent of all OWNER households and 23 percent of households in the OTHER LOW INCOME category.

Cost Burden

The cost burden analysis of the other low income group indicates that of the total 11,434 OTHER LOW INCOME households, 35 percent experience a cost burden greater than 30 percent, and 39 percent of RENTER households and 30 percent of OWNER households experience a cost burden greater than 30 percent. Among ELDERLY RENTER households, 363 or 50 percent experience a greater than 30 percent cost burden. Also, 1,008 or 49 percent of ALL OTHER RENTER households experience a greater than 30 percent cost burden. However, in actual numbers, ALL OTHER households (1,008 or 49%) is almost three times as large as ELDERLY (363 or 50%) with ALL OTHER households experiencing 49 percent. Only 6 percent of ELDERLY households experience a cost burden of greater than 50 percent.

Housing Problems

Thirty-nine percent of ALL OTHER LOW-INCOME households experience housing problems. Forty-five percent of the RENTER households and 33 percent of the OWNER households experience housing problems. ALL OTHER RENTER households experience the greatest need with 1,029 households or 50 percent experiencing a housing problem.

In the RENTER category, 50 percent of both ELDERLY and ALL OTHER households experience housing problems. However, from a total number standpoint, ALL OTHER

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households (1,029) represent almost three times as many households with housing problems as ELDERLY (363). ALL OTHER OWNER households experience the greatest need of the OWNER households with 46 percent or 1,402 households experiencing housing problems.

Disproportionate Needs

The only disproportionate need appears to be in housing type, SMALL RELATED RENTER household. Of all RENTER households, 41.8 percent are SMALL RELATED. Among the Black SMALL RELATED households, 51.2 percent are OTHER LOW-INCOME households.

Moderate Income

Family Size

There are a total of 75,712 households in the City and 5,275 or 7 percent have a MODERATE INCOME, of which 2,430 or 46 percent are RENTER and 2,845 or 54 percent are OWNER households. The greatest need in the RENTER category is in the SMALL RELATED households. This sector contains 1,108 or 46 percent of all MODERATE-INCOME RENTER households.

Cost Burden

Among the total 5,275 MODERATE-INCOME households, 15 percent experience a cost burden greater than 30 percent. Correspondingly, only 10 percent of the RENTER and 19 percent of the OWNER households experience a cost burden greater than 30 percent. Of the RENTER households ELDERLY represent 14 percent or a total of 41; SMALL RELATED involve 8 percent or 89, and ALL OTHER represent 12 percent or 99 households. OWNER ALL OTHER households have the largest need with 25 percent or 452 households.

Housing Problems

Eighteen percent of all MODERATE-INCOME households experience housing problems. RENTER households represent 46 percent of the total MODERATE INCOME households, of which 14 percent or 340 households experience housing problems—in comparison to OWNER households which represent 54 percent of the total and 20 percent or 569 households which experience a housing problem.

The greatest need in the RENTER segment is within the SMALL RELATED households. There are 144 households, which represent 13 percent of the total MODERATE-INCOME households with housing problems.

Disproportionate Needs

There do not appear to be any disproportionate needs.

C. Needs for Homeownership for First-Time Homebuyers

A strong need exists for homeownership for first-time homebuyers. There is a high occupancy of rental units, which are approximately 97% to 99%. If more of these apartment dwellers would move into a purchased house, they could begin to build equity in their homes while freeing up rental apartment units. First-time homebuyers need to go through an educational process to learn the steps involved in purchasing a house and the need to address the monetary issues involved with respect to down payments and homebuyer's qualification for assistance.

III. HOUSING MARKET ANALYSIS

A. General Characteristics

Community Description

Like most metropolitan cities, Mobile has suffered the effects of extended development-urban sprawl-which has left the central part of the City deteriorating. The downtown district had lost most of its retail trade, although for the most part, administrative and financial activities, governmental offices, and cultural centers have remained. The residential neighborhoods that lie close to the downtown district have been deteriorating for many years due to market forces and neglect. The downtown area is currently experiencing a rebirth of retail and tourist-related growth. The \$52 million Convention Center operates at the foot of Government Street, the \$48 million County-City Government Complex has housed the County and City administrative offices since 1995, and the \$160 million RSA Tower and Hotel Complex will add more hotel rooms to downtown and improve office space in the downtown area. Major improvements are currently being made to the water and sewer facilities in the downtown area. Concurrently, there has been increasing interest in central city living, especially in the historic districts with their important nineteenth century architecture, offering unique restoration opportunities. Two historic districts have been rezoned to further reinforce these positive trends and a third historic district has benefited from a reinterpretation of the land uses permitted within its boundaries.

The rejuvenation of the entertainment district along Dauphin Street represents a financial commitment and hopefully a catalyst for ancillary downtown development.

Decline in the center of the City has been fought, with some success, through consistent planning and housing redevelopment. Mobile was one of the first cities in the nation to undertake urban redevelopment. The Broad-Beauregard Urban Renewal Project initiated in 1954 and in subsequent years, the East Church Street Project in 1961, the Water Street Project in 1966, and the Central Texas Street project in 1968 contributed greatly to the elimination of substandard housing conditions in the downtown area.

Type of Structure

Of all factors that influence the character of livability of an area, none exerts more effect than the quality and location of housing. The City's housing development resembles that of many other areas in the State, typified by the predominant single-family unit.

According to the U.S. Department of Commerce, Bureau of the Census, the City of Mobile's housing inventory totaled 86,187 units in 2000. The City's housing stock increased almost 4 percent in the 10-year period from 1990 to 2000.

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Table 3, shown below, indicates that in 2000, single-family units comprised 51.5 percent of the City’s housing stock, a decrease from the 1990 percentage of 69.8 percent. Multi-family units and mobile homes represented 47.6 percent and 0.9 percent, respectively.

The percentage of multi-family units increased in this decade, while that of mobile home units declined.

TABLE 3
HOUSING UNITS BY STRUCTURE TYPE
CITY OF MOBILE
1990 - 2000

UNIT TYPE	CITY OF MOBILE				
	1990 Number	1990 %	2000 Number	2000 %	1990-2000 % Change
Single-family	57,773	69.8	44,391	51.5	-18.3
Multi-family	23,223	28.0	40,978	47.6	19.6
Mobile Home	851	1.0	778	0.9	-0.1
Other	970	1.2	5	0.0	-1.2
TOTAL	82,817	100.00	86,152	100.00	3.9

Source: U.S. Census 1990 and 2000
Calculations, City of Mobile

In comparison, the 2000 Land Use and Housing Survey conducted by the City’s Urban Development Department indicates a total of 85,380 housing units, an increase of almost 2 percent from the 84,140 total units counted in the 1990 Land Use and Housing Survey. Inclusive in these figures is a total of 4,066 public housing units.

Tenure, Occupancy Status, Type and Size

According to the 2000 Census, of the 86,167 total year-round housing units in the City, 91.1 percent or 78,480 are occupied. The City’s population increased by 1 percent from 1990 to 2000. The disparities between population and household growth resulted in part from the fact that the number of persons per household in the City dropped from 2.53 in 1990 to 2.46 in 2000. Even though there is a percentage increase in occupied housing units from 1990 to 2000, it must be recognized that the total number of housing units increased by 3.4 percent in the same time frame. **Table 4**, indicates Housing Units by Tenure for 1990 and 2000.

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TABLE 4

**YEAR-ROUND HOUSING UNITS BY TENURE
CITY OF MOBILE
1990-2000**

	CITY OF MOBILE			
	1990 Number	%	2000 Number	%
OCCUPIED	75,442	91.1	78,480	91.1
Owner	43,806	52.9	46,529	54.0
Renter	31,636	38.2	31,951	37.1
VACANT	7,375	8.9	7,707	8.9
For Sale	1,249	1.5	1,465	1.7
For Rent	3,242	3.9	5,798	6.7
For seasonal, recreational & occasional use	142	0.2	444	0.5
Other	2,742	3.3	N/A	N/A
Total Year-round Housing Units	82,817	100.0	86,187	100.0

Source: U.S. Census, 1990 and 2000, Summary Tape File 3A
Calculations, City of Mobile

The majority of these occupied units (58.9% or 44,425) have three or more bedrooms, while 26.4 percent (19,948) have two bedrooms, and 14.7 percent (11,069) have one bedroom or less.

The Census Housing Stock Inventory also indicates that of all occupied units, 31,951 (37%) are renter occupied and 46,529 (54%) are owner occupied. These figures represent a slight decrease in rental tenure status from the 1990 Census which showed that 38 percent (31,636) of the occupied units to be renter and 53 percent (43,806) were owner occupied. Of the 1990 rental housing units, 32.6 percent have one bedroom or less; 39.4 percent have two bedrooms; and 28 percent have three bedrooms or more. The vast majority (81.2%) of owner occupied units have three or more bedrooms.

There are 7,707 total vacant housing units, of which 5,798 units (75%) are for rent and 1,465 units (19%) are for sale. Vacant rental units are classified as follows: 33 percent have one or less bedrooms; 43 percent have two bedrooms; and 24 percent have three or more bedrooms. Vacant units for sale can be categorized as: 4 percent have one or less bedrooms; 24 percent have two bedrooms; and 72 percent have three or more bedrooms.

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Table 5, illustrates a comparison of the 1990 and 2000 Census data with the results of the City's 1990 and 2000 Land Use and Housing Survey.

TABLE 5
COMPARISON OF CENSUS DATA WITH HOUSING SURVEY
1990-2000

	UNITS	VACANT	OCCUPIED	OWNER	RENTER
1990 Census	82,817	7,375	75,442	43,806	31,636
1990 Housing Survey	84,140	3,016	81,053	43,631*	32,422*
2000 Census	86,187	7,707	78,480	46,529	31,951
2000 Housing Survey	85,380	3,421	81,959	N/A	N/A

Source: U.S. Census, 1990 and 2000
City of Mobile, Urban Development

*Applying its respective ratios from the Census to the City survey derived the owner/renter figures for the City's Housing survey.

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Year Structure Built

As shown in **Table 6**, 8.5 percent of the City’s year round housing stock was built in 1939 or earlier. However, between 1940 and 1959, the largest percentage of the City’s housing units were built (29.5%).

TABLE 6
HOUSING UNITS BY YEAR STRUCTURE BUILT*
CITY OF MOBILE
2000

YEAR BUILT	NUMBER OF STRUCTURES BUILT	PERCENTAGE OF STRUCTURES
1999-March 2000	873	1.0
1995-1998	2,825	3.3
1990-1994	3,562	4.1
1980-1989	10,497	12.2
1970-1979	19,394	22.5
1960-1969	16,315	18.9
1940-1959	25,372	29.5
1939 or earlier	7,314	8.5
TOTAL	86,187	100.0

Source: U.S. Census, 2000 Summary Tape File 3A

*Excludes mobile homes and other non-permanent structures

Size of Housing

The importance of the size of the housing unit lies primarily in its use as a measurement of the adequacy of dwelling units to satisfy the requirements of families of various sizes and composition and other demand factors of a community. The income factor is one of the most important elements in determining the size of dwellings available to people. Under average conditions, the square foot area that can be rented or purchased increases in a more or less direct relationship with increases in the income.

The median size occupied unit in the City of Mobile in 2000 had 5.5 rooms and had 2.46 persons per household. In general, the size of housing is sufficient to meet family requirements.

Overcrowding

The number of occupants per dwelling unit provides an important index of the adequacy of the housing supply. Frequently the factor of overcrowding is closely related to the income level. This is especially true for large families who have difficulty securing adequate housing commensurate with their income. Overcrowding also occurs as a matter of choice for some households because of close ethnic ties. 1.01 or more persons

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per room measures the incidence of overcrowding. If an excessive rate exists, the unit is considered to be severely overcrowded, measured by 1.51 or more persons per room, a criterion of substandard housing conditions.

In 1990, 2.7 percent of all occupied dwelling units in the City of Mobile were overcrowded; only 1.2 percent was severely overcrowded. Because of the very low percentages, overcrowding does not seem to be a significant problem. The census tracts that reported the highest incidence of overcrowding were 4.01, 4.02, 12.01, 12.03, 13.01, 15.02, 43 and 44. These tracts contain primarily black residents and almost all are located in close proximity to the downtown area.

Condition of Housing

Urban renewal and highway construction, in conjunction with a citywide code enforcement program, has played a major part in the reduction of the City's substandard housing.

In 1957 there were a total 50,559 occupied housing units. Of this total, 34.1 percent or 17,234 units were substandard. The substandard classification consists of units both suitable for rehabilitation and not suitable for rehabilitation.

The Comprehensive Housing Affordability Strategy (CHAS) Databook compiled in conjunction with the 1994 City of Mobile's CHAS for the State of Alabama estimates that the number of housing units with any housing problems totaled 16,610 units in the City of Mobile.

The City's Urban Development Department conducts a windshield survey to determine the number and condition of housing units in the City. The results of the survey conducted in 1995 estimates that there are 7,178 substandard housing units. Of this total, 6,233 were classified as depreciated, suitable for rehabilitation, and 945 were classified as substandard, not suitable for rehabilitation. The City explains the difference in the number of housing problems may be due to a wide range of needs not visible when doing a windshield survey. Subsequently, the City emphasizes that any rehabilitation money spent will be on the housing units in the most need category and that this number will probably be correlated more closely with the City's Housing Survey.

Between 1957 and 1995, 10,145 substandard structures were either demolished or rehabilitated to a standard condition. For the majority of these, this was the result of urban renewal projects during the 1960's and 1970's. The major emphasis of urban renewal was the elimination of substandard living conditions. Poor structural condition and low income were the two major criteria for an urban renewal project. The elimination of substandard structures occupied by low-income persons created an additional need for standard low-income housing. This additional need manifested itself in the Mobile Housing Board developing 3,933 units of Public Housing and assisting in the development of 22,156 units of assisted housing. In addition, Community

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Development funds have been utilized to assist in the rehabilitation of additional 415 units of private housing.

Supply

Mobile has always had a supply of vacant standard units available for the *demand market*. The problem in Mobile is affordability. Home ownership is expensive and rental costs are too high relative to income. This is compounded by utility costs, which are far too high for the middle to low income families and households.

The City adopted an ordinance in 1980 providing for non-discrimination in the area of housing. This ordinance provided the legal opportunity to all citizens to live in any area of their choice. In 1990 there were 35 census tracts where the percentage of minority population was greater than the citywide percentage of 41 percent. By comparison, in 2000 there were 33 census tracts where the percentage of minority population was greater than the citywide percentage of 46 percent. **Table 7** and **Map 2** present housing tenure by race.

TABLE 7
HOUSEHOLDERS BY TENURE AND RACE
CITY OF MOBILE

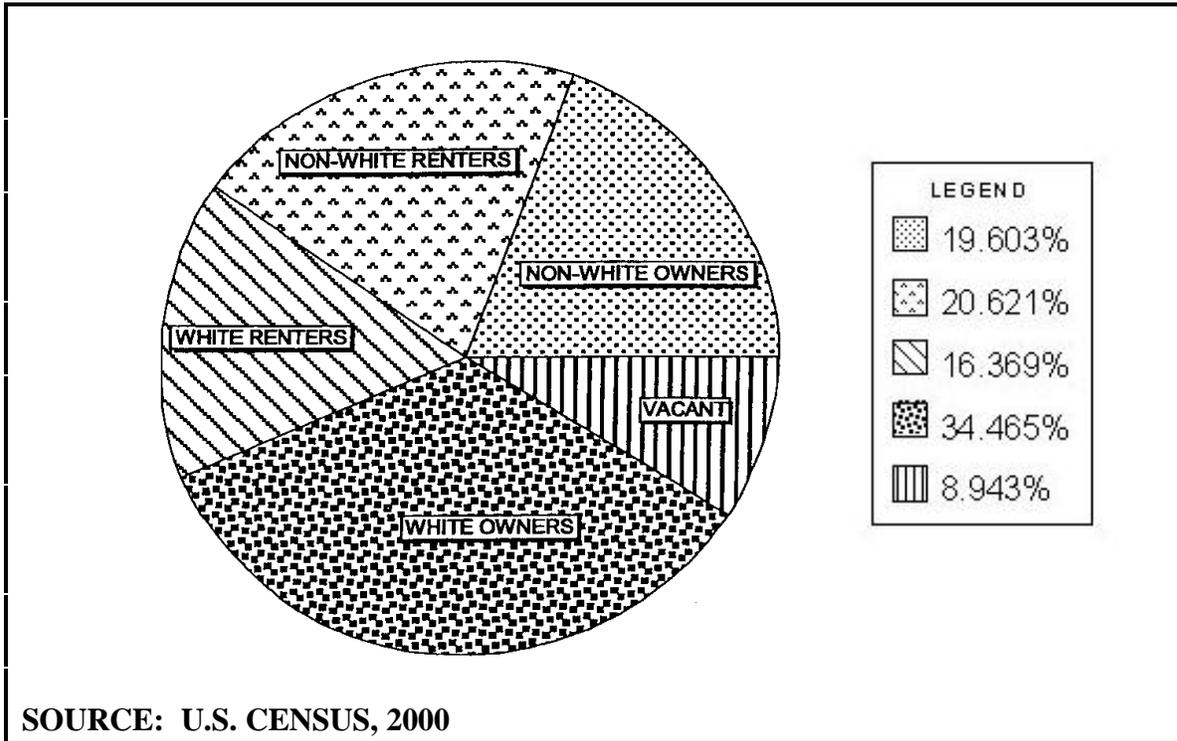
Race	CITY OF MOBILE					
	Occupied Housing Units		Owner		Renter	
	Number	%	Number	%	Number	%
White	43,794	55.8	29,692	63.7	14,102	44.3
Black	32,498	41.4	15,966	34.3	16,532	51.9
American Indian, Eskimo or Aleut	308	0.4	143	0.3	165	0.5
Asian/Islander	862	1.1	317	0.7	545	1.7
Other	256	0.3	120	0.3	136	0.4
TOTAL	78,447	100.0	46,580	100.0	31,867	100.0

Source: U.S. Census, 2000
Calculations, City of Mobile

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MAP 2

HOUSING TENURE BY RACE
CITY OF MOBILE
2000



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Housing Cost

As previously stated, the 2000 Census indicates that there were 86,152 total housing units in the City and 43,882 were owner-occupied. Of the 27,976 owner-occupied units with a mortgage, the median monthly cost to the owner was \$790. This figure includes the mortgage payment, real estate taxes, insurance and utilities. Of those not mortgaged, the median monthly cost to the owner was \$256. Furthermore, the Census indicates that of the 31,732 renter-occupied housing units, the median gross rent was \$482.

Of the 43,882 total owner-occupied housing units, the median value was \$81,400. For the 31,732 renter-occupied housing units, median contract rent was \$482.

Housing Stock Available for Persons with Disabilities

For the Elderly and Frail Elderly

For purposes of this plan, an Elderly person is defined as “a person who is at least 62 years of age”. A Frail Elderly person is “an elderly person who is unable to perform at least 3 activities of daily living (i.e. eating, dressing, bathing, grooming, and household management activities)”. Therefore, a person classified in the Frail Elderly category will require a greater level of supportive services than a person in the Elderly category. Neither of the populations, however, would require the level of services provided by nursing homes. A Needs Survey was conducted for the Area Agency on Aging in July 1997. Of the elderly that receive assistance in Mobile, 70% are classified as high-risk frail and 95% are classified as disabled. All persons are 60 years old and older.

Currently, the Mobile Housing Board provides 4,066 public housing units. Of that, 688 are provided to persons meeting the HUD criteria for elderly (persons age 62 and over) and to persons who are disabled. No breakdown is available to separate disabled into specified categories of being disabled or elderly disabled. These units, which are located in four geographically separate buildings, are primarily for the low-income elderly who are able to maintain lifestyles relatively independent of assistance. The units provide the same basic living amenities that can be found in apartments and homes. Assisted living units are scarce and in demand. HUD Section 202 funding for non-profit is designed to serve the housing needs of people age 62 and older. This past year HUD listed Mobile’s market need as 0. In 1997 though, an AHEPA apartment was constructed in west Mobile to offset a growing need for Section 202 housing. The occupancy rate initially was 50%. However, in 2000, another AHEPA apartment building was constructed in the City. The reason for this was because the occupancy rate for Section 202 housing in the City had increased in 1999 to 100%, with a waiting list of twenty-five.

In recent revisions to the 1995 publication, *Directory of Services for Older Americans*, by the South Alabama Regional Planning Commission Area Agency on Aging, an additional five (5) facilities that are not included in the *Directory of Health Care Facilities 1997* are included. Therefore, it is concluded that twenty-three (23) facilities exist specifically to serve the elderly with supportive housing. Of these facilities, 12 are listed as group

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homes, and 5 are listed as congregate living facilities. The other facilities are most likely a mixture of these two types of living facilities. Other facilities, like those operated by the Mobile Housing Board, either provide limited supportive services, or work with other social service agencies to make supportive services available in the facilities.

There has been a rapid expansion in the number of assisted living facilities in the Mobile area, but these facilities are inaccessible to the low-income individuals due to their cost. There seems to be adequate housing in the City for low-income elderly persons but not for moderate-income elderly persons. The greatest need for the low-income elderly is supportive service with the housing provided – making public housing for the elderly more like assisted living facilities.

Modifications Needed to Suit Disabled Persons

The Independent Living Center estimates that 10 to 12 percent of all persons in the City of Mobile are disabled. In addition, the South Alabama Regional Planning Commission's study of June 1980 addressed the housing needs of the elderly and handicapped in the area. While these sources do not represent a comprehensive housing need assessment, they do indicate an estimate of the number of handicapped persons and provide valuable insight as to some of the special problems and requirements, which should be addressed, for disabled and handicapped housing.

For more discussion on the modifications needed to suit disabled persons in public and assisted housing, **See Section V, Public and Assisted Housing**, of this document.

Housing Stock Available for Persons with Physical Disabilities

The Volunteers of America manages a HUD-subsidized apartment complex for the deaf and hard of hearing. Rent is based on income, primarily for the very low-income person. The complex has 24 units. This complex is designed to promote and maintain the independence of the residents. In the near future, a 15-unit apartment complex will be completed. This complex is being provided through HUD grants to provide apartments to people who are both physically challenged and have a very low income.

Based upon consultation with other agencies, it is estimated that there are no other supportive housing facilities in the City of Mobile. **See Section V, Public and Assisted Housing**, for discussion of public housing available for persons with physical disabilities.

Housing Stock Available for Persons with Developmental Disabilities

The Coordinator for Vocational Services of Goodwill Industries estimates that of the 200 disabled people they serve, one-third or about 65-70 are in need of adequate housing.

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The Adult Services Program Coordinator of the Mobile County Department of Human Resources provides an illustration of their active disabled caseload for the month of July 1999 as follows:

Mentally disabled	20% (258)
Physically disabled	70% (900)
Developmentally disabled	10% (129)

This agency also indicated that the greatest housing need of all the groups they serve is that of the disabled.

Housing Stock Available for Persons with Substance Abuse Addictions

There are very few supportive housing facilities available for those with substance abuse addictions. The Mobile Mental Health Center does not offer supportive housing specifically for substance abusers. In fact, outpatient treatment is becoming the dominant form of treatment available.

The Dauphin Way Lodge, which operates in Salvation Army-owned facilities, continues to operate two residential substance abuse programs in Mobile. Both residential programs are only open to men; outpatient programs are available for men and women. Their Residential Rehabilitation Program provides a three- to six-month program in a *home-like atmosphere*, and works towards the client's recovery and re-entry into society. This program is designed to be the next step in the recovery process after the client has ceased chemical dependency in a short-term treatment program. The Dauphin Way Lodge in their Crisis Residential Treatment Program also offers such a program. This program offers up to twenty-eight (28) days of residence that includes supportive services designed to aid in the initial steps of recovery from substance abuse. No other facilities providing supportive housing were identified through consultation with agencies.

Housing Stock Available for Persons with AIDS/HIV+ and Related Diseases

At this time there is one apartment complex with 15 units available for housing AIDS/HIV+ persons, specifically AIDS/HIV+ persons who receive Section 8 assistance. This is accomplished through a joint effort of MASS and the Volunteers of America. Additional housing assistance is provided through Housing Opportunities for People with AIDS (HOPWA). HOPWA provides a rent program to assist persons with AIDS. There are income guidelines to receive this type of assistance, and the maximum length of assistance is 5 months in a 12-month period. In 2002, there were 31 cases of AIDS/HIV+ reported to the Mobile Health Department.

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B. Other Special Needs

Elderly and Frail Elderly

According to the Adult Services Program of the Mobile County Department of Human Resources, the elderly constitutes the fastest growing population in the area due to better health care and general aging of the population. Additional housing will be needed to meet the needs of this group, but statistical information on the total number is unavailable.

There is a great need for affordable, supportive housing for elderly who are frail, mentally disabled, physically disabled and who require a supervised living arrangement and personal care. These elderly are unable to safely live alone and are unable to afford the high cost of the present assisted living facilities that are currently licensed by the State Health Department. Group homes with adequate staff to care for these individuals are needed now and this need will continue to increase in the future.

For the purposes of illustration, the Adult Services Program served an active caseload of elderly clients in the month of July 2002. Listed below are the estimated percentages by category:

Elderly (over 60)	54% (836)
Frail Elderly	46% (707)

The Senior Citizen's Center estimated that they receive about 10 to 15 calls daily concerning the need for elderly housing. They also receive a number of calls from elderly with disabilities and those seeking housing that will permit them to keep pets (often their only companion).

They also receive calls from the elderly for short-term housing as a result of evictions, house sales, rent increases, fires, etc. until other more permanent housing can be secured. Alzheimer's facilities for all income levels constitute another elderly housing/care need, which is not adequately met.

There is a gap in fulfilling the need for housing with minimal supervision, such as seeing that the elderly persons take medication, eat nutritious meals, and are checked on daily. (Most of the present housing is for elderly who can function independent). Much of the available housing where supervision is provided is too expensive.

There is not enough housing for the physically impaired elderly with facilities such as ramps, elevators, appliances, and other furnishings low enough for wheelchair users, and there is a shortage of Braille signage available. Other housing dilemmas suffered by the elderly in Mobile include inability to pay utility bills, make home repairs, install air conditioning, and afford house cleaning. Many elderly do not feel safe and secure in their dwelling locations. Some of the housing that is available does not allow the more independent elderly the freedom of expression such as decorating, gardening, etc. to suit their individual preferences.

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The City of Mobile contends that elderly households account for only a small portion of the total population, yet they are likely to be disproportionately represented among the lowest income households and among those with the worst housing. Their housing needs are quite specific as to location requirements, size of unit, and degree of maintenance that they can provide. The needs of those households are increasing faster than those of other households in many areas, but they cannot be met in the private non-subsidized housing market.

According to the HUD-supplied 1990 Census Data, there are 18,509 total elderly households (both renter and owner-occupied). Of these, approximately 4,940 have housing problems. Elderly households in need of assistance in Mobile account for approximately 18 percent of the total in need, or about 4,000 units. Taking into consideration those households that are currently being served, which are 2,400 units, there would still remain a need for something over 1,600 units for housing for the elderly in Mobile. The City of Mobile's Housing Assistance Plan (HAP) made provision for over 220 housing units for the elderly during the 1988-91 period.

According to the Executive Director of the Mobile Mental Health Center, the housing needs of elderly persons becomes a greater problem as their numbers increase and they have experienced that increase at MMHC. Not all elderly persons will have all the needs listed below, but in terms of publicly assisted housing for the elderly, these factors emerge from their work with elderly persons.

Elderly persons have usually had to take a step down from their previous living situations, primarily because of a decrease in income when they go into retirement. Others, who were living with their families, likewise face less attractive facilities in terms of space, features, location, and neighborhood. Coupled with a decrease or loss of physical mobility and manual dexterity, many elderly persons find difficulty in coping with housing that was designed with more active and self-reliant younger persons in mind. Example: Such simple features as faucet handles that can be turned easily by a younger person with a stronger grip are a formidable challenge to a person whose hands are crippled with arthritis. Lever type faucet handles would be better. Another example would be an absence of thresholds in doorways upon which elderly persons might trip.

Most elderly persons face old age and diminishing physical ability with greater trepidation because of physical and emotional threats posed by thieves and robbers. Attention to exterior lighting, security features, emergency lighting and abilities to scrutinize visitors help make for a greater sense of security. Related to this would be a system for securing help quickly in case of assault or break-in or other emergency. Panic buttons would be a desirable feature that alerts neighbors or office managers to needs.

Most persons entering publicly assisted housing already lack means for transportation. While it may not be the responsibility of the sponsors to provide transportation (or, alternately, a delivery system for goods purchased) the sponsor may pay attention to assisting groups of residents toward a cooperative for groceries and goods.

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Related to security, most elderly persons find the ability to observe passers-by, outdoor activities, even traffic and the opportunity for interaction and visiting a rewarding activity. Allowing for activities, benches, natural gathering places and space that alleviates the usual sense of crowding in housing projects would help create a more satisfying life for the elderly.

Admittedly, public funds cannot be spent to promote religious activities. This is unfortunate for the elderly who lack transportation or modality to attend church services. However, the latter years are usually ones with enormous attention to physical and emotional well-being, with the advent of pains and debilitating symptoms that accompany old age, and the fear associated with the approach of death. It appears to the Senior Citizen's Center that at the time of an increasing need for the assurances offered by a religious faith as death approaches, that some provision be made within public housing for at least accommodating religious faith for those elderly persons who may elect participation. The Senior Citizen's Center submits that as the government provides no significant options for the assurance that a strong faith could provide, that it at least not stand in the way of allowing informal groups that could provide this much needed strength to those who may need it.

Persons with Disabilities

Based on information obtained from the Mobile Office of Volunteers of America, this agency has been working to fulfill the need for housing for the disabled for the past 20 years, and they contend that there are substantial needs in the City of Mobile today.

Their major experience has been in the area of housing for people with developmental disabilities and/or mental retardation. They have developed a number of group homes and alternative placements for people with mental retardation. One facility they developed has 21 apartments, which were filled overnight. They believe that they could fill another apartment complex just like it, immediately. The need for semi-independent, supported living arrangements for disabled people with mental retardation is significant.

Another area of priority they have sought to serve has been specialized living placement for those who are deaf and hard of hearing and they currently own and manage a facility for 24 such persons. This facility remains full and is certainly serving a very valuable need. They anticipate that this need will continue to grow and develop.

They have also looked into housing for persons with other physical disabilities. They have found a significant need for housing where there is support, help and special design features to meet the needs of people who are physically challenged. Presently under development are 16 1-bedroom units for the physically disabled in wheelchairs. This is a HUD Section 811 project.

Another area that they are participating in is housing for the population with AIDS, which is certainly growing in numbers. They developed the first AIDS residential facility in Mobile then shifted that facility over to the Mobile AIDS Support Services (MASS).

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This is a new 15-unit facility is owned and managed by Volunteers of America with Mobile AIDS Support Services serving as co-sponsor of the project.

The needs of the HIV positive homeless are great and include adequate, affordable housing and supportive services including case management, substance abuse treatment and transportation. Individuals living with the disease must follow strict medication regimens that require food and medications to be refrigerated. Without stable appropriate shelter, medical adherence is almost impossible. Other issues around housing include the need for a permanent address in order to receive entitlement benefits including Social Security and Disability and food stamps.

Persons with HIV+/AIDS and Other Related Diseases

The numbers in this population are steadily rising even though the actual number of cases could not be ascertained, largely because of the recent expansion of the definition of diseases considered AIDS-related. Apart from the need for specialized medical treatment, the need for transportation seems to predominate. The debilitating effect of the disease makes it extremely difficult for these victims to make use of public transportation, and they must rely on a more personalized service. As the disease progresses, there is an increasing need for nursing, housekeeping, and personal care services, none of which is easy to obtain because of the general fear, through ignorance, of the disease. Also needed is the expansion of services to children with guardians and adoptive families.

Mobile AIDS Support Services (MASS) is the organization through which HIV+ and AIDS patients obtain much of the supportive housing services they need. MASS acts as a buffer between the community and this population, seeking out sources and applying for aid and services on their behalf.

Children

According to the Mobile Mental Health Center (MMHC), Division of Children and Adolescent Services, they served approximately 2,150 children between the ages of 2 and 18 in 2000. The problems encountered by this agency relative to the housing needs of these children are significant. Many of the families live in areas that are unsafe and the children are exposed to violence on a regular basis both within their homes and on the streets. Although efforts are being made to remedy this housing problem, it continues to be of grave concern to those agencies that attempt to deal with the trauma caused by such exposure.

To a lesser extent, children are encountered growing up in homes that are unsanitary. Due to generations of poverty, parents are often found ill equipped to manage the skills of everyday life. For example, housekeeping becomes low on the list of priorities. Consequently, providing safe, affordable housing may sometimes only be a superficial cure for a much more passive issue. __parenting skills, life skills, etc. are very much a part of building a foundation toward a community which would thrive and prosper, and give children the basis for success and happiness.

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Of the children serviced by the MMHC, about 50 percent live in circumstances that contribute to their behavioral and emotional difficulties. Adequate housing would certainly not solve all of their problems, but would tremendously help in their developments as capable and responsible young people. The Family and Children's Services of the Mobile County Department of Human Resources stated that the majority of children entering foster care each year do so because of neglect due to parental substance abuse. Housing is a major problem and is usually substandard. Physically and mentally disabled families with children have better access to standard housing because they receive income from SSI and/or SSA. Foster children in Mobile County in 2002 numbered 701, which represented 375 families. These children, because they were placed out-of-home, were considered homeless. Of these children, 335 were male, 366 were female, 456 were black, 228 were white, 7 were Hispanic, 5 were Bi-racial, 3 were Native American and 2 were Asian. Reasons for admission to foster care were: 60 at the request of parents, 64 due to alleged physical abuse, 7 alleged physical/neglect abuse, 288 due to alleged neglect, 7 due to adoption disruption and 42 due to "other." They ranged in age from infancy to 21 years.

The prior caretakers of these children included: 137-both parents, 470-mother only, 15-father only, 147-other relatives, 11-unrelated and 9-no caretaker.

According to the Administrator of St. Mary's Home for Children, the following four paragraphs represent the housing needs of children in Mobile.

- Affordability seems to be a key issue of the children (emancipated children) and young adults with infants. Waiting lists for Public Housing and Section 8 Housing seem to be long and puts these people at risk of becoming involved in other public service agencies, such as the Department of Human Resources.
- Much of the public housing seems to be in areas where families and/or parents do not feel it is safe to raise their children. In addition, often times these housing units are not in close proximity to where there is a demand for labor.
- One key issue that appears to be more relevant to programs similar to St. Mary's is the availability of housing for children and young adults (under age 21), who have been in the custody of the State but who do not have the skills necessary to live independently. This need could be fulfilled through the establishment of apartments for these children with a "resident" counselor in the same complex, to provide training, guidance, and support.
- There is a shortage of substitute homes for older teenage children whose families are incapable or unwilling to care for them.

Finally, the Executive Director of the Child Advocacy Center of Mobile believes that Mobile has a serious problem in regards to housing and children. Mobile, like other metropolitan areas, has seen a huge increase in single-parent families usually headed by females, in the past twenty years. Because they tend to be less well off economically than their single-parent, male counterpart, these women heads-of-households with

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children face a very tough economic time, and subsequently the children living in their homes face very real economic hardships. One of the first challenges they face is the lack of adequate, safe, affordable housing.

Mobile needs some way of providing additional housing units for single-parent heads of families with special care given to those who are on welfare. So often, if the children living in these families do not have adequate housing, they also do not have adequate health care, dental care, and proper nutrition. The housing crisis facing these children is indicative of the other crises they face in their daily lives. A comprehensive program is needed in this community to come up with ideas and plans for not only housing but also the health and physical well-being needs of these children.

For children without families, Mobile currently does not have a run-away or youth shelter for homeless youth. There was one for several years operated by Mobile Mental Health, but when federal funding ran out the program ceased to exist. Thus, children in their community without family or expelled by family are not served when it comes to housing. About three years ago a member of the Mobile Community Care Exchange and the Executive Director of the Child Advocacy Center set up a social services delivery system for about a dozen homeless teens living out of cars in a parking lot in the western part of town. Almost all of them had been expelled from their homes and had experienced abuse in their former families, (mostly incest). Thus, a crisis or emergency housing for homeless children and youth is a major priority for Mobile.

C. Other Gaps and Needs Identified by Social Service Agencies for Housing Children are:

- Shelters for children and women.
- Shelters for families.
- Transitional housing for families with children.
- Long-term housing for evicted families.
- More single-family housing units which are conducive to child rearing.

IV. AREA OF RACIAL/ETHNIC MINORITY CONCENTRATION AND LOW INCOME POPULATION

Census tracts are used to define concentrations of racial/ethnic minority and low-income populations. Census tracts in Mobile are, in most cases, consistent with existing neighborhood boundaries, which also constitute the basic planning units of the City.

A. Area of Racial/Ethnic Minority Concentration

Mobile has only one predominant minority, black (non-Hispanic), which constitutes 41.4 percent of the total households. Other minority groups total only 1.8 percent of the total households in the City.

For the purpose of discussion and classification, the local definition of an area of racial/ethnic minority concentration is any area where the total percentage of minority households exceeds the percentage of minority households for the jurisdiction as a whole. In Mobile, the minority households comprise 41 percent of the total households in the City. An area of racial/ethnic minority concentration is any area (census tract/neighborhood) which contains in excess of 41 percent of minority households.

B. Area of Low Income Concentration

The definitions of area of Low Income Concentration for use in this document are an area (census tract/neighborhood) where the Medium Family Income (MFI) is 40 percent or lower than the MFI of the City. Applying this factor to Mobile, the MFI would be \$31,445 x 40 percent, equaling \$12,578.

An area of low-income concentration is any area (census tract/neighborhood) having a concentration of low to moderate income greater than 51 percent.

C. Areas of Concentration of Racial/Ethnic Minorities and Low Income Households

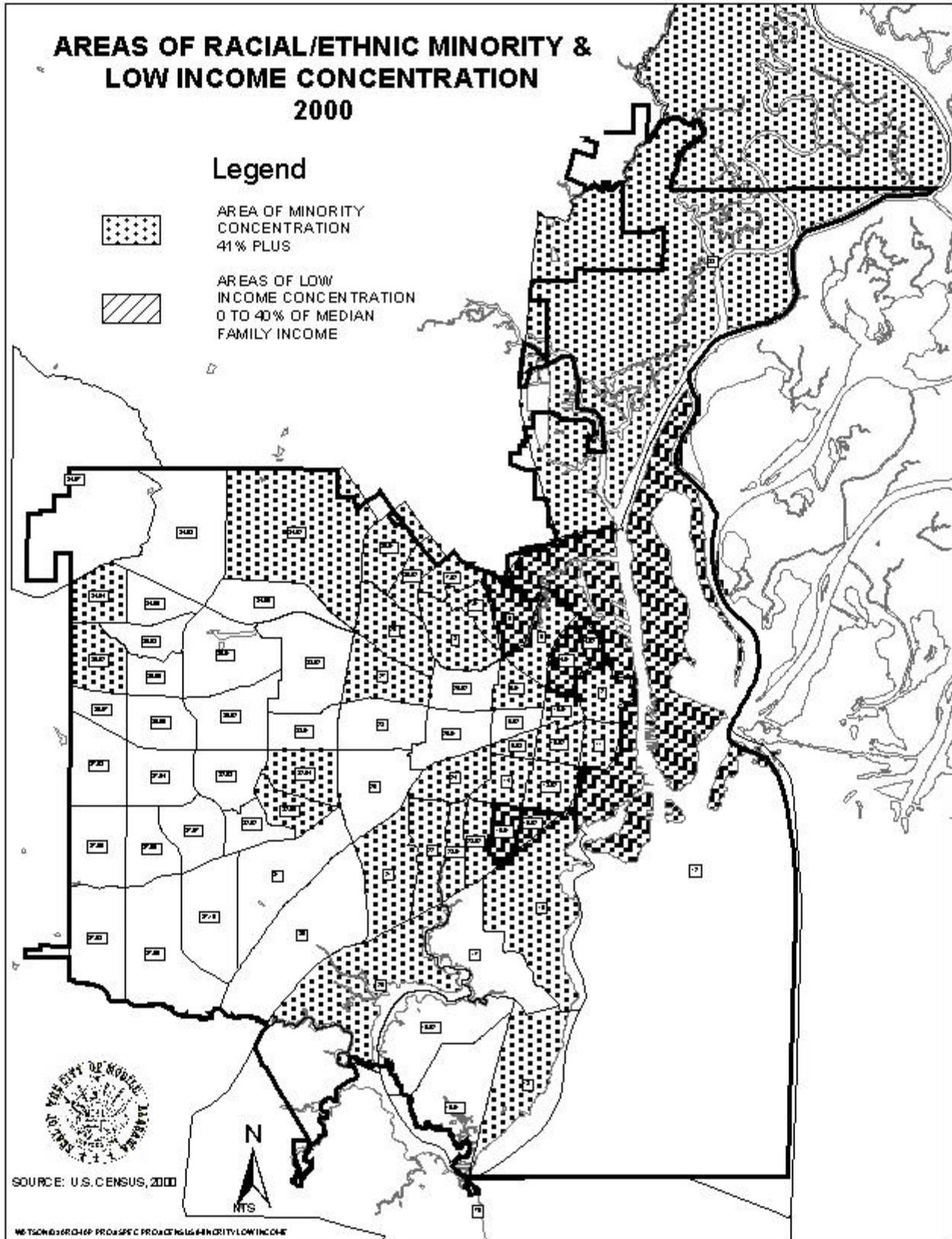
Several facts are revealed when the concentration of minority and low-income households is assessed together. **Map 3** shows areas with a concentration of 41% of racial/ethnic minority and low-income concentrations. The most obvious correlation is that all areas with a concentration of low income are also areas with a concentration of racial/ethnic minorities. The gravity of this situation can best be observed when one layers these two factors over each other, as in the above-described map. To give some additional perspective of this condition, a similar map was prepared which indicates the concentration areas of 61% plus of racial/ethnic minorities and low-income persons. **Map 4** denotes areas with a concentration of 61% of racial/ethnic minority and low income. This map also reveals that in 2000, all of the areas of concentration of low income were also areas with a concentration of minorities. More significant is the fact that the number of neighborhoods or tracts with a concentration of minorities totaled 39 in 2000. The number of neighborhoods or tracts with a low-income concentration totaled

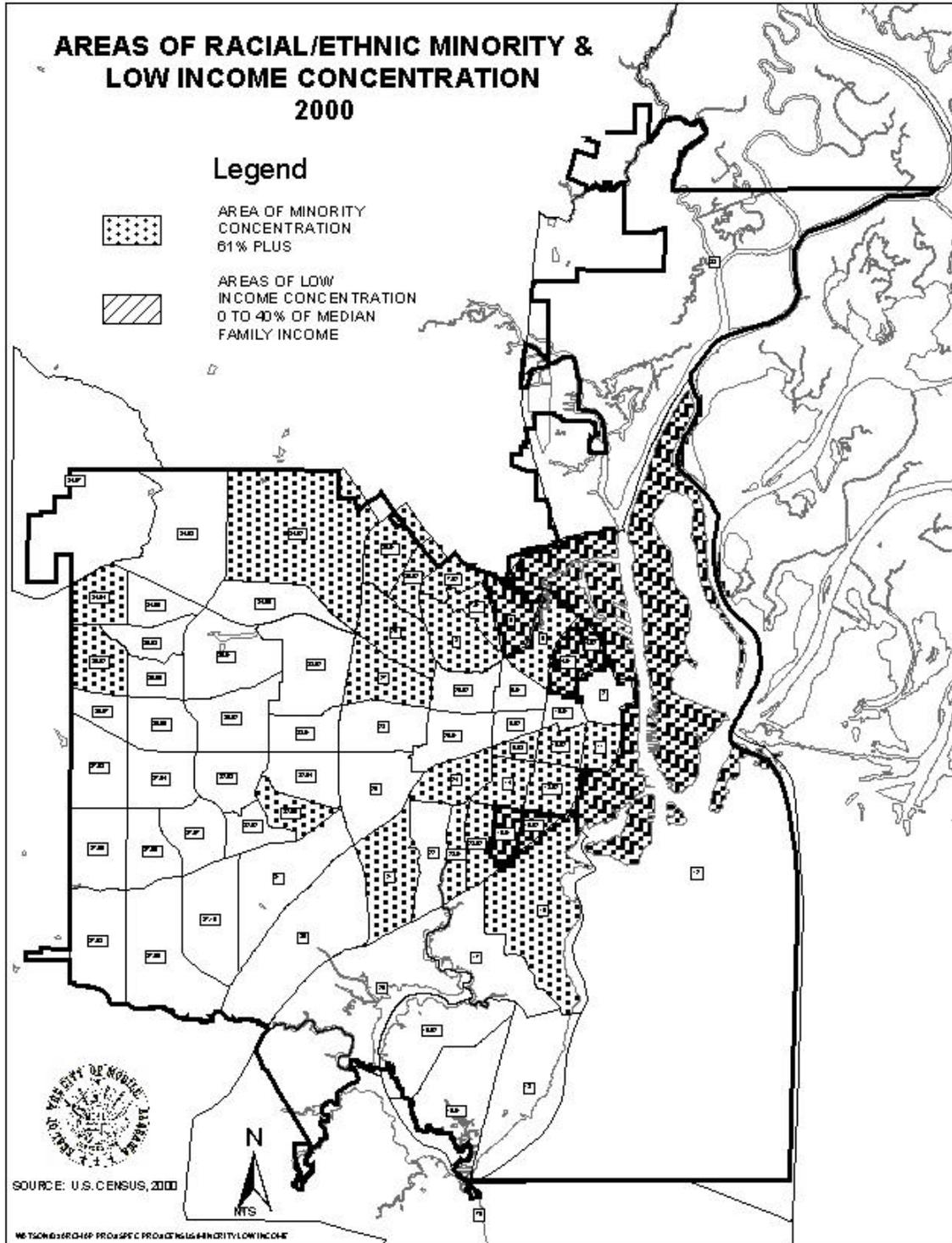
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22 in 2000. Most of these neighborhoods or tracts are located in the eastern section of the City, or east of Interstate 65.

The most significant aspect of these figures is that there has been a citywide loss of white population, from 115,685 in 1990 to 100,251 persons in 2000. There was also a significant increase in total black population in the western section, or west of Interstate 65, which increased from 11,403 persons in 1990 to 18,693 persons in 2000, representing a 64 percent increase.

In conclusion, the City is losing its population. They are moving either to the western section of Mobile County or across the Mobile Bay to Baldwin County. Baldwin County's population has increased 18 percent in that decade due to migration, which accounted for nearly three times more growth than natural increase.





V. PUBLIC AND ASSISTED HOUSING

A. Public Housing

The Mobile Housing Board (MHB) is an equal opportunity housing provider. The waiting lists are maintained in accordance with the Applications and Continued Occupancy Policy (ACOP) as approved by the MHB Commissioners and the Department of Housing and Urban Development (HUD). The method for establishing and maintaining the waiting lists is set forth in the existing ACOP.

All federal preferences for public housing have been abolished. The MHB has adopted local preferences to assist the homeless, disabled, and elderly, as well as those who are living in overcrowded/substandard conditions. Preferences are also in place for applicants participating in self-sufficiency programs, living and/or working in the City of Mobile, or who have been displaced due to government action. The local preferences are HUD approved.

The MHB Program operates from a “site-based” waiting list system. Applicants may be listed on as few or as many waiting lists as they choose. With waiting lists for some housing developments being longer than others, choices are often driven by the degree of urgency in finding suitable housing.

Because some developments have longer waiting lists than others, the wait for public housing varies depending on the site(s) selected and the unit size required for the family. Presently, three and four-bedroom units are the most readily available. The wait for one-bedroom units is lengthy for all sites except housing designated only for senior citizens.

The MHB opens and closes waiting lists on an “as needed” basis. When the number of applicants on a list reaches the level that is needed to fill projected vacancies in that development for a one-year period, a list may be closed. Any time lists are going to be opened or closed, the public is notified through the media via newspaper, radio and television advertisements.

There are approximately 1,500 people appearing on the current Public Housing Waiting Lists. Of that number, 334 are handicapped or disabled.

The Mobile Housing Board’s Section 8 Waiting List presently contains over 1,600 applicants with 742 listed as handicapped or disabled.

In addition, the Mobile Housing Board completed 36 affordable single-family homes in March 2002 for low-income persons.

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Table 8 provides a complete breakdown of available public housing.

**TABLE 8
PUBLIC HOUSING DEVELOPMENTS
2000**

PROJECT NAME AND ADDRESS	ZIP CODE	TOTAL NUMBER OF UNITS	NO. UNITS FOR ELDERLY	0BR	1BR	2BR	3BR	4BR	5BR	6BR
Oaklawn Homes 1010 Baltimore Street	36605	100			16	64	20	0	0	0
Orange Grove Homes 600 North Joachim Street	36603	298			134	164	0	0	0	0
A.F. Owens 758 North Cedar Street	36603	407			90	80	170	60	7	0
Jesse Thomas Homes 758 North Cedar Street	36603	385			0	0	196	132	40	12
Roger Williams Homes 308 Simington Drive	36617	452			56	192	172	32	0	0
Thomas James Place 1865 West Cardinal Drive	36605	795			142	453	197	0	4	0
R.V. Taylor Plaza 1517 Plaza Drive	36605	450			144	68	198	28	12	0
Gulf Village Homes 105 South Fairport Drive	36610	199			30	120	49	0	0	0
Josephine Allen Homes 650 North Thomas Drive	36610	292			60	72	111	36	12	1
Central Plaza Twoers 300 Bayshore Avenue	36607	472	472	226	222	22	2	0	0	0
Emerson Gardens 759 Palmetto Street	36603	94	94		86	8	0	0	0	0
Frank Boykin Tower 1600 Michigan Avenue	36605	122	122		110	12	0	0	0	0
TOTAL		4,066	688	226	1,090	1,255	1,115	288	75	13

Source: Mobile Housing Board, 2002

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Condition and Rehabilitation Needs

In general, Public Housing Units are in good condition, yet a detailed Physical Needs Assessment has recently been completed that outlines the Housing Authority's Modernization Needs. Many of the needs to be addressed involve adding amenities to make the units competitive with Market Rate Housing such as air conditioning, carpeting, etc. This detailed assessment was prioritized and used to develop the Board's current five-year Action Plan for the Comprehensive Grant program. Information on lead-based paint in public housing is discussed in Lead Based Paint Hazards.

Modifications Needed to Suit Disabled Persons

The Mobile Housing Board currently provides housing with modifications for the handicapped in 6 of its developments. In addition, 5% of units undergoing comprehensive modernization are made handicapped accessible using current ADA standards. In addition, 2% of the units are provided with features for blind and hearing impaired.

New construction of single-family homes also incorporate handicapped construction features in 5% of all homes built that are slated for private home ownership.

Units are also equipped on an "as needed" basis to address this. The Mobile Housing Board uses its annual inspections to assess the need for modifications to assist current residents as needs change because of illness or the addition of the elderly or handicapped to a household. This "as-needed" approach is adopted because there is no waiting list of persons for public housing requiring a handicapped equipped unit. It is now a federal requirement that the Mobile Housing Board set aside 5 % of all new construction and rehabilitated units to accommodate the handicapped. It is Mobile's experience that this should more than adequately provide sufficient accommodation for the physically impaired who need public or assisted housing.

Assessment of Units to be Lost

The Mobile Housing Board demolished 144 public housing units within the Josephine Allen complex. These units were within the overall Josephine Allen apartments. Demolition took place in response to public housing requirements to address high vacancy rates at a complex where rehabilitation/modernization is not shown to be cost-effective. Residents in the few remaining occupied units were given assistance in relocating to other assisted units of their choice.

Also, the Mobile Housing Board recently submitted a HOPE VI application to HUD for the purpose of comprehensive revitalization of property. This application is Phase 1 of what is known as the "Eastcreek Project". If the Phase 1 application is approved, then a second HOPE VI application will be submitted to HUD. This application will be for the "Westcreek Project".

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Finally, the MHB remains committed to the City and plans to replace units that are lost by developing single-family homes on the remaining property, thus further enhancing homeownership opportunities.

Public Housing Improvements

It is always possible to improve existing systems and operations. But because of the relative success of the Mobile Housing Board's management and operational systems over the last several years, no significant changes are anticipated during the next several years. However, the Housing Board constantly seeks ways to improve operations and living conditions of its residents, and points to the recent incorporation of the City-wide Resident's Council as an avenue that will ultimately lead to much greater involvement by residents in the management and operations of public housing developments.

Working closely with the many Tenant Associations, the Resident's Council is improving the level of communication between the management and the residents of public housing. A monthly newsletter is now being issued by one of the public housing developments, providing a medium for both residents and management to exchange information. The residents for the residents prepare these newsletters, with the Mobile Housing Board providing some technical assistance. The feedback on this project is very positive, and is viewed by all as a step in the direction of improved relations and cooperation.

In its effort to maintain a clean, safe and healthy environment for all its residents, the Board employs an Environmental Inspector to patrol and police all public housing developments. The inspector has been working very closely with residents, assisting them in maintaining sanitary surroundings. This person is also charged with the responsibility of enforcing all residential anti-litter and garbage regulations issued by the City. The result has been cleaner grounds, and continued improvement is expected.

The Board is following its Strategic Plan in providing quality housing; this includes a comprehensive unit modernization program.

Public Housing Resident Initiatives

The City-wide Resident's Council, a 501C(3) nonprofit corporation, remains active and committed to resident uplift. The Council has participated in various economic development initiatives. Immediate past success was the formation of a property maintenance business. Future plans include the development of a resident run laundry, and programmatic participation in the Clinton L. Johnson Economic Development Center.

Lead-Based Paint Hazard Reduction

The public housing units' annual inspection notes cracked or peeling paint surfaces, or other indications that would point to the possibility of any lead-based paint hazard. Abatement measures are immediately undertaken if such a hazard exists. The Board has committed \$1,048,318 for lead-based paint abatement over the next five years.

B. Assisted Housing

Section 8 Inventory

Number of Units by Size, Program and Type of Unit

Section 8 is a variety of rental assistance programs that provides subsidies to low and moderate income families. The Section 8 Housing Choice Voucher program is a tenant-based subsidy, which allows families to lease property on the private rental market and the subsidy follows the family. While such programs as Section 8 New Construction, Moderate Rehabilitation and 236 programs are project based subsidies, the subsidy remains attached to the project regardless of the number of families moving in or out. The Section 8 Assisted Housing shown below provides a breakdown of units by size, program and type of unit. No moderate rehabilitation or substantial rehabilitation is included in this inventory.

The Mobile Housing Board manages one Section 8 New Construction development, Bayou Plaza Apartments, which contains 60 one-bedroom units for elderly residents. The Agency also is responsible for Contract Administration of 380 units under the New Construction program. The remainder of their Section 8 Assistance is in the form of Housing Choice vouchers and Moderate Rehabilitation. As of November 1, 2002, the Mobile Housing Board's Section 8 program was authorized to assist 3,394 families with 2,715 under lease. The breakdown of units authorized and assisted is as follows:

UNITS AUTHORIZED BY PROGRAM

Housing Choice Vouchers	2,918
Mod-Rehab	36
New Construction	380
Bayou Plaza	60
TOTAL	3,394

TOTAL UNITS CURRENTLY UNDER LEASE

1 Bedroom	591
2 Bedroom	1,255
3 Bedroom	734
4 Bedroom	120
5 Bedroom	11
6 Bedroom	4
TOTAL	2,715

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Number of Unused TBA Housing Choice Vouchers by Unit Size

There are no unused Housing Choice Vouchers at this time. The Mobile Housing Board's Section 8 office maintains waiting lists for all size families. The waiting list is currently closed and only opens on an as needed basis.

As of November 15, 2002, there were 1,597 applicants on the Mobile Housing Board's Section 8 waiting list.

Moreover, there is a HUD-approved priority list used to provide points for local preferences under a system, which guarantees fairness of waiting list placement. Federal preferences are no longer available.

Local preferences used are:

- Homeless Persons (meeting MHB standards as verified through designated local agencies).
- Persons displaced to MHB action to include relocation, demolition. Persons displaced due to government action.
- Living in substandard housing (physical condition-dilapidated/overcrowded).
- Urgency of Need: Sharing housing with another family or about to be without housing.
- Live or work in City of Mobile.
- Participant in and/or completion of FSS or similar Self-Sufficiency Program.
- Elderly or disabled.

Number of Vacant Units

The vacancy situation is very fluid as a reported vacancy today may be filled tomorrow. The quoted vacancy gives at best a snapshot view and does not accurately convey a true overall picture. It can be assumed that there is no vacancy in Section 8 housing.

Assessment of Units Expected to be Lost

No units are expected to be lost.

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C. Section 202, 221 And 236 Inventory

Number of Units by Size and Program Type

Section 202 (ELD) accounts for 143 one-bedroom and 5 efficiency units. Section 221(d)3 accounts for 304 units comprising 51 efficiency, 129 one-bedroom and 124 two-bedroom units. There are a total of 504 Section 221(d)4 units, 164 one-bedroom, 280 two-bedroom and 60 three-bedroom units. Section 236 provides for a total of 1,012 units, made up of 48 efficiency, 416 one-bedroom, 368 two-bedroom and 180 three-bedroom units. Section 202 includes 24 units of handicapped housing run by Volunteers of America (VOA). In terms of housing types, Section 202 (ELD) houses the elderly and handicapped, while Section 221(d)3 provides for 34 elderly and 190 small units. Section 236 provides 192 elderly units, 768 small units, and 32 large units. This distribution of units mirrors the demand for those housing types, and not much change in the pattern is expected over the next several years.

Estimate of Number of Vacant Units

The vacancy rate for assisted housing generally is between 4.5 percent and 5.8 percent. This vacancy rate is expected to be maintained for some time.

VI. INCIDENCE OF LEAD HAZARDS

To estimate the number of housing units that contain lead-based paint (LBP) and assess the possible associated hazards, a number of factors were considered. Such factors included the following: age of housing; condition of housing; tenure (renter or owner-occupied); income level; public housing units tested for LBP; and, presence of lead poisoning cases. Because no special studies have been conducted locally which specifically address the lead-based paint hazards issue, only rough estimates can be provided of the number of homes at highest risk for lead-based paint hazards.

In 1993, the Mobile County Health Department received funding from a Center of Disease Control grant. As a result of the grant, a Lead and Environmental Coalition Task Force was established. The purpose of the coalition was to involve Mobile County residents in the planning of resolutions for severe lead poisoning problems in Mobile County, as well as reduce exposures to other environmental hazards.

The Lead and Environmental Coalition have identified the following goals:

- Increase by 20 percent the knowledge of Mobile County's population about the sources of toxic lead in Mobile County and safe methods of preventing lead poisoning by July 2003.
- By July 2003, reduce the incidence of childhood lead poisoning in Mobile County by 5 percent.
- Increase the collaboration between the multiple interested parties affected by and involved in the lead problems of Mobile County.
- Seek solutions to Mobile County's problems of the lead poisoning of children and assist in the implementation of these solutions.

Of the 86,187 housing units in the City accounted for in the 2000 Census, approximately 92 percent or 78,892 were constructed prior to 1990 (a first-level indicator suggested by HUD). Approximately 7,314 units, 8.5 percent of the total housing stock or 9 percent of the 1990 stock, were built before 1940, a time frame which HUD's national survey found to contain the highest percentage of housing units with lead-based paint.

Utilizing the Lead-Based Paint Hazards and the CHAS worksheet to determine homes at the highest risk for lead-based paint hazards, it is estimated that a total of 33,617 low and very low-income households constructed prior to 1980 contain lead-based paint. Of this total, there are 16,450 total renter households and 17,167 owner-occupied households containing lead-based paint.

Finally, of the 7,314 total pre-1940 housing units, approximately 1,650 or 22.5 percent are estimated to be occupied by very low-income renters. Approximately 4,670 units built before 1940 containing low and very low-income households are estimated to contain the paint.

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Of the 4,066 units managed by the Mobile Housing Board (MHB), families occupy 3,401. These family units are the current focus of HUD’s effort to reduce lead-based paint poisoning. The MHB has conducted risk assessments and surveys in 11 of its 14 public housing developments. Of the 3,401 public family housing units in the City, all were found to contain some type of lead-based paint.

According to the Mobile County Health Department, there were 264 cases of lead poisoning reported between 1998 and 2001. Of this total, 68 or 25.8 percent had children with blood lead levels of 20 or above. This indicates that there are a large number of children at risk to lead-based paint hazards. The majority of the cases reported live within the Mobile City limits.

The following table shows the addresses of units in the City of Mobile in which residents have been tested and are experiencing elevated blood lead levels.

Table 9

**ADDRESSES WITH ELEVATED BLOOD LEVELS
CITY OF MOBILE
2000 - 2002**

50 S Cedar St	1222 Dr M L K Ave	253 Gaston St
170 N Ann St	402 Beauregard St Apt D	555 English St
261 N Cedar St	600 S Washington Ave Apt 26	403 Marion St Apt A
955 Selma St	1312 Pecan St	814 Gorgas St
504 Hickory St	1007 S Scott St	811 Baltimore St
858 Hercules St. Apt A	1361 Pecan St	651 S Carolina St
1263 Persimmon St	1358 Chinquapin St	911 Manassas St
807 St Emanuel St	851 Hercules St	957 S Scott St
1218 Hercules St	410 S Washington Ave Apt 5	1207 Hercules St
625 Monday St Apt A	649 New Jersey St Apt 89	1305 Hercules St
625 Monday St Apt C	705 Jackson St Apt D	1306 Basil St
1310 Congress St	552 N Claiborne St Apt D	404 Marion St Apt A
202 Beauregard St	1405 Dauphin St Apt 2	859 Gayle St
660 Marmotte St	104 S Ann St Apt E	1000 Virginia St
300 Dunbar St	1706 Virginia St Apt 364	756 Charles St
409 N Ann St	968 Texas St Apt B	363 Michigan Ave
404 Knox St Apt B	1112 Old Shell Rd	1417 Brown St
225 Morgan St	411 Chatham St	566 Michigan Ave
820 Gilbert St	57 S Georgia St Apt B	355 Michigan Ave
255 4 th Ct	1062 Elmira St Apt A	117 N Hallett St
173 N Ann St	1010 Baltimore St Apt 66	853 S Broad St
406 Beauregard St	1254 Old Shell Rd Apt 244	108 Parker St
957 S Scott St	965 Selma St	459 Marine St
1250 Pecan St	56 N Georgia Ave	256 Marine St Apt B
606 Davidson St Apt B	216 1 st Ct	1005 Selma St
802 Gorgas St	956 Virginia St	407 Charles St

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Table 9 (Continued)

407 Marion St Apt C	1562 Illinois St	107 N Hallet St
708 Franklin St Apt C	966 Texas St Apt C	207 Tuttle Ave
955 Pecan St Apt A	1106 Quigley St	1524 Kellogg St
459 Joachim St	1333 Bay Ave	1357 N Ann St
903 Earl St Apt E	2345 Reneke Ave	1254 Fern St Apt D
1051 Lyons St	1010 Baltimore St Apt 35	3438 Clubhouse Rd
1263 Eslava Ln	1153 Midway Ave	1255 Kelly St
552 Fishers Alley	1805 Duncan St Apt C	905 Bay Ave
265 4 th Ct-Joachim St	1206 Antwerp St	1712 W Dog River Dr
254 5 th Ct	1256 Navco Rd Apt 16	2364 N Dog River Dr
650 St Michael St Apt B	1222 Doyle Ave	1306 Cloverleaf Cir S
1409 Spruce St	1472 S Ann St Apt B	1759 Thrush Dr
1450 Stewart Ave	2005 N Gimon Cir	1864 Eagle Dr
1651 Forrest St	954 Baltimore St	930 Sunset Ave
1551 Plover St	1510 Kellogg St Apt B	1508 ½ Lemon St
1213 Cottrell St	1200 Arlington St	1562 Robert E Lee
1010 Baltimore St Apt 69	1850 Rosedale Rd	2913 Riverside Dr
3508 Keeling Rd	964 Baltimore St	1105 O'Donnell St
1102 Bay Ave	1860 Eagle Dr	2306 McVay Dr
1106 Marine St	1056 Shore Acres Dr	1108 Gayle St
969 Gorgas St	2203 Height St	1006 Cottrell St
1560 Sumner Dr Apt C	1863 Halls Mill Rd Apt A	315 Erwin St
157 S Sage Ave Apt A	1218 Murray Hill Ct Apt C	1812 Kibby St
401 Crenshaw St Apt D	764 Sullivan Ave Apt C-1	413 Crenshaw St
3250 Dauphin St Apt I-16	2914 Brossett St	1472 Fairfield St
A673 D.I.P	422 Cottage Hill Rd Apt 117A	620 Ruth St
1812 Duncan St Apt A	2655 Ralston Rd	1063 Houston St
410 Crenshaw St Apt D	1810 Seale St	2972 Northwest Dr
2556 Dauphin St	611 Willow Brook Run E	324 Burton Ave
361 Fredonia St	1254 Old Shell Rd Apt 212	118 Macy Pl
163 N Sage St	653 Holcombe Ave Apt A	2960 Pages Ln
326 Circle Dr	3600 Michael Blvd Apt Q-11	762 Herman Dr Apt B
227 Blount Dr	3700 Carlyle Close Apt 948	764 Herman Dr Apt A
3907 Michael Blvd Apt 16 1	226 Perimeter Rd	2351 Dukes Ave
1955 Franklin Dr Apt B	3901 Michael Blvd Apt 145	3908 Warsaw Ave
2919 Warsaw Ave	900 Mobile St	1010 Railroad St
400 N Brazier Dr Apt A	1968 Clinton St Apt A	2254 Wagner St
408 N Brazier Dr Apt C	2111 Edwards Ave	617 Petite Ave
958 Minor St	354 N Brazier Dr	416 Driver St
1958 Clement St Apt A	1804 St Stephens Rd Apt C	2619 1 st Ave
632 Wellington St	2404 Boyett St	1062 Etta Ave
2053 Edwards Ave	1303 Jessie St	452-A St Charles Ave
1205 Jessie St	2911 Warsaw St	559 McDonough St
1700 Northview Dr	1217 W Marietta	6301 Medearis Ct
2366 Demetropolis Rd	4215 Moffett Rd Apt 64	
4215 Moffett Rd Apt 78	6301 Medearis Ct	
5367 Dandale Dr Apt G	9373 S Cottage Park Dr	
1800 Shelton Beach Rd Apt 44		

Source: Mobile County Health Department, December 2002

VII. PEOPLE AND SERVICES

A. Homeless Needs

Homeless refers to individuals or families who lack personal housing based on a lease, mortgage, or deed, including those temporarily housed in a recognized shelter program. Historically, this is not a new, nor local or even regional problem, but rather a universal one that is only more evident and concentrated in urban areas. Little doubt exists that the homeless problem has increased in the past decade. Also, the composition of the homeless population has become more varied, from the old Skid Row indigents, the mentally ill who formerly resided in institutions, veterans no longer able to care for themselves, the handicapped, women and children in transition from one household to another, to substance abusers and those suffering from HIV+/AIDS or another debilitating illness, whose treatment may have required all of one's financial resources.

Racial and ethnic minorities comprise a large percentage of Mobile's homeless population. Poverty, the major characteristic of those who are homeless, is indicative of those individuals who need subsidized housing, and are on the waiting list for public housing and Section 8 housing in the Mobile area.

Table 10 shows the gaps in services provided to homeless individuals. In the Continuum of Care Plan, this gap is considered a high priority.

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TABLE 10

GAP ANALYSIS FOR INDIVIDUALS

		ESTIMATED NEED INDIVIDUALS	CURRENT INVENTORY	UNMET NEED/GAP	RELATIVE PRIORITY
Beds/Units	Emergency Shelter	350	254	96	H
	Transitional Housing	175	100	75	H
	Permanent Housing	125	73	52	L
	Total	650	427	223	
Supportive Services Slots	Job Training	78	55	23	H
	Case Management	52	51	1	H
	Substance Abuse Treatment	41	25	16	M
	Mental Health Care	45	43	2	M
	Housing Placement	107	84	23	M
	Life Skills Training	33	3	30	H
	Other: Employment	215	41	174	H
	Other: Job Placement	23	21	2	
Subpopulations	Chronic Substance Abusers	41	25	16	H
	Seriously Mentally Ill	7	2	5	H
	Dually-Diagnosed	17	15	2	H
	Veterans	11	4	7	L
	Persons with HIV/AIDS	10	8	2	H
	Victims of Domestic Violence	7	4	3	H
	Youth	30	15	15	M
	Other	0	0	0	

Source: HUD SHP Grant application 2002

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While considerable gains in service delivery for the homeless have been achieved during the past five years, there remains a need for a number of additional services.

1. There is a basic need for emergency shelter in Mobile.

There is currently no emergency shelter available for intact families without a place to stay, despite the fact that homeless families are increasingly a facet of the demographic profile of Mobile's homeless.

There is a need for an emergency shelter for mothers with boys over 12. At present, no facility for this group is available. Thus, in order to stay together, mothers and their sons are forced to stay on the street, in hotels (if they have the funds) or with family and friends.

The need for emergency shelter for women is not being met at the present time. There should be a better utilization of the existing resources and the development of new resources that would reach a larger audience including homeless women and their children who do not qualify for the current facilities.

There needs to be a safe, secure place off the streets for anyone who needs a place to sleep. An emergency shelter, such as a sleeping pavilion, should be made available to those who are otherwise unable to meet admission requirements of the existing shelters.

2. As a community, Mobile should strive to make available safe and affordable housing including single room occupancies (SROs), rooming houses and other simple arrangements for the homeless.
3. There is a need for medically supervised residential and outpatient alcohol and drug treatment programs for men, women and minors that do not maintain religious requirements. This same facility could also serve as a medical respite or shelter for those individuals recovering from illness or injury or upon release from a hospital.
4. The City recognizes the success of the transitional housing programs through Dumas Wesley and the Volunteers of America. However, there remains a dire need for additional transitional housing assistance that includes long-term support for adolescent mothers, the mentally ill, individuals completing detoxification programs as well as other homeless who need a place to live and assistance in returning to society.
5. While there has been some nominal increase in transportation services for the homeless through several agencies, there continues to be a dire need for these services. The homeless as a major reason for not having a steady job cited lack of transportation. Thus, it is a need that goes beyond assistance to appointments or service providers. It will, in all likelihood, require the City to improve its public transportation.

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6. Agencies that serve the homeless and other low-income individuals need to include appointments and the availability of services beyond regular business hours. In those situations where the homeless are unable to meet appointments for assistance because of work obligations or transportation problems, agencies need to consider additional appointment opportunities.
7. Since the homeless are, by and large, high school graduates with employment experience, there needs to be implemented work readiness and job placement programs. The City recognizes that efforts have been made toward this goal through the work of the Homeless Coalition at 15 Place and want to reinforce the need by emphasizing the resources, skills and work experience many of the homeless have as documented through the research.
8. There is a need for legal assistance for the homeless that includes a broad range of services. For instance, homeless women are often in need of legal services for a divorce. In many cases, there are complicated circumstances because of a lack of address or other such conditions that prolong the process for these women, making it more difficult for them to move ahead with their lives. Some individuals require legal help in filing for disability. Again, the circumstances of homelessness often make these situations even more complex.
9. For homeless parents, there is a dire need for daycare including special services for infants under six months of age and comprehensive services available throughout the work day as well as irregular hours.
10. There is a need to provide a comprehensive listing of services to service providers and others interested in assisting the homeless. A less detailed listing should also be made available for circulation in the downtown area and other areas (such as the Highway 90 corridor where the hotels are located) that would be useful for the homeless individual and the general public.
11. There is a need to continue the coordination of services through the Homeless Coalition. Of particular significance, many of our stakeholders emphasized the value of the multi-service day center as it evolves into a full-service facility throughout the next year. To augment their service capacity, we would also recommend that the Homeless Coalition and individual agencies work in partnership with colleges and universities in their aggressive pursuit of funding.
12. There is a need for the Coalition to develop a public education program. Using data from the 2000 homeless research, the public education program could focus on two main areas:

The general public, including community and political leaders, business representatives and service providers, maintain several common myths about the homeless and homelessness. The following topics are identified as especially prevalent and should be addressed to dispel the associated myths:

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The relationship between poverty and homelessness;

Families and homelessness;

Homeless by choice;

Homeless as transients;

Mental illness among the homeless; and

Criminal activity and homelessness.

The public education program should include the realities of homelessness. Topics could include:

Recognition of homelessness as a social and cultural problem in Mobile;

Criminalization of homelessness;

The demographics of Mobile's homeless; and

The difficulties and challenges of homelessness and how people cope.

13. There is a need to establish education programs and in-service training for the agency personnel who serve the homeless. The focus of these programs could be:

To dispel the common myths associated with homelessness;

To better understand the problems of addiction and relapses, mental illnesses and dual diagnoses;

To better understand the difficulties and problems associated with poverty; and

To provide a forum where service providers have the opportunity to discuss the challenges associated with the type of work they do.

14. Services for the homeless need to be located in the area where they stay. Placing facilities and services for the homeless in areas where the homeless are not found or could not reach without assistance would be unreasonable and unsuccessful. It has been documented in the 2000 homeless research that the vast majority of the homeless in Mobile stay in the downtown area of the city and that they have done so historically. It is also noted that at least 154 individuals, many of them in family units, are staying in the string of inexpensive hotels along Highway 90 which are not readily accessible to the downtown area where most of the services for the homeless are found. Of particular concern, it appears that many of the city's homeless children are staying in these hotels. And few, if any, of these homeless appear to be receiving assistance since they are out of range for the usual services, such as meals, health care and general assistance. Provisions need

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to be made so this segment of the homeless population has access to services either through some kind of satellite facilities or regular visits to the area by service agencies.

Table 11 is the gap analysis for persons in families with children from the Continuum of Care Plan.

TABLE 11

GAPS ANALYSIS FOR PERSONS IN FAMILIES WITH CHILDREN

		ESTIMATED NEED	CURRENT INVENTORY	UNMET NEED/GAP	RELATIVE PRIORITY
PERSONS IN FAMILIES WITH CHILDREN					
Beds/Units	Emergency Shelter	467	135	332	H
	Transitional Housing	233	25	208	H
	Permanent Housing	167	12	155	M
	Total	867	172	695	
Supportive Services Slots	Job Training	157	111	46	H
	Case Management	105	103	2	H
	Child Care	20	15	5	H
	Substance Abuse Treatment	84	50	34	M
	Mental Health Care	90	87	3	M
	Housing Placement	235	170	65	M
	Life Skills Training	67	25	42	H
	Other: Employment	435	84	351	L
Subpopulations	Other: Job Placement	47	44	3	
	Chronic Substance Abusers	84	50	34	M
	Seriously Mentally Ill	13	5	8	H
	Dually-Diagnosed	34	30	4	H
	Veterans	3	2	1	L
	Persons with HIV/AIDS	0	0	0	M
	Victims of Domestic Violence	13	8	5	M
Other	0	0	0		

Source: HUD SHP Grant Application 2002

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15. Finally, the Coalition needs to establish an advisory council consisting of representatives from the religious community, the business community, neighborhoods, local governments, service agencies, law enforcement, and the homeless community. The council would be an important mechanism for maintaining dialogue and working relations between the various parties related to and affected by the issues of homelessness in the community. A neutral mediator or facilitator could provide a non-partisan forum that would encourage cooperation among these groups as the problems of homelessness are addressed.

VIII. STRATEGIC PLAN

A. General

The basis for this plan can be found in other endeavors formulated by the City. Of course, the City has been composing housing plans under different HUD-mandated acronyms such as HAP, CHAP and CHAS. Each year, as the City completed its Final Statement of Community Development Objectives and Projected Use of Funds, a short section was devoted to the overall goals the CDBG program sought to accomplish. As time continued, the City developed more long-range planning efforts. The two most recent documents that address strategic planning are the Strategic Plan, City of Mobile, updated in 1995, and Consolidated Strategy and Plan, 1998.

Basis for Assignment of Priorities

With the advent of the Community Development Block Grant Program in 1974, the City of Mobile developed a series of neighborhood redevelopment plans. Areas for concentrated redevelopment activities were designated based upon indices of blight and social need. Activities of a neighborhood basis have remained concentrated in these neighborhoods.

In 1997 the City adopted another revision of its Strategic Plan which was originally formulated in 1986. It serves as the overlay for the strategic plan of each of the City's divisions. The mission statement reads "...to continuously improve the quality of life for our residents and visitors, by assuring them a clean, safe, economically viable and progressive City that is responsive to changing needs."

The plan identified activity areas upon which specific emphasis would be targeted. These areas were those in which significant results were essential for the future of the City of Mobile. These are listed as follows:

- Economic Development
- Quality of Life
- Public Works/Service
- Governmental Affairs
- Public Safety
- Finance/Funding
- Cost Management
- Human Resources

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Specific operating initiatives were then applied to categories of priority needs. In the Plan, housing needs were assigned as an operating initiative under the Public Works/Services.

Economic development and quality of life are located together at the top of the priorities. Quality of life for the low and moderate-income residents of the City equates with flood drainage and recreation facilities in their neighborhoods that are equivalent to those found in other parts of the City. City leaders have taken these documents and applied them to the geographic context of the neighborhoods in greatest need. This then set the stage for assigning priorities to each category of priority needs.

Obstacles to Meeting the Needs

Federal policies in many cases represent the single-most identifiable obstacle to meeting under-served needs. There is a need to provide rental assistance to larger families, but this has not been possible with Section 8 voucher policies until recently. Due to the recent increase in the amount of Section 8 vouchers that are in line with the Fair Market Rent, which is determined by HUD, large families will now be provided with the assistance that is needed to secure decent housing. Complicated, redundant, non-user-friendly reports, studies, and plans that are frequently required by HUD continue to occupy staff that would otherwise be available to implement and improve programs.

Historic preservation within the environmental review process interjects requirements that address the needs of a particular building based upon its potential for historic significance or for its contribution to a neighborhood. In addition, the neighborhood may have some historic significance. Focusing on the preservation of historic significance does not take into account a city's desire to reduce the cost burden on very low-income families dwelling in older buildings in terms of maintenance and energy efficiency. Historic preservation interests can impede improvements that ultimately could reduce the inhabitants' costs.

The following is a list of local weaknesses and threats as discussed in the City's Strategic Plan, which is appropriate as local obstacles.

- Public school system
- Infrastructure needs
- General lack of funding for future operations
- Concern about crime in region
- Regressive tax structure
- Economic/Industrial development progress constrained

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- City services and resources not based on demographics
- Inadequate youth programs
- Increased traffic congestion and lack of access to downtown
- Communities polarized and suspicious of other communities
- No provision for future solid waste programs
- Image of “Old South” and past race relations
- Profile of City employees does not mirror citizens
- Poor self-image of Mobile by its citizens
- Lack of confidence in solving own problems by citizens
- Lack of commitment to implement Strategic Plan programs in past
- Distrust of government initiatives by citizens
- Lack of rational budgeting process
- Expensive, outdated forms of government (state and local)
- Increasing population of homeless persons in downtown area
- Loss of important opportunities for cost sharing
- State government not responsive to urban needs
- Failure to deal openly with racial matters
- Minority communities and their businesses not developed
- Increase in cost of government with council form of government
- City unable to attract employees with special expertise due to wage levels
- Too many low-income jobs in region

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IX. AFFORDABLE HOUSING

Priority Analysis

The majority of housing problems facing the City's very low, low and moderate income population include excessive rent burden, substandard housing conditions and overcrowding, in that order. See the Priority Housing Needs in **Table 12**. For the most part, these problems are concentrated in a contiguous curving band of census tracts, which start at the City's eastern edge and ends at or near Interstate 65 to the west. This is also the area with a concentration of minority population. The City's strategy is to reduce substandard housing conditions, maintain and improve the existing housing stock, and maximize the housing conditions. The City has determined that economic development is the primary issue that affects and promotes affordable housing. Other primary activities will consist of support services and rehabilitation, rental assistance, new construction, and homebuyers' assistance. In most cases, acquisition will be a secondary activity.

The City also remains committed to achieving other major objectives such as:

- To rid the City of slum and blight and the conditions that bring these about.
- To eliminate conditions which are detrimental to health, safety and public welfare.
- To expand community services in certain areas of concentrated activity.
- To reduce the over-concentration of low-income groups.
- To restore and preserve properties of special value for historic, architectural or aesthetic reasons.
- To maintain and expand the City's stock of standard housing, principally for persons of very low, low and moderate income.
- To provide a more rational utilization of land through a better arrangement of residential and other uses.

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TABLE 12

Priority Needs Summary

PRIORITY HOUSING NEEDS (HOUSEHOLDS)			PRIORITY NEED LEVEL HIGH, MEDIUM, LOW, NO SUCH NEED			ESTIMATED UNITS ESTIMATED	ESTAMATED DOLLARS NEEDED TO ADDRESS
Renter	Small	Cost Burden>30%	H	M	M	4,974	307,990
		Cost Burden>50%	H	M	M	2,769	171,456
		Physical Defects	H	M	M	5,508	782,907
		Overcrowded	M	L	L	85	127,064
	Large	Cost Burden>30%	H	M	M	1,105	205,266
		Cost Burden>50%	H	M	L	534	100,273
		Physical Defects	M	M	L	1,853	263,385
		Overcrowded	L	L	L	2,014	641,250
	Elderly	Cost Burden>30%	M	M	M	2,172	184,490
		Cost Burden>50%	M	M	L	881	94,551
		Physical Defects	M	M	L	2,200	312,708
		Overcrowded	L	L	L	21	66,686
Owner	Cost Burden>30%	H	M	L	8,208	497,883	
	Cost Burden>50%	M	M	L	3,224	253,942	
	Physical Defects	M	M	L	8,902	4,150,000	
	Overcrowded	L	L	L	700	350,000	

Source: City of Mobile

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Table 12 (Continued)

Priority Needs Summary

PRIORITY HOMELESS NEEDS	PRIORITY NEED LEVEL High, Medium, Low, No such need			ESTIMATED DOLLARS NEEDED TO ADDRESS
	Families	Individuals	Persons w/Special Needs	
Outreach Assessment	H	H	H	125,000
Emergency Shelters	H	H	H	500,000
Transitional Shelters	H	H	H	1,200,000
Permanent Supportive Housing	M	M	M	250,000
Permanent Housing	M	M	M	500,000

Source: City of Mobile

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Table 12 (Continued)

Priority Needs Summary

PRIORITY COMMUNITY DEVELOPMENT NEEDS	PRIORITY NEED LEVEL High, Medium, Low, No such need	ESTIMATED DOLLARS NEEDED TO ADDRESS
PUBLIC FACILITY NEEDS		
Senior Centers	H	2,860,000
Youth Centers	M	250,000
Neighborhood Facilities	H	3,296,000
Child Care Centers	L	100,000
Parks and/or Recreation Facilities	M	500,000
Health Facilities	M	500,000
Parking Facilities	N	0
Handicapped Facilities	M	250,000
Other Public Facilities	H	2,250,000
INFRASTRUCTURE IMPROVEMENT		
Solid Waste Disposal Improvements	N	0
Flood Drain Improvements	H	50,000,000
Water Improvements	L	0
Street Improvements	H	2,000,000
Sidewalk Improvements	H	1,500,000
Sewer Improvements	L	0
Asbestos Removal	L	200,000
Other Infrastructure Improvement Needs	M	500,000

Source: City of Mobile

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Table 12 (Continued)

Priority Needs Summary

PRIORITY COMMUNITY DEVELOPMENT NEEDS	PRIORITY NEED LEVEL High, Medium, Low, No such need	ESTIMATED DOLLARS NEEDED TO ADDRESS
PUBLIC SERVICE NEEDS		
Senior Centers	M	1,000,000
Handicapped Services	M	500,000
Youth Services	H	250,000
Transportation Services	H	500,000
Substance Abuse Services	H	1,000,000
Employment Training	H	2,000,000
Crime Awareness	L	500,000
Fair Housing Counseling	M	300,000
Tenant/Landlord Counseling	M	80,000
Child Care Services	M	500,000
Health Services	M	250,000
Other Public Services Needs	L	100,000
ACCESSIBILITY NEEDS		
Accessibility Needs	N	0
HISTORIC PRESERVATIONS NEEDS		
Residential Historic Preservation Needs	H	1,300,000
Non-Residential Historic Preservation Needs	M	500,000

Source: City of Mobile

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Table 12 (Continued)

Priority Needs Summary

PRIORITY COMMUNITY DEVELOPMENT NEEDS	PRIORITY NEED LEVEL High, Medium, Low, No such need	ESTIMATED DOLLARS NEEDED TO ADDRESS
ECONOMIC DEVELOPMENT NEEDS		
Commercial-Industrial Rehabilitation	N	0
Commercial-Industrial Infrastructure	N	0
Other Commercial-Industrial Improvements	N	0
Micro-Business	H	500,000
Other Businesses	H	1,000,000
Technical Assistance	H	1,000,000
Other Economic Development Needs	M	750,000
OTHER COMMUNITY DEVELOPMENT NEEDS		
Energy Efficiency Improvements	N	0
Lead Based Paint/Hazards	N	0
Code Enforcement	N	0
PLANNING		
Planning	H	300,000
TOTAL ESTIMATED DOLLARS NEEDED TO ADDRESS:		87,370,851

Source: City of Mobile

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A. Specific Objectives

General

Because the housing market has not been producing enough new units that persons of very low, low and moderate income can afford, there is an immediate need to expand the housing stock in order to accommodate this group. In the case of the very low-income group, finding affordable housing is an act of homeless prevention, since many of these people are just one step away from becoming homeless. Availability of units to low and moderate income persons has been a major concern as well. The needs of small and large family renters have therefore been given a ranking of high priority, as can be seen in the Priority Needs table.

At this time the needs of elderly renters have been found to be not quite as critical because they are comprised of a relatively small percentage of the population, although this sector of the population is expected to be ever increasing and will become a large sector of the population. Currently, however, the same factors that affect other renters also affect the elderly, but because of their smaller number, it does not impact on the system as seriously.

Support services will be targeted for the very low and other low-income elderly and small family renters, the homeless, and non-homeless with special needs. Housing counseling to expose the needy to the services that are available will be provided. Mobile Mental Health Center, The Salvation Army and Penelope House are already providing an excellent service to the homeless, and to battered women, through a number of emergency shelter programs. Through the Mobile Housing Board, Franklin Memorial Clinic and other service providers, homemaker services, visiting nurses, senior citizens services, personal care services and recreation will be provided.

The Mobile Housing Board is presently engaged in an extensive renovation effort of its public housing units within the Thomas James Place area. Currently, Phase I is under contract which addresses 257 dwelling units at a cost of \$17.5 million. An additional \$10.5 million is needed to complete this extensive renovation contract and the current Comprehensive Grant 5-Year Action Plan identified this area as "high priority". Other significant physical and managerial improvements will be addressed in other areas as identified in the latest Comprehensive Grant five-year Action Plan. In addition, provision of specially designed units for the handicapped, blind, and deaf is, and will continue to be, a priority within the renovation efforts. A combined expenditure of approximately \$6.5 million per year, for the next 5 years is anticipated as per the Action Plan.

Barriers to affordable housing opportunities, especially with respect to the very low and low-income groups, and the elderly, have been identified and include the following:

- Level of income
- Insufficient job opportunities for non-skilled/poorly-educated workers

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- Quality of existing homes
- Lack of infrastructure, both at the home site and the immediate surroundings
- Land ownership patterns
- Building code requirements and restrictions
- Restrictive land use regulations
- Lack of federally-funded programs and/or insufficient federal funding to address critical problem areas
- Social problems in high-density assisted housing areas
- Crime in high-density assisted housing areas and other targeted low and moderate income neighborhoods
- Scarcity of transitional housing
- Need for tenant ownership programs
- Insufficient resources for the homeless

It will be impossible over the next five years to effectively deal with, or remove, all of the barriers that are referred to above. The City has completed the Analysis to Fair Housing Choice, which identified the barriers listed above as well as other impediments. The Analysis to Fair Housing Choice established time lines and actions that address the issues at hand. Also, this plan takes into account whatever barriers impinge upon the effectiveness or successful implementation of each and every project that is undertaken. Already in place to help reduce the burden of some of the above barriers are:

- The City uses the 2000 International Building, Property Maintenance, Residential, Mechanical and Plumbing Codes. Also, the 1999 National Electrical Code and the 1997 Standard Fire and Life Safety Codes. However, there are special restrictions within floodplains and historic districts.
- There are no rent controls.
- Police patrols have been increased substantially in the high-density assisted housing areas and in other CD-targeted high-crime areas.
- Social problems in high-density assisted housing areas are being addressed through programs administered by the Boys and Girls Club and the Girl Scouts, in public housing developments and by the Mobile Housing Board's special counseling and Family Self-Sufficiency/Bootstrap program.

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- The Even Start Program which provides instructions for preschoolers so that their parents can prepare for the GED.
- Tenant ownership programs have been recently developed and are being pursued with the assistance of the City-Wide Residents' Council and Tenant Associations in public housing developments.

This plan will appropriately expand the above programs, and introduce others that will relieve the burden of the identified barriers.

A comprehensive Homeless Study has been completed for the City, which provides a wealth of the most current data available on the homeless. This study reveals those problems of the homeless are much more serious than earlier data indicated. While the 1990 Census reported as few as 16 homeless on the streets on "Y" night, the new study reported actual counts of 657 on June 16, 1994, and 841 on November 30, 1994. On those two nights, the number of literally homeless was 410 and 517, respectively. The study also reveals that the total number of literally homeless people in Mobile during the course of a year yields an estimate of between 3,300 and 3,600. This information, coupled with the revelation that service providers do not possess adequate resources to deal with the problems of the homeless population as it now exists, necessitated the ranking of high priority be placed on this activity.

Homelessness

In order to properly address problems of the homeless in the context of the "Continuum of Care" as enunciated by HUD, the Homeless Coalition of the Gulf Coast was formed in 1995 as a result of efforts by an informal coalition of downtown businesses and churches to encourage community leaders to recognize homelessness as a serious issue impacting human services and economic development. A 1994 study by the Institute of Social Science Research at the University of Alabama provided basic data that created impetus for formally organizing for further research, planning and service development. The Homeless Coalition area of reference was the Homeless Study of 1994. The Coalition's Board developed a comprehensive plan that takes into account the Continuum of Care and the gaps that have been identified. These gaps will be addressed as a matter of priority over the next five years, as well as outreach assessment and transitional housing at different levels. The goal is to provide relief for at least the over 500 persons identified as being literally homeless and to arrange for transitional housing for a minimum of 60 homeless persons if funds become available. With this organizational structure now in place, the only barriers to successful implementation would be the unavailability of funding and difficulty in procuring the buildings needed for the projects.

Rehabilitation

The rehabilitation program will address the problems of substandard dwelling units and overcrowding in the targeted areas. Homeowner rehabilitation will primarily benefit the elderly, low and moderate-income families. Substantial rehabilitation will be performed

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to reduce the number of substandard dwellings, as well as to alleviate cost burdens due primarily to heating and air conditioning costs and structural maintenance. Rental rehabilitation will affect smaller related households and elderly rental households of the very low-income families. A major barrier to the timely completion of many of the rehabilitation projects has been the fact that some properties are located in what has been designated historic districts, with the requirement that certain structures retain their original architectural detail. This has created severe hardship for many of those seeking rehabilitation assistance since the maintenance and restoration of this kind of architectural detail has been found to be very expensive, and in some cases, even impossible to reproduce because certain materials and/or the crafts are no longer available.

The goal over the next five years is to complete 120 rental rehabilitation units, using HOME funds. The goal for homeowner rehabilitation units over the next five years is 155 units, 100 of which will be funded with CDBG funds, and 55 will be completed with HOME funds. Also, through a moderate rehabilitation project in partnership with various religious non-profit organizations, approximately 150 additional units will be rehabilitated in certain targeted areas.

Tenant-based rental assistance will be used to address the single-most easily identifiable housing problem in the City, which is the severe rent burden for small, very low income families, and elderly one and two-member households. The assistance will be directed to the individual rather than the unit, thus allowing freedom of choice. Participating landlords provide units' citywide that the target population can access. Local preferences are applied in the rental assistance, since Section 8 vouchers and HOME tenant-based rental assistance will be applied. The majority of the participants are spouses avoiding abusive conditions or families paying more than 50 percent of their income for housing.

New Construction and Homebuyers Assistance

New construction and homebuyers assistance will benefit other low (51% TO 80% MFI) first-time homebuyers. The City's approach is to provide homeownership assistance and to encourage new construction in neighborhoods having a stable population and a low ratio of homeownership to total residential development. The problem of overcrowding will be attached in this manner. The goal for new construction over the next three years includes the completion of 45 units using HOME funds, and another 300 units using other funding resources such as the World Changers Project, Habitat for Humanity and other similar organizations.

B. Proposed Accomplishments

Based upon previous experience, the resources that are anticipated and the strategies to be employed, the following accomplishments are targeted:

Very Low Income Households – For the most part, these will receive support services that include housing counseling and assistance for self-sufficiency. They

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will also be the beneficiaries of the rental rehabilitation, substantial rehabilitation, Section 8 and MHB modernization programs. Over the next five years, 1,900 of these families that are eligible will be properly housed.

Low Income Households – This group includes first-time homebuyers and other rental households. Support services and counseling will be available, as well as the products of rehabilitation, acquisition and new construction. It is anticipated that a total of 500 units will become available over the next five years.

Moderate Income Households – This group will also benefit from rehabilitation, acquisition, and new construction. For the five-year period under review, it is expected that 75 units will be completed for this category of households.

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X. BARRIERS TO AFFORDABLE HOUSING

HUD describes “affordable housing” as appropriate decent, safe, and sanitary housing that can be purchased or rented for a reasonable percentage of income. (Generally speaking, housing is considered affordable when monthly shelter costs do not exceed approximately one-third of a person’s monthly income.)

The 1993 study “Identification and Analysis of Barriers to Housing Opportunity” conducted by South Alabama Regional Planning Commission (SARPC) states that limitations on the production of affordable housing were primarily the result of the high cost of materials, cash flow problems created by lower market rents and low family incomes in many areas of the State. This study, which involved an ad-hoc advisory group of members of the Mobile Community Action Agency, identified 21 potential issues which present barriers for low and moderate income citizens to be provided affordable housing in Mobile. These issues are:

- **Income** – The lack of enough money to afford suitable housing without spending a burdensome portion (usually defined as 30% of gross income) of a household’s income is usually viewed as one of the most widespread deterrents to obtaining decent housing. In addition, utility costs are too high for moderate to low income families and households.
- **Quality of Existing Homes** – The condition of existing housing is definitely a problem in many areas. Even where programs exist to subsidize the rent of low income families, the quality of existing housing may not be eligible for government participation and the government subsidy may not be lucrative enough to encourage the landlord to repair the housing in order to participate in the program.
- **Lack of Infrastructure** – The lack of water, sewer, and roads to otherwise suitable sites may hinder the production of decent housing.
- **Land Ownership Patterns** – Land ownership patterns are often cited as a hindrance to housing development, especially when a few landowners hold most of the property and may be able to maintain artificially high prices.
- **Restrictive Land Use Regulations** – Many studies financed by HUD, and other agencies have cited restrictive land use regulations such as large lot sizes, excessive dedication requirements, or excessive subdivision standards as being responsible for higher housing prices, which hurt all persons but are felt to have a particularly harsh impact on lower income persons.
- **Restrictive Building Codes** – Same as land use regulations.
- **Shortage of Federal Programs or Funding for those Programs** – Most housing advocacy groups cite the reduction in funding levels or the elimination of

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certain housing production programs as a source of housing problems. It is also felt that such cuts are responsible for some of the increase in homelessness.

- Inappropriate Federal Programs – Many housing advocates cite an inappropriate mix of housing programs, thereby increasing housing problems.
- Social Problems in High Density Assisted Housing – In many areas, high density, low income housing developments have brought together many persons without the skills or experience for living in such close proximity, thus resulting in numerous social problems.
- Crime in High Density Assisted Housing Areas – Same as above.
- Restrictive Federal Regulations, Policy, Court Ruling, etc. – In the past few years, HUD and various other federal agencies have spoken of “paper reduction” and “streamlining” in order to make better use of scarce federal resources. With regard to previous issues, attempts have been made to address problems of crime in public housing by making it easier to evict tenants accused of drug offenses. This has been the subject of considerable debate and court cases.
- Lack of Housing Advocates – The utilization of housing resources may require advocacy of actions not uniformly popular such as the acquisition of land or the utilization of structures for housing low income persons, homeless persons, or for transitional or group housing for persons with emotional problems. Advocacy of unpopular positions may be necessary.
- Lack of Volunteer Organizations – In some places volunteer organizations such as Habitat for Humanity have worked to provide housing for lower income persons without any federal, state, or local assistance.
- Improper Mix of Housing Resources – Because of numerous local factors, an improper mix of housing resources may be in place. (A jurisdiction may apply continually for housing income subsidies when new construction is needed.)
- Coordination of Programs – Some assisted housing programs may be capable of being combined to provide additional assistance. Some may need additional resources that are in short supply.
- Need for Activities Serving Assisted Housing – As stated previously, numerous problems are often cited when low-income housing is constructed. Recreational, social, and patrol programs might help to alleviate these problems.

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- Need for Tenant Ownership Programs – During recent years, HUD has spoken highly of efforts by tenants to purchase public housing or otherwise become owners. Efforts have been praised to empower low-income people so that they may begin to control their destinies.
- Need for Tenant Decision-Making – Similar to efforts to empower tenants through homeownership, many students of housing problems advocate turning more decision-making and responsibilities for problems over to tenants.
- Scarcity of Transitional Housing – Homeless advocates decry the lack of transitional housing necessary to ease homeless persons back into the mainstream.
- Lack of Resources for Homeless – Although estimates of the magnitude of the homeless problem vary dramatically in number, make-up, and cause, it is probably safe to say that the homeless in many areas exceed the available resources.
- Lack of Utilization of Modular Housing – Use of new or non-traditional housing technology such as modular housing may be a way of dramatically increasing the supply of standard housing without adding additional public resources. In this instance the technology appears to be in place but public acceptance and the market mechanisms for expanding the use are lagging behind the potential.

Critical Issues

Drawing from a variety of sources including the State CHAS, SARPC's Housing Study, and the City's 1998 Consolidated Strategy and Plan, Mobile faces the following critical issues which contribute to the lack of affordable housing opportunities for low to moderate income citizens. Whether individually or in combination, these factors present impediments to the ability to create rental or housing for first-time homebuyers, alleviate overcrowding, and meet the needs of under-served populations.

- Low Household Income
- Utilization of Modular Housing
- Quality of Existing Homes
- Lack of Coordination of Programs
- Land Ownership Patterns
- Social Problems and Crime in High Density Assisted Living
- Assisted Housing
- Lack of "Visionary" Leadership
- Education
- The Negative "Project" Mind-Set
- Lack of Credit

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- “Resistance to Assistance”
- Lack of a Coordinated, Comprehensive Effort to Address Existing Problems and Needs
- High Unemployment Rate (relatively)
- Loans Declared Too Risky in Certain Areas
- Increased Cost to Construction
- Home Ownership is Expensive

Cost Burden

The effect of cost burden is most dramatically felt in the renter very low-income household, as shown in **Table 2**. Of the total 13,633 renter households occupied by low and moderate income persons, 6,279 or 67 percent experience a cost burden of greater than 30 percent, whereas 4,685 or 50 percent experience a cost burden greater than 50 percent. Owner households on the other hand, in the greater than 30 percent cost burden, experience a slightly higher burden of 70 percent. However, in whole numbers, this constitutes only one-third the number of renters households. Owner households experiencing a cost burden in excess of 50 percent is only 47 percent or 1,655 households. In comparison, 80 percent of all renter households and 56 percent of all owner households experienced an excessive cost burden for housing.

SMALL-RELATED households experience the greater effect of cost burden. Of the total 5,697 households, 2,840 or 70 percent experience a greater than 30 percent cost burden and 2,312 or 57 percent experience a greater than 50 percent cost burden.

Of the total, 11,434 OTHER LOW INCOME households, 35 percent experience a cost burden greater than 30 percent. A total of 39 percent of renter households and 30 percent of owner households experience a cost burden greater than 30 percent. ELDERLY renter households (363) or 50 percent experience a greater than 30 percent cost burden. However, 1,008 or 40 percent of ALL OTHER renter households experience a greater than 30 percent cost burden. So, in actual number, ALL OTHER households (1,008 or 40 percent) is almost three times as large as ELDERLY (363 or 50 percent). Only 6 percent of ELDERLY households experience a cost burden of greater than 50 percent.

Of the total, 5,275 MODERATE-INCOME households, or 15 percent, experience a cost burden greater than 30 percent. Correspondingly, only 10 percent of the renter and 10 percent of the owner households experience a cost burden greater than 30 percent. Of the renter households, 14 percent or 41 of elderly represent 8 percent or 89 SMALL RELATED and 12 percent or 90 ALL OTHER households experience this severe cost burden. Owner ALL OTHER households suffer the most cost burden, totaling 25 percent or 452 households.

Need for Homeownership for First-Time Homebuyers

There continues to be a strong need for homeownership for first-time homebuyers. There is a high occupancy rate of rental units which is approximately 97% to 99% and many of

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these apartment renters desire to be first-time homebuyers. If more of these apartment dwellers would move into a purchased house, they could begin to build equity in their homes while freeing up rental apartment units. There is a need for first-time homebuyers to go through an educational process to learn the steps involved in purchasing a house and the need to address the monetary issues involved with respect to down payments and homebuyer's qualifications for assistance.

There has been a demonstration of need for some leniency in mortgage qualifications for first-time homebuyers.

First-time homebuyers can receive housing counseling and financial assistance through the Mobile Housing Board's Affordable Homes Program. First-time homebuyers also receive this assistance through the MLK Redevelopment Corporation, a Community Housing Development Organization that is contracted by the City of Mobile.

Finally, Mobile Community Action, Inc., in an effort to address this need, provides homeownership counseling and referral to first-time homebuyers throughout Mobile and neighboring Washington Counties in their community outreach centers.

Conservation and Rehabilitation

Substantial barriers to the construction of new units related to cost for all income groups still exists and more cities are turning to rehabilitation as a method of conserving its housing stock, as well as providing opportunities for decent housing for low and moderate income families, thereby looking to the existing housing stock to serve local housing problems.

Housing conservation activities in Mobile involve both the preservation of standard existing housing as well as the rehabilitation of units from community development and urban renewal areas and flood areas to desirable sites in other areas.

The spectrum of housing conservation activities in Mobile is quite broad, ranging from consumer education to code enforcement and financial assistance.

The City is a prime sponsor of those activities, although it includes many public and private agencies, including the City's Urban Development Department; Mobile Housing Board; neighborhood organizations; the Architectural Review Board; and, the Mobile Historic Development Commission.

Obstacles to Meeting the Needs

Federal policies in many cases represent the single-most identifiable obstacle to meeting under-served needs. There is a need to provide rental assistance to larger families. This need may be met by the recent increase to Section 8 Vouchers that more closely correlates with the Fair Market Rent. Complicated, redundant, and non-user-friendly

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reports, studies, and plans required by HUD often tie up staff that would otherwise be available to implement and improve programs.

Historic preservation involvement as part of the environmental review process imposes requirements which address the needs of a particular building based upon its “potential” for historic significance or for its contribution to a neighborhood which also has some degree of potential. The historic viewpoint does not take into account a city’s desire to reduce the cost burden of housing for very low income families imposed by these older buildings for items such as maintenance and energy efficiency.

Relevant Public Policies, Court Orders and HUD Sanctions

The City of Mobile has various public policies, which regulate the development of housing. However, none of these ordinances or policies contains barriers to affordable housing that act as disincentives to development, or creates an obstacle in the production or maintenance of standard housing for low-income residents.

Description/Assessment

Zoning – There are no exclusionary practices within the zoning ordinance, i.e. lot size, cost or housing type. All residential districts have a minimum lot size of 7,200 square feet for single-family units. Two-family and multiple-family residential districts also permit 7,200 square foot lots for one-family, 8,000 for two-family, and in multiple-family districts, additional units are permitted at 1,500 square feet per unit.

Land Use – There is currently twice as much land zoned for multiple-family use as is developed.

Impact Fee – There are no impact or growth fees. There is also no growth nor slow growth ordinances.

Building Code – The City utilizes the 2000 International Building, Property Maintenance, Residential, Mechanical and Plumbing Codes, the 1999 National Electrical Code, and the 1997 Standard Fire and Life Safety Code as the basis for construction and maintenance standards codes. There are no special restrictions on construction except in floodplains and historic districts.

Subdivision Regulations – There are no exclusionary practices within the regulations. Lot sizes are controlled only when the lot does not have public water or sewer. In these instances, Mobile County Board of Health standards are imposed. With water or sewer service, lots must be a minimum of 15,000 square feet, and without either the minimum lot size is 20,000 square feet, and lots must pass percolation tests. If both public water and sewer serve the lot, the existing zoning classification dictates the minimum lot size.

Licensing and Permits – The City has a coordinated Central permit review system which expedites the review process.

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Rent Controls – There are no rent controls except under federal regulations such as HOME.

Tax Policies – The property tax base in Mobile is minimal; the basis is 10 percent of market value x 63.5 mils/\$1,000 of assessed value – less any state and county exemptions.

Low Interest Rates – Despite the current recession and declining (and/or weak) economic state, mortgage interest rates are quite low.

Population – Growth has been moderate (even declining); there is a need to concentrate on rehabilitation and upgrade of existing housing stock.

Market – The economy is fairly stable and vacant housing units of all sizes and types are available.

Condition – The percent of substandard housing is fairly low and housing stock of original construction is solid. A large quantity of the stock is brick construction.

No action is proposed to change any of these policies, ordinances, or procedures. There are no excessive, exclusionary or duplicative aspects of these policies, rules, and regulations that may constitute barriers to affordability of low-income housing.

None of the aforementioned ordinances or policies are excessive in their requirements. As a matter of fact, zoning, building codes, and subdivision regulations contain minimum standards, which were a direct result of previous requirements of HUD's Workable Program requirements.

All of the previously mentioned policies, ordinances, and procedures do contribute to the cost of housing. However, their existence is essential to the development and maintenance of a standard, safe and decent living environment. Only when these ordinances and policies require performance well above the norm might they be considered prohibitive to the development of low-income housing.

XI. HOMELESSNESS

Helping Low Income Families Avoid Becoming Homeless

The Homeless Study just completed paints a very gloomy picture for the homeless in this area. The Study states...*“Can homelessness be eliminated? Probably not, unless the increasing prevalence of factors leading to deficient coping skills among children growing up in poverty can be reversed. Can those that are chronically homeless today be integrated into society? Probably not in all cases; and to achieve any success, approaches to treatment will have to be revised substantially. Yet, given the fragile existence of people living without homes, and the cost we bear (housed and homeless alike) from this growing problem, the challenge of searching for a solution is one that we must accept.”* This view makes the argument most strongly for heightened efforts to prevent homelessness at all costs.

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

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

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

Victims of domestic violence in almost every case become homeless victims as well. The nature of the problem generates homelessness and 99 percent of the cases invariably involve children as well. All of these cases must receive services for the homeless at a time when these services are inadequate to meet the demand. Programs that are designed to reduce domestic violence are needed and are currently being implemented. These victims also need temporary housing while they recover from the trauma of often-violent separations. Some need assistance to return to former jobs or to find new jobs and for those with children, the need for child daycare services while working or searching for work is imperative. Referrals to social service agencies are also a vital service that has to be provided, and is now available, even though there is a need for better coordination in order to avoid duplication of the services.

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Persons leaving institutions such as prisons, mental hospitals, detoxification centers, etc., must deal with the problems and difficulties that must be addressed by their families who may be unwilling or unable to carry the burden of providing for them as they attempt to return to the mainstream of society. The majority of these people end up on the streets because they are unable to provide for themselves. The greatest need for this group is the provision of transitional housing, as well as referrals to social service agencies, job training, and counseling that would further promote the transition to independent living.

Trends indicate that the elderly living alone, while a relatively small group at this time, will be increasing significantly in size over the next few years. Increasing living costs contribute to making independent living for this group a very difficult proposition. The provision of subsidized services such as free transportation to doctor and other health care facilities, homemaker services, assistance in the procurement of food, household and personal items, and "meals on wheels" help to reduce the risk of homelessness for this group. All of these programs are now available and will continue to be available under this plan.

Reaching Out to Homeless Persons and Assessing their Individual Needs

Perhaps the single-most important outreach to the homeless in the recent past has been the Homeless Study just completed. Not only did the study team count the homeless, they went out of their way to befriend homeless persons and their inputs throughout the entire period that the study was being conducted. The study team has stated that the project would not have been successful had it not been for the cooperation and assistance of those homeless persons. As it was, the team was able to find homeless people in areas that non-homeless persons would not have considered; the homeless helped in the identification of the gaps in the Continuum of Care and assisted in the prioritization of needs.

The Mobile Coalition for the Homeless has been charged with the responsibility of administering, controlling and coordinating all homeless activity for the City in the future and will work very closely with the Homeless Task Force which preceded the Coalition. The Task Force was formed to study and recommend action with respect to the homeless problems within our City and is made up of service providers, representatives of City government agencies, the homeless, and representatives of various religious organizations. The Task Force conducted extensive research in the first three months of 1997 by interviewing women in emergency shelters, compiling an inventory of current services available to them and identifying gaps. This Task Force will continue to function as an advisory body to the Coalition.

The above is an indication of the level of commitment and depth of outreach that this City has established in its attempt to address the problems of the homeless, and its continuous active interaction with them, both as individuals and as a group. Representatives of the homeless are now an integral part of all activities directed toward the planning, coordinating and administration of matters affecting the homeless. They were a part of, and agreed with, the findings of the study. Some of their

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recommendations are embodied in the recommendations finally submitted as part of the study and they will be a part of whatever solutions are eventually forthcoming. It is also intended that they will be active participants in the implementation of any programs devised for the homeless in this City.

Addressing the Emergency Shelter and Transitional Housing Needs of Homeless Persons

The Homeless Study was able to identify a number of gaps in the Continuum of Care that should be addressed if the City is to have an effective program that provides assistance to the homeless. A major gap is the lack of adequate transitional housing for all subpopulation of the homeless. The study also established that while there was need to increase the capacity to adequately deal with emergency shelter problems, this was not as critical as the need for transitional housing. However, in order to be effective, both elements needed to be treated together. The strategy developed will, therefore, address not only these elements, but also the connecting link—that of counseling and therapy that will facilitate the transition to supportive housing.

It has been determined by the study that for most homeless people, homelessness is not the result of economic displacement or lack of affordable housing, but rather the result of deficient personal resources and coping skills, depression, some forms of mental illness, alcohol and drug abuse, and a tendency to run away from problems are also potential outcomes of deficient personal resources and coping skills. The manifestations these lead, in many cases, to the loss of employment, being put out of the house, and ultimately, in the inability to live in traditional housing. Access to jobs and to affordable housing alone will not solve these problems. Without therapeutic services, homeless people are unable to hold jobs, maintain households, or maintain long-term relationships.

The study has been able to identify the following:

- Homelessness is a much more deep-rooted and complex problem than is typically acknowledged.
 - It is a problem that individual homeless people cannot overcome either easily or quickly.
 - Homeless people who engage in therapeutic services often do so as a way of getting off the streets (e.g., into an alcohol treatment program), rather than because they seriously consider this as a means of escaping homelessness.
 - As a result of the deep-rootedness and complexity of the problem, most people who engage in therapeutic treatment programs end up back on the streets.

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- Emergency shelter, meals programs, food stamps, emergency health care are survival services that cannot, by themselves, get homeless people into permanent housing.
- For most homeless people, the decision to enter into therapeutic services on a serious basis is not possible in the absence of some on-the-street intervention.
- Once a person has entered into a therapeutic service, that therapeutic service is not sufficient, in and of itself, to lead to permanent housing.

Given the findings mentioned above, the program being developed will focus on the following:

- Outreach, tracking and coordination.
- Transitional housing for men - this activity will involve the establishment of four facilities that would house 10 to 15 persons per unit.
- A Medical Detoxification Program.
- A Safe Haven for Women - this will essentially be a day program with counseling, rest and recreation, and will provide 5 to 10 beds for unstructured shelter.
- Women's Transitional Housing.
- Men's Emergency Shelter - this will provide 30 additional beds and would relax the limitations on length of stay.
- Shelter for Homeless Families - this will operate on a voucher system, coordinated with selected motels in the area.

The above is representation of a portion of the strategic 5-year plan being developed by the Homeless Coalition of Mobile whose responsibility it is to coordinate and administer all future programs for the homeless in mobile. The Coalition has a full-time Executive Director to carry out its functions.

Helping Homeless Persons Make the Transition to Permanent Housing and Independent Living

Because of the need to intensify activity in the areas of emergency shelter and transitional housing, and considering that it will be at least two or three years before the homeless in the programs now being implemented will be at the stage that will allow them to be qualified candidates for permanent, supportive permanent, or independent living, this element of the Continuum has been given a lower priority level. Also, current and anticipated resources will not be sufficient to address all elements of the Continuum at

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this time, especially since the provision of permanent housing would be an extremely costly undertaking. This element is, however, an integral part of the five-year Strategic Plan of the Homeless Coalition.

XII. OTHER SPECIAL NEEDS

For Persons with Disabilities

For purposes of this plan, an elderly person is defined as "a person who is at least 62 years of age." A frail elderly person is "an elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities)." Therefore, a person classified in the frail elderly category will require a greater level of supportive services than that required by a person in the elderly category. Neither of the populations, however, would require the level of services provided by nursing homes. A Needs Survey was conducted for the Area Agency on Aging in July 1997. Of the elderly that receive assistance in Mobile, 70% are classified as high-risk frail and 95% are disabled. All persons are 60 years old and older.

Currently, the Mobile Housing Board provides 4,066 public housing units. Of that, 688 are provided to persons meeting the HUD criteria for elderly (persons age 62 and over) and to persons who are disabled. No breakdown is available to separate disabled into specified categories of being disabled or elderly disabled. These units, which are located in four geographically separate buildings, are primarily for the low-income elderly who are able to maintain lifestyles relatively independent of assistance. The units provide the same basic living amenities that can be found in apartments and homes. Assisted living units are scarce and in demand. HUD Section 202 funding for non-profit is designed to serve the housing needs of people age 62 and older. This past year HUD listed Mobile's market need as 0. In 1997 though, an AHEPA apartment was constructed in west Mobile to offset a growing need for Section 202 housing. The occupancy rate initially was 50%. However, in 2000, another AHEPA apartment building was constructed in the City. The reason for this was because the occupancy rate for Section 202 housing in the City had increased in 1999 to 100%, with a waiting list of twenty-five.

In recent revisions to the 1995 publication, *Director of Services for Older Americans*, by the South Alabama Regional Planning Commission Area Agency on Aging, an additional five (5) facilities that are not included in the *Directory of Health Care Facilities 1997* are included. Therefore, it can be concluded that twenty-three (23) facilities specifically exist to serve the elderly with supportive housing. Of these facilities, 12 are listed as group homes, and 5 are listed as congregate living facilities. The other facilities are most likely a mixture of these two types of living facilities. Other facilities, like those operated by the Mobile Housing Board, either provide limited supportive services or work with other social service agencies to make supportive services available within the facilities.

There has been a rapid expansion in the number of assisted living facilities in the Mobile area, but these facilities are not accessible to low-income individuals due to their cost. There seems to be adequate housing in the City for low-income persons but not for moderate-income persons. The greatest need for the low-income elderly is for supportive services with the housing provided - making public housing for the elderly more like assisted living facilities.

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For Persons with Mental Disabilities

The supportive housing known to be currently available for this group is operated by the Mobile Mental Health Center (MMHC). The MMHC operates the following facilities:

- 4 long-term residential treatment facilities @ 10 persons per facility.
- 3 intermediate term transitional (Safehaven) residential treatment facilities @ 10 persons per facility.
- 11 independent living (Arbor Court) homes that do not offer treatment, and only house 2 persons per location or one family (these independent living facilities generally do not qualify as housing with a planned service component).

Therefore, 70 people are benefiting from Mobile Mental Health Center residential facilities that offer planned service components.

For Persons with Physical Disabilities

The Volunteers of America manages a HUD-subsidized apartment complex for the deaf and hard of hearing. Rent is based on income, primarily for the very low-income person. The complex has 24 units. This complex is designed to promote independence in the residents. In the near future a 15-unit apartment complex will be completed. This apartment complex is being provided through HUD grants to house people who are both physically challenged and have a very low-income.

Based upon consultation with other agencies, it is estimated that there are not other supportive housing facilities in the City of Mobile. See **Section V, Public and Assisted Housing**, for a discussion of public housing available to persons with physical disabilities.

For Persons with Developmental Disabilities

Based upon information gathered from the Regional Services for the Mentally Retarded, the existing supportive housing for this population is as follows:

- 82 people living in Supervised Community Living Homes
- 63 people living in Group Homes
- 50 people living in Semi-independent Apartment

This means that 194 developmentally disabled people are living in housing that includes some type of planned service component. This number is being used as an indication of the housing that is available in the local area.

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For Persons with Substance Abuse Addictions

The Dauphin Way Lodge, which operates in Salvation Army-owned facilities, continues to operate two residential substance abuse programs in Mobile. Both residential programs are only open to men; outpatient programs are available for men and women. Their Residential *Rehabilitation Program* provides a three to six month program in a "home-like atmosphere", and works towards the client's recovery and re-entry into society. This program is designed to be the next step in the recovery process after the client has ceased chemical dependency in a short-term treatment program. The Dauphin Way Lodge in the Crisis Residential Treatment Program also offers such a program. This program offers up to twenty-eight (28) days of residence that includes supportive services designed to aid in the initial steps of recovery from substance abuse. In 1997 the Shoulder initiated the Oaks and Hopehaven, which provide transitional housing to women with substance abuse problems.

For Persons with HIV/AIDS+ and Related Diseases

At this time there is one apartment complex with 15 units available for housing HIV/AIDS+ persons, specifically HIV/AIDS+ persons who receive Section 8 assistance. This is accomplished through a joint effort of MASS and the Volunteers of America. Additional housing assistance is provided through Housing Opportunities for people with AIDS (HOPWA). HOPWA provides a rent program to assist persons with AIDS. There are income guidelines to receive this type of assistance, with the maximum length of assistance being 5 months within a 12-month period. In 2002, there were 31 cases of AIDS/HIV + reported to the Mobile Health Department.

A. Efforts to Coordinate Service Programs for Addressing the Needs of Populations in Supportive Housing

Many service programs exist to serve special needs populations who reside in supportive housing environments and in other housing environments. Many of the service programs that exist do not exclusively serve just one segment of the special needs population, but instead serve multiple segments of the special needs population. For the most part, however, there is not one agency that coordinates service delivery to the special needs population as a whole or for the specific groups. Because of this, there are gaps and redundancies in the services provided by agencies to these groups. People are, however, being served and aid is being provided to the community, even though the process may not be as efficient as it could potentially be under a unified coordinating agency.

Given that situation, each special need group will be addressed by category with regard to the coordination of service programs.

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For the Elderly and Frail Elderly

This group may have the largest number of service providers available to address their needs. As with most of the other groups, service duplication and gaps do exist, but coverage of the special needs of the elderly appears to be the most comprehensive.

An increase in staff interaction between the various service agencies perhaps first on an introductory social level and then on a professional level may improve inter-agency cooperation and client referral and follow-up. Such introductory social interaction between all levels of social service agencies would result in a long-term increase in service efficiency and provision due to a more personalized knowledge of other agencies.

Furthermore, the existing level of interaction in Mobile County between the leaders of the service provider community has resulted in a less fragmentation in the agenda-setting network for elderly services. This interaction should be encouraged and supported to ensure that enough people are working together and discussing innovative and creative ways to address problems and to move the system forward to meet the challenges of the coming decades.

It is concluded that although there is room for improvement in the health and human service system that exists in Mobile County (a finding that was reported by local service system leaders), the system as it now exists is effective.

The Senior Citizens Services (SCS) attempts to work with as many facets of the community's elderly services as possible and with the community at large. SCS operates the Abbie Berg Senior Citizen Center located at 1717 Dauphin Street. Within the center are:

“Other agencies that SCS can form linkage with in order to better serve our senior population.”

This type of multi-agency center permits the close interaction between all of the agencies operating within the center and promotes the coordination of their efforts and the efforts of other agencies outside of the center with which the center's agencies work. Programs and services have grown and resources and linkages with governmental, public and private agencies have been developed.

Coordination with other agencies has also become necessary due to funding difficulties. Such difficulties have required inter-agency communication and coordination in order to offset possible individual agency serviced reductions.

Furthermore, SCS programs are expanding to include activities for the blind, deaf and physically handicapped. These activities are not only for seniors, but are open to all who have these disabilities.

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The SCS also works in conjunction with the Mobile Housing Board to serve the elderly in public housing. The SCS, through their Social Services Coordinator, provides social services to all of Mobile Housing Board's facilities housing the elderly and administers the Senior Companion Program at the Central Plaza Towers facility.

It was mentioned that the SCS attempts to help the elderly who are seeking information by referring them to the appropriate service agency. Many of the requests, which come in by phone, are from the elderly who are not in supportive housing and who may need such housing or may need services in the home which would mimic such housing.

Moreover, a survey completed in December 2002 by a University of South Alabama student to senior citizens in District 6 concluded: "Of 281 survey participants, 196 were interested in the utilization of a therapeutic pool". The survey further concluded: "A need exists for inclusive programs to bring groups together, a Therapeutic Specialist to coordinate programs and programs to assist persons with disabilities transition back into the community".

Therefore, a need exist that would provide the City a Senior and Therapeutic Center for the western sections of Mobile. This Center would provide therapeutic and recreational services to elderly and severely disabled adults.

For Persons with Mental Disabilities

The Mobile Mental Health Center (MMHC) regularly works with other agencies to meet the needs of their clients as part of the MMHC's case management system. The needs of the individual determine which agencies the client's case manager contacts for service. Such interaction based on clients' needs results in wide-ranging work with a multitude of other agencies. Each case manager also provides some mental health services to the agencies with which they are working. As each case manager develops his or her inter-agency contact, referral, and client support system, knowledge between various levels of the interacting agencies increases. This interaction is in addition to the MMHC staff persons who work with other agencies to inform them of the services that are available through the MMHC. Other agencies are also generally very willing to share information about what types of services they can offer to each other's clients.

The State is moving towards increased treatment at the community mental health center level because of the belief that the treatment in a familiar community setting, along with the knowledge that local staff would have of the area, is really in the client's best interest. Additionally, the State believes that the needs of this population can be met through cooperative efforts between all levels of the human service agency network.

Finally, the MMHC, as the State-sponsored community mental health center for the area, is the predominant agency that serves this population. With the extensive services that they provide referrals to and from other agencies are a natural part of their services to the community. Agencies frequently provide referrals for each other so that serviced seekers will not be abandoned.

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For Persons with Physical Disabilities

After contact with several of the agencies serving this group, it was concluded that services to the physically disabled population seem to be fairly well coordinated. For example, the residents of the only positively identified supportive housing for the physically disabled, operated by the Volunteers of America (VOA), are eligible for services offered by the Alabama Institute for Deaf and Blind (AIDB) in addition to the services that the VOA provides.

The AIDB also works in conjunction with the State Department of Education--Division of Rehabilitation Services (which operates the vocational Rehabilitation Service) to provide on-site service to help clients learn certain life skills and to provide training. Frequent interaction of agencies for the sensory impaired exists.

Since the identified physically disabled population in supportive housing is so limited, most of the agencies appear to serve people who are in private homes, or to provide non-residential assistance in a structured day facility (such as a training facility or a classroom). An increase in the population of people in supportive housing would very likely result in an increase in services to meet the population's needs.

For Persons with Developmental Disabilities

The Regional Services for the Mentally Retarded provide intake, referral and placement assistance for this population. Persons seeking supportive housing must pass through this main agency to receive a referral to the facilities operated by the MARC and the VOA. Each housing applicant is screened to determine which type of supportive housing environment would be most appropriate for the individual. Once that is determined, the individual can be placed on the waiting list for that house.

The MARC and the VOA provide most of the services to the people that they house. For example, MARC provides daytime rehabilitation activities (known as Dayhab) to residents of their residential facilities, to residents of VOA facilities, to residents of other residential facilities, and to individuals. These rehabilitation services include activities, training, sheltered workshops and sheltered employment. Currently, MARC is serving almost 600 people in their Dayhab programs, and they have a waiting list. Regional Services does provide some supportive services, such as case management, to the populations in supportive housing.

Inter-agency cooperation and referral does occur. The MARC works with agencies such as the Mobile Mental Health Center and Vocational Rehabilitation Services to help with services for their clients, especially when those clients may have multiple disabilities (such as being dually diagnosed with mental illness and mental retardation). Inter-agency work is structured to provide service to meet the prevailing disability of the client. In this way, inter-agency referral occurs and the needs of the clients are met.

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Finally, many of the agencies that deal with persons with disabilities are located in the same concentrated geographical area of Mobile (on Gordon Smith Drive to be exact). This close proximity further encourages interaction and cooperation between the agencies, for most agencies seem to realize that they are unable to meet all of their client's service needs.

For Persons with Substance Abuse Addiction

Two types of programs are provided for persons with Substance Abuse. The Oaks and Hopehaven provide transitional housing to women with substance abuse problems. The Dauphin Way Lodge that deals with the supportive housing needs of this population operates two residential programs. The Dauphin Way Lodge provides:

“A variety of treatments program to address the physical, mental/emotional and social needs of each client.”

While there, they begin a comprehensive course of treatment that includes group and individual therapy, family participation, alcohol and drug education services and utilization of community resources. Further support services, consist of vocational rehabilitation, adult basic education, information on 12-step support groups, referral to community resources and family counseling.

The Residential Rehabilitation Program, which is for those who have completed the initial phase of recovery, is primarily designed to aid the client in his recovery so that he may re-enter society as an independent and productive member. The brochure for this program continues on to say:

To reach this goal, significant emphasis is placed on providing basic educational and vocational counseling for the client which can lead to their placement in community programs which are appropriate to meet their particular needs.

It would appear then that the Dauphin Way Lodge works with other agencies to provide supportive services that will meet the service needs of their clients. The Salvation Army (through the Dauphin Way Lodge) and the Mobile Mental Health Center provide the greatest extent of hands-on treatment for substance abusers in the area.

For Persons with HIV+/AIDS and Related Diseases

The only identified supportive housing for this population is one apartment complex with 15 units available for housing persons with AIDS/HIV+, specifically those who receive Section 8 assistance. This facility works with agencies like the Mobile AIDS Support Services and the Franklin Memorial Clinic, to assist their residents with their particular service needs. The residents are also assisted by the staff in their efforts to obtain the supportive services that they need. Such assistance consists of inter-agency contact, cooperation, and referral. Because the staff is all volunteer, coordination with other agencies for services is essential. Without such coordination, their clients would go unserved or would face the service delivery system on their own with no assistance.

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The Mobile AIDS Support Services (MASS), provides services to people requesting assistance who are infected with AIDS/HIV+. Specifically, the organization operates primarily as a referral agency for those requiring assistance. They assist and direct clients to the correct agencies for the services they need. They help their clients fill out the required forms make agency contacts; basically, do anything possible to help their clientele. MASS works with other agencies, such as Catholic Social Services and the Mobile Mental Health Center, to obtain and/or provide the services necessary to support the needs of the population. Assistance provided by MASS is available to all qualified people whether they reside in assisted housing or not.

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XIII. NON-HOUSING COMMUNITY DEVELOPMENT PLAN

For the past several years the City has utilized Community Development Block Grant funds to assist non-housing activities. This practice is expected to continue for the 5-year planning period contained in this plan. Similarly, the City will continue to support activities under the Emergency Shelter Grant programs that are non-structural in nature such as personal services, operational expenses, and homelessness prevention.

The priority non-housing needs are displayed along with their priority need level in **Table 12**. Information presented within summarizes the priorities and specific objectives. The Estimated Dollars Needed to Address heading covers the next five years and describes how funds, that are reasonably expected to be made available, will be used to address the needs. It is assumed that funding will come from a variety of sources. At the Federal level, the City will seek to utilize CDBG, HOME, and ESG, as well as Public Housing Modernization, Drug Elimination, Youth Sports, and Youth Build programs. The State of Alabama cooperates with the City of Mobile in providing additional ESG funds to carry out essentially the same activities supported under Federal ESG. Other sorts of State funding available to the City for non-housing or supportive activities at this time include HOPWA and Shelter Plus Care. As they become available, the City will pursue these and others. The City will continue to draw upon support from the local United Way and its member service providers.

The following objectives are directed towards the non-housing issues implied within the overall goals for community planning and development programs: i.e. providing expanded economic opportunities as well as providing suitable living environments principally for low and moderate income persons.

The basis for assigning the priority is the City's ability to respond to its most pressing issues: economic development and infrastructure improvements. In 1989 the City completed a metropolitan drainage needs study. The study concluded that over \$160 million in flood drainage and related street improvements was necessary to substantially reduce the probability of flood-related drainage problems. Ninety-six million (\$96,000,000) dollars of this total lies within nine of the community development neighborhoods. The City has instituted a capital improvements program. Since that time the City has responded to public outcry and initiated a bond issue for \$33,000,000 for flood drainage improvements.

Mobile's economic climate is one of great concern. In 2000, the Mobile Chamber noted that Mobile ranked as one of the lowest income and growth population centers of the 25 largest metropolitan centers in the 10 southeastern states. It ranked 25th in median household income among all of these same cities. Economic development, as directed toward the benefit of low and moderate income individuals, involves issues such as literacy training, entrepreneurship skill development, child daycare, and transportation, to name a few.

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As a result to the growing concern for welfare reform and the back to work programs, economic development is a pressing and critical issue. The City in an attempt to facilitate these federal programs and to provide opportunities for its citizens has initiated a program that will have far reaching and long lasting results. The Mobile Housing Board was the successful recipient of a \$1,000,000 Public and Indian Housing Economic Development Supportive Services grant. Grant funds were used to assist in the City's and Mobile Housing Board's efforts in the development and operation of the Clinton L. Johnson Economic Development Center within the Thomas James Housing Development. The center provides a commercial outlet, training facility and daycare center. Retail skills training and other skills, as identified as needed by the community, are also taught. The Dollar General Corporation of Nashville, Tennessee, is the corporate partner in this venture. Through a Memorandum of Understanding with the City of Mobile, \$550,000 was provided toward the construction cost of the store and HUD's Comprehensive Grant funds in the amount of \$120,000 was provided to assist in the construction cost. Phase I of a major renovation project in the Thomas James development has been completed. Some 257 units underwent complete changes inside and out. Central heating and air was one of the most noticeable changes, as well as exterior face lifts and playground equipment.

Local drug elimination or anti-crime strategies have been underway for quite some time. Public Housing Drug Elimination Programs with the Police and Sheriff's Department are driving the drug trafficking and crime associated with it out of the Thomas James community while the adjacent neighborhood Maysville Community Action Group and the Mobile Weed and Seed have launched concurrent anti-drug and crime efforts in communities surrounding Thomas James, making not only the core community safer but the surrounding and adjacent communities as well.

The City also recognizes that problems such as neighborhood blight and the lack of economic opportunity create or contribute to other threatening conditions such as crime, particularly youth crime. Therefore, some high-priority objectives involve creating outlets and opportunities for the development of youth.

A. High Priority Projects

Short-Term Objectives

Infrastructure Improvements

Flood Drainage Improvements: Over the past years, the City has been involved in a number of projects designed to improve drainage and hopefully to concurrently improve the environment within the neighborhoods and the quality of life for residents in selected community development neighborhoods. Since 1999, more than \$1.65 million in CDBG funds has been expended on much-needed drainage improvements within low and moderate-income neighborhoods.

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Street and sidewalk improvements were accomplished in conjunction with the flood drainage work. In other instances, sidewalk improvements will be constructed where studies show an existing need. Some funds from previous years will enable these projects to be carried out.

Economic Development

Small Business Support Programs: The City recognizes that small business development produces greater returns to the local economy with only a small investment of funds and can be the source of significant employment growth. Support will continue for small business loan programs that are effective in the support of small business growth and development. Existing programs will be encouraged to redirect their resources in order to stress business needs in community development neighborhoods, with an emphasis on women's and minority business. Ten new or expanding businesses can be assisted immediately which should lead to the creation of 20 to 40 new jobs within the low-income community.

Micro-Business: Continue local training programs that will provide the basic structure for the establishment of selected businesses by public housing residents which will be located in community development neighborhoods to bring business back into these areas and foster entrepreneurship. These enterprises will likely be coordinated with other ongoing retail districts to accommodate other traditional businesses, and will be a definite incentive for others to become involved. Funding for this program will come through Drug Elimination Grants, with some assistance from CDBG. Up to 1,000 households can be reached with the resources available.

Clinton L. Johnson Economic Development Center: Assisted low and moderate income individuals in obtaining jobs during the past year. Employment opportunities were available through Dollar General (retail sales), Early Childhood Directions (childcare) and the Alabama Department of Transportation (construction). In addition, the Youthbuild program was administered through the center.

B. Loan Programs

SBA 504 Program

The loan is available through the Greater Mobile Development Corporation (GMDC). The GMDC can originate loans for small to medium-sized businesses within Mobile allowing these businesses to obtain long-term, fixed-rate financing at below market rates for up to 20 years. The 504 program is designed to create jobs and to expand the tax base by stimulating small business investment. Section 504 loans are available for fixed-asset purchases only and cannot be used for working capital or debt refinancing. Each eligible borrower may borrow up to \$750,000, although the 504 portion cannot exceed 40 percent of the total project cost. The minimum SBA 504 loan is \$50,000. One new permanent, full-time job or part-time equivalent must be created for every \$35,000 of the SBA loan. For

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projects located within a recognized redevelopment area such as the Mobile downtown redevelopment district, the maximum SBA portion is \$1,000,000.

The South Alabama Regional Planning Commission Revolving Loan Fund

This fund provides gap financing for small and medium-sized business and industries that are financially healthy and growing but cannot obtain adequate financing to carry out an expansion project. The funds can be used to purchase and develop land and facilities, construct new buildings, renovate or modify existing buildings, purchase equipment and provide working capital needs. Industries targeted for RLF funds are manufacturing industries, service industries, and other small businesses where there is a demonstrable community need. This loan can provide up to one-third of the total project cost but requires that a private lender participate in funding the project with the SARPC, with at least a 1:2 ratio. The minimum loan amount is \$10,000 and the maximum loan amount is \$125,000. No more than 30% of a loan may be for working capital. The job to cost ratio for a project should average \$10,000 per job of SARPC money.

The South Alabama Regional Planning Commission Mature Staffing Services

The Mature Staffing Services offers an employer an opportunity to choose from a wide variety of screened qualified workers in virtually every occupational category possible, i.e. accounting, bookkeeping, computer program, customer service, engineering, sales, security, office management, quality control, etc. The Mature Staffing program is the only full service agency of its kind. The program specializes in an age group and not a specific occupational field. The Mature Staffing Services is a division of South Alabama Regional Planning Commission's (SARPC) Employment Center. It specializes in part and full-time temporary and temporary to hire positions for an experienced worker. The program assist workers, typically 40 and above, to find employment in a variety of occupations from general labor to highly skilled technical and professional occupations. Any individual who is working on a temporary or a temporary to hire basis is considered a SARPC employee working under the direction of the employer. The Mature Staffing Services assumes all employment costs associated with all new workers.

The Senior Aides Program

The mission of this program is to enable older adults to achieve gainful employment and personal development through community service and training. Enrollees over 55 years of age with low incomes are trained or re-trained for today's workforce. The goal is to build the skill and confidence that will lead to permanent employment. Each project director selects community agencies that serve as training and work sites for participants. Enrollees receive 20 hours of paid work experience per week for the services they provide. Training is a critical component of the program. In exchange for the service of enrollees, community

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agencies provide a supportive environment, supervision and the use of new workforce technology.

Neighborhood Revitalization

Working with Community Based Development Organizations, private for-profit developers, and other neighborhood groups, the City will utilize Section 108 loan guarantee assistance to spur retail growth and diversified housing styles. These activities will be based upon previously developed feasibility studies. Special emphasis will be placed on downtown and its immediately surrounding neighborhoods. As in the case of the Dr. Martin Luther King, Jr. neighborhood, non-housing accomplishments included the purchase of two acres of land and construction of the Lincoln Square retail center.

Other objectives in terms of quality of neighborhood life are continuing improvements to facilities serving the youth of our communities. Recreation centers and parks in the community development neighborhoods are in great need of updating and renovation. In addition, there is a need to improve fire protection in the community development neighborhoods; in particular, the Trinity Gardens community. Some improvements that have occurred to date are the construction of the Joseph C. Dotch Community Center in the Trinity Gardens community and the Michael C. Dow amphitheater now under construction. Also being considered for Trinity Gardens is a new Fire Station. Finally, the Thomas Sullivan Community Center has been constructed in the MLK community of Mobile.

Public Service

Youth Services

Innovative programs aimed at youth from low and moderate income families in all community neighborhoods include organized sports, character building, educational programs, and computer training. Because of the effectiveness of these programs and the positive impact they have had on a very large number of youth residing in public housing, these programs will continue to receive funding. Monies from grant programs such as public housing's drug elimination, Department of Justice Weed and Seed, other non-federal sources, and organizational fund raising will match project costs. The goal is to continue to reach approximately 3,500 youth in public housing and surrounding neighborhoods.

Transportation Services

Provision of this much-needed service to the elderly, especially those living in public housing, enable them to go to doctor's appointments, do basic shopping, and on a limited scale, attend outings for recreation. Several local public service organizations now provide some of these services. The need is greater than the resources available. Approximately 500 households can be served on a limited basis.

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Crime Awareness

This will provide funding for crime awareness training and extra police patrols in conjunction with the Mobile Police Department operating in the public housing communities. These services will continue to be made available to residents in all of the 4,066 units.

Long-Term Objectives

On the longer term, the City will be looking for ways to increase its impact upon the problems identified. This means looking at innovative techniques and programs to provide economic development programs that reach more people with the same or decreased level of resources available to the City. This would include development of a widespread micro business development program and support of businesses throughout the Business Incubator Program in coordination with CDBG and Small Business Administration loans, etc.

The City will investigate the use of Section 108 funds to enable it to speed up desperately needed drainage improvements. Four million dollars (\$4,000,000) to \$6 million per year should be set aside to correct 20 separate drainage projects within the community development neighborhoods. These funds supplement the existing schedule for locally planned and funded improvements.

Full-service community centers were developed at established recreation facilities for general neighborhood viability and quality of life. The City will develop and program more youth and "Teens at Risk" events. Increasing the programming on a community level will enhance citizen involvement in special events.

A program of coordinated, ongoing, strategic planning can only ensure much of this. This is a vital and continuous process. The City will provide additional resources and direction within the local planning function. The goals will include and will involve formalizing town meeting formats, empowering citizens to take control of situations within their own neighborhoods, increasing citizen participation, and coordinating existing plans to increase their effectiveness.

Historic preservation of residential and non-residential structures will continue as a part of the effort to restore the downtown and surrounding areas as well as to preserve the unique character of the City. This activity benefits the economic development and stabilization of the Central Business District. This is one reason the City is emphasizing the need to expand and improve the main public library within the Central Business District. The main library, as well as hospitals, schools, etc. is categorized as one of the other public facilities the City constantly searches for funds to improve. The improvements to the main library will not only assist in the elimination of slum and blight in the downtown area, but also better serve a low-income population living in many of the community development neighborhoods near the Central Business District.

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It will further complement the continued development of the downtown and waterfront areas.

Relevant Public Policies

The City of Mobile has various public policies, which regulate the development of housing. It is important to note that none of these ordinances or policies contains barriers to affordable housing that act as disincentives to development, or create obstacles to the production or maintenance of standard housing for low-income residents.

Description/Assessment

Zoning: There are no exclusionary practices within the zoning ordinances, i.e., lot size, cost of housing type. All residential districts have a minimum lot size of 7,200 square feet for single-family units. Two-family and multiple-family residential districts also permit 7,200 square-foot lots for one-family, 8,000 for two-family, and in multiple-family districts; additional units are permitted at 1,500 square feet per unit.

Land Use: There is currently twice as much land zoned for multiple-family use as is developed.

Impact Fee: There are no impact or growth fees.

Building Code: The City utilizes the 2000 International Building, Property Maintenance, Residential, Mechanical, and Plumbing Codes, the 1999 National Electrical Code, and the 1997 Standard Fire and Life Safety Code as the basis for construction and maintenance standard code. There are no special restrictions on construction except in floodplains and historic districts.

Subdivision Regulations: There are no exclusionary practices within the regulations. Lot sizes are controlled only when the lot does not have public water or sewer. In these instances, Mobile County Board of Health standards are imposed. With water or sewer service, lots must be a minimum of 15,000 square feet, and without either the minimum lot size is 20,000 square feet, and lots must pass percolation tests. If both public water and sewer serve the lot, the existing zoning classification dictates the minimum lot size.

Licensing and Permits: The City has a coordinated one-stop permit review system, which expedites the review process.

Rent Controls: There are no rent controls.

Tax Policies: The property tax base in Mobile is minimal; the basis is 10 percent of market value x 63.5 mils/\$1000 of assessed value – less any state and county exemptions.

All of the previously mentioned policies, ordinances, and procedures contribute to the development cost of housing. However, their existence is essential to the development

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and maintenance of a standard living environment. Only when these ordinances and policies require performance well above the norm might they be considered prohibitive to the development of low-income housing.

None of the aforementioned ordinances or policies is excessive in their requirements. As a matter of fact, the zoning ordinance, building codes, and subdivision regulations all contain minimum standards, which were a direct result of previous requirements of HUD's Workable Program requirements. No action is proposed to change any of these policies, ordinances, or procedures. There are no excessive, exclusionary or duplicative aspects of these policies, rules, and regulations that may constitute barriers to affordability of low-income housing.

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XIV. STRATEGY TO ADDRESS NEGATIVE EFFECTS

Court Orders and HUD Sanctions

There are no court orders or HUD sanctions pending against the City or Housing Board at this time. The Housing Board is free to pursue any HUD-Assisted Program.

Lead-based Paint Hazard Reduction

The Mobile Housing Board has conducted risk assessments and surveys in 11 of its 14 public housing developments and has found that all of the 4,066 family units contained some type of lead-based paint. Even though non-family units have not yet been tested, it is fairly safe to assume that findings will be similar to those found in family units. Immediate hazards, interior dust, exterior soil, etc. have been eliminated, and an on-going program has been established to reduce other hazards that are not considered an immediate threat. This program will remain in effect until abatement of all LBP is complete.

All public housing units are inspected once a year and this inspection includes noting incidents of cracked or peeling paint surfaces.

The current Modernization Program involving an expenditure of over \$35 million dollars addresses LBP abatement for all comprehensively renovated units along with final clearance testing and certification prior to re-occupancy.

A. Monitoring

The City of Mobile in partnership with the Mobile Housing Board will undertake periodic, ongoing activity monitoring to ensure long-term Plan compliance. Those standards for compliance are referenced in the regulations governing the conduct of entitlement funds as found at Subpart J – Grant Administration (24 CFR 570 et al), Subpart K – Other Program Requirements (24 CFR 570.600 et al), and Subpart O – Performance Reviews (24 CFR 570.900 et al), for Community Development Grants Programs and Subpart H (24 CFR 92.350 et al), Subpart K (24 CFR 92.500 et al) of the HOME Investment Partnerships Program, and Subparts E and F (24 CFR Parts 576.51 and 576.61 inclusive) for Emergency Shelter Grant Funds.

Included in this effort are minority business outreach and all comprehensive-planning requirements. Monitoring will be tailored to the complexity of the program undertaken. At a minimum, Mobile Housing Board staff will conduct annual site-based monitoring to include programmatic and financial accountability.

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XV. LEAD-BASED PAINT HAZARDS

The Mobile Housing Board in association with the Mobile County Health Department and the Coalition for a Lead Free Mobile work in conjunction to identify and abate lead hazards in Public Housing where children with elevated blood lead levels are reported. Notification of such incidents trigger immediate action by the Mobile Housing Board wherein lead hazards are abated within 24 hours or the family is offered an alternative unit that has previously been abated and certified lead free.

All Public Housing Units are inspected once each year and this inspection includes noting incidents of cracked or peeling paint surfaces.

The current modernization program involving an expenditure of over \$35 million dollars addresses LBP abatement for all comprehensively renovated units along with final clearance testing and certification prior to re-occupancy.

Note: Mobile Housing Board has not yet tested the non-family classified public housing units. Furthermore, low and very-low income persons occupy all of these units.

Educational efforts currently include pamphlets on prevention, nutrition information on displays at health fairs and videotapes on lead abatement. Plans have been made for outreach in public housing developments.

At this time, the City's Urban Development Department (which issues building permits and conducts building inspections) does not conduct LBP risk assessments or surveys to determine possible hazards for housing units in the private sector. However, because Mobile has a significant amount of older housing stock (built pre-1940), the likelihood of associated LBP hazards could be substantial. Fortunately, many of these older structures are located in neighborhoods which have experienced a lot of renovation and rehabilitation in the past twenty years due to the individual structure's historical or architectural significance and/or being located in a historic district. Therefore, any risks or hazards associated with the presence of LBP have probably been abated. However, there are still many of these older units in the downtown and central part of the City which also happen to be where the greatest concentration of low income and minority populations resides. In turn, those persons at the greatest possible risk to LBP hazards are least likely to be able to afford abatement of LBP. This assessment also coincides with the Health Department's findings of concentration areas based on lead poison cases dealt with to date. One of the goals of the Lead Poison Prevention Program is to conduct individual testing in every home in the City. Priorities will focus on children in low-income families. Implementation of this goal will depend greatly on future funding.

While information about the private sector housing stock is difficult to obtain, information is available on public housing. Because all of Mobile's public housing units were built before 1980, HUD's estimate based on their national survey would seem to indicate that a large percentage (71%) probably contains lead-based paint. This has, in fact, proven correct. As stated previously, the MHB conducted risk assessments and

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surveys for the majority of their public housing projects to determine whether LBP hazards are present.

As a result, 100 percent of the public housing family units tested were found to contain lead-based paint. Immediate hazards, interior dust, exterior soil, etc., have been eliminated and an on-going program has been established to reduce other hazards which are not considered an immediate threat. This program will remain in effect until abatement of the LBP is accomplished.

There appears to be no other significant environmental hazards evident in the City.

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XVI. ANTI-POVERTY STRATEGY

The Poverty Status in Mobile

In accordance with the 2000 Census reports, there are 40,864 (21.2%) residents living in poverty in Mobile. Comparatively, there are 16,262 (31.4%) children under the age of 18 years living in poverty with 3,827 (14.7%) of the elderly living in poverty. These two groups represent the greatest burden of poverty in the City.

Based on the U.S. poverty level of \$18,100 for a family of four, the City has 9,112 (17.9%) families living below the poverty level. Of the 40,864 (21.2%) individual residents below poverty, 16,262 are children under the age of 18 years and 3,827 are elderly residents' 65 years and older (**See Table 13**).

TABLE 13

FAMILIES BELOW POVERTY

	#FAMILIES INCOME BELOW POVERTY	RACE/TOTAL FAMILIES	RACE/FAMILIES BELOW POVERTY
White	1,212	2.37%	13.30%
Black	7,641	14.97%	83.86%
Native American	34	0.07%	0.37%
Asian	97	0.19%	1.06%
Pacific	0	0.00%	0.00%
Other	16	0.03%	0.18%
2+ races	112	0.22%	1.23%
Hispanic	84	0.16%	0.92%
White alone, not Hispanic	1,181	2.31%	12.96%
Total Families	51,043		
Total Families Below Poverty	9,112		

Source: U.S. Census, 2000 Summary Tape File 3A

Programs of the City of Mobile

The City is continually striving to eliminate poverty and is responsible for some programs geared toward the development and training of low-income individuals to become self-supporting and productive citizens. Specifically, the City has appointed the Mobile Housing Board to act as its agent in the administration of the City's Community Development Block Grant (CDBG) Entitlement Program, with funds set aside to provide supportive services and other community-based activities. The City also has an arrangement with the Mobile County Department of Human Resources to provide

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emergency financial assistance to distressed residents. These two programs assist in the overall elimination of poverty.

The Economic Development Center that was discussed previously in this section demonstrates a desire by the local officials to eliminate poverty and to assist the citizens with financial independence.

Workforce Investment Act

This program continues to provide the very valuable service of assisting disadvantaged individuals in obtaining training and employment skills that would enable them to find the kind of employment that would raise them above the poverty level. It is difficult at this time to quantify the number of individuals who will become employed as the result of the WIA training during the next year.

Based on the above, and taking into consideration that there are approximately 9,112 families in the City living below the poverty level, it is projected that 1.0 percent of that number will have effectively risen above the poverty level during the next fiscal year.

The City of Mobile also administers a grant program through its general fund, which financially assists community-based agencies in providing supportive services to low and moderate income residents. The City has direct control over the use of these funds as legislated by City Council and administered by the Mayor. Programs and services vary from year to year. This current fiscal year's budget includes financial assistance to the Area Agency on Aging for the provision of nutrition programs for senior citizens, assistance to the Boys and Girls Clubs in Mobile for educational and cultural enrichment activities of youth residing in public housing programs, assistance to the minority business contractors for encouraging business development among minority residents, assistance to the St. Mary's Home to provide shelter for at-risk youth and assistance to the Volunteers of America to provide a sheltered workshop program for low-income residents. All of these programs and services assist the City in meeting the needs of the poverty level residents.

In addition, the City of Mobile is working with the Mobile Housing Board, area banks, community organizations such as the Bay Area Women Coalition, the MLK Redevelopment Corporation, the Volunteers of America, Mobile Community Action, the Mobile Mental Health Center, etc., to develop affordable housing within the community. To develop a comprehensive strategy, which supports the diverse needs of poverty-level residents, the City has adopted a strategy of networking with as many providers as possible to promote innovative programs. Evidence of community networking on behalf of the homeless exist through the success of Mobile Community Action, Inc., the Community Care Exchange, the Mobile Housing Task Force, the Mobile Homeless Coalition and the Mobile Union Coalition for the Homeless, among other groups. No residents are denied access to housing because of race, ethnic origin, creed, sex, age, or disability.

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Strategy for Providing Housing Assistance

Needs Assessment for Poverty-Level Residents

The median family income for a resident of Mobile is \$31,445. Comparatively, the median family income in the Mobile MSA is \$35,629, \$33,710 in Mobile County and \$34,135 in Alabama, respectively (2000 Census reports). Given the level of housing needs listed in other sections of this plan, the City works cooperatively with the Mobile Housing Board in developing a housing assistance strategy to assist the low and moderate income residents. Through public hearings, community meetings and City Council meetings, the public provides key input into the policies and procedures which govern the housing assistance programs. The City's anti-poverty strategy principally focuses upon the elimination of homelessness among poverty-level residents and the impact of supportive services provided to these assisted families.

Description of Public Institutions, Non-Profit Organizations and Private Industry

The institutional structure with respect to agency catchment areas and frontline coordination is initiated and carried out by the Community Care Exchange, the Community Based Agencies Network of Community Agencies and a number of other community task forces.

The Mobile Housing Board began working with agencies such as the United Way of Southwest Alabama, Mobile Community Action, Downtown Redevelopment Commission, Franklin Memorial Health, Mobile County School Board, Community Care Exchange GRCMA Early Childhood Directions and others, in a committed effort to bring services to our public housing and community development areas. To date, the Mobile Housing Board serves on a number of community agencies' boards in the City and directly assists in the organization of agencies as Mobile Community Action, Senior Citizens Services, Inc., Retired Senior Volunteer Program, Senior Companion Program, Homemaker Services and Foster Grandparent Program, among others.

Presently affordable housing is created through the following:

- Public Subsidized Housing – provided by the Mobile Housing Board's Public Housing, Section 8, Rehabilitation and Public Housing Modernization Programs.
- Non-Profit organizations – The MLK Redevelopment Corporation has completed homes using HOME funds. The corporation plans to expand its program into more neighborhoods in the immediate future.
- Mobile Housing Board's Affordable Homes program – The Housing Board has constructed 6 new single- family homes in mid-town Mobile under its new program, using public housing new construction funds. No interest soft second mortgages are offered to target low to moderate-income first time homebuyers. Construction has

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been completed on an additional 45 single-family homes in the Dauphin Island Parkway community.

- Private Industry – SouthTrust Mortgage Corporation has financed the City’s single-family homes through 30-year mortgages below market rate for qualified first time homebuyers. MLK Redevelopment Corporation has partnered with Whitney Bank, Gulf Federal Bank, Commonwealth Bank, BankTrust Bank and Compass Bank, to name a few. The Mobile Housing Board is working through the AmSouth Bank Mortgage Center.

Development Corporations

The City of Mobile encourages and supports the activities of non-profit development corporations which serves as an efficient device for supporting the dual objectives of increasing the supply of low and moderate income housing and increasing the accessibility of those units. It can either sponsor development or assist low and moderate-income persons to take advantage of existing housing resources. The development corporation is usually formed to further housing and development goals not otherwise being served by existing public or private agencies.

In past configurations these entities were not concerned with delivery of services beyond housing and transportation. The Mobile Housing Board has formed a for-profit corporation that will seek out new partnerships encompassing housing, supportive services and economic opportunities for the disadvantaged.

The first partnership developed is with Dollar General for a retail/training facility at a public housing site.

MLK Redevelopment Corporation serves as an excellent local model of a neighborhood development corporation sponsoring both affordable housing and economic development projects.

A five-member body governs the Mobile Housing Board. Their duty is to establish policies and procedures in the delivery of low income housing programs and associated support services. The City’s Mayor appoints each member. Terms are set on a five-year staggered basis. The Chairman is selected by majority vote of the Board at its charter mandated annual meeting.

Employees are members of a countywide merit system, which governs the manner in which employees are hired, promoted, etc.

The Community Development Block Grant Program, HOME investment partnership program and Emergency Shelter Grants are administered on behalf of the City under terms of a City resolution. The City develops annual budgets and establishes projects and activities. The Housing Board administers and carries them out. The City enacts all program amendments.

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Overcoming Gaps

There are many individual organizations, i.e., Mobile Mental Health Center, Mobile Community Action, The Shoulder, Sojourne, St. Mary's Home and the L'Arche Communities, and others, which are currently providing services for the homeless and those with special needs. Most of these organizations have limited information about the recipients they serve. As a result, the individual organizational data is unreliable in determining the total number of persons requiring special services.

However, these organizations can form a valuable data source in the future if their activities can be coordinated into a Citywide-clearing house, thus overcoming this particular gap.

The City is constantly searching for innovative measures to improve the quality of life for all of its citizens. Annual leadership trips are taken to other cities to discover innovative measures they are taking to serve their citizenry. This past year, the City set up \$347,000 for traffic control devices in low and moderate-income neighborhoods as a result of information gathered in previous excursions. The City is in partnership with the Mobile Housing Board to submit a HOPE VI application, which will remove a large concentration of public housing in downtown and provide a wider array of housing opportunities and services for the existing residents.

The United Way of Southwest Alabama completed a comprehensive community-wide need assessment in August 1998. The assessment provided details that can be useful in the ongoing community discussions regarding priorities. Furthermore, the assessment provided useful details in planning for additional services, community education and advocacy programs, and information sharing across agencies and service areas.

With respect to the disabled population, Volunteers of America believes there is a significant need for some type of minimal support mechanisms to assist these individuals in developing or in living as independently as possible. They do not believe that networking with other existing agencies is sufficient and there needs to be an on-site type of support mechanism at each of the facilities to close this gap.

Information, housing counseling and referral services are provided to assist at-risk families in pursuing self-sufficiency. This is being accomplished through housing director services through educational, employment and vocational training directories and through personal financial counseling directories. The current need is for a directory to assist homeless families and families at risk of becoming homeless.

Innovative approaches are needed to increase the availability of housing units by maximizing existing resources. More utilization of vacant and abandoned properties for rehabilitation is being considered. Preventive maintenance of dwellings where low-income residents live is also receiving attention.

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Where governmental and/or private policies restrict the poverty level, resident's access to needed housing and support services, public education programs, workshops and cooperative agreements among agencies are being developed. For example, homeless families with children are encouraged to remain intact and to become self-sufficient.

Resources are being maximized through a system-wide plan of action by both the public and private sectors to ensure continuity of services and to avoid duplication of efforts.

Incentive programs, such as the JOBS program, will be expanded to support self-sufficiency among poverty level residents. A comprehensive strategy for linking training, employment and day care services will be linked to the governmental assisted housing programs and services. Further research is being conducted.

First-time homeowners receive counseling in personal finances, responsibilities of homeownership, and obtaining mortgage, etc. Self-sufficiency programs in repairing, weatherizing and controlling utility expenses, etc also will be expanded.

Where various federal, state and local governmental funds are available to poverty level residents, there is a need to support the integration of demonstration programs and services, which provide a continuum of service. For example, the U.S. Department of Health and Human Services, Division of Health Services, provides health care and case management services for homeless children. By combining these services with HUD's Section 8 rental assistance program funds, a strategy to assist homeless children will be implemented.

Coordination Efforts

The Mobile Housing Board, which includes the Community Development Department that administers the City's Community Development Block Grant Programs, has had long-standing working relationships with all public, private and social services agencies that may be in any way connected to the programs and activities of the City's housing and housing-related efforts.

The Community Development Department of the Mobile Housing Board (MHB) maintains almost daily contact with agencies such as the Department of Health and Human Services regarding problems that constantly arise with public housing residents and matters affecting their children, benefits, etc. Contact is also maintained on a regular basis with the Mobile Mental Health Center, especially with respect to the Drug Elimination Program now in force in all public housing developments. The Mobile Police Department and the Sheriff's Department are also directly involved with MHB's Drug Program.

Members of MHB's administrative and technical staff are represented on the Community-Care Exchange (CCE) and are directly involved in the day-to-day functions of that organization. Because CCE is comprised of representatives from all the social

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service agencies in the area, this arrangement allows for complete networking on a continuous basis.

The Community Development Department interfaces continuously with those organizations and agencies that are connected to community development and community planning activities. These include the City's Urban Development and Engineering Departments, the Downtown Redevelopment Commission, Main Street, Mobile Historic Development Commission, Greater Mobile Development Corporation, and other relevant City departments. The monitoring of sub-recipients also presents a unique opportunity not only to become conversant with the activities of the particular sub-recipient, but also to become familiar with the organizations with which they interface, thus extending the reach and effectiveness of the Community Development Department as it attempts to service the needs of the community.

Through service on a number of advisory board and community interest groups, the staff of MHB is able to keep tract of the problems and needs of various segments of the community and are in a position to provide guidance and technical assistance, as well as to select the programs best suited to meet the needs of the community. Elected City officials rely heavily on this service from the Community Development Department.

A close relationship is also maintained with the South Alabama Regional Planning Commission (SARPC), which includes in its services the Area Agency on Aging, the Senior Aides Program, the Mature Workers Program and the Medicaid Waiver Program. The Mobile Housing Board taps into all of these programs as it goes about the business of providing services to its residents.

Every effort has been made to establish links with all agencies and organizations that may be even remotely connected with the City's community efforts. To the extent possible, these efforts have been successful.

The Mobile Chamber's Center for Workforce Development serves as a community resource for creating and locating a skilled, productive workforce. Many of the Center's activities center around school to career partnerships with Mobile County Public Schools, local business and industry and the local community colleges and universities. The mission of the Center is to work collaboratively with local schools to provide students with technical and soft skills training required for entry into the local job market. The Center emphasizes life long learning opportunities, apprenticeship programs and customized business and industry training programs to meet workforce challenges in the new millennium. The Center supports the on-going economic development initiatives of the Mobile Chamber and its mission of improving the quality of life for the local citizens.

The Mobile Housing Board will also monitor all other Federal and State-assisted housing programs utilizing the following methods:

- Low/moderate income households will be defined within those units devised and updated periodically by HUD for participation in the Section 8 programs within the

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Mobile MSA. Applicants for housing assistance will be screened for eligibility in relationship to an aforementioned Section 8 income limitation.

- All contracts, agreements, mortgage notes, etc. entered into with private, rental housing providers will contain provisions for these providers to give preference to low and moderate income tenants.
- Programs for rental rehabilitation will be directed toward neighborhoods which have been previously identified as having a substantial inventory of rental units that are affordable to those with low to moderate income and that are expected to maintain this status over the long term. Similarly, programs for rehabilitation of ownership occupied units will be keyed toward low to moderate-income neighborhoods having significant amounts of substandard housing.
- The Mobile Housing Board staff will conduct periodic monitoring over an annual cycle to ensure ongoing compliance with long-term program requirements. Landlords will be required to certify that their rents are being maintained at agreed-upon levels and that they are still making their units available to program-referred tenants. Homeowners will be required to certify that they are maintaining their primary residence status at the program-assisted unit. Individuals receiving mortgage or rental assistance will be required to certify sources and levels of income.
- Housing Board staff at properties that received rehabilitation assistance to ensure that the properties are being maintained to program standards will conduct periodic site inspection.

Public Housing Resident Initiatives

The City Wide Residents' Council and the community based Tenants' Association have established a strong partnership with the Mobile Housing Board and those agencies that the Board contracts with, such as the Girl Scouts of the Deep South, Mobile Mental Health, MLK Resource and Training Center, Port City Community Services, Mobile Police Department, Mobile County Sheriff's Department, Business Innovation Center and the Boys and Girls Clubs, to develop educational, recreational, business, cultural, social, drug abuse and treatment and crime prevention and interdiction programs. Keeping our children out of the streets and into wholesome community programs and back into schools has been the positive effects. Residents serve on advisory committees of all providing services helping to shape programs and policies in their communities. These programs are funded with CDBG, Comprehensive Grant and Drug Elimination Grant Funds.

Consultant services are available to assist and help the Residents' Council members and Executive Officers in becoming much more self-sufficient and self-reliant. The Council currently has a contract for services with the Mobile Housing Board and maintains grounds of five housing developments. The City-wide Residents' Council employs two public housing residents who oversee the day-to-day operation of the Council and its

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lawn care business. This landscape program employs seven persons, all current or former residents. Funding for the contract for services is made possible through HUD's Comprehensive Grant Programs. Operating out of its own office and training complex which is provided by the Mobile Housing Board, the City Wide Residents' Council plans to operate a Laundromat out of their complex, to provide much needed services and additional employment for unemployed residents. Working closely with ten Tenants' Associations representing fifteen developments, the Council continues to improve its level of communication between management and the residents of public housing. Tenants' Associations meetings are held monthly in each development to provide a constant medium for the exchange of ideas and information.

A number of other programs are yet available to assist public housing residents in their adjustment and affording them the opportunity to become self-sufficient. Programs currently in place are: the Family Self-Sufficiency Program, which provides counseling and supportive services; the Comprehensive Housing Counseling Program, which offers first-time homebuyers budget and home maintenance counseling; the Environmental Program, which monitors and cites those who violate trash and litter ordinances; and the Summer Work Employment Experience Training Program (SWEETP), which employs our youth during the summer months.

Other programs and initiatives provided through the Drug Elimination Program funds include: the Mobile Police Department's Community Response Team and the Sheriff's Drug Task Force Saturation Team in all housing communities, the installation of security cameras, fencing and/or the installation of video surveillance and accessed control at various public housing sites, the establishment of an educational media computer lab in three of our public housing communities with other developments to soon be included. The PHDEP provides funds for the development of Site/Service Lease Agreements for eight new multi-service programs, ranging from recreation, health, education, training for employment, and life skills training, which are all geared toward improving the quality of life in public housing and at the same time, providing residents the opportunity to be self-sufficient and economically independent. Finally, the Clinton L. Johnson Economic Development Center was established in the R.V. Taylor/Thomas James public housing community.

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ACTION PLAN

FISCAL YEAR 2003

May 1, 2003 – April 30, 2004

The attached **TABLE I, FUNDING SOURCES**, indicates a total entitlement figure of \$6,341,934. The following describes the components of that figure:

<u>Funding Source</u>	<u>Amount</u>
HUD Community Development Block Grant (CDBG)	\$3,371,000
HUD Home Investment Partnership Act (HOME)	\$1,731,000
HUD Emergency Shelter Grant (ESG)	\$ 125,000
HOME Reallocated Funds	\$ 670,000
CDBG Reallocated Funds	<u>\$ 444,934</u>
Total	<u>\$6,341,934</u>

Reallocated funds are derived from project funds no longer needed under previously adopted CDBG Final Statements or Action Plans. They are as shown on the attached page.

OTHER RESOURCES

Leveraging of other sources of funds will occur mainly within the HOME Program. The HOME Rental Rehabilitation Program will provide up to \$25,000 for substantial rehabilitation grants, provided that the participating landlords put up a dollar-for-dollar match. The HOME Homebuyer Assistance Program, undertaken by the local Community Housing Development Organization (CHDO), leverages HOME funds by partnering with local banks to provide first mortgage financing. Assuming construction and sales of up to 5 homes in the upcoming year, private mortgage funding could amount to \$200,000. HOME also requires local match. The City of Mobile will provide a match amount of \$188,712 out of its general operating budget for HOME-eligible projects.

Subrecipients under the Emergency Shelter Grants Program will be required to provide required program match. This will amount to another \$118,750.

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TABLE I

FUNDING SOURCES

**U. S. Department of Housing and Urban Development
CPD Consolidated Plan
Funding Sources**

Entitlement Grant (includes reallocated funds):	\$ 6,341,934
Unprogrammed Prior Year's Income Not Previously Reported	-0-
Surplus Funds	-0-
108 Loan Requests:	\$ 5,660,000
Return of Grant Funds:	-0-
<u>Total Estimated Program Income:</u>	<u>\$ 512,000</u>
TOTAL FUNDING SOURCES	\$12,513,934

Estimated Program Income		
Description	Grantee	Subrecipient
1. Rehab Loan Payments	\$174,000*	-0-
2. Sale of Land	\$ 7,000	-0-
3. Ground Rents	\$100,000	-0-
4. Clinton L. Johnson Daycare	\$230,000	-0-
5. Economic Development Loan Payment	\$ 1,000	-0-
TOTAL PROGRAM INCOME	\$512,000	

* \$162,000 CDBG
\$ 12,000 HOME

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LIST OF PROPOSED PROJECTS		
PROGRAMS ELIGIBLE UNDER COMMUNITY DEVELOPMENT BLOCK GRANT		
Public Services		
AGENCY	PURPOSE FOR REQUEST	RECOMMENDED
Boys and Girls Clubs	Youth development programs, recreation at Kiwanis Branch	\$66,692
City Wide Residents' Council, Inc.	Transportation for elderly in public housing	\$18,676
Dearborn Community Center/YMCA	Day Care/After School/Teen Rec. Programs	\$18,700
District 2, Senior Citizens Center	Outreach services for elderly	\$56,457
Dumas Wesley Community Center	Neighborhood outreach in Crichton community	\$25,000
MHB - Community Services	Recreation Programs at four public housing rec. centers	\$120,000
MHB - Community Services	Girl Scout Programs at four public housing sites	\$18,757
SARPC - Area Agency on Aging	Elderly transportation services	\$40,000
Senior Citizens Services	Operational costs for SCS Center	\$45,000
United Methodist Inner City Mission	Neighborhood outreach program in Oakdale and Maysville	\$95,000
Morningside School	Purchase of new computers	\$9,968
Mulherin Custodial Home	Operational costs	\$5,650
South Alabama Food Co-op Food van	Purchase of utility van for delivery of food units to l/m	\$26,370
South Brookley Elementary School	Technology, books, and equipment for students	\$14,800
Hillsdale Park	Summer Tennis Program	\$5,000.00
Hillsdale SAIL Center	Purchase of computers	\$6,000.00
Public Facilities		
LOCATION	PURPOSE FOR REQUEST	RECOMMENDED
Council District 1		
	Project Contingencies	\$226,590
Council District 2		
	Downtown library improvements	\$2,800,000
J. R. Thomas Rec. Center	Facility Renovations	
Leslie Busbee Rec. Center		\$356,307
Josephine Allen Rec. Center		
Roger Williams Rec. Center		
Council District 4		
	Farnell Drive drainage and paving	\$136,000
	Gulphaven Park improvements	\$50,000
Council District 6		
	West Mobile Senior Citizens Center	\$2,860,000
Council District 7		
B&G Clubs/Cody Rd	Facility Renovations	\$25,000
Hillsdale Rec. Center	Facility Renovations	\$25,000
Hillsdale Neighborhood	Street Paving	\$184,000

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LIST OF PROPOSED PROJECTS		
Economic Development		
AGENCY	PURPOSE FOR REQUEST	RECOMMENDED
Mobile Housing Board	Clinton L. Johnson Center for E. D.	
	Class training/program operations	\$600,000
	SWEETP Summer training Summer 2003	\$33,600
Rehabilitation, Housing, et. al.		
AGENCY	PURPOSE FOR REQUEST	RECOMMENDED
Bay Area Women's Coalition	Neighborhood Rehabilitation Programs	\$32,995
MHB - Rehabilitation Dept.	World Changers/Rehabilitation Materials	\$13,957
MHB - Rehabilitation Dept.	Rehabilitation and Real Estate Services	\$362,980
Mobile Housing Board	Property Upkeep Pending Sale	\$135,843
MLK Avenue Redevelopment Corp	Housing Counseling Services	\$23,500
Independent Living Center	Housing rehabilitation for disabled	\$50,000
Mobile Association for Retarded Citizens	Rehabilitation of group quarters	\$34,627
Mulherin Home	Rehabilitation of group quarters	\$72,500
Planning and Administration		
ORGANIZATION	PURPOSE FOR REQUEST	RECOMMENDED
Mobile Housing Board	Program Oversight	\$583,254
City of Mobile/Urban Development	Neighborhood Planning	\$50,000
Mobile Fair Housing Center, Inc.	Update the City's Analysis of Impediments	\$35,782
Mobile Housing Board/HOPE VI application	HOPE VI Application	\$50,000
Debt Repayment		
	PURPOSE FOR REQUEST	RECOMMENDED
108 loans	Dotch Center	\$149,575
	Economic Development Center	\$126,101
	Harmon Park	\$128,095
	Dow Amphitheater	\$ 258,158
		\$9,975,934

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CDBG TOTALS	
Services	\$572,070
Capital Facilities	\$6,662,897
Economic Development	\$633,600
Rehabilitation, Housing Et al	\$726,402
Planning And Admin	\$719,036
	\$9,314,005
108 repayments	\$661,929
	\$9,975,934
Total Budgetw/108	\$9,975,934
Unobligated Balance	\$0