



Fifth and Final Program Year CAPER

GENERAL

Executive Summary

General Questions

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

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

This report describes the progress the City of Mobile has made in grant year beginning May 1, 2012 through April 30, 2013 in implementing its Consolidated Housing and Community Development Plan, and details activities undertaken using its three federal entitlement grant funds: Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Partnerships Investment Program (HOME). The report also includes Homelessness Prevention and Rapid Re-housing Program (HPRP), Neighborhood Stabilization Program (NSP), and State Emergency Shelter Grant (ESG) along with five-year (2008-2013) performance.

This is the fifth and final report regarding progress made under the City's Consolidated Housing and Community Development Plan covering 2008 – 2013. The activities in the CAPER were guided by the comprehensive analysis of needs of City residents contained in the *2008-2013 Consolidated Plan and Strategy* which set goals and strategies to address these needs over a five (5) year planning period. Map 1 shows the CDBG Target Areas where most of the CDBG, HOME and ESG investments were concentrated. Maps 2 – 8 illustrate the spatial distribution of program activities and projects.

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

2012-2013 ACTIVITIES BY GRANT SOURCES

Community Development Block Grant (CDBG): CDBG is the major Federal urban development program. Each project must benefit low and moderate income persons, eliminate slum and blight, or respond to urgent needs such as storm damage. Most of the

funds must be used for physical improvements, such as housing rehabilitation and public facilities. During 2012-2013 Program Year, the major initiatives accomplished through the use of CDBG funds included improvement of public facilities, home modifications for people with disabilities, deferred loans for homeowner residential rehabilitation, demolition of nuisance properties, historic preservation, and public services primarily for low to moderate income residents of the City. The public facilities and infrastructure improvements initiated, completed or substantially completed include:

PUBLIC FACILITIES AND INFRASTRUCTURE IMPROVEMENTS: \$749,269

African American Archives Restoration

The renovation of this Landmark historic, cultural and educational facility is underway. The facility is located in the proposed Neighborhood Revitalization Strategy Area. The facility provides educational, cultural and tourism opportunities in the community. (CDBG Budget \$56,000)

Howard-Johnson Park Walking Trail and Accessible Parking

Located in a low/moderate income area, this project is nearing completion and includes "rest stops", consisting of a concrete pad with a park bench, water fountain, as well as landscaping and shade trees, to the park. A sidewalk extension to connect the existing walking trail to the dead-end concrete sidewalk at the playground has been added. New ADA compliant parking spaces with signage, striping, curb ramp and access sidewalks were also added to the Atoll Drive edge of the park. (CDBG Budget \$58,666)

Maitre Park Concessions Building - Renovation

Renovation work was completed on the Maitre Park Concession Building to provide a more healthy and code compliant facility for the park users. The project included architectural/engineering design and improvements and is located in a low/moderate income area. (CDBG Budget \$103,666)

Theodore Park Fire Access Road and Park Improvements

Currently under construction in a low/moderate income area, this project includes construction of an access road entrance and drive into the park and to the new concessions building, parking, a fire truck turn around, site grading and drainage associated with the access drive, sidewalks, fencing and limited improved parking. (CDBG Budget \$266,349)

Woodcock School/Therapeutic and Senior Activity Center – Offices, Program Rooms and Restroom Renovations

This project is substantially completed and includes upgrades to three existing public restrooms and one single staff toilet room in the north and west wings; renovation of program rooms in the north and west wings to accommodate additional programming and provide renovated spaces in the west wing as offices for the facility staff, along with corridor access to renovated spaces and code compliant exit requirements. Renovations included electrical, mechanical and life safety upgrades, general improvements to assist in the safety and usefulness of the facility to the staff and to the mentally, physically and

learning disabled clients. The community facility serves a low/moderate income area. (CDBG Budget \$214,588)

Trinity Gardens Park – Drainage Improvements

Nearing completion, this project provided drainage improvements at Trinity Gardens Park so that it could be more fully utilized by residents in this low/moderate income area. (CDBG Budget \$50,000)

HOME MODIFICATION FOR PERSONS WITH DISABILITIES

Provided home modification assistance to 5 residents with disabilities to enable them to achieve a degree of mobility, comfort and independent living in their homes. This was accomplished through the Independent Living Center with \$50,000 in CDBG funds, and this program is ongoing.

PROGRAMS

Community Development Block Grant (CDBG): In the 2012 Program Year, the Action Plan anticipated receiving \$2,159,768 in entitlement and \$161,835 in projected program income. The actual allocation was \$2,150,347, and of this, \$427,127 or 19.9% went towards annual debt payment of HUD Section 108 loans.

Public Service: Approximately \$348,240 or 15% of the 2012 CDBG funding assisted nonprofit organizations with operational expenses under the public services category. These funds supported recreation programs for disadvantaged youth, healthy living services for the elderly living in low income neighborhoods, youth summer work employment experience training program, family and credit counseling services, transitional work training program for people with disabilities, fair housing education and outreach program, services for homeless women, community enrichment, and neighborhood outreach. The City funded programs that served 3,141 persons through the following subrecipients: Senior Citizens Center, Dumas Wesley Community Center, Mobile Development Enterprises, Center for Fair Housing, Mobile Association for Retarded Citizens, Family Counseling Center of Mobile, United Methodist Inner City Mission (UMICM), Boys and Girls Club of South Alabama, and McKemie Place.

HOME Funds: Since the recertification of the City's HOME program, several projects have been planned and funded, and construction of the projects is either underway or scheduled to begin soon. The HOME funds are used by the City and its development partners to increase the supply of affordable housing units, as well as rehabilitate distressed multi-family developments in Mobile. The 2012-2013 Action Plan contemplated accessing \$781,277 in HOME allocation; however, the City received \$788,509 in HOME Investment Partnerships Program funds during this time period plus an additional \$32,669 in program income. The City's HOME allocation for 2012 declined by 42% from the 2011 allocation amount. The City also continues to commit funds from prior year's HOME allocations which were delayed in their release.

In 2012 Program Year, the City committed \$1,476,550 on four projects. Greystone Apartments (56 units) funded at \$850,000 with a total project cost of \$8.27 million; Volunteers of America Southeast (14 HUD Section 811 units) for people with disabilities

funded at \$300,000 with a total project cost of \$1.7 million; Magnolia Place Apartment rehabilitation for people who are HIV positive (15 units) funded at \$303,434 with a total project cost of \$380,507. These projects are under construction with completion scheduled for late 2013. Habitat for Humanity committed \$23,116 to rehabilitate one owner-occupied home. This home will be completed in July 2013.

Emergency Solutions Grant (ESG) Funds: ESG is allocated to agencies that provide shelter, food, medicine, child care, homeless prevention and rapid re-housing, and other services to the needy and homeless. The City allocated its grant funds to the Service Center of Catholic Social Services, Dumas Wesley's Sybil Smith Family Village, Loaves and Fish (15 Place), Penelope House Family Violence Center, McKemie Place, and Housing First, Inc., the lead agency for Continuum of Care (CoC) for planning, allocation and Homeless Management Information System (HMIS) coordination. These subrecipients served 1,604 clients. The \$208,878 ESG fund spent was matched by \$321,243 in subrecipient agencies contributions, more than one-to-one.

Alabama State Emergency Solutions Grant (ALESG) Funds: The following organizations were provided a total of \$280,000 in ESG funding from ADECA to supplement funding already provided under the City's entitlement ESG grant: Service Center of Catholic Social Services, Sybil Smith Family Village, and Penelope House. The remainder of funding was extended to the following homeless providers: Family Promise, McKemie Place, AIDS Alabama, Wilmer Hall, the Salvation Army, Mobile County Public School System and 15 Place (Loaves and Fish).

Neighborhood Stabilization Program (NSP) Funds: This program was a federal response to the housing foreclosure crisis. The City received \$2 million through the Alabama State Department of Economic and Community Affairs. Nineteen (19) homes were purchased and rehabilitated; to date, 12 have been sold, 3 are occupied by households under Lease-Purchase Agreements, and the remaining 4 are being marketed to potential home buyers. Although the past state of the economy and depressed housing market made marketing houses extremely difficult, the City's down payment assistance program is helping potential homeowners to purchase the homes. Sales are picking up. As of April 30, 2013, the City had on hand \$311,526.07 in unspent NSP program income, which will be recommitted to the Neighborhood Stabilization Program.

Homeless Prevention and Rapid Re-Housing (HPRP) Funds: This program was completed in the summer of 2012 with the final draw being completed in October 2012. All reports were completed and submitted in e-snaps and at federalreporting.gov.

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

SUMMARY OF FINANCIAL RESOURCES

The following Table 1 shows how federal and non-federal resources for housing and community development were available in 2012-2013 Program Year:

Table 1: Summary of Financial Resources

<u>2012 Federal Allocation</u>	
Community Development Block Grant	\$2,150,347
HOME Investment Partnerships Grant	\$ 788,509
Emergency Solutions Grant	\$ 225,814
Total	\$3,164,670
Program Income (CDBG)	\$ 180,031
Program Income (HOME)	\$ 32,669
<u>Local</u>	
Current Balance of City HOME Matching Funds	\$1,040,069
(Amount Committed to HOME Activities)	(\$ 591,540)
Amount Available to Commit to HOME Activities	\$ 448,529
<u>Alabama State (through ADECA)</u>	
Emergency Solutions Grant	\$280,000

The City also provided \$808,826 in General Fund money through its annual performance contract program to some social services agencies. The partner agencies that received the contracts are Dumas Wesley (\$15,163), Boys and Girls Club (\$377,505), Independent Living Center (\$55,258), Family Promise (\$27,000), Penelope House (\$145,800) and Senior Citizen Center, VIA (\$188,100).

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

(DH-1) Availability/Accessibility of Decent Housing

Rental Housing: Greystone Apartments (56 units) funded at \$850,000 with a total project cost of \$8.27 million; Volunteers of America Southeast (14 HUD Section 811 units) for people with disabilities funded at \$300,000 with a total project cost of \$1.7 million; Magnolia Place Apartment rehabilitation for people who are HIV positive (15 units) funded at \$303,434 with a total project cost of \$380,507. These projects are under construction with completion scheduled for late 2013. Map 6 shows HOME-sponsored rental housing developments.

The Mobile Housing Board completed modernization of 623 units and retained 31 Project-Based Section 8 units, creating decent, safe affordable housing.

Special Needs Housing: The City provided \$300,000 in HOME Funds to the Volunteers of America Southeast to develop 14-unit rental housing for low-income persons with disabilities. This fund will leverage \$1.4 million in HUD Section 811 financing. Construction is currently underway and will be completed later this year.

A total of \$303,434 in HOME Funds was provided to Mobile Supportive Housing to undertake major rehabilitation of Magnolia Place Apartment for people who are HIV positive. The complex contains 15 units.

The City is working with Volunteers of America Southeast to develop affordable housing for veterans with families in the next program year.

The City is planning to assist the Mobile Association of Retarded Citizens (Mobile Arc) to renovate Providence Group Home for adults with developmental disabilities. This group home has 12 bedrooms. This project will begin in the summer of 2013.

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

Homeownership: Of the 22 single-family units funded with HOME funds in 2011, 17 are completed to date, 3 are in progress, 1 is pending; 7 (Habitat for Humanity units) were sold to low-moderate income households; 6 units completed by the Volunteers of America Southeast are being marketed for sale, and 4 units completed by MLK Redevelopment Corporation (CHDO) are occupied under lease-purchase agreements by low-moderate income households. Map 5 shows new single family housing developments.

The City also provided homeownership assistance that enabled three households to become home owners. Of these, 2 are NSP and 1 was HOME.

Low-Moderate Income Homeowner Rehabilitation: The City solicited and received approximately 225 homeowner rehab applications from homeowners wishing to rehabilitate their deteriorating homes. Of these, 38 homes were rehabilitated: District 3 – 12, Citywide 1 – 22 homes, and Citywide 2 – 2 homes; Mobile Historic Development Commission – 2 homes. Habitat for Humanity also rehabilitated one owner-occupied house, utilizing HOME funds. Map 2 shows homeowner rehabilitation projects, home modifications for people with disabilities, and rehabilitation completed by the Mobile Historic Development Commission.

Historic Preservation: The Mobile Historic Development Commission completed preservation of two blighted residential buildings.

Home Modification/Visitability for People with Disabilities: The City completed 5 home modification projects to improve the mobility, comfort and independent living conditions for people with disabilities. This was accomplished through the Independent Living Center organization.

(DH-2) Affordability of Decent Housing

This goal was designed to provide down payment and mortgage assistance to low-moderate income households for the purchase of affordable housing through Community Housing Development Organizations (CHDOs), or through nonprofit or for-profit affordable housing developers. Three low-moderate income households have been assisted through this program, and more are expected to be helped in the future as

Volunteers of America sells the six completed homes which are completed and currently being marketed in the Morningside neighborhood.

In the spring of 2013, CPD completed the development of policies and procedures for administering its “stand alone” down payment assistance (DPA) program, funded with HOME dollars. CPD staff has been marketing this program through a variety of media channels, through our community partners, and through the City Council members’ newsletters and neighborhood meetings. This program will provide up to \$10,000 of assistance for down payment and closing costs for buyers below 80% of area median income who want to purchase a home in Mobile. CPD has also partnered with Consumer Credit Counseling Service (Family Counseling Center) to provide the necessary pre and post purchase counseling for these applicants.

(DH-3) Sustainability of Decent Housing

In 2012, the total number of clients served under the Homeless Prevention and Rapid Re-housing Program (HPRP) was 94; Housing First (10), Service Center of Catholic Social Services (84). The assistance provided included direct homeless prevention, financial assistance, relocation and housing stabilization. Housing counseling was also provided to 27 individuals through the Family Counseling Center of Mobile to enable them to address issues related to pre-purchase, mortgage delinquency, and fair housing activities.

The Service Center of Catholic Social Services for homeless prevention assisted 240 homeless or persons at-risk of becoming homeless to avoid homelessness.

The City has completed and adopted an Analysis of Impediments to Fair Housing Choice, and HUD has reviewed and approved the document. Implementation is now in progress.

The City also completed a new five year (2013-2017) Consolidated Housing and Community Development Plan and HUD has reviewed and approved the plan. The plan contains strategies designed to achieve sustainability of decent housing, among other goals.

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

Funds were provided to subrecipients that provide support services to homeless persons. For more information, see the Homeless Report. The City also supported elderly activities by funding the Senior Citizens Services and home visitability modification program for people with disabilities through the Independent Living Center. Five home modification projects were completed. The City provided additional \$808,826 in General Fund support to partner agencies through its performance contract program.

Capacity Building for CBDOs: The City has certified the Mobile County Training School Alumni Association, a grassroots organization involved in improving the Africa Town-Plateau community as a Community-Based Development Organization. The City is working with the organization and residents to revitalize the Africa Town-Plateau community.

Neighborhood Revitalization Initiative: The City is working with the Restore Mobile, a nonprofit developer to convert vacant lots into three affordable infill housing. This project will be funded with HOME Funds and will contribute to the stabilization of Texas Hill/South Oakleigh Historic Neighborhoods, including providing homeownership opportunity for low-moderate income households.

The five-year (2013-2017) Consolidated Housing and Community Development Plan that was approved by HUD in April of 2013, designated the Bottom/MLK Heritage neighborhoods as a Neighborhood Revitalization Strategy Area. Demolition request has been submitted to HUD, including Choice Neighborhood Grant application for the redevelopment of Roger Williams Public Housing. If approved, the proposed redevelopment will include mixed-income, multi-family rental and homeownership.

Fair Housing

The City completed Analysis of Impediments to Fair Housing Choice, which has been reviewed and approved by HUD. Implementation of the recommendations is now underway. The City is partnering with the Center for Fair Housing to implement some of the provisions in the Fair Housing Study.

Additionally, the City is in the process of hiring a consultant to conduct a Disparity Study on the procurement practices. The study will propose recommendations on how to expand contracting opportunities for minority/women owned businesses (M/WBE).

(SL-2) Sustainability of Suitable Living Environments

The City continues its effort to improve its parks and public facilities. In 2012, the City completed improvements to three parks and two public facilities. These improvements provided and expanded recreation, educational and cultural opportunities for low-moderate income persons, including people with disabilities.

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

Business Inquiries: Responded to 69 business inquiries and requests for technical assistance. Of these, 58% are from African-Americans, Whites (19%), and Hispanics (23%). The assistance provided included: Business plan development, small business and micro loan information and application packaging, bank loan packaging and consulting, record keeping, small Business management training, business startup consulting and small business accounting and financial statement.

Doing Business with Local Governments and Utility Companies: CPD partnered with the Alabama Power Company, Mobile Water and Sewer, Mobile County Purchasing Department, City Urban Development Department, Purchasing and Architectural Engineering Department to conduct a workshop on procurement and contracting opportunities in February of 2013, with a total of 16 participants/contractors. Of the 16 attendees, 7 or 44% were African-Americans, and 9 or 56% were Whites.

Entrepreneurial Training Seminar: As part of technical assistance program, a six week small business development training was conducted from March to April 2013, in

partnership with the Mobile Business Innovation Center. A total of 38 individuals attended the training, with an average class of 18. Of the 38 participants, 53% were Hispanics and 47% were African-Americans. The instruction topics included: Writing a business plan, legal requirements, accounting and financial statements, marketing, market research and sources of capital. A major gap of lack of business development and management knowledge exists among small business owners and would-be entrepreneurs, especially for minorities.

Small Business Loan Applications: The City received a total of 10 loan applications; of these, one was denied for inadequate financial capacity and cash flow, one was approved and later withdrawn by the applicant, and 8 were incomplete applications that were afterwards withdrawn by the applicants.

Observations

The majority of would-be entrepreneurs and small business owners that came through our program tend to know something about the industry in which they plan to compete, but lack the resources, requisite business and management skills to be successful. The CPD program attempts to cover the knowledge gap with weeks to months-long entrepreneurial training courses that cover basic management topics such as: marketing, accounting and bookkeeping, finance, legal, marketing research, and sales. This strategy will help to bridge this gap, making the loan applicants ready to successfully apply for financing and effectively manage their business.

Employment and Training Opportunity: The City-funded Summer Work Employment Experience Training Program (SWEET-P) for the Mobile Housing Board youth employment and leadership development provided 14 youth with workplace skills and experience. Additionally, Mobile Arc's transitional employment training program provided 58 developmentally delayed young adults who have recently aged out of the school system with life skills, self-sufficiency trades, and workplace training.

Due to the construction of the \$600 million Airbus Assembly Facility at the Brookley Field in Mobile, the Alabama Industrial Training program is spending \$6 million to develop Alabama Aviation Training Center for training Airbus employees. The City is part of the consortium working to ensure that local residents, including those from the low income neighborhoods benefit from the training and eventual employment with the new industry.

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

The City made considerable progress towards meeting the goals and objectives of the Consolidated Plan.

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

As noted in the previous CAPER, the City is refocusing on neighborhood revitalization initiatives and building the capacity of Community based Development Organizations, nonprofit developers and subrecipients. The City is also expanding its partnerships with nonprofit developers, financial institutions and economic development agencies in an effort to leverage its resources to meet its needs.

3. Affirmatively Furthering Fair Housing:

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

ACTIONS TAKEN TO OVERCOME THE EFFECTS OF IMPEDIMENTS IDENTIFIED:

Table 2 details the impediments to fair housing choice and actions the City of Mobile has taken to overcome the effects of the impediments identified. The table also combines impediments and key recommendations in the recently completed Analysis of Impediments to Fair Housing Choice.

Table 2: Fair Housing Impediments and Actions Taken

IDENTIFIED IMPEDIMENT	ACCOMPLISHMENTS 2012-2013
Citizens need increased access to fair housing services and assistance.	The City provided \$20,000 to the Center for Fair Housing (CFH) to improve community's understanding and applicability of the Fair Housing Act; conduct a series of 14 workshops and professional development trainings for elected officials, including launching media campaign. A total of 82 people were educated through the 13 workshops and 1 community outreach activity.
Amendment of the City's Housing Ordinance to include discrimination against persons with disabilities and discrimination based on familial status.	Although this activity is not scheduled to begin until year 2 of the 5 year Fair Housing Action Plan, the City is working on amending its ordinance to comply with federal statute.
There is a lack of policies and programs to promote healthy inclusive neighborhoods.	The City's investment in Low Income Housing Tax Credit projects discourages undue concentration of low income households. The City supported 56-units Greystone Place is under construction. The project is located in west Mobile. The Mobile Housing Board Redevelopment Plan calls for rebalancing of its development to avoid undue concentration of low income households.
Institute a program to remediate lead exposure risks.	The City has a contract with the University of Alabama Safe State Environmental Agency to provide lead inspections, assessments and sampling of lead-based paint for homeowner rehabilitation program; of which most of the beneficiaries are African-Americans. The City is also exploring the possibility of applying for lead abatement grant to expand its lead remediation program. In 2012, 4 single-family homes were inspected for lead assessment as part of the homeowner rehabilitation program. Since 2012, a total of 14 homes were inspected.
Consider building regulations to make all new homes "visitable."	Center for Fair Housing (CFH) has begun discussions with the staff of the Independent Living Center and the US Attorney's office to address this impediment.

IDENTIFIED IMPEDIMENT	ACCOMPLISHMENTS 2012-2013
Permitting accessory dwelling units in R-1 Districts to expand housing for the elderly.	The City is proposing to adopt a Form-Based Code in the downtown and midtown areas which will provide the flexibility to accommodate accessory structures.
Accessible housing research for persons with special needs to access the availability of accessible housing	CPD is developing a website that will provide a link to the ALHousingsearch.org. Center for Fair Housing (CFH) staff attended the launch of the program in Montgomery Alabama in March 2013. This project is a comprehensive interactive internet based housing search program.
Racial disparity in mortgage lending	The City conducted Mayor's Roundtable on the Community Reinvestment and Neighborhood Revitalization with representatives from local banks to discuss disparity in investing in the low-moderate income neighborhoods. The City will continue developing partnerships with financial institutions focused on spurring investments in low income neighborhoods and bridging the mortgage lending disparity.
Protection of rural and exurban minority communities.	The Africa Town neighborhood has been designated on the National List of Historically Significant Community. The City is proposing preparing a redevelopment plan designed to protect and revitalize the neighborhood.
Severe shortage of decent affordable housing	The City is partnering with developers of Low Income Housing Tax Credit projects to create more affordable housing through leveraging of city resources. In 2012 Program Year, the City committed \$1,476,550 on four projects. The Greystone Apartment (56 units) funded at \$850,000; total project cost - \$8.27 million; Volunteers of America Southeast (14 HUD Section 811 units) for people with disabilities funded at \$300,000, total project cost - \$1.8 million; Magnolia Place Apartment rehabilitation for people who are HIV positive (15 units) funded at \$303,434. These projects are under construction and will be completed in the fall of 2013. Habitat also spent \$23,116 to rehabilitate one owner-occupied home.
Lack of citizens and city officials' knowledge of fair housing laws, requirements and obligations.	The Center for Fair Housing conducted training on Affirmatively Furthering Fair Housing (AFFH), and 26 persons participated. The Center will continue targeting elected officials along with the public for training.
Real estate industry inadequate practice of affirmative fair housing marketing techniques.	The City will notify the real estate association of the outcome of the Analysis of Impediment and work with the Center for Fair Housing to educate the realtors.
Require affirmative marketing for all recipients of city, state or federal subsidies.	The City incorporates fair housing compliance as part of standard agreements with developers, as well as monitors the ads published by those subsidy recipients. The Center for Fair Housing will include this requirement in their training for nonprofit and for profit developers.
Greater emphasis to fair housing in scoring/grading development proposals.	The City and the Mobile Housing Board (MHB) are already taking site selection of affordable housing into consideration as part of commitment to diversity. The City and the MHB are also rebalancing neighborhood and public housing redevelopment to achieve a more sustainable and livable community for all.
There is a lack of home owners insurance discrimination investigations	This activity will remain in the preparation stage until funded or commissioned. However, through fair housing education, homeowners are encouraged to report

IDENTIFIED IMPEDIMENT	ACCOMPLISHMENTS 2012-2013
There is a lack of activities that bring awareness and promote cultural diversity.	homeowner insurance discrimination. This activity is not scheduled to begin until year 2 of the 5 year Fair Housing Action Plan.
Retention of Low Income Housing Tax Credit, Project-Based Section 8 and Section 202 units with expiring contracts.	The City considers funding for the renovation of expiring contracts that opts to extend its contracts and provide affordable housing. The Mobile Housing retained Project-Based Section 8. In 2012 there were 31 Project-Based Section 8 units.

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

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

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

The other actions taken to address obstacles to meeting underserved needs included:

Housing Counseling: Homeownership workshops to educate households about the steps to and benefits of homeownership. The program assists households in a multi-county region. In addition to homeownership counseling, staff assisted with post-purchase counseling, foreclosure prevention counseling, rental assistance workshops and other housing related topics.

Public Transportation Planning and Coordination: The City's regional public transportation system (WAVE) is constantly improving its services to benefit low income persons and elderly. The newly established Homeless taskforce will evaluate the public transit system and recommend ways to improve it to help meet underserved needs. There is more coordination between the WAVE Public Transit System, service providers and the City in identifying needs and planning for improvement. The new focus is on providing adequate and reliable public transportation to employment centers.

Home Improvement and Affordable Housing Development: Through the City's homeowner rehab program, home improvement assistance is available to qualified low-moderate income households and persons with disabilities. The City is also partnering

with private developers to develop more affordable rental housing. This strategy will be ongoing.

Disaster Assistance: The City is providing home improvement assistance to victims of December 2012 back-to-back tornado disasters. A total of \$675,000 in HOME funds has been allocated to assist the victims with rebuilding their homes and bringing them up to City code.

Home Ownership Assistance: The City provides homeownership opportunities through its down payment assistance and soft second mortgage financing using the HOME and NSP funds.

Public facilities Improvement: The City continued its effort to improve public facilities and infrastructure in low-income neighborhoods, as well as make the amenities accessible to people with disabilities. Specifically, the renovation of the Woodcock Center will expand programming opportunities for seniors and people with disabilities. Other facilities improved included: African-American Archives, Howard-Johnson Park, Maitre Park and Theodore Park.

Homeless Support: Very-low and other low-income rental families have been assisted with Homeless Prevention and Rapid Re-housing (HPRP) funds, and this program was completed and closed out by the end of 2012.

Public Housing Youth Employment Training and Leadership Development: Summer Work Employment Experience Training Program (**SWEET-P**) addressed underserved needs of disadvantaged youth. This 8-week program is targeted to public housing youth, providing workplace training and job experience in local offices. Financial support from this program came from the Mobile Housing Board, in addition to \$30,000 in CDBG program funds. This program served 14 students.

Public Housing Youth Program: Boys & Girls Club Youth Recreation Program (located at Mobile Housing Board development locations) - Under this program, youth ages 5 to 18 years are provided opportunity to participate in sports, arts and crafts, counseling, computer literacy, scouting, education and career development, health and life skills training, educational and academic field trips, and public speaking programs. This program was funded with CDBG funds in the amount of \$60,000 and served 761 youth.

5. Leveraging Resources

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

The leveraging of federal resources was primarily accomplished through the following three HOME-funded projects (see table 3).

Table 3: Leveraging of Federal Resources

Activity	HOME Funds	Leveraged Funds	Total Project Cost
Greystone Place Apartments	\$850,000	\$7,420,946	\$8,270,946
Magnolia Place Apartments	\$303,434	\$77,073	\$380,507
VOA Overlook 811 Apartments	\$300,000	\$1,407,902	\$1,707,902

To supplement the City's HOME funds, Greystone Place Apartments utilized Low Income Housing Tax Credits and State of Alabama HOME funds awarded from the Alabama Housing Finance Authority along with a private bank loan and owner equity. Magnolia Place Apartments utilized owner equity along with a private grant award from the M.A.C. AIDS Foundation. Volunteers of America's Overlook 811 Apartments utilized HUD 811 financing along with owner equity. All of these projects are under construction, and the units will be completed during the 2013 program year.

The City continues to cultivate relationships with other lenders and funders in the community along with potential development partners who are interested in providing quality affordable housing in Mobile.

The City currently has a HOME match liability shortage. However, in March 2013, the City pledged to take the necessary steps to fulfill its obligation by September 30, 2016. As part of this plan, the City updated its HOME accounting procedures which now include submission of a quarterly match log to HUD. HUD acknowledged and accepted this plan in a letter dated March 27, 2013.

The City has set aside dedicated match funds to meet its HOME match obligation, and numerous HOME activities going forward will be funded by a combination of HOME funds and City match funds in an effort to meet the match liability shortage.

Managing the Process

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

CAPER Managing the Process response:

The City's Department of Community Planning and Development followed required HUD rules and regulations in preparing its 2012-2013 Action Plan, including necessary amendments and implementation of the various projects recommended in the plan.

Citizen Participation

- 1. Provide a summary of citizen comments.*
- 2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds*

available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

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

CAPER Citizen Participation response:

A display advertisement was published in the local newspaper, the Mobile Press-Register of Friday, June 28, 2013 notifying interested citizens that a 15 day comment period was commencing on June 28, 2013 and running through July 12, 2013, with a public meeting to solicit public comment scheduled for Monday, July 15, 2013, from 5:30 PM to 6:30 PM., at the Senior Citizen Center-VIA. Additional public notice was placed in the Wednesday, July 10, 2013 Mobile Beacon, as well as sent to Limited English Proficiency (LEP) organizations. The public notice and draft CAPER were posted on the City's website. In addition to the public notice and comment period, the performance report was presented to the Consolidated Housing and Community Development Plan Citizen Advisory Committee on Wednesday, May 22, 2013, at the Senior Citizen Center, VIA. There were no comments or revisions.

Institutional Structure

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

CAPER Institutional Structure response:

The City's Department of Community Planning and Development continued its efforts on expanding partnerships with financial institutions, nonprofit organizations and developers to leverage resources and investments in distressed neighborhoods, as well as create affordable housing. The City reviewed application from, approved and certified the Mobile County Training Alumni Association as a Community-Based Development Organization (CBDO), as part of its capacity building program designed to empower grassroots community organizations to become active partners in the neighborhood revitalization initiatives. The City partners with private and nonprofit organizations, the Mobile Housing Board, social services organizations, Continuum of Care, Wave Public Transit, Center for Fair Housing, business development agencies and Chamber of Commerce to address the following issues: economic development, poverty and homeless reduction, fair housing, assistance for seniors and citizens with disabilities, and affordable housing. CPD also coordinates its project and program implementation with appropriate city departments and Mobile County CPD Department.

The City is collaborating with the Mobile Bay National Estuary Program and other local entities to conduct the Three-Mile Creek Watershed study designed to mitigate drainage problems, clean the water system, protect drinking water and natural ecology, including

providing recreation opportunity for the residents. A substantial stretch of this Creek is within the CDBG Target Area and if the project is completed, it will be a natural and recreational asset to low-moderate income neighborhoods and residents.

The City and the Mobile Housing Board (MHB) are jointly pursuing Choice Neighborhood Planning Grant for Roger Williams, R. V. Taylor and Thomas James Place public housing sites, including evaluation of options for redevelopment.

Monitoring

- 1. Describe how and the frequency with which you monitored your activities.*
- 2. Describe the results of your monitoring including any improvements.*

CAPER Monitoring response:

Monitoring of subrecipients was accomplished largely through technical assistance, periodic status conference telephone calls and sporadic site visits. In such instances, the program subrecipients' reports are reviewed for consistency and conformance with program requirements. The City held a workshop for the subrecipients on June 12, 2013, to educate them on understanding their agreement, the draw request process, eligible expenses, progress reporting, performance measurement, monitoring process and requirements and audits. This is designed to assist the subrecipients in complying with regulatory requirements.

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

City-Implemented Projects

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

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

3. *Self-Evaluation*

a. *Describe the effect programs have in solving neighborhood and community problems.*

These programs are critical to the City of Mobile, Alabama in maintaining decent housing, adequate infrastructure, viable neighborhoods and economic opportunities, especially for lower income persons. With increasingly tighter local budgets, these programs are often the only source of funds available to undertake improvements in lower income areas. Without them, there would be no housing rehabilitation programs for low income homeowners, elderly residents and people with disabilities, or assistance for people at-risk of becoming homeless, services to homeless people, youth employment and leadership development, or improvements to parks, playgrounds and infrastructure in low-moderate income neighborhoods. More than 4,745 low income persons were served through programs funded by ESG and Public Service fund under the CDBG. The renovation of the Woodcock Community Center provided additional space and programming opportunity for seniors and people with disabilities.

The HOME program funded reuse of 7 nuisance and abandoned vacant lots in the Bottom Neighborhood for single-family infill housing. The houses were developed by the MLK Redevelopment Corporation (a CHDO). The redevelopment activity in the Bottom Neighborhood not only eliminates blighted properties; it provides homeownership opportunities for low-moderate income households. The program is further supported by the City's down payment assistance (DPA) and second mortgage financing program.

The City's partnership with the Continuum of Care and funding from HPRP, Supportive Housing Program and ESG resulted in the reduction of the number of homeless persons in the City from 478 in 2012 to 378 in 2013, down 21%. This is based on the Point-in-Time count in January 2013.

b. *Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.*

The City addressed several of its priority needs such as: homeowner rehabilitation, entrepreneurial development, assistance for people with disabilities, development of affordable rental housing and single family homes, fair housing and elimination of homelessness. The accomplishment of specific objectives that help to make the City of Mobile's vision of the future a reality are described under "progress in addressing priority needs" starting on Page 5.

c. *Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.*

The City established partnerships with private and nonprofit developers and leveraged its HOME funds to develop more decent and affordable housing. As of this report, there are 70 new units under construction; Graystone Apartments Low Income Housing Tax Credit project (56 units) and Section 811 by Volunteers of America Southeast (14 units). The City committed \$1,150,000 of HOME funds to both projects. The City also assisted two households to become home owners in 2012 (1 HOME and 1 NSP), and four NSP homes are scheduled to close in the next sixty days with homeownership assistance provided through NSP program. Ten new single-family homes were constructed through our nonprofit program partners VOA and MLK Redevelopment Corporation (CHDO). The units are currently being marketed to low-moderate income households. The City also provided \$303,434 in HOME funds to rehabilitate the Magnolia Place Apartment (15 units) for people who are HIV positive.

The City's homeowner rehabilitation program is a model program in terms of expanding economic opportunity principally for low and moderate income persons. Of the \$413,543 in rehab contracts, \$195,893 or 47.4% went to African-American contractors. The City is aggressively marketing its program to Limited English Proficiency population, including providing entrepreneurial development training and access to capital to enable low and moderate income persons to achieve economic opportunity. The City is in the process of hiring a contractor to conduct a Disparity Study of the City's procurement practices to identify impediments for minority and women-owned business and tailor policies to expand contracting opportunities for M/WBEs in the City of Mobile. The study is expected to be completed in early spring of 2014.

d. Indicate any activities falling behind schedule.

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

The MLK Redevelopment Corporation (CHDO) project: This may be considered slow moving. Of the 8 single-family units being developed, 4 are completed, 3 are under construction, and 1 is slow moving due to site issues which are now resolved. Notice to Proceed has been issued for the project. The activity was originally cancelled by HUD in IDIS because no funds were drawn within 12 months of initial funding date.

Restore Mobile Blight/Slum Removal: Restore Mobile's slum/blight removal project could be considered slow moving due to not finding suitable properties that will be good investments.

Nuisance Abatement: Nuisance properties demolition is slow moving due to delays in environmental review process.

CBDO Capacity Building: This program is slow moving due to prolonged certification process resulting from the need for more technical assistance for grassroots community-

based organization to improve their capacity. As of today, only one Community-Based Development Organization (Mobile County Training School Alumni Association, Inc.) has been certified and approved to receive a grant to undertake a community improvement project.

Neighborhood Revitalization Revolving Loan Fund: In February 2012, the City of Mobile entered into a 24-month “Program Implementing Agreement” with Regions Bank to accept the deposit of \$1,000,000 of Community Development Block Grant (CDBG) funds for three Property Rehabilitation Loan Programs. Two of the three programs (Citywide and District 3) are completed, but there has been a lack of demand for the third program in City Council District 2. Under HUD Regulations at 24 CFR Section 570.513(b)(5), the City is required to review the level of program activity on a yearly basis and, if the activity is substantially below that anticipated, the City must return the program funds to its HUD letter of credit. Unfortunately, this program has reached that point; the remaining fund will be reprogrammed to other eligible uses.

e. Describe how activities and strategies made an impact on identified needs.

The activities and strategies improved quality of life for low-moderate income persons; expanded recreation and programming opportunities for people with disabilities and seniors; provided suitable living environment through rehabilitation of 38 owner-occupied homes, homeownership assistance to 3 households; completion of Analysis of Impediment to Fair Housing, assistance to people with disabilities for home modification; 21% reduction in the homeless population, financial support to agencies that provided services to 3,141 low income persons; and improvement to public facilities; including making them accessible for people with disabilities, reuse of abandoned and overgrown lots for infill housing, and expanded entrepreneurial development opportunity for low-moderate income persons interested in becoming business owners.

f. Identify indicators that would best describe the results.

The indicators that would best describe the results include homeless reduction, homeownership, home visitability for people with disabilities, increase in the number of households living in decent housing, commitment to fair housing, entrepreneurial development, and development of affordable housing.

g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.

Limited funding and cuts in the City’s entitlement allocation, limited nonprofit developers with adequate capacity to effectively plan and implement projects in a timely manner; and limited number of Community Housing Development Organizations (CHDOs).

h. Identify whether major goals are on target and discuss reasons for those that are not on target.

The City exceeded its homeowner rehabilitation goal of 20; 38 were completed. In terms of improving economic opportunities for low-income persons; of the \$413,543 in rehab contracts, \$195,893 or 47.4% went to 4 African-American contractors. The capacity building proposed for 2 organizations; 1 or 50% of the goal was achieved due to the high degree of technical assistance needed by grassroots organization to reach effectiveness level. The proposed public facilities improvements were completed; this goal was fully accomplished. The home modification project accomplished 5 or 25% of the proposed 20 houses due to delays in environmental review process. The City's support for the Continuum of Care (CoC) is reflected in the 21% reduction in the homeless population. The City's support will continue, including providing resources to enable the CoC to effectively implement the Homeless Management Information System (HMIS). The youth development and recreation services by the Boys and Girls Club of Kiwanis and Public Housing exceed their proposed combined target of 975, the outcome was 1,121 for the two programs. The goal of providing transitional work training for 61 people with developmental disability accomplished 95.1% of the target (58 persons). Although the Graystone Apartment (56 units) and the Volunteers of America Southeast (14 units) projects are under construction, the goal of increasing affordable rental units by 55 will be met when completed. The goal of 8 single-family for the CHDO had 50 (4) accomplishment rate; 3 units are substantially completed and Notice to Proceed was issued for the remaining unit at the time of this report.

- i. *Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.*

The City will expand its technical assistance program to nonprofit developers, nonprofit service providers and community-based organizations to enable them improve their capacities to effectively plan and implement projects in a timely manner. The City's 2013-2017 Consolidated Plan contains strategies designed to address activities that will help the City meet its needs effectively.

For more information on Self-Evaluation, see the section on progress made in addressing priority needs of the consolidated plan, the fair housing report and homeless section.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.
CAPER Lead-based Paint response:

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

The City has a service agreement with the University of Alabama's Safe State Environmental Program for inspection of housing units for lead based paint, lead hazard risk, and clearance sampling. In 2012, 4 single-family homes were inspected for lead assessment as part of the homeowner rehabilitation program. Since 2012, a total of 14 homes have been inspected. The City is planning to apply for lead grant in 2014 to conduct large-scale lead inspection and assessment, as well as mitigation.

HOUSING

Housing Needs

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

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

CAPER Housing Needs response:

The City continued its funding support for rehabilitation assistance to low and moderate income homeowners. This past year, the City allocated \$254,155 of CDBG funds to the CPD-administered owner-occupied rehab program for low and moderate-income homeowners. The City's Historic Department was also awarded \$100,000 of CDBG funds for a Roof Repair program for low and moderate-income homeowners. Independent Living Center was also awarded \$50,000 in CDBG funds to continue their home modification program for low and moderate-income disable homeowners. All three of these programs are designed to maintain the existing affordable housing stock in the city.

During the 2011-2012 program year, the HOME program was recertified, and as previously mentioned, the first three multifamily projects were approved. Two of these were new construction projects, and one was a rehab project. During the 2012-2013 program year, these projects progressed to initial closing and start of construction. These units will be completed during the 2013-2014 program year, thereby creating and maintaining more affordable housing units. Also during the 2012-2013 program year, new HOME applications were received and underwritten for a variety of affordable housing projects, some of which will come to fruition during the 2013-2014 program year.

Other actions the City has taken in the past year to foster and maintain affordable housing includes funding in the 2012 Action Plan for the following activities:

- Homeownership Counseling
- Completion and initial implementation of the Analysis of Impediments to Fair Housing Choice study

Additional City efforts include:

- Continued Neighborhood Revitalization Program using enacted State Legislation on behalf of the City designed to streamline access to abandoned vacant properties. This law will make acquisition of abandoned properties easier for affordable housing.
-

- Supported development of Form-Based Code which would foster infill development and adaptive reuse of abandoned institutional buildings for affordable housing.
- Approved the declaration of two neighborhoods as Slum and Blight areas, and designed them as redevelopment areas. CPD named these two areas as target areas in the 2013-2017 Consolidated Plan, so that more focus could be placed on resource investments in these areas.

Specific Housing Objectives

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

CAPER Specific Housing Objectives response:

It is the policy of the City to develop partnerships with nonprofit and for profit developers, and financial institutions as a way to leverage resources to develop affordable housing. Table 4 below shows the result of the partnerships, and the income levels targeted by the HOME-assisted multifamily properties previously described. The HOME rent limits on these units are structured so that households pay no more than 30% of their income toward their housing costs.

Table 4: Partnerships and Income Levels Target by Multi-Family HOME Projects

Activity	Total Number of Units	Number of HOME Units	HOME Units at or Below 30% AMI	HOME Units at or Below 50% AMI	HOME Units at or Below 60% AMI
Greystone Place Apartments	56	28	6	11	11
Magnolia Place Apartments	15	15	0	15	0
VOA Overlook 811 Apartments	14	7	0	7	0
TOTAL	85	50	6	33	11

The 9 HOME-funded rental units that was part of the MHB's HOPE VI project complies with Section 215 definition of affordable housing. Housing First, Inc has 90 scattered permanent housing for the homeless population; these also comply with Section 215.

Objective DH1 Availability/Accessibility of Decent Housing: Construction of the following rental projects are underway: the Greystone Apartments (56 units) funded at

\$850,000 with a total project cost of \$8.27 million; Volunteers of America Southeast (14 HUD Section 811 units) for people with disabilities funded at \$300,000 with a total project cost of \$1.7 million; Magnolia Place Apartment rehabilitation for people who are HIV positive (15 units) funded at \$303,434 with a total project cost of \$380,507. These projects are expected to be completed in late 2013.

The Mobile Housing Board completed modernization of 623 units and retained 31 Project-Based Section 8 units, creating decent, safe affordable housing.

Homeownership: Of the 22 single-family units funded with HOME funds in 2011, 17 are completed to date, 3 are in progress, 1 is pending; 7 (Habitat for Humanity units) were sold to low-moderate income households; 6 units completed by the Volunteers of America Southeast are being marketed for sale, and 4 units completed by MLK Redevelopment Corporation (CHDO) are occupied under lease-purchase agreements by low-moderate income households.

Objective DH2 - Affordability of Decent Housing: The Down Payment Assistance Program has been developed and implementation is underway. Three low-moderate income households were assisted through this program to become home owners. Of these, two are NSP and 1 was HOME. The City provided \$24,000 in CDBG funds to the Family Counseling Center of Mobile to provide homeownership and credit counseling services; 27 persons went through the program. This grant was not fully expended; however the subrecipient was granted extension to complete the program with additional clients. Soft Second Mortgage financing was provided to two home buyers (NSP – 1, and HOME -1).

Objective DH3 - Sustainability of Decent Housing: Housing First, Inc. is the City's lead agency on efforts to eliminate homelessness. Housing First, Inc. is also responsible for implementing the Homeless Prevention and rapid Re-housing program. Housing First also oversees partner agencies and some of their programs are geared toward housing counseling program for those at risk of becoming homeless and financial literacy. The City used its ESG (\$208,878) to support homeless activities designed to eliminate homelessness.

Special Needs Housing: The City provided \$300,000 in HOME Funds to the Volunteers of America Southeast to develop 14-unit rental housing for low-income persons with disabilities. This fund will leverage \$1.4 million in HUD Section 811 financing. Construction is currently underway and will be completed later this year.

Low-Moderate Income Homeowner Rehabilitation: The City solicited and received approximately 225 homeowner rehab applications from homeowners wishing to rehabilitate their deteriorating homes. Of these, 38 homes were rehabilitated: District 3 – 12, Citywide 1 – 22 homes, and Citywide 2 – 2 homes; Mobile Historic Development Commission – 2 homes. Habitat for Humanity also rehabilitated one owner-occupied house, utilizing HOME funds.

Historic Preservation: The Mobile Historic Development Commission completed preservation of two blighted residential buildings.

Home Modification/Visitability for People with Disabilities: The City completed 5 home modification projects to improve the mobility, comfort and independent living conditions for people with disabilities. This was accomplished through the Independent Living Center organization.

Addressing Worst-case Housing Needs: The City provided \$300,000 in HOME Funds to the Volunteers of America Southeast to develop 14-unit rental housing for low-income persons with disabilities. This fund will leverage \$1.4 million in HUD Section 811 financing. Construction is currently underway and will be completed later this year.

A total of \$303,434 in HOME Funds was provided to Mobile Supportive Housing to undertake major rehabilitation of Magnolia Place Apartment for people who are HIV positive. The complex contains 15 units.

The City is working with Volunteers of America Southeast to develop affordable housing for veterans with families in the next program year.

The City is planning to assist the Mobile Association of Retarded Citizens (Mobile Arc) to renovate Providence Group Home for adults with developmental disabilities. This group home has 12 bedrooms. This project will begin in the summer of 2013.

Public Housing Strategy

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

CAPER Public Housing Strategy response:

The following highlights accomplishments and actions taken by the Mobile Housing Board to meet goals and objectives of the 5 Year Plan, including future planned activities:

Public Housing Strategy

Repositioning and Revitalization Initiative

The City partnered with the Mobile Housing Board (MHB) to submit Choice Neighborhood Grant applications for Roger William, R. V. Taylor and Thomas James Place sites. The City is also working with the MHB on repositioning and revitalization strategy for distressed public housing sites to create more affordable quality housing and sustainable livable communities.

Economic Development and Empowerment

The MHB continues to provide economic development support to its clients through Entrepreneurial Training, Employment Test Preparation for companies from Wal-Mart to Austal; Assistance with the On-Line Job Application Process, GED Prep Program, Certified Nursing Assistant Training, Business Software Training, and Job Search (Including Resume Writing).

Homeownership Opportunity

- A) Development of the Hampton Park Subdivision, nestled in West Mobile has been completed. The development has a total of 19 newly constructed single-family homes. To date, 14 homes have been sold to low-moderate income households, and 4 are under contract and expected to close within the coming weeks. Afterwards, there will be one remaining home to sell.
- B) A total of 8 Housing Choice Voucher Program (HCVP) Family Self Sufficiency (FSS) participants successfully purchased homes in 2012.

Modernization of Public Housing Units

As part of providing a decent, healthy and safe living environment, the MHB is implementing modernization program. Of the 3,409 units, 623 were renovated (see Table 5 below).

Table 5: MHB Modernization Units

Modernization (VRP) Units			
AMP #	Community NAME	Total Units	MOD Units
2-1	Oaklawn	100	64
2-2	Orange Grove	247	0
2-3	Roger Williams	452	14
2-5	T. James Place	796	118
2-6	Gulf Village	199	50
2-8	Josephine Allen	292	0
2-10	R. V. Taylor	450	209
2-12	Central Plaza Towers	465	106
2-13	Emerson Gardens	94	23
2-16	Boykin Towers	122	37
2-19	Downtown Renaissance	57	2
2-20	Renaissance 48 Townhomes	48	0
2-21	The Renaissance Family	87	0
TOTAL Viable Communities		3,409	623

Occupied Units

The Mobile Housing Board (MHB) has 13 Low Income Public Housing (LIPH) communities; of these, 11 are viable at 83.76%, 2 are non-viable at 24.39% and are

planned for demolition/disposition. Plans for the Demolition/Disposition communities are to demolish, dispose of, and redevelop more decent housing opportunities for the Mobile, Alabama metropolitan area. Over the past two years, the MHB has made major gains in terms of occupancy percentages at its viable communities. Nine of the 11 viable communities are over 93% occupied. It has been several years since the MHB has realized this level of success in its occupancy ratios. As MHB continue to strive toward its goal of 100% occupancy, the two communities that did not achieve greater than 93% are in the process of being addressed in the next phase of MHB's Vacancy Reduction Program (VRP).

Concurrently, early stage strategic planning is underway to address the Michigan Avenue corridor. MHB anticipates requesting approvals from HUD partners to reposition the Thomas James and RV Taylor Communities utilizing Choice Neighborhoods Grants or otherwise to provide more viable, robust, and state-of-the-art opportunities for the real estate and housing markets in Mobile.

Other accomplishments related to actions to improve public housing and resident initiatives:

- Continued the W.E.A.L.T.H. Demonstration Program for residents.
- Implemented the Vacancy Reduction Program (VRP) which aggressively addresses all vacant units and provides strategies to improve lease-up, attrition, security, and lease enforcement. The workmanship and quality of each renovated apartment is at modernization standards.
- Summer Youth Job Training Program (**SWEET-P**) addressed underserved needs of disadvantaged youth. Fourteen youth received employment and leadership development training.
- The Boys & Girls Club Youth Recreation Program (located at Mobile Housing Board development locations) – Under this program, youth ages 5 to 18 years are provided opportunity to participate in sports, arts and crafts, counseling, computer literacy, scouting, education and career development, health and life skills training, educational and academic field trips, and public speaking programs. This program served 761 youth.

Planned Future Actions

- Revise the MHB Brand and improve public perception of the MHB and affordable housing.
 - Demolish the Josephine Allen and Roger Williams communities and develop more decent, viable, robust, and state-of-the-art opportunities for the real estate and housing markets in Mobile, Al.
 - Solidify, permanently incorporate and expand the W.E.A.L.T.H. Demonstration Program to all communities.
 - Receive approval from HUD partners to reposition the Thomas James and RV Taylor Communities utilizing Choice Neighborhoods Grants or otherwise to
-

- provide more viable, robust, and state-of-the-art opportunities for the real estate and housing markets in Mobile.
- Create, implement, and oversee innovative economic development strategies with measurable goals.

HOME-Funded Rental Units and Occupancy Status

All the City HOME units are fully occupied (See Table 6).

Table 6: City HOME Units.

HOME UNITS – 9 Total		
ONE BED	TWO BED	THREE BED
350 A RENAISSANCE DR W	376 A RENAISSANCE DR W	392 A RENAISSANCE DR W.
Income: 11,895 Rent: \$160.00	Income: 15,827.00 Rent \$118.00	Income: 14,778 Rent \$126.00
	376 RENAISSANCE DR W	392 B RENAISSANCE DR W
	Income: 11,767.00 Rent: \$89.00	Income: 24,167.00 Rent \$400.00
	425 A RENAISSANCE DR W	409 A RENAISSANCE DR W
	Income: 14,692.00 Rent: 175.00	Income: 8,294.00 Rent (-9.00)
	425 B RENAISSANCE DR W	409 B RENAISSANCE DR W
	Income: 13,712.00 Rent: 104.00	Income: 6,000 Rent (-94.00)
HOME Unit Occupancy Rate		
Nine Total HOME Units		
Zero Vacant HOME Units		
100% HOME Occupancy		

Barriers to Affordable Housing

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

CAPER Barriers to Affordable Housing response:

- In the past year the City of Mobile completed its Analysis of Impediments to Fair Housing Choice. This study has been completed and implementation is now underway. The City provided \$20,000 to the Center for Fair Housing for fair housing education in the community.
- The City is using its HOME fund to increase development of affordable housing by working with developers to maximize the number of HOME-assisted units in each project.

- The City has provided funding in the 2012 Program Year to the Consumer Credit Counseling for counseling services to low-moderate income families.
- Completed development of Down Payment Assistance which is now being implemented. The program enables qualified low-moderate income persons and households to become homeowners. Soft Second Mortgage financing program is also provided to qualified buyers of HOME and NSP-funded projects.
- Workforce development programs were targeted to the homeless population to enable them obtain and sustain permanent housing.

HOME/ American Dream Down Payment Initiative (ADDI)

- 1. Assessment of Relationship of HOME Funds to Goals and Objectives**
 - Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.**

The City completed its Down Payment Assistance program and implementation is underway. To date, one household received assistance to become a homeowner. This program is not ADDI.

- 2. HOME Match Report**
 - Use HOME Match Report HUD 40107-A to report on match contributions for the period covered by the Consolidated Plan program year.**

Matching contributions are required as the local government stake in the HOME program. The City currently has a HOME match liability shortage. However, in March 2013, the City pledged to take the necessary steps to fulfill its obligation by September 30, 2016. As part of this plan, the City updated its HOME accounting procedures which now include submission of a quarterly match log to HUD. HUD acknowledged and accepted this plan in a letter dated March 27, 2013.

The City's most recent HOME Match Report (for the quarter ending 06/30/13) is included in this CAPER. The HOME Match Report (HUD Form 40107-A) will be completed and submitted at the end of the federal fiscal year and will reflect the City's match expenditures through 09/30/2013.

- 3. HOME MBE and WBE Report**
 - Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).**

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

- 4. Assessments**
 - Detail results of on-site inspections of rental housing.**

CPD conducts on-site inspection of HOME-funded projects currently under construction as part of the draw down, and to ensure compliance with other applicable regulations.

Additionally, the 9-HOME funded units at the MHB's Renaissance site underwent HUD-required annual inspections by the Mobile Housing Board, and the units and site are considered viable and are fully occupied in accordance with HUD Section 215 definition of affordable housing.

b. Describe the HOME jurisdiction's affirmative marketing actions.

The City uses the following methods to market services:

- All advertisements for homes for sale identify the City of Mobile and HUD as an equal opportunity housing agency.
- CPD staff attended City Council district and neighborhood meetings to market the HOME program and CDBG-funded homeowner Rehab Loan Program.
- The City also conducts workshops designed to assist potential low-moderate income applicants in completing the rehab loan application, including would-be home buyers wishing to take advantage of single-family units developed with HOME funds.
- There is also a direct mail program available to City Council constituents through the City Council office. This was very effective.
- Television and radio interviews.
- Mailing of notices to subrecipients for distribution to their clients.
- Community outreach has been conducted for Limited English Proficiency (LEP) groups through the Guadeloupe Center (Spanish-speaking individuals) and the African Resource Center (Swahili-speaking individuals).
- CPD is in the process of developing its own website so that interested citizens and developers can go directly to it when seeking information, applications, and links to other community resources. CPD expects that the site will be operational in the fall of 2013.

c. Describe outreach to minority and women owned businesses.

The City:

- Coordinates activities with local agencies that conduct workshops which cover a wide range of business topics from how to start a business, how to develop a business plan, how to deal with government regulations and how to obtain funding support. Program notices are published in the major local newspaper.
 - Identifies potential minority and women-owned businesses, and LEP organizations and market directly to them.
 - Assists minority businesses in understanding what it takes to do business with the City.
 - Encourages contractors to utilize minority/women-owned businesses.
 - Participates in the Chamber of Commerce networking functions which stress support for women and minority businesses.
-

- Provides low interest micro-business loans for low and moderate-income individuals in support of startup or expansion needs, including technical assistance.
- Provides technical assistance to minority/women-owned businesses. For more information, see **Economic Development: EO-1: Availability/Accessibility of Economic Opportunity under “Progress in implementing the Consolidated Plan” on Page 8.**
- The City has hired a consultant to prepare a disparity study to identify barriers to minority/women-owned businesses, and formulate strategies to expand contracting opportunities for those businesses.

HOMELESS

Homeless Needs

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

1. Identify actions taken to address needs of homeless persons.

The City worked with Housing First and Continuum of Care partners to submit a successful ESG application to Alabama Department of Economic and Community Affairs (ADECA) for \$280,000. The following organizations were provided \$280,000 funding to supplement funding already provided under the entitlement ESG grant: Service Center of Catholic Social Services, Sybil Smith Family Village, and Penelope House. The remainder of funding was extended to the following homeless providers: Family Promise, McKemie Place, AIDS Alabama, Wilmer Hall, the Salvation Army, and the Mobile County Public School System and 15 Place (Loaves and Fish). The funds will be used to provide the following services: street outreach, emergency shelter, homeless prevention, Rapid Re-housing and Homeless Management Information System administration.

The City provided a total of \$208,878 in ESG funds to Service Center of Catholic Social Services, Sybil Smith Family Village, and Penelope House, Family Promise, McKemie Place, 15 Place (Loaves and Fish), and Housing First to support the homeless population..

2. Identify actions to help homeless persons make the transition to permanent housing and independent living.

The City provides funding to subrecipient partners that provide support services designed to help homeless persons make the transition to permanent housing. For example, the Service Center of Catholic Social Services provided permanent housing to 13 homeless households; Family Promise provided temporary housing to three households that participated in Women to Work program, and 2 were able to gain full-time employment while in the program and successfully transitioned into permanent sustainable housing on their own. Housing First provided 90 permanent scattered housing for homeless households.

3. Identify new Federal resources obtained from Homeless SuperNOFA.

The City worked with Housing First and Continuum of Care partners to submit a successful ESG application to Alabama Department of Economic and Community Affairs (ADECA) for \$280,000. For more information on the City's effort to eliminate homelessness, please see below.

HOMELESS

Specific Homeless Prevention Elements

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

The City of Mobile is a participating jurisdiction in the HUD designated City and County of Mobile, Baldwin County Continuum of Care (CoC), AL-501. An annual application for HUD McKinney-Vento Homeless Assistance Acts programs for Supportive Housing Program (SHP) and Shelter Plus Care (S+C) grants is submitted on behalf of the three jurisdictions by Housing First, Inc., the lead organization. The 2012 competition was for projects to be implemented in 2013 with 10 agencies in the City sharing in the \$3,500,675 total (see Table 7). Based on the HUD pro rata formula, 54.75% or \$1,890,045 of the amount expected to be awarded to the three jurisdictions will be credited to the City.

Table 7: Shelter Plus Care Grants and Jurisdictional Assignment

2013 HUD SHP Grants		Jurisdictional Assignment		
City & County of Mobile, Baldwin County Continuum of Care AL501		2012 HUD Pro Rata Percentages		
Agency / Sponsor	Project	Grant Amount	City of Mobile	Mobile County
AltaPointe Health Systems	Chronic Permanent Housing	392,735	232,892	159,843
Loaves & Fish Community Ministries	15 Place Day Center	417,636	247,658	169,978
Penelope House	TLC Transitional Housing Families	148,974	88,342	60,632
Dumas Wesley Community Center	Family Village Transitional Housing	166,183	98,547	67,636
Housing First, Inc.	Victory Permanent Housing Disabled	169,074	100,261	68,813

Family Promise	Case Management Families	79,667	47,243	32,424	
Catholic Social Services Baldwin	Permanent Housing Disabled	130,023			130,023
St. Mary's Home	Transitional Housing Young Adults	151,565	89,878	61,687	
Baldwin Family Violence Shelter	DV Transitional Housing	105,729			105,729
The Salvation Army	Project Able	96,561	57,261	39,300	
Service Center Catholic SocSrvcs	Permanent Housing Disabled	184,981	109,694	75,287	
Housing First, Inc.	Victory Transitional Housing Families	92,006	54,560	37,446	
Housing First, Inc.	Community Housing Program	636,758	348,421	239,421	49,667
Franklin Primary Health Center	Franklin Case Management	87,740	52,030	29,893	
Housing First, Inc.	HMIS	107,000	58,529	40,232	8,346
Housing First, Inc.	Gateway II	127,989	70,010	48,124	9,983
Housing First, Inc.	Gateway III	129,431	70,799	48,666	10,096
AltaPointe Health Systems	Shelter Plus Care	276,623	164,037	112,586	

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

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

Housing First, Inc. - U.S. Dept. of Health & Human Services
SAMHSA Act Team grant for Chronic Homeless annually \$398,000

This grant provides intensive case management and treatment services for helping the chronic homeless secure and retain housing.

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

Supportive Services for Veteran Families Program \$660,000
annually

This grant is geared to preventing homelessness for veterans and their families.

The required SHP cash matches for projects based in the City will total \$472,511 in 2013 and resulting in \$2,362,556 direct funding support for projects that serve and house homeless citizens. The sources for the cash matches will include City performance contracts, United Way allocations, foundation grants, Emergency Solutions Grants (ESG) and Community Development Block Grants (CDBG) through the City and the Alabama Department of Economic and Community Affairs, and other funds generated by the sponsors of projects funded by HUD McKinney-Vento grants.

The City was awarded grant funds under title XII of the American Recovery and Reinvestment Act of 2009 in the amount of \$1,186,394 for the Homelessness Prevention

and Re-Housing Program (HPRP). Housing First, Inc. has been under contract with the City to administer this program, which concluded in July 2012.

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

2013 ESG funding will address homelessness prevention and rapid re-housing as a modified continuation of the Homelessness Prevention and Rapid Re-Housing Program (HPRP) that expired in 2012. Sub-grantee organizations will provide case management access to ESG resources reserved for that purpose. The published homeless definitions and regulations for 2012 ESG prevention and rapid re-housing have supplanted HPRP regulations. Funds will be committed for financial assistance and relocation and stabilization services through ESG funding.

2. Homelessness—In a narrative, describe how the Action Plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

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

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

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

Several recommended actions in the 2005 released “Ten-Year Plan to End Homelessness in Mobile and Baldwin Counties” have been implemented.

Goals 1 through 9 were implemented by the CoC prior to 2008 with substantial improvement in the basic procedures for identifying chronic homeless citizens and providing intervention services. About 90 scattered-site permanent housing units with permanent supportive services have been created. A “harm reduction” project was implemented in 2007 as a strategy for housing chronically homeless citizens with mental health and addiction disabilities. In 2009, a SAMSHA (HHS) grant for an Act Team was secured for \$400,000 annually over five years to provide intervention, psychiatric and addiction treatment services for maintaining chronic homeless citizens in housing. By 2012, the success rate for keeping chronic homeless citizens in permanent housing had risen from 87% to 90%, compared to 65% to 87% in 2011.

Goal 10 called for obtaining memorandums of understanding from institutions, criminal justice facilities, hospitals and government agencies regarding procedures to prevent discharge of individuals into homelessness. The MOU's are updated annually by the CoC lead organization, Housing First, Inc.

Goal 11 called for an intervention and creation of Opportunity Center to prevent and end homelessness be established for the metro area. More than \$3 Million has been raised through collaboration between local governments, private sector, churches, non-profit organizations to fund the project. Planning is completed and construction is underway. When completed, the facility will house the Waterfront Rescue Mission and 15 Place, the homeless day center, and possibly a health center that would serve the homeless population. The City has committed approximately \$250,000 in CDBG funds toward this new project that is scheduled to be completed in December of 2013.

As reported and projected in the CoC 2012 HUD application for federal grants to serve and house the chronic homeless, there are 93 permanent housing beds available for the chronic homeless and 6 additional beds are projected to be added in 2013. Plans for creating additional beds or permanent housing units for the chronic homeless include:

- 1.) A new HUD SHP PH project for a 6-unit project to serve and house chronic homeless individuals and their families, the full implementation of a Volunteers of America VA Grant Per Diem grant that will include designated units for chronically homeless veterans; placements with the Mobile Housing Board.
- 2.) Developed MOU's with area Public Housing Authorities (PHAs) for accessing 6 housing units in 2013 that would allow transferring PH chronic residents ready for more independent living, thereby creating openings for new clients in existing PH chronic units.
- 3.) For the period 2012 – 2019, the goal is to have at least 150 units available to chronic homeless and their families.

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

The Continuum of Care AL 501 is working on the Centralized Assessment and In-take process that will identify and take individuals and families to ensure that they receive the correct referral for services. By centralizing our process we can be sure that individuals and families at imminent risk will receive the correct service the first time, thus reducing duplication of services.

Housing First, Inc. the lead agency of the CoC will track individuals and families through the Homeless Management Information System (HMIS) receiving ESG assistance to determine if funds are assisting individuals and families at imminent risk of becoming homeless. This tracking will allow Housing First, Inc. to report to the City of Mobile outcomes of ESG funding; as well as provide strategies for any gaps in services.

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

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

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

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

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

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

Housing First, Inc., as the lead organization for the CoC, has accepted responsibility for coordinating and encouraging discharge planning to prevent homelessness when individuals are being released from a penal facility, hospital, institution or program that has responsibility for such planning. There are formal protocols in place for health care

and mental health institutions that includes an annual letter from Housing First, Inc. to renew and confirm agreements. The State of Alabama Department of Human Resources has a formal and written protocol for preventing homelessness when a youth has aged-out of foster care or from substitute care but limited resources have prevented full implementation. A HUD funded transitional housing project through Housing First, Inc., the lead CoC agency, is available to these youths at St. Mary's Home, either at the time of discharge or after becoming homeless, targeting those who are ages 19-24.

Protocols for discharging homeless persons will remain under development in 2013 as described in the following summaries:

Foster Care Summary

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

Health Care Summary

There are four major health care organizations that provide inpatient services in the City of Mobile:

Infirmary Health Systems, Providence Hospital, University of South Alabama Medical Center and Spring Hill Medical Center. All have reported there are no discharge policies or protocols specific to the needs of homeless citizens or patients. It has been recommended to all inpatient health care organizations that the following procedures be adopted as strategies for preventing patients from being discharged into homelessness:

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

Health care organizations are notified annually of these recommended policies and reminded that McKinney-Vento funds are not meant to be used for discharge from

inpatient care to transitional and permanent housing except under very specific circumstances that determine eligibility.

Mental Health Summary

AltaPointe Health Systems is the primary mental health organization in the CoC jurisdiction. AltaPointe operates a Shelter Plus Care project for the homeless mentally ill and transitional group homes for individuals requiring housing accommodations. Searcy Hospital and the community mental health organizations are aware of the availability of consultation by Housing First, Inc. in the event assistance is needed.

Corrections Summary

The Mobile County Metro Jail has not fully developed a formal protocol for releasing homeless prisoners. Housing First, the CoC lead organization, has recommended the following protocol:

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

The State of Alabama Department of Corrections has a basic policy for requiring an address for prisoners who will be released on probation. Therefore, such individuals are not considered homeless at the time of release. Statistical information collected at 15 Place, the homeless daytime service center, indicates that a significant number of these individuals become homeless within three months. Prisoners who have completed their sentence and will not be on probation are released without a requirement for a follow up address. A significant percentage of these individuals are considered to be at high risk of becoming homeless within three months. To address the concerns about state prisoners, both categories, in 2008 the State of Alabama implemented an initiative known as the Community Partnership for Recovery and Reentry Network. The state has been divided into regions with a network of faith-based and community organizations that have been asked to accept referrals for prisoners evaluated as suitable and ready for rehabilitation services and housing assistance. The effectiveness of this network has not been determined.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

CAPER Specific Homeless Prevention Elements response:

Collaborative Planning Initiative: Housing First, Inc. is the lead organization designated by the City of Mobile to administer its homeless program. The current Ten-Year Plan to Eliminate Homelessness has 11 goals; of these, goals 1-9 have been substantially implemented. The Waterfront Rescue Mission is coordinating the effort to develop an Opportunity Center that would serve as a One-Stop-Shop for the homeless population. The City allocated \$200,000 of CDBG funds for this project in the 2011-2012 program year, and the City is committing an additional \$50,000 in the 2013-2014 program year. The project is currently under construction and will be completed during the 2013-2014 program year. The City's CDBG funds are covering a portion of the construction costs of the building which will be the new location for 15 Place, a day facility serving the homeless.

Scattered Permanent Housing: This was funded through the Supportive Housing Program (SHP). Housing First, Inc., maintained 90 scattered-site permanent housing units with permanent supportive services designed to bring stability to the homeless, up 11.1% from 2011. This program has 80% success rate.

Housing for Chronically Homeless: The ongoing implementation of the “harm reduction” project, a strategy for housing chronically homeless citizens with mental health and addition disabilities, and the Act Team that provided intervention, psychiatric and addiction treatment services for maintaining chronic homeless citizens in housing increased the success rate for keeping chronic homeless citizens in permanent housing from 87% to 90% in 2012, compared to 65% to 87% in 2011.

Homeless Prevention and Rapid Re-housing: The HPRP programs such as direct financial assistance for rent, or utility payments, relocation and housing stabilization prevented 10 persons from becoming homeless before end of July 2012.

Emergency Housing Assistance: The City provided ESG fund to the Service Center of Catholic Social Services for homeless prevention. The agency assisted 240 persons avoid homelessness.

Overall Homeless Prevention Outcome: The homeless prevention activities implemented with funds from HPRP, Supportive Housing Program and City's ESG resulted in the reduction of the number of homeless persons in the City from 478 in 2012 to 378 in 2013, down 21%. This was based on the Point-in-Time Count conducted on January 24, 2013.

Other actions taken included:

- Continued refocusing policy decisions to achieve a more sustainable permanent housing.
 - Increasing skills development and employment opportunities for the homeless population.
 - Enhancing the data collection system to measure results accurately. A HMIS Committee was set up by the Continuum of Care to evaluate and recommend a
-

more collaborative, integrated and user-friendly approach to data collection and management. A survey of the potential system users has been completed.

Emergency Solutions Grants (ESG)

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

CAPER ESG response:

In 2012, the City of Mobile received an ESG grant of \$225,814. Using a competitive application process, \$208,878 of these funds were awarded to 6 agencies providing services to the homeless. The agencies reported serving a total of 1,604 homeless persons or people at risk of homelessness. The fund was matched by \$321,243 by subrecipient agencies. Each subrecipient was required to provide matching funds for the full amount of their ESG award, and this documentation of match expenditure accompanied each reimbursement request for funds. Match sources included other private grants, volunteer services, donated materials, staff salaries, or other cash resources. Table 8 shows the ESG Match Report.

Table 8: 2012 ESG Match Report

Agency	ESG Funding	Agency Match	Outcome/Number of People Served
Penelope House	\$58,000	\$58,075	375
Service Center of Catholic Social Services	31,000	36,275	240
Dumas Wesley – Sybil Smith Village	21,220	119,718	108
McKemie Place	28,000	32,367	283
Loaves and Fish – 15 Place	40,000	42,503	598
Housing First	30,658	32,305	NA
TOTAL	\$208,878	\$321,243	1,604

These agencies provided a variety of client services including street outreach, operation of overnight shelters, case management, services to victims of domestic violence, homelessness prevention, and HMIS administration. All of these agencies also participated in the local Continuum of Care to foster more cooperation among service providers and to identify better ways to serve those who are homeless or at risk of becoming homeless.

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

COMMUNITY DEVELOPMENT

Community Development

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

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

Objective SL1- Availability/Accessibility of Suitable Living Environment: In 2012, the City spent more than \$1,097,509 in CDBG funds to achieve the broad goal of sustainability of suitable living environments through the funding of public service activities, particularly youth recreation, programs for people with disabilities, elderly assistance, massive street improvement, and parks and recreation facilities improvements. Map 7 shows spatial distribution of public facility and infrastructure improvements.

Objective SL3 – Sustainability of Suitable Living Environment: The City funded programs that served 3,141 persons through the following subrecipients: Senior Citizens Services, Dumas Wesley Community Center, MDE SWEET-P, Boys and Girls Club of South Alabama, United Methodist Inner City Mission (UMICM), Family Counseling Center of Mobile, Mobile Association of Retarded Citizens (Mobile Arc), Housing First, Inc., Center for Fair Housing, and McKemie Place. Map 8 shows spatial distribution of

subrecipients that received CDBG funds for public service and ESG funds. Table 9 shows the summary of CDBG activities.

Objective EO1 – Availability/Accessibility of Economic Opportunity: In 2012, 67 business owners and would-be entrepreneurs received technical assistance from the City's Small Business Assistance program. Of these, 58% are African-Americans, Whites (19%), and Hispanics (23%). Of the \$413,543 in rehab contracts awarded in 2012, \$195,893 or 47.4% went to African-American contractors.

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

2012 CDBG ACTIVITIES

AGENCY NAME	2012 CDBG FUNDING	PERFORMANCE OUTCOME/Number of People Served
Boys & Girls Club – Public Housing Locations (Youth Development)	\$60,000	761
Boys and Girls Club – Kiwanis (Youth Development)	50,000	360
Mobile Development Enterprise - SWEET-P	30,000	14
Dumas Wesley Community Center-Neighborhood Outreach	20,000	659
Senior Citizen Services – VIA	33,000	452
United Methodist Inner City Mission – Community Enrichment	60,000	728
McKemie Place	17,500	(included in ESG)
Family Counseling Center of Mobile	24,000	27
Mobile ARC	32,000	58
Fair Housing	20,000	82
Housing First-Continuum of Care	10,000	Planning
TOTAL	\$356,500	3,141

2. Changes in Program Objectives

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

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

3. Assessment of Efforts in Carrying Out Planned Actions

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

The City pursued all resources that it indicated in the Consolidated Plan during the 2012 Program Year. The City is continuing its strategy of establishing and maintaining partnerships with nonprofit developers and financial institutions designed to leverage existing City resources. The City also collaborated with the Housing First, Inc/Continuum of Care to successfully apply for \$280,000 in State ESG Grant designed to provide additional support to homeless persons and those at-risk of becoming homeless. Page 13 of the CAPER shows the result of the City's leveraging of resources. The resources provided during PY 2012 are consistent with the resources identified in the City's PY 2012 Action Plan.

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

During 2012 Program Year, the City supported all requested certifications of consistency for HUD programs that it received from non-profit organizations, Mobile Housing Board and other entities relating to the City's identified priorities as listed in its 2008 – 2013 Consolidated Housing and Community Development Plan. Copies of the certifications are on file in the Department of Community Planning and Development Department (CPD).

c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

During 2012 Program Year, the City took necessary steps and appropriate action to promote the implementation of its 2012 Action Plan. The City also provided \$808,826 in General Fund through Performance Contract program, to our subrecipient partners (Dumas Wesley, Boys and Girls Club (\$377,505), Independent Living Center (\$55,258), Family Promise (\$27,000), Penelope House (\$145,800) and VIA Senior Center (\$188,100). AltaPoint also received \$956,709 in performance contract fund for services supporting people with mental disabilities.

4. For Funds Not Used for National Objectives

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

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

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

- a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
-

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

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

- 6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons*
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.*
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.*
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.*

No jobs were created. Also see Page 29 regarding outreach to minority and women owned businesses.

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

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

Please see IDIS and documents in CAPER.

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

The City received \$215,064.53 in CDBG, HOME, revolving loan fund, and 108 loan program income. Please see schedule of Program income.

9. *Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:*

- a. *The activity name and number as shown in IDIS;*
- b. *The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*
- c. *The amount returned to line-of-credit or program account; and*
- d. *Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*

Not applicable.

10. Loans and other receivables

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

The loan portfolio includes 168 in deferred, unforgivable and forgivable loans totaling \$943,375.44, and 1 Section 108 loan totaling \$865,000. There are also 44 outstanding loans totaling \$624,686.65. See the breakdown in the Appendix.

11. Lump sum agreements

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

The City signed a lump sum agreement with the Regions Bank for the deposit of \$1,000,000 which occurred on February 22, 2012. This agreement was for the following three activities: a) Neighborhood Revitalization Revolving Loan Fund to provide construction loans to Developers and/or potential homebuyers seeking to renovate

blighted, residential properties for sale or occupation in CDBG-eligible neighborhoods in Council District 2, b) City-Wide Home Rehab Loan Program, and c) District 3 Rehab Loan Program, both of which were deferred and low-interest loans to low and moderate-income homeowners for rehabilitation of their homes.

The use of funds commenced on March 26, 2012. At 180 days, 23.2% of funds had been disbursed. During the 2012 program year, the City-Wide and District 3 Rehab Loan Programs were completed successfully. However, there has been a lack of demand for the District 2 Neighborhood Revitalization Revolving Loan Fund. Under HUD 24 CFR 570.513(b)(5), the City is required to review the level of program activity on a yearly basis, and if the activity is substantially below that anticipated, the City must return the program funds to its HUD letter of credit. At the end of the program year, since no funds had been disbursed under this activity, the City sent the required 30-day notice to Regions Bank to inform them that the City intends to terminate the agreement and return these unused funds to its letter of credit. The City anticipates that this will happen in July 2013, and the City has already initiated plans and the required amendments to reprogram these funds.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.*
- b. Provide the total CDBG funds involved in the program.*
- c. Detail other public and private funds involved in the project.*

Housing rehabilitations completed included twelve in District 3, twenty-four (Citywide 1 and 2), two by Mobile Historic Development Commission (MHDC), and five home modifications for people with disabilities completed by the Independent Living Center. A combined \$494,554.30 in CDBG fund was spent for the projects. No other public or private fund was involved.

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

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

For the 2012 Program Year, the City had no designated Neighborhood Revitalization Strategy Areas, Enterprise Zones or Enterprise Communities.

CAPER Community Development response:

Antipoverty Strategy

The City supported a number of strategies designed to address reduction in the number of persons living below the poverty level. The approaches included educational activities and job training. Job training tailored to aerospace industry need (Airbus) is targeted to low income persons by the Mobile Works, a workforce development agency. With \$30,000 in CDBG funding, the MHB provided the Summer Work Employment Experience Training Program (SWEET-P) targeted to low-moderate income youth. The program is an eight-week summer employment program that targets disadvantaged youths ages 16-23. SWEET-P matches participants' skills and interest to meaningful jobs with utility companies, banks, law firms, healthcare facilities, government agencies, community service organizations and other companies in the private sector. Fourteen youth were served in 2012 program year.

The City continues to be a part of the South Alabama Asset Building Coalition established to develop a strategic plan designed to eliminate poverty in the region. The membership includes representatives from local government, financial institutions, colleges, Housing Authority, Chamber of Commerce, IRS, Federal Reserve Bank, United Way, nonprofit organizations and citizens, etc. The group is working with the Alabama Appleseed, Inc. on a State of Alabama Banking Department proposed regulations concerning the Deferred Presentment Services Act (Chapter 155-2-4) reduce the impact of pay day loans. Pay Day loan is a destructive product, stripping wealth out of Alabama's low income communities and taking options off the table for people looking for credit during an emergency. The charge interest rate of up to 456 percent APR is usury. The payday loan operators rob the low income communities of their economic viability and deprive low and moderate income households of wealth accumulation.

The City's CPD coordinated with local IRS Office, community outreach on Earned Income Tax Credit (EITC) and Volunteer Income Tax Assistance (VITA) program designed to help low income households take advantage of their Earned Income Tax credits, and reduce poverty. This program will be ongoing.

The City's small business assistance program includes technical assistance and low interest loan program to small businesses. The City focuses its entrepreneurial development program on small, minority and women-owned businesses and would-be entrepreneurs to assist them in starting a business, as well as provide them the opportunity to expand existing businesses. The City's homeowner rehab program is also working with minority contractors to increase their capacity to successfully bid on bigger projects.

The City is proposing a Disparity Study of its procurement policy and process to ascertain if there are impediments to minority/women business enterprises (M/WBEs) and low-moderate income individuals. The resulting outcome will be used to formulate policies designed to expand contracting opportunities for M/WBEs.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

The City provided \$32,000 in CDBG funds to Mobile Association of Retarded Citizens (Mobile Arc) to operate a Transitional Work Program for people with developmental disabilities who are leaving the school system and entering the community. The program provides job training and served 58 persons.

The City allocated \$50,000 in CDBG funds to Independent Living Center to continue its program of retrofitting homes for people with disabilities to make them more handicapped accessible with the installation of handicapped ramps and grab bars, bathroom modifications, and in some instances, widening of doorways.

Specific HOPWA Objectives

The City is not an entitlement HOPWA community, or a direct recipient of these funds.

OTHER

CAPER information that was not covered by narratives in other sections

Five Year Evaluation Summary (2008 – 2013)

Overall, the City implemented and accomplished substantial part of the goals in the 2008-2013 Consolidated Plan. The following major goals were accomplished: 48 newly constructed townhouse apartments in the Albert Owens and Jesse Thomas public housing; 36 single-family homes; 22 or (61.1%) sold to low-moderate income households; more than 4,000 needy families and individuals provided support services; reduction in the number of homeless population from 478 in 2012 to 378 in 2013, down 21%; completion and implementation of Analysis of Impediments to Fair Housing Choice; establishment of small business development and loan program; provided employment training, recreation services and leadership development program to more than 700 youth annually, especially those living in the public housing neighborhoods; massive improvement to 10 City's parks and community facilities, and retrofitting of 14 public facilities and swimming pools to make them accessible to people with disabilities; improvement to 46 street segments in low income neighborhoods; 21 home modification projects to improve mobility, comfort and independent living conditions for people with disabilities; 55 owner-occupied home rehabilitations, and of course, completion of the 2013 – 2017 Consolidated Housing and Community Development Plan.

MAPS

MAP NUMBER	TITLE
1	CDBG Target Area Base Map
2	Homeowner Rehab Activities
3	Nuisance Abatement, Demolition, and Historic Preservation Activities
4	Homeownership Assistance
5	New Single Family Construction and Development
6	Multifamily Residential Development
7	Public Facility Projects
8	CDBG and ESG Subrecipients

APPENDIX