

# **City of Montgomery, Alabama PY 2020-2024 Consolidated Plan & PY 2020 Annual Action Plan**

**For the use of the following Funds:  
Community Development Block Grant (CDBG)  
HOME Investment Partnership Act (HOME)  
Emergency Solutions Grant (ESG)**



**Prepared by  
The Department of Economic & Community Development  
Community Development Division**

**Submission on October 9, 2020 to:**

**U.S. Department of Housing and Urban Development  
Birmingham Field Office  
Medical Forum Building  
950 22nd Street North,  
Suite 900  
Birmingham, AL 35203**

## Executive Summary

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

#### 1. Introduction

The purpose of the City Montgomery, Alabama's Five Year 2020-2024 Consolidated Plan is to develop a viable urban community by providing decent housing, and a suitable living environment, principally for low and moderate-income persons, and programs that will address the needs of homeless and near homeless persons. The plan sets forth how four (4) HUD grants, the Community Development Block Grant (CDBG), HOME Investment Partnership Grant (HOME), Emergency Solutions Grant (ESG), and the Emergency Solutions Grant – Coronavirus 2 (ESG-CV2) will be used as investment priorities to achieve specific HUD objectives, outcomes, and performance measures.

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

The City's goals for the 2020-2024 planning period focuses on continuing neighborhood revitalization efforts, providing affordable housing and assisting low-income, public service, homeless, and special needs residents with supportive services. Specifically, the City of Montgomery will provide for the following:

##### Affordable Housing:

Increase the availability of affordable housing by supporting the following -

- Rental units constructed - **20 Household Housing Units**
- Rental units rehabilitated – **14 Household Housing Units**
- Homeowner housing rehabilitated – **20 Household Units**

##### Suitable Living Environment:

Collaborate with local non-profit agencies/organizations as well as City of Montgomery departments to facilitate the following -

- Public facility or infrastructure activities other than Low/Moderate Income Housing Benefit – **2000 Persons Assisted**
- Public facility or infrastructure activities for Low/Moderate Income Housing Benefit – **10 Households Assisted**
- Public services activities other than Low/Moderate Income Housing Benefit – **4000 Persons Assisted**

- Jobs created/retained – **5 Jobs**

**Homelessness:**

Support emergency shelters and/or homeless prevention agencies/organizations in their operation/maintenance of the following -

- Tenant-based rental assistance/Rapid Rehousing – **225 Households Assisted**
- Homeless person overnight shelter – **3665 Persons Assisted**
- Other (HMIS) – **5 Other**

**Administration:**

General administration of programs for each program year (PY 2020-2024) as follows –

- Community Development Block Grant (CDBG) – **5 program years**
- HOME – **5 program years**
- Emergency Solutions Grant (ESG) – **5 program years**
- Emergency Solutions Grant – Coronavirus2 (ESG-CV2) – **1 program year – PY 2020**

**3. Evaluation of past performance**

Out of the activities proposed in the City’s 2015-2019 Consolidated Plan, the majority of outcomes as it relate to Homelessness, Affordable Housing, Non-Housing Community Development, and Economic Development either met or exceeded goal expectations. The attached narratives do not reflect Program Year 2019 accomplishments as they will be reported in the submission of the City’s CAPER on or before October 28, 2020.

**Homelessness**

In particular, under Homelessness, the goal was to expand housing and services offered to homeless families and individuals in Montgomery. Under this goal, objectives set forth were to support substance abuse treatment programs, licensed mental health services, existing emergency shelter and homeless prevention services, and improve awareness and access to emergency shelter services. All outcomes under this goal were met except the support of substance abuse treatment programs. The City was unsuccessful in receiving applications for and/or recruiting non-profit organizations to accomplish this task.

**Affordable Housing**

## Demo

Under Affordable Housing, the overall goal under previous plans has been to improve the condition and availability of affordable housing in Montgomery, usually at least by 25 units. With regard to the number of households assisted, the 2015-2019 Strategic Plan objective for public facility or infrastructure in support of affordable housing was met, and was then exceeded by another 44%. Through the Montgomery Homeowner Rehab Program, Heritage Training and Career Center, Inc. provided emergency home repairs for low-to-moderate income homeowners: during PY 2016, nine (9) single-family homes were rehabilitated; during PY 2017, 11 single-family homes were rehabilitated; and during PY 2018, nine (9) single-family homes were rehabilitated using CDBG funds. All 29 rehabilitated homes are homeowner occupied. In final, at least approximately 3,753 individuals benefited from the CDBG program during PY 2018. Through the first four years of the plan period, the homeowner housing rehabilitation objective was met, and then exceeded by another 480%.

During the 2015-2019 Plan period, no rental or owner-occupied units were rehabilitated with HOME funds. However, the jurisdiction exceeded HOME funded housing goals prior to the fourth year of the Plan. Through year 4, the period's new unit development objective was met, and then exceeded by over 94% of the goal amount.

The PJ sought but did not certify any new Community Housing Development Organizations (CHDOs) during the strategic period.

### **Evaluation of Past Performance (Cont.)**

#### **Non-Housing Community Development**

Under Non-Housing Community Development, the goal was to improve living conditions in Montgomery by addressing non-housing community development needs. Under this goal, objectives set forth were as follows - to facilitate infrastructure improvements to low-moderate income (LMI) neighborhoods including sanitary sewer, street and sidewalk improvements; develop/redevelop neighborhood and public facilities that include senior centers, youth centers, or other facilities that primarily service LMI income persons/households; address community needs through community-based public service programs that include tutoring and mentoring, after-school programs for at-risk youth, provision of programs/services for women recently released from incarceration to gain re-entry into society, or other programs that primarily serve LMI persons; collaborate with non-profit agencies for the provision of free/reduced fee health services; collaborate with local agencies that support crime prevention projects; and, collaborate with local agencies that provide services for homeless individuals/families. All outcomes under this goal exceeded expectations, except façade treatment/business building rehabilitation.

#### **Economic Development**

## Demo

Under the Economic Development portion of the Plan, the goal was to expand Economic Development opportunities for businesses in Montgomery. The City did not meet its goal to support a local business due to the agency's inability to secure funding from its resource during the COVID-19 pandemic. The City of Montgomery will continue to support the expansion of new and existing business opportunities for Downtown/Riverfront Development and Four-Points area through loans; provide support for the development of Four-Points area through land acquisition; explore business opportunities for the continued development of West Fairview Avenue to Mobile Highway to the West South Boulevard; and, support efforts to create employment and training opportunities in targeted development areas to include creating job opportunities for residents in targeted redevelopment communities. Efforts made to provide funding for creation of jobs were unsuccessful as few businesses did not have a thorough plan of operation or have not had enough time to access the blighted Four-Points area for redevelopment. In this instance, property has been acquired and is in the process of cleanup and further rehab to make available to businesses that will create jobs.

#### **4. Summary of citizen participation process and consultation process**

During the development of the Consolidated Plan, the City of Montgomery undertook the following steps regarding citizen participation and consultation:

- Consolidated Plan public meetings were conducted by the City's Community Development Division and was strategically held throughout the City to include a City Hall annex, Gateway Park & Facility, a fire station, State of Alabama Archives and History, Montgomery's Museum of Fine Arts, and the Nehemiah Center
- Separate meetings were held for the general public and local agencies
- The Community Development Division enlisted the help of a City department – Neighborhood Services – to facilitate meetings with members of its neighborhood associations while soliciting comments from citizens from online or in-person surveys throughout Montgomery during the Consolidated Plan Process
- A Consolidated Plan Survey designed around the CDBG, HOME, and ESG program activities was used to collect detail information and comments from citizens and agencies and provided in English and Spanish
- The Consolidated Plan Survey was available online as well as paper copies (in English and Spanish) and distributed to all audiences and special populations
- A total of five (5) public meetings and 3 agency consultation meetings were held
- A Spanish translator was available at all public meetings
- A total of 148 persons attended the public meetings and there were a total of 163 respondents to the Consolidated Plan Survey – 43 paper surveys and 120 online surveys

#### **5. Summary of public comments**

## Demo

The City will include all public comments from the advertised Consolidated & Annual Action Plans upon submission to HUD. The City of Montgomery received 66 separate comments from citizens during the 2020-2024 Consolidated Planning Process (community meetings/surveys). Below is a summarization of the comments received by topic area. Citizens submitted answers and remarks in response to questions contained in the Consolidated Plan Survey for Application and Submission of the 2020-2024 Consolidated Plan (Five-Year) to the U.S. Department of Housing and Urban Development. Proposed policy guidance was sought for three (3) program areas, including non-housing community development, affordable housing, and homelessness. Questions relevant to non-housing community development (CDBG Program) were further delineated into four (4) categories: public service activities; public facilities; economic development; and, infrastructure.

### **Community Development Block Grant (CDBG) Program (Non-housing Community Development) - 25 Comments**

The comments received suggest that public service activities pique the interest of a substantial number of survey respondents. Remarks in regards to the Community Development Block Grant Program expressed interest and suggestions in the need for health services, trash removal, public safety, provision of mental health services, renovation of neighborhood facilities in low-income areas, programs for youth.

### **HOME Investment Partnership (HOME) Program (Affordable Housing) - 12 Comments**

Comments in regards to the HOME Program highlight a desire for increased affordable housing for low-income households, housing for ex-felons, disabled, and persons with HIV, public housing assistance, and senior housing - particularly in the areas of home ownership and rentals for the elderly and people with disabilities.

### **Emergency Solutions Grants (ESG) (Homelessness)- 5 Comments**

Comments referring to the homeless population under the City's Emergency Solutions Grants offer observations and suggestions in support of shelter operations and staffing and the provision of affordable permanent housing for the prevention of homelessness. Additional comments suggest appropriate placement of homeless LGBTQ youth to avoid further bullying, harassment, or psychological damage when placing them in adult facilities with non-LGBTQ adults.

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

All public comments and views were accepted by the City of Montgomery.

#### **7. Summary**

The City of Montgomery's 2020-2024 Consolidated Plan has been prepared to develop a viable urban community by providing decent housing, a suitable living environment, and programs that will address

the needs of homeless and near homeless persons. An approved Citizen Participation Plan was used to gather public comments through public meetings and the consultation process provided additional input. Information gathered from the public, interested agencies, a market analysis, and data provided by HUD was used to identify, goals and the activities of this Consolidated Plan.

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**7. Summary**

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## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MONTGOMERY	Department of Economic and Community Development
HOME Administrator	MONTGOMERY	Department of Economic and Community Development
ESG Administrator	MONTGOMERY	Department of Economic and Community Development

**Table 1 – Responsible Agencies**

### Narrative

The Department of Economic & Community Development - Community Development Division serves as the lead agency for the CDBG, HOME and ESG Programs. During the preparation of the Consolidated Plan, the City solicited input from governmental agencies as well as various public and private agencies providing health and social services. The City will continue to form new partnerships with non-profit organizations, the private sector and other local resources to advance the priorities outlined in this Consolidated Plan.

Funds are provided to non-profits through a competitive application process. The Community Development Division will take the lead to ensure appropriate coordination of the following:

- Providing technical assistance to potential Subrecipients;
- Carry out the statutory requirements of the CDBG and HOME Programs; and,
- Manage planning studies for neighborhoods

### Consolidated Plan Public Contact Information

The Consolidated Plan Public Contact for the City of Montgomery, Alabama is as follows:

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The Consultation Process was conducted similarly like the Citizen Participation Process using the in-house developed Consolidated Plan Survey described in the Summary of Citizen Participation Process and Consultation Process. Separate meetings from the public were held for agency and service providers. Site visits to specific agencies and service providers were also conducted for purpose of receiving information beyond the survey for preparing this document.

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

In preparing the 2020-2024 Consolidated Plan, the City of Montgomery conducted public and onsite meetings with housing providers, private and governmental health agencies and service agency providers. Formal relationships with many local agencies have already been formed through HUD funding and other manners of collaboration during the past 5 years. The Consultation Process consisted of publicly held meetings whereby a Survey was conducted and agencies of similar and different services could interact with agencies while appreciating their similar and different needs. Agencies in attendance were also encouraged to take surveys back to their sites to be completed by staff and beneficiaries of their services.

In addition to conducting the survey in public settings, onsite consultations were conducted to get a better and in depth understanding of agencies missions, impediments, and funding needs. Discussions were also held as to how to best form partnerships and collaborations for leveraging other federal, state, and local funding. Consultation for housing, healthcare and other service agencies were held with the following: **(1) Housing-** the Montgomery Housing Authority (PHA), Community Action Partnership of North Alabama (CHDO), Aletheia House, Inc. (CHDO), Heritage Training & Career Center, Habitat for Hand Central Alabama Fair Housing Center (Fair Housing/AI); **(2) Private and Governmental Health Agencies-**Montgomery Area Wellness Coalition (Health and Wellness for low-income persons), Montgomery Area Mental Health Authority (Mental Illness), Medical Outreach Ministries, and Health Services Incorporated (Medical Services for low-income persons); and **(3) Service Agency and Providers-** Mid Alabama Coalition for the Homeless (Continuum of Care), Montgomery Area Violence Program (Domestic Violence), Faith Crusades, The Salvation Army, Renaissance, Inc. (halfway home), HandsOn River Region (HMIS provider), Friendship Mission ( Women and Children’s Shelter), and Boys & Girls Clubs of the River Region, Montgomery STEP Foundation, Legal Services of Alabama.

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

The City of Montgomery has a 20-year relationship with the Mid-Alabama Coalition for the Homeless (MACH). MACH serves as the Continuum of Care organization that is required by HUD for the City of Montgomery, Alabama. MACH addresses the needs of the homeless in five Alabama counties: Montgomery, Autauga, Bullock, Elmore, and Lowndes. As the Continuum of Care for this area, MACH is responsible for examining homelessness issues, devising methods to alleviate homelessness, providing services to the homeless and to those at risk of becoming homeless and conducting a yearly survey of homeless individuals within its geographic boundaries.

**The City of Montgomery has consistently provided funding to MACH since 2006 to coordinate the “Montgomery Area’s Blueprint toward Ending Chronic Homelessness”. The United States Interagency Council on Homelessness ([www.ich.gov](http://www.ich.gov)), a federal entity established by Congress, charged units of local government with the task of developing strategic plans to end chronic homelessness within a ten-year period. “Chronic” homelessness categorizes approximately 10% of the total homeless population, and consists of the most difficult homeless cases. The planning process for this plan consisted of a series of focus groups where a total of 102 homeless and formerly homeless people participated in the sessions.**

The strategic plan which originally aims to end homelessness by 2014 and was extended to 2019 is centered on four recommendations, each with action steps and responsible agencies. The four recommendations include:

1. Improve methods to prevent homelessness;
1. Improve outreach services;
1. Improve access to services; and,
1. Expand permanent housing options

Community Development Staff (usually the ESG Program Manager, Grants Administrator and Planning Director) plays an active role in MACH’s organization. City attendance and participation in MACH meetings plays a crucial role in its ability to receive funding from HUD through the Continuum of Care (CoC) Competition. Community Development staff also play a crucial role in the Peer Review Selection Process for the CoC Application process by serving on the application presentation and review committee. In this Consolidated Plan, the City will meet with all shelter providers and the COC to start the planning process of assessing past homelessness activities and lay the ground work for a new homeless plan for the City focusing on Coordinated Assessment.

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

The Mid-Alabama Coalition for the Homeless (MACH) serves in the capacity of partner and advisor to the City and Community Development Staff on ESG regulations and policy. MACH plays a major role in assisting City staff in developing its ESG application process, evaluating, scoring and selecting applicants for ESG funding. MACH can also apply for the City's HESG funds, but it is not allowed to evaluate and select its own application. MACH has also successfully managed the Homeless Prevention and Rapid-Rehousing portion the HESG Program for the City. MACH continues to work on the City of Montgomery's Montgomery Area's Blueprint toward Ending Chronic Homelessness. MACH will also play a key role in assessing the City's current climate for homelessness and devising a new long-term plan for assisting the homeless.

The Homeless Management Information System (HMIS) is a computerized database that allows organizations that provide services to people experiencing homelessness to collect client information, track services and generate reports. HMIS is managed by a nonprofit organization called "HandsOn River Region (formerly Volunteer and Information Center)." HandsOn River Region services a five-county River Region in Central Alabama to include Montgomery, Autauga, Elmore, Lowndes, and Macon Counties.

MACH partners with HandsOn River Region in HMIS as part of the Continuum of Care to provide standardized and timely information to improve access to housing and services, and strengthen the efforts to end homelessness. Together, MACH assists HandsOn with HMIS in collecting individual client information (gender, age, ethnicity, etc.), household information (housing status, services provided, income, etc.), allowing providers to selectively share client data with other service providers, and producing reports required by the U.S. Dept. of Housing & Urban Development, City of Montgomery Community Development Office and other local and state funding programs.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	MONTGOMERY AREA COALITION FOR THE HOMELESS
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City arranged group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future City HUD funding and other possible resources.
2	<b>Agency/Group/Organization</b>	Montgomery Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City arranged group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future City HUD funding and other possible resources.
3	<b>Agency/Group/Organization</b>	Community Action Partners of North Alabama
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City arranged group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future City HUD funding and other possible resources.
4	<b>Agency/Group/Organization</b>	MONTGOMERY AREA WELLNESS COALITION-MAWC
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City arranged group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future City HUD funding and other possible resources.

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

The City made an effort to consult with a wide representation of agencies and organizations via email, survey, public hearings, and conference calls. No organizations or individuals were deliberately omitted from the process.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care		

**Table 3 – Other local / regional / federal planning efforts**

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

The City of Montgomery, Alabama, Neighborhood Services (formerly BONDS), and MACH coordinated efforts to host a public hearing for this planning process. The Montgomery Housing Authority provided input for the Consolidated Plan and with continuation of their programs, address a portion of the identified housing needs in the Consortium area. The City contacted the Alabama Housing Finance Authority to identify housing needs by funding Low Income Tax Credit projects. The City also addressed housing needs and partnerships with the Alabama Department of Community and Economic Affairs as it relates to partnering HOME and CDBG funds.

**Narrative (optional):**

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

Public meetings for the 2020-2024 Consolidated Plan were held at strategic locations throughout the City of Montgomery to include City Hall, Gateway Park, a fire station, Montgomery Museum of Fine Arts, Alabama Archives & History, and the Nehemiah Center, a community facility located in a low-income neighborhood where a large population of Hispanic families reside. The City through the Community Development Division enlisted the help of two organizations to assist with gathering data for the 2020-2024 Consolidated Plan- Neighborhood Services (formerly “Building Our Neighborhood Development” (BONDS)) and the Mid Alabama Coalition for the Homeless (MACH). Both of these organizations have close ties with the citizen and agency communities in the City of Montgomery. The City developed and used an in-house Consolidated Plan Survey Instrument (Survey) to obtain precise and detail information and accurate written public comments from citizens and agencies. For those unable to attend the public Consolidated Plan meetings, the Survey was made available online through the City of Montgomery’s Website. Paper copies were also given to members of the City Council and other agencies requesting them for distribution in their districts and/or beneficiaries of their services provided daily. In addition to posting the times and dates of the Citizens Participation and Agency Consultation Meetings on the City of Montgomery’s website, announcements were also placed on social media sites, and emailed to a mass list of those interested in past and future public hearings given by Community Development (collected for over 15 years). The announcements were also advertised in Spanish on the City’s website and other means listed above. There were a total of five (5) citizen’s participation meetings and three (3) agency consultation meetings.

Citizen participation played a significant role and impact in setting goals for the City of Montgomery’s 2020-2024 Consolidated Plan. The survey process used by the City of Montgomery was designed to accurately obtain information and comments to make goals that are representative of the voice of the City’s citizens. Information and comments gathered from the results of the surveys are tallied and ranked in the order of importance. These results are carefully compared with the data from the Census Bureau, local agency data, previous Consolidated Plan data, current federal regulations, eligible city needs, and needs based on citizen inquiries and complaints. An analysis of the available data is conducted by the staff resulting in the goals and objectives for the Consolidated Plan. The goals and objectives for the 2020-2024 Consolidated Plan are made available for public comments as directed by the Citizen Participation Plan.

The Consolidated Plan process requires a thirty (30) day public comment period. The public comment period began on September 4, 2020 and ended October 4, 2020. A public notice was placed in the Montgomery Advertiser newspaper informing citizens that the draft long-term



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objectives were available for review and comment for 30 days. Review of the draft plan was made available on the City’s website; for pick up at the Community Development Office located at 25 Washington Avenue, 4th Floor; and/or, for pick up at City Hall located at 103 N. Perry Street. Copies were also made available for agencies that participated in the consultation process. During this period, citizens were presented with the proposed recommendations for the 2020-2024 Community Development Block Grant (CDBG), the Home Investment Partnership Program (HOME), and Emergency Solutions Grants Program (ESG) for review and comment.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	163 surveys were received from the online option as well as copies distributed at community-wide meetings. 148 people were in attendance at public meetings.	See attachment at Public Comments at Section AD-25.	The City of Montgomery accepted all comments received.	
2	Newspaper Ad	Non-targeted/broad community	N/A - Required advertisement for public comment	No comments received	N/A	

**Table 4 – Citizen Participation Outreach**

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## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

During the Consolidated Planning process, the City of Montgomery was required to complete a Needs Assessment which examines housing needs, homeless needs, and non-homeless special needs. This section examines data for each of these categories in order to determine the greatest needs related to housing in the City. The data in the tables was supplied by the US Department of Housing and Urban Development (HUD). It reflects data from the Comprehensive Housing Affordability Strategy (CHAS) which is derived from the American Community Survey (ACS) data. According to HUD, the primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This process will assist the City in identifying and targeting its limited funding toward priority needs.

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

### Summary of Housing Needs

The population in the City of Montgomery decreased by -1% from the base year 2009 to 2015. The number of households in the City decreased -2% from the base year 2009 to 2015. The median income for the City rose 1% from the base year 2009 to 2015. The majority of households fell in the >100% HAMFI range. Across the board for HAMFI (0-30%, >30-50%, >50-80, >80-100), the household totals were consistent among the six sub-categories.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	205,764	202,970	-1%
Households	81,624	79,865	-2%
Median Income	\$42,346.00	\$42,927.00	1%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,910	9,880	12,500	7,520	36,055
Small Family Households	5,215	3,815	4,730	2,935	17,715
Large Family Households	1,185	1,144	1,225	440	2,180
Household contains at least one person 62-74 years of age	1,904	1,454	2,529	1,354	7,560
Household contains at least one person age 75 or older	1,085	1,393	1,695	950	3,260
Households with one or more children 6 years old or younger	3,270	2,570	2,040	1,074	3,585

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

**Housing Needs Summary Tables**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	130	110	55	55	350	70	10	40	0	120
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	65	75	14	214	10	15	34	0	59
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	340	265	175	70	850	70	60	95	25	250
Housing cost burden greater than 50% of income (and none of the above problems)	6,995	2,230	185	0	9,410	2,030	1,165	560	55	3,810

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	790	2,419	2,470	319	5,998	509	1,214	2,029	1,125	4,877
Zero/negative Income (and none of the above problems)	834	0	0	0	834	455	0	0	0	455

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	7,530	2,665	485	139	10,819	2,180	1,250	720	85	4,235
Having none of four housing problems	2,085	3,199	5,335	3,108	13,727	844	2,765	5,965	4,185	13,759
Household has negative income, but none of the other housing problems	834	0	0	0	834	455	0	0	0	455

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

Demo

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,400	2,205	855	6,460	915	834	984	2,733
Large Related	785	505	294	1,584	224	399	220	843
Elderly	914	569	475	1,958	897	772	833	2,502
Other	3,109	1,680	1,090	5,879	585	420	569	1,574
Total need by income	8,208	4,959	2,714	15,881	2,621	2,425	2,606	7,652

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,095	1,245	20	4,360	850	399	224	1,473
Large Related	600	200	4	804	220	110	15	345
Elderly	674	279	85	1,038	573	348	199	1,120
Other	2,924	565	85	3,574	470	305	119	894
Total need by income	7,293	2,289	194	9,776	2,113	1,162	557	3,832

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	295	220	245	63	823	35	45	89	4	173
Multiple, unrelated family households	95	125	8	14	242	45	25	40	20	130

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	10	0	0	0	10	0	0	0	0	0
Total need by income	400	345	253	77	1,075	80	70	129	24	303

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

The single-person household is a household that contains one person who lives alone. In a culture that includes family and marriage as part of the American Dream, the single-person household is a growing demographic. In the US, the share of adults who live alone nearly doubled over the last 50 years. According to the U.S. Census Bureau, the Single Person Household grew from 16.7% in 1969 to 28.4% in 2019.

Single-person owners and renters are markedly different in terms of the type of housing they occupy. Fully three quarters of single-person renters live in multi-family housing, but among single-person owners almost three quarters live in single-family detached units, and another 8 percent in single-family attached structures. Single-person owners also live in larger units, with 63 percent in homes with 3+ bedrooms. This compares to only 12 percent of single-person renters living in large units.

Rising numbers of single-person households may have numerous implications for the economy. Single-person households tend to spend more on housing than other cohorts. These households may prefer to rent rather than buy houses. And even if they do buy a house, the preference is for multifamily homes rather than single-family ones. This may influence the structure of the housing market, which is still recovering from the impact of the Great Recession and recent changes in housing finance. A rise in single-person households may aid labor market mobility. With fewer attachments to property and free of marital burdens, these individuals may be more open to shifting cities for jobs. This could make the labor market more mobile than it is today



## Demo

According to the website called Town Charts, 41% of the City of Montgomery population has never been married. 13% of the City's population is in the category of divorce and 6% of the City's population is widowed. 43% of single men in the City have not been married. 11% of the men in the City are divorced while 3% of the men are widowed. 40% of the single women in the City of Montgomery have never been married. 14% of the single women in the City are divorced. 9% of the single women in the City are widowed.

As it relates to the age category for "Single Men" living in the City of Montgomery, 29% is in the age range of 18 to 24; 18% are in the 25 to 29 age range; 11% are in the 30 to 34 age range; 8% are in the 35 to 39 age range; 8% are in the age range of 40 to 44; 7% are in the age range of 45 to 49; 14% are in the age range of 50 to 60 and 5% are in the age range to 60 to 65. For "Single Women" living in the City of Montgomery, 25% is in the age range of 18 to 24; 16% are in the 25 to 29 age range; 11% are in the 30 to 34 age range; 9% are in the 35 to 39 age range; 8% are in the age range of 40 to 44; 7% are in the age range of 45 to 49; 16% are in the age range of 50 to 60 and 8% in the 60 to 65 age range.

TownCharts.com is data about every city in the United States. It does research in areas of demographics, housing, local economy, education, and more.

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

Domestic violence is the willful intimidation, physical assault, battery, sexual assault and/or other abusive behavior as part of a systematic pattern of power and control perpetrated by one intimate partner against another. It includes physical violence, sexual violence, threats, and emotional abuse. The frequency and severity of domestic violence can vary dramatically. According to the National Coalition Against Domestic Violence, on average, nearly 20 people per minute are physically abused by an intimate partner in the United States. During one year, this equates to more than 10 million women and men. One in four women and one in nine men experience severe intimate partner physical violence, intimate partner contact sexual violence, and/or intimate partner stalking with impacts such as injury, fearfulness, post-traumatic stress disorder, use of victim services, contraction of sexually transmitted diseases, etc.

There is one domestic violence shelter in the City of Montgomery, Alabama called Montgomery Area Violence Program dba Family Sunshine Center. Statistics based on calls received by the Family Sunshine Center indicates that that there is a great need for housing assistance for victims of domestic violence. In 2018-2019, Family Sunshine Center (FSC) received the following types of calls for assistance for domestic violence which suggest the need for significantly funds for housing for victims of domestic violence in the Montgomery County Area: Crisis Calls 932 (\*1,377); Shelter- Women 214 (\*121); and Shelter-Children 134 (\*158). FSC provided 6,456 (\*6,337 days of shelter services).

### **What are the most common housing problems?**

## Demo

The most common housing problems in the City of Montgomery as it relates to “Substandard Housing-Lacking Complete Plumbing or Kitchen Facilities” indicates that the largest AMI category for Renter is the >0-30% AMI and 0-30% AMI for Owner. For Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing), the largest AMI category for Renter is 0-30% AMI and 0-30% AMI and >30-50% AMI for Owner. For Overcrowded - With 1.01-1.5 people per room (and none of the above problems), the largest AMI category for Renter is >30-50% AMI and >50-80% AMI for Owner. For Housing cost burden greater than 50% of income (and none of the above problems), the largest AMI category for Renter is 0-30% AMI and Owner is 0-30% AMI. For Housing cost burden greater than 30% of income (and none of the above problems), the AMI category for Renter is >50-80 AMI and Owner is >50-80 AMI. For Zero/negative Income (and none of the above problems), the largest AMI category is 0-30% AMI for Renter and is 0-30% AMI for Owner.

For common housing problems with “Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden), the largest AMI category for household “Having 1 or more of four housing problems” is 0-30% AMI for Renter and Owner is 0-30% AMI. The largest AMI category for household “Having none of four housing problems” is >50-80% AMI for Renter and is >50-80% AMI for Owner. The largest AMI category for “Household has Zero/negative income, but none of the other housing problems” is 0-30% AMI for Renter and 0-30% AMI for Owner.

For households with “Crowding (More than one person per room)”, the largest AMI category in the household category of “Single Family Households” is the 0-30% AMI for the Renter and >50-80% AMI for the Owner. For households with “Crowding (More than one person per room)”, the largest AMI category in household category of “Multiple Unrelated Family Households” is the >30-50% AMI for Renter and the 0-30% AMI for Owner. For households with “Crowding (More than one person per room)”, the largest AMI category in household category of “Other, Non-Family Households” is the 0-30% AMI for Renter. There is no data Owner in this category. “Crowding (More than one person per room)” is the 0-30% AMI for the renter and >50-80 AMI for the owner.

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

It would appear, based on the data provided by HUD in the Consolidated Plan tables that the household types that are affected the most by problems for rental household are those persons or families living at 0-30% AMI. For example in the category of “1. Housing Problems”, the 0-30% AMI had the higher percentage in 4 out of the 6 sub-categories for this category where it statistically tied across the board for owners. For the category of “Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks Kitchen or Complete Plumbing, Severe Overcrowding, Severe Cost Burdens), the rental households were the high percentages in 2 out of 3 in the sub-categories. The same appears to be true for owners for this category.

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

The City of Montgomery, through implementation of its Emergency Solution Grants Program, provides funding to local agencies to for rapid re-housing assistance. Program assistance under these funds include security deposits, moving or relocation services, emergency utility assistance, rental subsidy, education and employment support, domestic violence intervention, legal assistance, and transportation and other services. The most critical need of formerly homeless families and individuals nearing the termination of Rapid Re-Housing Assistance is follow up. The families and individuals need to be able to have continued contact with someone familiar with the case who can assist, support, encourage, and mentor them as problems arise. Currently, when the participants time out of the program, all forms of support are terminated and they are once again on their own. These needs can be anything ranging from more financial assistance, job search help, food, and /or daycare, just to name a few.

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

The City of Montgomery's definition of "at-risk" population is defined by 24 CFR 576.2.

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

Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 30% upwards to 50% of their income towards housing costs or having incomes at or below 50% AMI at greatest risk of becoming homeless. Other characteristics linked with instability and an increase of homelessness include but not limited to substance abuse, mental illness, unstable job history, prior evictions, criminal background, poor money management, and domestic violence are all housing characteristics that have been linked with instability and may cause and increased risk of homelessness. Although we are early in the pandemic, we have yet to experience the full effect of COVID-19 as it is becoming a new contributor to homelessness.

## Discussion

Housing instability has no standard definition. It encompasses a number of challenges, such as having trouble paying rent, overcrowding, moving frequently, staying with relatives, or spending the bulk of household income on housing. Due to a limited rental market with few affordable vacancies, people with the lowest incomes may be forced to rent substandard housing that exposes them to health and safety risks such as vermin, mold, water leaks, and inadequate heating or cooling systems. They may also be forced to move in with others, potentially resulting in overcrowding. Overcrowding is defined as more than 2 people living in the same bedroom or multiple families living in 1 residence. Overcrowding may affect mental health, stress levels, relationships, and sleep, and it may increase the risk of infectious disease.

Housing costs that are more than a household can reasonably afford can lead to foreclosure or eviction (a forced move). Forced moves may also happen if a landlord is in foreclosure or the property is deemed unsafe for living. Foreclosures cause loss of money and possessions and can damage the social fabric of neighborhoods. Evictions that go through the court system result in a permanent record, which can cause potential landlords to refuse to rent to evictees in the future. Research has shown that renters who are forced to move are more likely to relocate to poorer and higher-crime neighborhoods compared to those who move voluntarily. People who have spent time in prison may be discriminated against by potential landlords, lose eligibility for public housing, and struggle to maintain stable housing. People are often released from prison with minimal income, and those who find employment face reduced earnings and may have difficulty paying for housing. One study found that 5 years after release, black individuals who have spent time in prison were more likely to experience housing instability than white individuals who have spent time in prison, even after controlling for earnings. Homelessness is housing deprivation in its most severe form.

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

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

### Introduction

A disproportionate greater number of housing problems is defined as when a member of a racial or ethnic group at an income level experiences housing problems at a rate greater than 10% of the income level as a whole. The four housing problems are (1) Lacks complete kitchen facilities, (2) Lacks complete plumbing facilities, (3) More than one person per room, and (4) Cost Burden greater than 30%. The City of Montgomery, Alabama has an estimated 2020 population of 197,282. Montgomery is currently declining at a rate of -0.24% annually and its population has decreased by -4.12% since the most recent census, which recorded a population of 205,764 in 2010. Montgomery reached its highest population of 205,593 in 2010. The average household income in Montgomery is \$65,986 with a poverty rate of 21.94%. The median rental costs in recent years comes to \$867 per month, and the median house value is \$119,600. The median age in Montgomery is 35.3 years, 33.4 years for males, and 36.8 years for females. For every 100 females there are 88.5 males.

According to the most recent ACS, the racial composition of Montgomery was: Black or African American: 60.64%; White: 33.27%; Asian: 2.83%; Two or more races: 1.86%; Other race: 1.22%; Native American: 0.17%; Native Hawaiian or Pacific Islander: 0.01%

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,010	1,630	1,289
White	1,873	425	275
Black / African American	8,540	1,155	979
Asian	140	40	0
American Indian, Alaska Native	20	0	0
Pacific Islander	10	0	0
Hispanic	270	4	15

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,544	2,340	0
White	1,494	910	0
Black / African American	5,589	1,250	0
Asian	34	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	315	120	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,720	6,780	0
White	1,569	2,385	0
Black / African American	3,800	4,090	0
Asian	125	79	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	140	155	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,669	5,844	0
White	614	2,185	0
Black / African American	899	3,419	0
Asian	94	45	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	23	164	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**Discussion**

It is important to note that when all or most of a group with a small population is affected, a disproportionately greater need registers despite the extremely low numbers.

**Housing Problems at 30-50% AMI**

There are 7,544 households in this category (30-50% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African American at 5,589 (74%). The next closes ethnic race is White American at 1,494 (20%). These numbers are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

**Housing Problems at 50-80% AMI**

There are 5,720 households in this category (50-80% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African American at 3,800 (66%). The next closes ethnic race is White American at 1,569 (27%). These numbers

are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

### **Housing Problems at 80-100% AMI**

There are 1,669 households in this category (80-100% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African American at 899 (54%). The next closest ethnic race is White American at 614 (37%). These numbers are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

### **Housing Problems: Summary by Group**

In summarizing “Housing Problems” as it relates to “Disproportionally Greater Need Summary by Group”, it appears that no matter what AMI (0-30% AMI, 30-50% AMI, 50-80% AMI, or 80-100% AMI), it is the African-American households that have the greatest need and the most problems as it relates to housing (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%). There appears to be disproportional rate primarily be African-Americans and Whites as it relates to the four categories mentioned above. In the 0-30% AMI category the percentage between Blacks and Whites is 85% to 17%. In the 30%-50% AMI category the percentage between Blacks and Whites is 74% to 20%. In the 50-80% AMI category the percentage between Blacks and Whites is 66% to 27%. In the 80-100% AMI category the percentage between Blacks and Whites is 54% to 37%.



**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

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

**Introduction**

A disproportionate greater number of housing problems is defined as when a member of a racial or ethnic group at an income level experiences housing problems at a rate greater than 10% of the income level as a whole. A severe housing problem is defined as a household having one of the 4 severe housing problems: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost Burden over 50%.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	9,710	2,929	1,289
White	1,583	715	275
Black / African American	7,535	2,159	979
Asian	130	50	0
American Indian, Alaska Native	20	0	0
Pacific Islander	10	0	0
Hispanic	270	4	15

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,915	5,964	0
White	925	1,480	0
Black / African American	2,754	4,080	0
Asian	15	64	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	290	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,205	11,300	0
White	275	3,684	0
Black / African American	815	7,075	0
Asian	49	155	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	60	240	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	224	7,293	0
White	100	2,710	0
Black / African American	104	4,203	0
Asian	14	125	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	4	180	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**Discussion**

It is important to note that when all or most of a group with a small population is affected, a disproportionately greater need registers despite the extremely low numbers.

**Severe Housing Problems at 50% - 80 %AMI**

There are 1,199 households in this category (50-80% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African American at 815 (68%). The next closes ethnic race is White American at 275 (23%). These numbers are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

**Severe Housing Problems at 80 %-100% AMI**

There are 222 households in this category (80-100% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African

American at 104 (46%). The next closest ethnic race is White American at 100 (45%). These numbers are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

### **Severe Housing Problems Summary by Group**

In summarizing “ Severe Housing Problems” as it relates to “Disproportionally Greater Need Summary by Group”, it appears that no matter what AMI (0-30% AMI, 30-50% AMI, 50-80% AMI, or 80-100% AMI), it is the African-American households that have the greatest need and the most problems as it relates to housing (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%). There appears to be a disproportional rate primarily for African-Americans and Whites as it relates to the four categories mentioned above. In the 0-30% AMI category the percentage between Blacks and Whites is 78% to 16%. In the 30%-50% AMI category the percentage between Blacks and Whites is 70% to 24%. In the 50-80% AMI category the percentage between Blacks and Whites is 70% to 24%. In the 80-100% AMI category the percentage between Blacks and Whites is 68% to 23%. Although the other races' percentages are significantly lower, the percentages do not really take into account the size of population for the individual ethnic group population as compared to the population of the main categories as a whole.

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

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

**Introduction:**

In this section pertaining to Housing Cost Burden, as in previous sections pertaining to Severe Housing Problems and Housing Problems, the City examined the specific categories of needs to determine whether individual races or ethnic groups have disproportionately greater needs. A disproportionately greater need is recognized to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Cost burden is defined as monthly housing costs (including utilities) exceed 30% of monthly income. Severe cost burden is defined as monthly housing costs (including utilities) exceed 50% of monthly income.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	51,885	12,757	13,885	1,329
White	24,315	3,515	2,814	275
Black / African American	24,880	8,409	10,425	1,004
Asian	1,125	270	160	0
American Indian, Alaska Native	110	20	20	0
Pacific Islander	0	0	10	0
Hispanic	1,084	405	220	45

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

**Discussion:**

HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one's income on rent. People whose housing costs exceed this threshold of affordability are likely to struggle to pay for other basic needs, forcing difficult trade-offs. Individuals and families who are cost-burdened may drop

## Demo

health care coverage, select less expensive child care arrangements, or skip meals to save on costs, which may result in poorer outcomes in other areas of well-being.

In the subcategory of Housing Cost Burden as it relates to “Disproportionately Greater Need” for the  $\leq 30\%$ , there are 51,514 household as compared to the 51,885 for the jurisdiction as a whole while not exceeding it. In the subcategory of 30-50% Housing Cost Burden, there are 12,619 households experiencing housing cost burden as compared to the jurisdiction as a whole of 12,757. In the subcategory of  $>50\%$  Housing Cost Burden, there are 13,649 households experiencing housing cost burden as compared to the jurisdiction as a whole of 13,885. In the subcategory of No/Negative Income (not computed) Housing Cost Burden, there are 1,324 households experiencing housing cost burden as compared to the jurisdiction as a whole of 1,329.

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

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

It would appear that across the board as it relates to “Disproportionately Greater Need”, that the Black/African-American Households that are experiencing the greater needs for housing problems whether it at the 0% to 30%, 30% to 50%, 50% to 80% or 80%to 100% of Area Median Income. The White race follows in most cases a distance second. In many cases, these needs can be described as worse case needs. Worst case needs are defined as renters with very low incomes who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both. Substantial unmet needs for affordable rental housing remain even as incomes are improving. The unmet need for decent, safe, and affordable rental housing continues to outpace the ability of federal, state, and local governments to supply housing assistance and facilitate affordable housing production. Priority problems trigger worst case needs can subdivided into 2 categories: (1) “Severe Rent Burden” which means a renter household is paying more than one-half of its income for gross rent (rent and utilities) and (2) “Severely Inadequate Housing” which refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance.

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

Severe inadequacies constitute potential worst case needs and a unit is defined as having severe physical inadequacies if it has any one of the following four problems: (1). Plumbing- Lacking piped hot water or a flush toilet or lacking both bathtub and shower, all for the exclusive use of the unit; (2)Heating- Having been uncomfortably cold during the past winter for 24 hours or more, or three times for at least 6 hours each, because of broken-down heating equipment; (3) Electrical- Having no electricity or having all three of the following electrical problems: exposed wiring, a room with no working wall outlet, and three or more blown fuses or tripped circuit breakers in the past 90 days; and (4) Upkeep. Having any five of the following six maintenance problems: leaks from outdoors, leaks from indoors, holes in the floor, holes or open cracks in the walls or ceilings, more than 1 square foot of peeling paint or plaster, and rats in the past 90 days.

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

According to the most recent ACS, the racial composition of Montgomery is as follows: Black or African American: 60.64%; White: 33.27%; Asian: 2.83%; Two or more races: 1.86%; Other race: 1.22%; Native

## Demo

American: 0.17%; and Native Hawaiian or Pacific Islander: 0.01% The heaviest concentration of minorities are in the following census tracts/block groups in the City of Montgomery: 000100, 000200, 000300, 000400, 000500, 000600, 000700, 000900, 001000, 001100, 001200, 001500, 001600, 002100, 002201, 002202, 002300, 002400, 002900, 003000, 005402, 005410, 00560, 005606, 005902, 006000, and 006100. These are the census tracts and block groups that we have worked in previous Consolidated Plans and will continued to in future plans focusing on all ethnic groups that fall within the income guidelines as set out by the United States Department of Housing and Urban Development.



## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Montgomery’s public housing system is managed by the Montgomery Housing Authority (MHA). The mission of MHA is to “To create affordable, sustainable housing while improving the quality of life for families and encouraging independence”. Established in 1939, the Montgomery Housing Authority (MHA) is chartered to develop, acquire and manage affordable housing in the City of Montgomery. MHA is the third largest Public Housing Authority in the State of Alabama, serving over 4,500 families benefiting low-income residents including seniors with more than 1,450 units of family housing. Its Housing Choice Voucher program provides rental assistance to over 3000 families and enables voucher recipients to rent in the private market. Both programs receive funding from the U.S. Department of Housing and Urban Development. As the largest affordable housing provider in the City of Montgomery and a committed advocate, MHA is leading the way to redefining its public and assisted housing communities.

Table 22 displays the number of vouchers and units by public housing program type. The default data used in this section is based on reports from Public Housing Authorities (PHAs) to HUD. Missing values does not necessarily mean a zero value, but rather that the PHA did not report on the field.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,355	2,709	0	2,660	30	0	0

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	7,820	10,767	0	10,713	10,880	0
Average length of stay	0	0	7	4	0	4	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	158	139	0	139	0	0
# of Disabled Families	0	0	229	553	0	527	19	0
# of Families requesting accessibility features	0	0	1,355	2,709	0	2,660	30	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	11	25	0	22	2	0	0
Black/African American	0	0	1,343	2,680	0	2,634	28	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	43	80	0	80	0	0	0
Not Hispanic	0	0	1,312	2,629	0	2,580	30	0	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Demo

**Data Source:** PIC (PIH Information Center)

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

The Montgomery Housing Authority (MHA) continues to incorporate accessibility standards into its construction, ensuring that housing is provided for people with disabilities both currently residing in CHA housing and those on its waiting lists. MHA subscribes to providing accessibility units as required by the federal government. MHA currently provides 9% of its housing for persons with disabilities. As of 2019, there are 1,283 persons on the waiting lists for 504 housing and 299 on the HCV waiting list. MHA also works extensively with the City of Montgomery to comply with the City of Montgomery's Building Code ensuring compliance with federal, state, and local regulations governing accessibility for people with disabilities. MHA also work closely with its developers to ensure that it present and future developments are in compliance with Section 504 statutes.

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

As of 2019, there were 4,452 public housing units and Housing Choice Vouchers (HCV) combined. This number includes those with disabilities. The current MHA combined waiting list for public housing, HCV, and Tenant-Based assistance is 9,995 with 16% of public housing and 15% of HCV applications having self-certified that a family member has a disability. Of the 9,995 households on the waiting list, 9,592 were are extremely low-income and 5,507 are households with children lacking adequate funding. MHA considers these families to have the greatest need and the least ability to transition off of a housing subsidy. A look at MHA household based on 3 AMI categories can be used as a determinant for assessing the immediate needs of its residents (public housing and HCV combined): (1) At risk (families with an adult who is eligible to work and income from wages between 0% and 30% AMI): 13,910 households members; (2) Safe (families with an adult who is eligible to work and income from wages between 30% and 50% AMI): 9,880 households members; and (3) Stable (families with an adult who is eligible to work and income from wages between 50% and 80% AMI): 12,500 households members.

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

While the needs of MHA residents are more extensive, the need for decent and affordable housing reflects the needs of the population at large. Citywide, there are at-risk populations in need of greater assistance and include homeless individuals and families, low-income seniors, and people with disabilities.

**Discussion**

## Demo

Based on data provided in Tables 23-24 by PIC (PIH Information Center), the largest beneficiary in the City of Montgomery of public housing appears to be the African-American population and perhaps the largest group that need assistance beyond housing. MHA provides a residence services department which links affordable housing participants to educational, training and employment opportunities and resources designed to help stabilize the family, remove barriers and lead to economic sustainability. MHA also offers Public Housing and Housing Choice Voucher Family Self-Sufficiency (FSS) Programs which are designed to help families become self-supporting.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City of Montgomery and its partners in the fight of homelessness complies with all federally required data collection standards and commissions its own additional data gathering and research projects to better understand the needs of homeless individuals and families. The process for collecting and analyzing data on the homeless population for the City is organized and conducted by the Mid-Alabama Coalition for the Homeless (MACH). MACH and the City use this data for developing programs and allocating resources to positively impact this special population.

MACH gathers this information by conducting Point-In-Time Homeless (PIT) counts and using the Homeless Management and Information System (HMIS) to track progress and refine its response to homelessness. The PIT count offers information about individuals and families experiencing homelessness on a given night, while program level data collection reported through HMIS offers information about program utilization for individuals/families and veterans experiencing homeless throughout the entire year.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	76	175	351	100	125	90
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	76	283	823	300	400	180
Chronically Homeless Individuals	16	53	123	40	20	365

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	2	0	4	2	2	365
Veterans	11	50	107	20	25	90
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	3	6	2	2	30

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is:  Has No Rural Homeless

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



**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	192	0
Black or African American	579	0
Asian	1	0
American Indian or Alaska Native	12	0
Pacific Islander	4	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	8	0
Not Hispanic	793	0

Data Source  
Comments:

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

MACH’s agencies served 102 families in Emergency and Transitional programs . Only 6 families had an adult male. The vast majority are single women with children. Four families were veterans’ families.

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

The PIT Count, which is a one-night count and not an annual count, indicated that 72 percent the area’s homeless are African Americans and 27 percent are white. Asian, American Indian or Alaskan Native, and Pacific Islander makes up less than 1 percent of the PIT population.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

MACH’S PIT counts over the past three years indicate that the unsheltered population has decreased over the past few years with the opening of more shelter space and the provision of rapid-rehousing. The Point-in-Time Count Unsheltered Counts for January 2019 are 94.

**Discussion:**

As previously discussed, Females in “Families” categories and males in “Individual” categories comprised a substantial portion of the extremely low-income homeless persons in the City of Montgomery, Alabama. The 2019 Point-in-Time count indicates that approximately 82% of “Persons in Families in Emergency Shelters were female; 94% of “Persons in Families in Transitional Housing were female; 87% of “Persons in Families in Permanent Supportive Housing” were female; 74% of “Individuals in Emergency Shelters” were male; 54% of “Individuals in Transitional Housing’ were male and 63% of “Individuals in Permanent Supportive Housing” were male. Characteristics of unsheltered homeless individuals in a described by the Continuum of Care include veterans, chronic homelessness, challenges with substance abuse or mental health issues and emergent health needs. Other special needs populations include homeless women, unaccompanied youth, pregnant and parenting teens, persons with severe mental illness, substance abuse, HIV/AIDS, domestic violence and human trafficking victims, and senior citizens.

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

### **Introduction:**

Persons with special needs are those that are physically, emotionally or mentally impaired or suffer from mental illness, developmentally disabled, youth aging out of foster care, persons with addictions, HIV/AIDS and their families and victims of domestic violence. There are consistent patterns between the special needs population and the increased risk for homelessness because of lack of adequate housing facilities. Permanent housing is limited in the City of Montgomery especially for women with children despite having a well-integrated service delivery system. The City works closely with the agencies such as the Mid-Alabama Coalition for the Homeless (MACH) that provide services for these populations work closely and cooperatively. The access to mainstream resources for these populations has a well-defined intake system. The main issue is one of capacity and adequate funding.

### **Describe the characteristics of special needs populations in your community:**

Special needs populations include the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS. The City of Montgomery, Alabama will seek to assist such special needs population when the opportunities arise. The U.S. Census's statistics on the "Elderly" indicated that in 2000, there were 29,190 persons living in the City of Montgomery, Alabama between the ages of 60 and 85 years and above (15.6%). In 2018, there were 30,757 persons living in the City between the ages of 60 and 85 years and above (15.3 %). In 2019, there were 32,979 persons living in the City between the ages of 60 and 85 years and above (15.8%). The American Community Survey indicates that for 2018, the population of the City was 205,764. Of this population, there were 7,303 persons age 65-69 (3.5%); 5,517 persons age 70-74 (2.7%); 4,706 persons age 80 to 84 (1.70) and 3,287 persons 85 years and older (1.6%). Overall, the age group range 65-85 years and older comprises 11.8 % of the City's total population.

The U.S. Census's statistics on the "Disabled" indicates that in 2018, there were 47,567 persons between the ages of 5 to 20 years in the City of Montgomery, Alabama. Out of this total population for the City, 9.8 percent or 4,684 had some type of non-institutional disability. There were 108,660 between the ages of 21 and 64 in the City. Out of this total population, 23,772 or 21.9 percent had some type of non-institutional disability. For persons age 65 and over, there were 23,078 in the City. Out of this population, 10,639 or 46.1 percent had had some type of non-institutional disability. The American Community Survey indicates that for 2010, "Disability Status of Civilian Non-Institutional Population", the population 5 to 20 years of age is 47,567 of which 23,772 (9.8%) have some sort of disability. The population 21 to 64 years of age is 108,660 of which 23,772 (21.9%) have some sort of disability. The population 65 years of age and over is 23,078 of which 10,639 (46.1%).

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

The priority housing and supportive service needs of persons who are not homeless or may not require supported housing are as follows: Housing Needs (1) Public Housing Residents; (2) Physically Disabled; (3) Elderly; (4) Developmentally Disabled; (4) Frail Elderly; (5) Persons With HIV/AIDS; (7) Severe Mental Illness and (8) Alcohol/Drug Addicted. Housing for Supportive Services Needs is as follows: (1) Public Housing Residents, (2) Physically Disabled, (3) Severe Mental Illness, (4) Developmentally Disabled, and (5) Alcohol/Drug Addicted, (6) Elderly; (7) Frail Elderly; and (8) HIV/AIDS.

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

A total of 204.7 of every 100,000 people in Alabama lived with HIV/AIDS in 2010 -- a prevalence well below the national average. Still, nine Alabama counties exceeded the national HIV/AIDS prevalence in 2010: Barbour, Bullock, Dallas, Jefferson, Lowndes, Macon, Mobile, Russell and Montgomery, which had more than double the national prevalence. Still, nine Alabama counties exceeded the national HIV/AIDS prevalence in 2010: Barbour, Bullock, Dallas, Jefferson, *Lowndes*, Macon, Mobile, Russell and *Montgomery*, which had more than double the national prevalence. Alabama also had the 10th highest HIV incidence in the United States in 2018, with 20.4 people of every 100,000 testing newly positive for HIV. In 2018, 11.51 people of every 100,000 in Alabama tested newly positive for HIV, and 12,404 people in Alabama lived with HIV/AIDS, according to preliminary statistics from the Alabama Department of Public Health.

The Montgomery County MSA consists of the following counties: Montgomery, Elmore, Lowndes, and Autauga. Alabama Department of Public Health Statistics indicates that for Montgomery County, there were 70 new diagnosis of HIV in 2018, 72 new cases in 2018 and 6 new cases in 2018 for a total of 83 cases for that period. As of 2018, there were 1,547 prevalent cases and 2,390 cumulative cases of HIV. For Elmore County, there were 5 new diagnosis of HIV in 2012, 11 new cases in 2013 and 6 new cases in 2014 for a total of 22 cases for that period. As of 2018, there were 205 prevalent cases and 219 cumulative cases of HIV. For Lowndes County, there were 0 new diagnoses of HIV in 2018, 5 new cases in 2018 and 1 new case in 2018 for a total of 6 cases for that period. As of 2018, there were 1,547 prevalent cases and 2,390 cumulative cases of HIV. For Autauga County, there were 7 new diagnosis of HIV in 2018, 4 new cases in 2018 and 5 new cases in 2018 for a total of 16 cases for that period. As of 2018, there were 61 prevalent cases and 84 cumulative cases of HIV.

### **Discussion:**

There are many organizations that work together to increase services for the special needs community such as those persons diagnosed with HIV/AIDS. Headquartered at the Copeland Care Clinic in

Montgomery County, Alabama, Montgomery AIDS Outreach serves over 1,200 patients living with HIV/AIDS. MAO coordinates its operations from the epicenter of the HIV/AIDS epidemic in Alabama, as Montgomery County exhibits the highest per capita rate of HIV infection in the state and one of the highest rates in the Southeastern United States. Team work between organizations plays an important role in the success of establishing and running effective programs. Over the past ten years, primarily through the Continuum of Care, the City as well as the MSA has greatly expanded its services to the special needs population. These organizations are continuing to provide services for the special needs populations such as public and patient awareness, access to healthcare and treatment methods, dietary planning, affordable and permanent housing, mental and substance abuse counseling and employment opportunities.

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

### **Describe the jurisdiction’s need for Public Facilities:**

Public facilities in the City of Montgomery include improvements to buildings, parks and recreational facilities, senior centers, handicapped centers, homeless facilities, youth centers, childcare centers, neighborhood facilities, fire stations and equipment, health facilities, and facilities for special needs populations. CDBG funds may be used for such facilities when they are used for eligible populations and/or neighborhoods.

### **How were these needs determined?**

Public facility needs were determined through the online survey, agency and stakeholder consultation, and staff consultation. The online survey ranked public facility needs as “High Need”, “Medium Need”, “Low Need”, “No Need” or “No Opinion”. Results of the survey indicated a strong “High Need” or “Medium Need” priority for all public facility questions.

### **Describe the jurisdiction’s need for Public Improvements:**

The City of Montgomery’s public improvement needs include streets, sidewalks, curb, water/sewer, flood/drainage, trees, and parking facilities. CDBG funds may be used for such public improvement projects when they are used for eligible populations or neighborhoods.

### **How were these needs determined?**

Public improvement needs were determined through the online survey, agency and stakeholder consultation, and staff consultation. In addition to the surveys and consultations, public improvement needs were also determined by reviewing the City’s Five-Year Resurfacing Project through its Public Works Department, and requests from City Council and citizens.

### **Describe the jurisdiction’s need for Public Services:**

Public Services needs in the City of Montgomery include crime awareness/prevention, people with disabilities services, senior services, youth services, homelessness programs, youth mentoring, transportation services, domestic violence services, health services (healthcare/clinics), services for neglected and abused children, services for battered and abused spouses, substance abuse services, employment training, fair housing counseling, child care, legal services, and mental health services.

### **How were these needs determined?**

Public Services needs were determined through the online survey, agency and stakeholder consultation, and staff consultation. The online survey ranked public service needs as “High Need”, “Medium Need”, “Low Need”, “No Need” or “No Opinion”. Results of the survey indicated a strong “High Need” or “Medium Need” priority for all public service questions.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Neighborhood Scout, a website that provided housing marketing research on major metropolitan cities in the U.S. indicates that the average home value in the City of Montgomery is \$114,347. As it relates to the value ranges of homes in the City, 0.5% are in the >\$1,053,000 value range; 0.5% are in the \$790,001 to \$1,053,000 range; 1.7% are in the \$527,001 to \$790,000 range; 1.7% are in the \$421,001 to \$527,001; 5.0% are in the \$316,001 to \$421,001 range; 9.7% are in the \$211,001 to \$316,001 range; 33.6% are in the \$105,001 to \$211,000 range; 33.0% are in the \$53,001 to \$105,001 range and 14.3% are in the \$0 to \$53,000 range. Approximately, 66% of the homes in the City are valued between \$53,001 and \$211,000.

Owner, rental, and age of homes housing marketing data in the City of Montgomery are as follows: 53.53% of occupied homes are owners; 46.47% of the occupied homes are renters; and 13.93 of homes in the City are vacant. The age of homes in the City are as follows: 14% were built between in the year 2000 and later; 50.3% were built between 1970 and 1999; 28.7% were built between 1940 and 1969; and 7.0 percent were built in 1939 and earlier. A significant percentage of homes (79%) in the City were built between 1940 and 1999 which also place many in the category of homes (built before 1979) that may contain lead-based paints.

Home size (# of bedrooms) and types of home marketing data in the City of Montgomery are as follows: 1.06 % homes have no bedrooms; 8.52% of the homes have 1 bedroom; 23.43% of the homes have 2 bedrooms; 46.11% have 3 bedrooms; 18.23% of the homes have 4 bedrooms and 2.64% of the homes have 5 or more bedrooms. The types of the home in the City are as follows: 68.8% of the homes are single-family; 3.0% of homes are townhomes; 6.9% of the homes are small apartment buildings; 18.9% are apartment complexes and 2.4% are mobile homes. The majority of the homes and other housing dwelling in the City are three bedrooms homes and apartment complexes.



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

### Introduction

According to ACS data, there are 92,180 residential properties in the City of Montgomery. Of these residential properties, 64,330 or 70% are classified as “1-Unit Detached Structure”. A 1-unit structure is detached from any other house with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included. The second largest group in this category is “5-19 Units” 13%. “Unit Size by Tenure” indicates that there are 79,878 units of which 56% are homeowner units and 44% are renter units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	64,330	70%
1-unit, attached structure	2,630	3%
2-4 units	6,625	7%
5-19 units	11,970	13%
20 or more units	4,525	5%
Mobile Home, boat, RV, van, etc	2,100	2%
<b>Total</b>	<b>92,180</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	20	0%	1,095	3%
1 bedroom	140	0%	6,415	18%
2 bedrooms	4,465	10%	12,644	36%
3 or more bedrooms	40,354	90%	14,745	42%
<b>Total</b>	<b>44,979</b>	<b>100%</b>	<b>34,899</b>	<b>99%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The Montgomery Housing Authority (MHA) provides Housing Choice Vouchers (HCV) for income qualified residents (3,002) in the City. In accordance with the MHA Housing Plan, families selected for vouchers are based on the following preferences: date and time of completed application; residency preference for families who live, work, or have been hired to or who are attending school in the jurisdiction; families who are graduates or are active participants in educational and training programs designed to prepare the individual for the job market; disability; involuntary displacement due to the local government action related to code enforcement, public involvement or development; victims of domestic violence; welfare-to-work program eligibility; family unification program eligibility; and all families with children and families who include an elderly person or a person with a disability.

Over the past five (5) Years the City of Montgomery has provided funding for emergency housing repair to 29 low-moderate income residents through a non-profit organization (Heritage Training & Career Center).

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

During the past five years (2015-2019), MHA has created 418 affordable units with an additional 120 units during 2020. While it can be expected that some affordable housing units will be lost, additional affordable housing units will be replaced through new development and redevelopment of using Low-Income Housing Tax Credits provided by the Alabama Housing Finance Authority. The City will add an additional 20 rental housing units (2020-2024) by awarding HOME Funds to its Community Housing Development Organization (CHDO). Overall, the City of Montgomery expects there will be a net gain of affordable housing units.

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

The Montgomery Housing Authority's current waiting list for all of its residential facilities including vouchers is 9,995. Since the waiting list is so large, there are additional households that are not factored into the wait list total. For households up to 80% AMI, the 2013-17 CHAS indicated that there are 15,740 renter occupied households and 15,190 owner-occupied households with a cost burden greater than 30% of AMI, or a total of 45,010 (69%) of all 0-80% AMI households in the City of Montgomery. For 0-80% AMI households with a cost burden of greater than 50% of their household income, there are 6,035 renter-occupied households and 7,105 owner-occupied households, or a total of 20,430 (30%) of all 0-80% AMI households. Therefore, the number of housing units is not meeting the needs of the population.

**Describe the need for specific types of housing:**

Affordable housing for low-income and extremely low-income households is needed because market rents often translate into high housing costs burden for low-income families. Special-Needs handicapped accessible housing assistance continues to be needed, especially for the frail elderly and physically disabled population. Likewise, affordable housing for families with children remains a need throughout the City of Montgomery as evidenced by the numbers of people experiencing overcrowding.

## **Discussion**

The City of Montgomery continues to have a challenge to preserve and increase the supply of affordable housing units for all groups with needs. Although there are a small number of affordable housing units expected to be lost over the next 5 years, it is expected that affordable units will be added over the next 5 years from The Montgomery Housing Authority, housing developers, as well as Alabama Housing Finance Authority Tax Credit projects.

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

### Introduction

Owning a home is often considered the American dream — and it can be an expensive dream. Studies indicates that homeowners in all 50 states and Washington, D.C., pay from 33% to 93% more for housing each month than do renters living in the same state. Most homeowners reap benefits that can't be derived from renting, such as financial security and stability, tax deductions and a vehicle for retirement savings. Each mortgage payment, gets you closer to owning the home. The equity built in owning a home can be leveraged for loans like cash-out refinances, home equity loans and lines of credit that can be used to improve the home and boost its value or be used in financial emergencies. Owning a home for many low and moderate income persons are their major source of wealth. While renting can't offer those long-term financial benefits, it's cheaper to rent on a month-to-month basis and often best to use renting as method for saving a down payment for buying a home. In the state of Alabama, owning a home costs 54% more than renting a home. On the average for Alabama, the cost of owning a home is \$1,124 versus \$729 for renting a home- a difference of \$395.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	113,900	117,600	3%
Median Contract Rent	529	613	16%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	11,571	33.2%
\$500-999	20,497	58.7%
\$1,000-1,499	1,880	5.4%
\$1,500-1,999	565	1.6%
\$2,000 or more	365	1.1%
<b>Total</b>	<b>34,878</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,630	No Data
50% HAMFI	8,325	5,590

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
80% HAMFI	22,454	12,944
100% HAMFI	No Data	17,582
<b>Total</b>	<b>33,409</b>	<b>36,116</b>

**Table 31 – Housing Affordability**

Data Source: 2011-2015 CHAS

## Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	588	691	829	1,055	1,451
High HOME Rent	588	691	829	1,055	1,193
Low HOME Rent	551	590	708	818	912

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

According to the 2009-2013 5-Year American Community Survey, there were 79,859 occupied housing units within the City of Montgomery. Of these, 56.3% (44,964) were owner-occupied and 43.7% (34,895) were renter-occupied. The median housing value (base year 2009) for the City is \$117,600 (a +3% change from the base year 2009) and the median rent (base year 2009) for the City is \$613 (+16% change from the base year 2009). There appears to be a reasonable amount of affordable rental-occupied housing units in the City. The 2011-2015 CHAS indicates that there are 79,859 households in the City. Out of this total, only 34,878 falls between the HAMFI of 30% to a HAMFI of 100% which is less than it is for owner-occupied housing units. However, there is considerable growth for affordable housing for both rental and homeowner households.

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

Public concern over the affordability of housing arises from two factors. First, housing is the single largest expenditure item in the budgets of most families and individuals. The average household devotes roughly one quarter of income to housing expenditures, while poor and near-poor households commonly devote half of their incomes to housing. These high proportions suggest that small percentage changes in housing prices and rents will have large impacts on non-housing consumption and household well-being. At this time, the housing market is more affordable for buyers as the median housing value has decreased. Provided that lower income households can qualify for mortgages, it could

be expected that the demand in the rental market may decrease. Conversely, rents may increase at a smaller rate or even slightly decrease if vacancy rates are high enough.

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

In some communities HOME rents are market rents. In those communities, HOME-funded projects can provide decent affordable housing without additional subsidy to households with incomes between 50% to 60% of the AMI. However, in some communities rents are much higher and it is difficult to provide affordable housing units in those markets without rental subsidies to these low-income households. In all communities, it is the lowest income populations that fall below 50% of AMI that require rental subsidy to afford rental housing financed with HOME funds.

### **Discussion**

HUD considers a housing unit affordable if the occupant household expends no more than 30% of its income on housing costs. If the household spends more than 30% of its income on housing costs, the household is considered to be cost-burdened. Cost burdened households have less financial resources to meet other basic needs (food, clothing, transportation, medical, etc.) less resources to properly maintain the housing structure, and are at greater risk for foreclosure, eviction, and housing repair orders from the City's Housing Code Department. For households up to 80% AMI, the 2011-15 CHAS indicated that there are 30,779 renter occupied households. For owner-occupied households, with a cost burden greater than 30% of AMI, or a total of 36,116 (up to 100% AMI) households in the City of Montgomery. For 0-80% AMI households with a cost burden of greater than 50% of their household income, there are 22,454 renter-occupied households and a total of 30,526 owner-occupied households.

The Fair Market Rent for the City of Montgomery, whether it is "High HOME Rent (\$588)" or "Low HOME Rent (\$551)" is lower than the market rate. As previously mentioned, market studies shows the on the average for Alabama, the cost of owning a home is \$1,124 versus \$729 for renting a home- a difference of \$395. The challenge to producing or preserving affordable units is directly affected by the cost of materials, labor and land costs. The challenge to increasing the number of affordable units is directly affected by the allocation of government resources and the ability to raise private funds for the construction of affordable housing. Other challenges include finding candidates with good incomes and candidates with acceptable credit.

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

### Introduction

There is a great need for rehabilitation particularly with owner-occupied dwellings in the City of Montgomery, Alabama. A significant part of the City is still occupied by housing that are considerably old or aged. Based on the 2011-2015 ACS Study, there are 10,524 owner-occupied units (23%) that are with one to three selected conditions. There are 17,350 renter-occupied units (50%) that are with one to three selected conditions. As it relates to the “year units were constructed for owner-occupied units”, there are 4,374 owner-occupied units built before 1950 (10%) and 21,435 owner-occupied units built between 1950 and 1979 for total of 25,809 owner-occupied units. This is compared to a total of 19,159 owner-occupied units built between the years 1980 to 2000 or later. For the same periods for rental-occupied housing, it is about 50% for each era.

### Definitions

The City of Montgomery defines “Substandard Condition” as housing (owner and renter-occupied) that does not meet local building, fire, health and safety codes. Substandard condition but suitable for rehabilitation could be defined as housing that does not meet local building, fire, health and safety codes but is both financially and structurally feasible for rehabilitation. It may be financially unfeasible to rehabilitate a structure when costs exceed 30-50% of the assessed value of the property.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,355	23%	16,380	47%
With two selected Conditions	165	0%	950	3%
With three selected Conditions	4	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	34,440	77%	17,545	50%
<b>Total</b>	<b>44,964</b>	<b>100%</b>	<b>34,895</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,372	12%	5,495	16%
1980-1999	13,787	31%	11,739	34%
1950-1979	21,435	48%	13,375	38%
Before 1950	4,374	10%	4,280	12%
<b>Total</b>	<b>44,968</b>	<b>101%</b>	<b>34,889</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,809	57%	17,655	51%
Housing Units build before 1980 with children present	6,650	15%	2,655	8%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

There is a great need for rehabilitation particularly with owner-occupied dwellings in the City of Montgomery, Alabama. A significant part of the City is still occupied by housing that are considerably old or aged. Based on the 2011-2015 ACS Study, there are 10,524 owner-occupied units (23%) that are with one to three selected conditions. There are 17,350 renter-occupied units (50%) that are with one to three selected conditions. As it relates to the “year units were constructed for owner-occupied units”, there are 4,374 owner-occupied units built before 1950 (10%) and 21,435 owner-occupied units built between 1950 and 1979 for total of 25,809 owner-occupied units. This is compared to a total of 19,159 owner-occupied units built between the years 1980 to 2000 or later. For the same periods for rental-occupied housing, it is about 50% for each era.



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

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### **Discussion**

Table 34 indicates that there were 32,459 owner-occupied units (of which 6,650 units housed children) were built in the City of Montgomery before 1980. These numbers represent 57% and 15% respectively in this category of housing. Table 34 also indicates that there were 20,310 renter-occupied units (of which 2,655 units housed children). These numbers represent 51% and 8% respectively in this category of housing. Lead-based paints in the City of Montgomery tends to be found in older homes (are at or approaching 100 years of age) in older affluent neighborhoods where lead based paints were affordable to upper income residents. Over the past 15+ years, the City's housing code division has had an aggressive campaign removing unsafe and unsanitary housing from the City's housing stock. A conservative estimate of housing in the City that contains lead based paints would be at 25%. An estimate of about 5 to 10 percent of these homes may contain lead base paint.

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

### Introduction

The City of Montgomery’s public housing system is managed by the Montgomery Housing Authority (MHA). The mission of MHA is to “To create affordable, sustainable housing while improving the quality of life for families and encouraging independence”. Established in 1939, the Montgomery Housing Authority (MHA) is chartered to develop, acquire and manage affordable housing in the City of Montgomery. MHA is the third largest Public Housing Authority in the State of Alabama, serving over 4,500 families while currently providing apartments in buildings serving low income residents including seniors with more than 1,450 units of family housing. Its Housing Choice Voucher program has provided rental assistance to over 3000 families and enables voucher recipients to rent in the private market. Both programs receive funding from the U.S. Department of Housing and Urban Development. As the largest affordable housing provider in the City of Montgomery and a committed advocate, MHA is leading the way to redefining its public and assisted housing communities.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,705	2,667			268	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

## Public Housing Condition

Public Housing Development	Average Inspection Score
Gibbs Village East	90
Gibbs Village West	82
Paterson Court	67
Richardson Terrace	98
Parks Place	93
Victor Tulane Gardens	93

Table 38 - Public Housing Condition

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

Despite having good inspection scores on its facilities, MHA continues to improve its stock of affordable housing units either through rehabilitation or new construction. Needs for these facilities include replace of lighting, resurface parking, landscaping, meet 504 requirements (for handrails, ramps, and high toilets), roofing, replace current windows and screens with heavy duty windows and screens, replace deadbolt locks, replace domestic water tanks with a tankless system, replace sinks, commodes, showers and plumbing, etc., upgrade electrical systems, perform interior repairs- doors, bathrooms, cabinets, etc., replace general appliances, repaint unit interior, and replace HVAC units. It is MHA's practice to require that all new construction include assessable units. These activities have begun with newer facilities and all existing facilities have been scheduled for some level of rehabilitation.

For example, MHA demolished 464 units at the site of the former Tulane Court, built in 1952 (Phase I) and 1959 (Phase II), to make way for the Plaza at Centennial Hill which opened in 2014. This new 125-unit facility was designed to be an affordable mixed-income community. The Terrace, (formerly Richardson Terrace constructed in 1969) underwent comprehensive renovations which were completed in January 2012. This newly renovated property offers 90 dwelling units, designated for the elderly/disabled, and is comprised of one and two bedroom apartments, including handicap accessible units. Constructed in 1941, Parks Place, (formerly Cleveland Court), renovated 150 units as a substantial upgrade. Columbus Square, formerly Trenholm Court, was constructed in 1954 and consisted of 354 public housing units. The site, a 23-acre parcel, constructed mixed-income, rental units consisting of 250-300 urban, warehouse style apartments and townhomes in Phases I and II completed in 2019. Phase III began during 2019 as well to add an additional 80 units. Smiley Court was demolished in 2019. Plans are underway to reconstruct Paterson Court.

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

Despite having good inspection scores on its facilities, MHA continues to improve its stock of affordable housing units either through rehabilitation or new construction. Needs for these facilities include replace of lighting, resurface parking, landscaping, meet 504 requirements (for handrails, ramps, and high toilets), roofing, replace current windows and screens with heavy duty windows and screens, replace deadbolt locks, replace domestic water tanks with a tankless system, replace sinks, commodes, showers and plumbing, etc., upgrade electrical systems, perform interior repairs- doors, bathrooms, cabinets, etc., replace general appliances, repaint unit interior, and replace HVAC units. It is MHA's practice to require that all new construction include assessable units. These activities have begun with newer facilities and all existing facilities have been scheduled for some level of rehabilitation.

For example, MHA demolished 464 units at the site of the former Tulane Court, built in 1952 (Phase I) and 1959 (Phase II), to make way for the Plaza at Centennial Hill which opened in 2014. This new 125-unit facility was designed to be an affordable mixed-income community. The Terrace, (formerly Richardson Terrace constructed in 1969) underwent comprehensive renovations which were completed in January 2012. This newly renovated property offers 90 dwelling units, designated for the elderly/disabled, and is comprised of one and two bedroom apartments, including handicap accessible units. Constructed in 1941, Parks Place, (formerly Cleveland Court), renovated 150 units as a substantial upgrade. Columbus Square, formerly Trenholm Court, was constructed in 1954 and consisted of 354 public housing units. The site, a 23-acre parcel, constructed mixed-income, rental units consisting of 250-300 urban, warehouse style apartments and townhomes in Phases I and II completed in 2019. Phase III began during 2019 as well to add an additional 80 units. Smiley Court was demolished in 2019. Plans are underway to reconstruct Paterson Court.

**Discussion:**

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

### Introduction

The following section discusses the facilities, housing, and supportive services available that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, and veterans and their families. The services include both targeted services to vulnerable populations and mainstream services such as health, mental health, and employment services.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	29	0	108	235	0
Households with Only Adults	100	0	231	146	0
Chronically Homeless Households	0	0	0	289	0
Veterans	0	0	33	192	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

Mainstream services are services that are offered by the non-homeless services systems that are available to support individuals experiencing homelessness. These resources complement the system of care specifically funded to target homeless persons. While many housing and shelter programs also provide a range of health, mental health and employment services, homeless individuals and families also rely on other mainstream networks for such services such as the Continuum of Care (MACH) network members. With the passage of the Affordable Care Act, many households seek preventative and long-term health and mental health care through local agencies such as the Montgomery Area Wellness Coalition and Medical Outreach Ministries. For employment, the City of Montgomery, through homeless coalition member, Montgomery County Department of Human Resource and State of Alabama Employment Services (Joblink and Career Center) locate employment services targeted to homeless individuals that are willing to work.

In coordination with the CoC, the City is the primary funder of emergency and interim housing for homeless individuals and families in Montgomery. Both types of temporary housing options focus on assessing the service needs of residents and either making appropriate referrals to other providers or offering supportive services at the residential program. Additionally, the City funds supportive services that move persons who are currently homeless toward housing stability and self-sufficiency using a range of permanent housing models. Several funding streams support services and facilities for homeless individuals at the City level primarily CDBG and ESG Program (local and state level).

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

The following is a list of services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth: Homeless Shelters/Housing Programs: (1) Faith Crusade Montgomery Rescue Mission - Emergency and transitional shelter for individuals; (2) Family Promise of Montgomery - Transitional housing for working families with children; (3) Family Sunshine Center - Emergency and transitional shelter for domestic violence survivors (individuals and families with children); (4) Friendship Mission - Emergency and transitional shelter for individuals and families with children; (5) Mary Ellen's Hearth at Nellie Burge Community Center - Transitional housing for women with children and pregnant women; (6) Montgomery Area Mental Health Authority - Permanent supportive housing for individuals with mental illness; (7) Montgomery Housing Authority – Operates HUD-VASH program in conjunction with VA to provide housing vouchers for chronically homeless veterans; (8) New Life Church of God in Christ - Emergency shelter for individuals and families; (9) Renaissance, Inc.- Transitional housing for

non-violent male offenders; and (10) Safe Haven Lodge - Transitional shelter for veterans and Salvation Army – Emergency and transitional shelter for individuals and families.

Mainstream service providers for the homeless persons living in the City of Montgomery include the following: (1) Aid to Inmate Mothers - Services and housing for incarcerated and formerly incarcerated mothers and their children; (2) Catholic Social Services - Food, clothing, and medicine; (3) Center for Child and Adolescent Development - Diagnostic and intervention services for children for behavioral disorders and disabilities; (4) Central Alabama Veterans Healthcare System (VA) - Healthcare for Homeless Veterans Program; (5) Council on Substance Abuse - Prevention and education of substance abuse; (6) Family Endeavors – Homelessness prevention and stabilization services for veterans and their families, including outreach, case management, and rent and utilities assistance; (7) Family Guidance Center - Counseling, career development, and other services for families; (8) FBC Caring Center - Food, clothing, and financial resources; (9) Hands on River Region - 2-1-1 Call Center, Homeless Management Information System, Volunteer Recruitment; (10) Health Services, Inc. - Operates Federally Qualified Health Centers with 5 locations in the City of Montgomery. Also operates the Healthcare for the Homeless Mobile Unit, which visits all area shelters on a rotating schedule; (11) Medical AIDS Outreach - HIV/AIDS education and testing, medical and social services; and (12) Mid-Alabama Coalition for the Homeless (MACH) – Street Outreach and Housing Assistance Program offering rapid re-housing and homelessness prevention assistance.



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

### **Introduction**

The City of Montgomery contacted and invited housing and service providers to share their thoughts concerning housing needs among low-income and special needs populations in the City. In addition, the Continuum of Care was consulted more extensively concerning homelessness and special needs populations. Although the City is limited to activities authorized for the use of HOME funds, these needs were taken into consideration in the development of the Consolidated Plan as much as possible. However, wherever possible, the City is supportive in providing funding to agencies that provide Special Needs services through the Emergency Solutions Grant and Community Development Block Grant programs.

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

There are many social service agencies in the City of Montgomery working with special needs populations. These special needs groups have many of the same concerns and obstacles as other low-income persons, but they have much more difficulty in overcoming those obstacles. The major supportive housing needs for these groups include making availability affordable housing and the rehabilitation of existing Special Need Facility/Housing in an effort to help them maintenance challenges.

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

The City of Montgomery is limited in its ability to support these institutions on a large scale because of many community priorities needing funding attention. Wherever possible, the City is supportive in providing funding to agencies that provide Special Needs services through the Emergency Solutions Grant and Community Development Block Grant programs. However, there are other agencies with programs in the City available in the area providing oversight and help for individuals facing these challenges including Alabama Department of Mental Health, Montgomery Area Mental Health Authority, Family Guidance Center of Alabama, Catholic Social Services, Family Promise of Montgomery, Health Services Inc., Chemical Addiction Program, Central Alabama Veterans Healthcare System, Mental Health America in Montgomery, The Montgomery Area Community Wellness Coalition, Council on Substance Abuse, Montgomery Community Action Agency, and Alabama Department of Health's Social Work Division.

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

The City of Montgomery will continue its ongoing effort to help the elderly and disabled, particularly through its homeowner rehabilitation efforts using Community Development Block Grant Programs. The City will use HOME funds for new construction housing and the rehabilitation of existing housing in an effort to provide affordable housing open to any eligible low-income person, regardless of age or disability. Wherever possible, the City will continue to give special consideration to the elderly and disabled who meet program requirements. The City's Community Development staff will continue to interact with existing agencies that provide supportive services but will focus on addressing the housing need for those with other special needs through rehab and new construction of units. During PY 2019, the City provided HOME funds for the construction of senior housing producing six (6) units in west Montgomery. CDBG funds were used for infrastructure improvements extending Liberty Street across E.D. Nixon Avenue into this newly developed parcel

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

As mentioned in the above paragraph, the City of Montgomery will continue its ongoing effort to help the elderly and disabled, particularly through its homeowner rehabilitation efforts using Community Development Block Grant Programs. The City will use HOME funds for new construction housing and the rehabilitation of existing housing in an effort to provide affordable housing which will be open to any eligible low-income person, regardless of age or disability. Wherever possible, the City will continue to give special consideration to the elderly and disabled who meet program requirements. The City's Community Development staff will continue to interact with existing agencies that provide supportive services but will focus on addressing the housing need for those with other special needs through rehab and new construction of units.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

**Negative Effects of Public Policies on Affordable Housing and Residential Investment** - The public sector affects the housing market through policies such as zoning, building codes, provision of infrastructure, development regulations, and development fees and exactions. Other issues that affect the affordability of housing include costs such as water and sewer service, road construction and maintenance, property taxes, insurance, the availability of transportation and a lack of knowledge of laws and contracts on the part of homeowners and renters.

**Local Zoning and Land Use Policy**- Units of local government regulate the use of land in the City that has a direct effect on the availability and development of affordable housing including lot sizes and setbacks.

**SmartCode**- The City uses SmartCode in some areas of the city to promote affordable housing. “Smart Code” is a unified land development code that can include zoning, subdivision regulations, urban design, signage, landscaping, and basic architectural standards. SmartCode works to alleviate barriers to affordable housing by incorporating site designs and addressing issues crucial to affordable housing such access to jobs, transportation, parks and recreation, goods and services, as well as affordable housing.

**Permits and Approval Process**-Timing is an important issue in the development of affordable housing. Securing permits (building, environmental, etc.), multiple layers of reviews, and lengthy approval processes all can increase housing costs. The Community Development will strive to work with the City’s Building Permit Division to develop procedures to expedite this process of affordable housing development.

**Code Enforcement** -Unified building codes or local codes are a significant factor in the quality and quantity of housing stock available. The City has adopted the International Building Codes. The City’s Code Enforcement Division is very active as it relates to removing dilapidated structures.

### **Barriers to Affordable Housing (Cont.)**

**Future Site Planning** - The City will work to develop future plans for affordable housing development in the City. This plan will address the cost and implementation of items such as standards for streets, sidewalks, drainage, curb and gutter, parking, water and sewer requirements and fees, landscape and other costs.

**Infrastructure** - Before housing can be constructed, basic infrastructure must be in place. The land must have road access, sanitary water supply, and wastewater treatment. Infrastructure costs can be significant and may prohibit some production of affordable housing units. There are many areas in the City that were former housing developments with infrastructure still in place.

**Transportation** - Housing is considered affordable if it costs less than 30% of a household budget. Transportation is generally the second largest expense for families. In its efforts to reduce the barriers to affordable housing, the City will as part of its future affordable housing development plans develop neighborhoods and communities that are walkable and close to jobs and/or access to public transit.

**Historic Preservation** - Restrictions associated with historic preservation make construction or rehabilitation more difficult within a historic district. In the City, there are several designated historic districts which tend to have a high rate of low-income residents. The City will continue to work with the Alabama Historic Commission to protect the interests of affordable housing and historic preservation advocates.

**Funding** - The City lacks adequate federal, state, local or private resources to address all housing needs. Greater resources are required to assist low and very-low income households and to address housing in our communities. Various other means to assist developers of housing are being implemented such as the waiving of fees and permits; the installation of water and sewer connections; site clearing and clean up help reduce the overall development costs and allow affordable housing projects to be constructed.

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

### **Introduction**

This section identifies economic sectors in the City of Montgomery, Alabama where job opportunities exist. The economic sectors that are explored (1) Business Activity, (2) Labor Force, (3) Travel Time, and (4) Education.

### **Economic Development Market Analysis**

There are 13 categories of business activities studied by the 2011-2015 ACS population study. They are agriculture, mining, oil and gas extraction, arts, entertainment, accommodations, construction, education and health care services, finance, insurance, and real estate, information, manufacturing, other services, professional, scientific, management services and public administration, retail trade, transportation and warehousing, and wholesale trade.

As it relates to business activities for the City of Montgomery, there are 53,943 total number of workers and there are 82,267 jobs across these categories. The highest number of workers are in the categories of (1) Education and Health Services; (2) Arts, entertainment, Accommodation; (3) Retail trade; and (4) Manufacturing. The lowest number of workers are in the categories of (1) Agriculture, Mining, Oil and Gas Extraction, (2) Construction, (3) Public Administration, and (4) Information. The highest number of jobs are in the categories of (1) Retail Trade, (2) Manufacturing (3) Education and Healthcare Services, and (4) Arts, Entertainment, Accommodations. The lowest number of jobs are in the categories of (1) Public Administration, (2) Agriculture, Mining, Oil and Gas Extraction, (3) Information, and (4) Transportation and Warehousing.

As it relates to the labor force for the City of Montgomery, the total population in the civilian labor force is 96,356. The civilian employed population 16 years and over is 87,530. The unemployment rate is 9.13%. Unemployment rate for ages 16-24 is 23.59% and the unemployment rate for ages 25-65 is 5.60%. There are 20,225 people working in the management, business, and financial occupational sector; 3,040 in the farming, fisheries, and forestry occupation sector; 10,419 in the service sector; 22,230 in sales and office sector; 4,819 in the construction, extraction, maintenance and repair; and 4,965 in the production, transportation, and material moving sector.

As it relates to travel time for the City of Montgomery, there are 71,278 (84%) person in the workforce that travel less than 30 minutes. There are 11,722 (14%) persons in the workforce that have a travel time to work between 30-59 minutes. There are 1,694 (2%) in the workforce that have a travel time to work of 60 minutes or more.

As it relates to educational attainment for the City of Montgomery, there are 7,030 persons in the labor force (civilian or unemployed) that have less than a high school education; 18,715 persons that are high school graduates; 23,655 persons that some college education attainment and 26625 persons that have a Bachelor’s degree or higher. The median earing for persons with less than a high school diploma is \$60,376; High School Graduate-\$87,306; Some College- \$118,112; Bachelor’s Degree- \$170,082; and Graduate Degree- \$226,467.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	193	68	0	0	0
Arts, Entertainment, Accommodations	9,335	11,965	17	15	-2
Construction	1,976	3,634	4	4	0
Education and Health Care Services	9,322	13,778	17	17	0
Finance, Insurance, and Real Estate	3,463	6,124	6	7	1
Information	1,050	1,667	2	2	0
Manufacturing	8,186	13,190	15	16	1
Other Services	2,099	3,684	4	4	0
Professional, Scientific, Management Services	4,291	7,857	8	10	2
Public Administration	0	0	0	0	0
Retail Trade	9,037	12,340	17	15	-2
Transportation and Warehousing	2,637	3,550	5	4	-1
Wholesale Trade	2,354	4,410	4	5	1
Total	53,943	82,267	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	96,356
Civilian Employed Population 16 years and over	87,530
Unemployment Rate	9.13
Unemployment Rate for Ages 16-24	23.59
Unemployment Rate for Ages 25-65	5.60

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	20,225
Farming, fisheries and forestry occupations	3,040
Service	10,419
Sales and office	22,320
Construction, extraction, maintenance and repair	4,819
Production, transportation and material moving	4,965

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	71,278	84%
30-59 Minutes	11,722	14%
60 or More Minutes	1,694	2%
<b>Total</b>	<b>84,694</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,645	1,385	6,685

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	16,615	2,100	7,700
Some college or Associate's degree	22,125	1,540	7,060
Bachelor's degree or higher	25,825	800	5,275

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	650	1,040	930	1,955	2,065
9th to 12th grade, no diploma	4,045	3,375	2,345	4,060	3,010
High school graduate, GED, or alternative	7,070	7,495	6,265	12,705	7,009
Some college, no degree	9,205	7,439	5,100	11,080	5,205
Associate's degree	449	1,929	1,924	3,570	910
Bachelor's degree	1,659	6,100	5,374	9,680	3,768
Graduate or professional degree	325	2,488	3,279	5,780	3,664

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	60,376
High school graduate (includes equivalency)	87,306
Some college or Associate's degree	118,112
Bachelor's degree	170,082
Graduate or professional degree	226,467

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The five (5) major employment sectors within the city of Montgomery are as follows Share of workers %): (1) Education and Health Care Services with 15% of workers; (2) Retail Trade with 15% of workers;



(3) Manufacturing with 13% of workers; (4) Arts, Entertainment, Accommodations with 15% of workers and (5) Professional, Scientific, Management Services with 7% of workers.

**Describe the workforce and infrastructure needs of the business community:**

The workforce and infrastructure needs for the City of Montgomery, Alabama continues to be shape by the \$1.7 billion automobile assembly plant in Southwest Montgomery. This plant has provided 3000 jobs ranging from assembly line workers to computer technicians while producing 10,000 cars annually. This plant which is the technologically advanced automobile plant in the world started with two shifts and expanded to three shifts while propelling the City as a major force in the manufacturing arena. The Hyundai manufacturing plant continues to build its supplier network have had a massive impact on the Montgomery area economy while contributing to more than to a 21 percent growth rate in manufacturing employment in the Montgomery metro area.

The Hyundai Plant produced approximately 70 supplier plants for operational and manufacturing support. With this in mind there is a continuing need for manufacturing skills to support the Hyundai and tier supplier network. The growth of Hyundai has spun off numerous other industry sector of the economy to hospitality, restaurants, and arts and entertainment and maintenance and repair. Local universities have been adapting their curriculum to provide candidates for the workforce along with state entities such as AIDT. Because of the influx of the Korean culture in the City, there has also been a growth in businesses targeting the Korean people prompting the need for more skilled and trained persons in education and health care services.

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

In addition to the continual effect the Hyundai Plant has had on the local economy, The Department of the Air Force selected the 115th Fighter Wing and the 187th Fighter Wing as the next Air National Guard locations to receive the F-35A which is located at Dannelly Field Airport. The decision to place the jets at Dannelly Field is expected to create more than a thousand jobs in the River Region. This award will create approximately \$50 million in construction to support the mission along with maintenance of the fighter jets and equipment. The Air Force expects the F-35As to begin arriving in 2023. The Air Force said the jets will replace older F-16 aircraft and will allow the Air Force to meet other requirements for readiness and training.

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

The City of Montgomery, Alabama has a highly educated workforce. According to 2011-2015 ACS for the City, there are 69,005 persons in the civilian employee workforce. Out of this population, high school graduates comprise 27% of the civilian employee workforce; persons with some college comprise 34% of the civilian workforce and persons with bachelor's degree or higher comprise 38% of the civilian employee workforce. Overall, 99% of the civilian employee workforce has at least a high school diploma.

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

The City of Montgomery, Alabama is the home of a new job training center called the Montgomery Regional Workforce Training Center. Through a partnership with the Alabama's Workforce Development Agency (Alabama Industrial Development Training-AIDT) and the Montgomery Chamber of Commerce, training will be high individualized and customized but focused on manufacturing and IT to meet the immediate needs of industry. Some of the courses will award certificates, but all will give graduates skills to immediately enter the workplace. This workforce development initiative will serve as a pipeline will fuel the growth of business and industry, and provide new opportunities and a more prosperous future for our citizens, while making a bottom-line impact to our regional companies.

The launch of the Workforce Training Center will be meeting one of the greatest needs identified in the Chamber's economic growth strategy. Other partners involved in the Montgomery training center are: the Montgomery Public School System (Montgomery Technical Education Center), H. Councill Trenholm State Technical College) Auburn University at Montgomery, The Alabama Department of Education, The Alabama Community College System and The Alabama Technology Network. The program will be designed whereby Montgomery Public Schools and AIDT will share equipment and trainers and the training center would operate mostly in the evening. Some of the first classes are being taught now at AIDT's Montgomery training center and H. Councill Trenholm State Technical College's Patterson campus in Montgomery, Alabama. Although the City of Montgomery plays an active role in the Montgomery Technical Education Center which is part of the Montgomery County educational School system, our funding from HUD, because of other important and urgent priorities will not directly assist this initiative. However, we will support other educational initiatives not covered by this program as it to the public school sector such as mentoring and afterschool programs

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

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

The City of Montgomery supports the Comprehensive Economic Development Strategy developed by the South Central Alabama Development Commission. Although, we did not participate in the development of their latest Comprehensive Economic Development Strategy, we are working to forge a relationship with this organization because they serve the county that our PJ is located recognizing the benefits of establishing this relationship.

## **Discussion**

South Central Alabama Development Commission's (SCADC) latest Comprehensive Economic Development Strategy was released in 2018. Of its six (6) goals, the Department of Economic and Community Development supports, in principle, 3 out of the 6 goals of their strategy plans. They are as following:

**GOAL 1: ECONOMIC DEVELOPMENT-** Promote economic growth with a focused effort on industrial and commercial recruiting, tourism development, resident industry retention programs, entrepreneurial development, and special programs to increase the skill levels of the workforce that will result in higher incomes throughout the region.

**GOAL 3: EDUCATION AND WORKFORCE DEVELOPMENT-** Improve education systems to ensure that all graduates possess the knowledge and skills to effectively compete for, and perform well in, available jobs.

**GOAL 6: ECONOMIC LEADERSHIP AND FUNDING-** Obtain and utilize all financial, organizational and leadership resources to benefit the entire region.

The Department is currently conducting a feasibility study to convert an abandoned public school owned by the City into a small business training and hosting facility that will support the business development of a minority-owned and low-income individuals in the City. Anticipated funding for this project is expected to come from the Department of Commerce Economic Development Administration (EDA) and congressional funds.



## **MA-50 Needs and Market Analysis Discussion**

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

Areas where households with multiple housing problems exist is defined as a census tract which contains one or more housing problems (one of four severe housing problems, housing cost burden >30%, housing cost burden >50%, overcrowding and substandard housing) exists at a rate of at least 10% greater than the in the City of Montgomery, Alabama. Based on this definition, the census tracts in the City that are likely candidates that contains household with a housing cost burden greater than 30% AMI, a housing cost burden greater than 50% AMI and one of four severe housing problems are Tract 1.00 (2010 tract median household income-\$12,377); Tract 2.00 (2010 tract median household income-\$17,137); Tract 3.00 (2010 tract median household income-\$21,726); Tract 6.00 (2010 tract median household income-\$17,333); Tract 7.00 (2010 tract median household income-\$16,210); Tract 10.00 (2010 tract median household income-\$9,752); Tract 11.00 (2010 tract median household income-\$16,316); Tract 12.00 (2010 tract median household income-\$10,842); Tract 15.00 (2010 tract median household income-\$26,375); Tract 22.01 (2010 tract median household income-\$21,793); Tract 22.02 (2010 tract median household income-\$22,346); Tract 24.00 (2010 tract median household income-\$17865); Tract 30 (2010 tract median household income-\$19,250) and Tract 56.03 (2010 tract median household income-\$23,921).

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

Areas where racial or ethnic minorities or low-income families are concentrated are defined as census tracts where at least 40% of the population is racial or ethnic minorities. Areas where low-income families are concentrated are defined as census tracts where at least 51% of the households have incomes less than 80% AMI. As previously mentioned above, Tracts 1.00, 2.00, 3.00, 6.00, 7.00, 10.00, 11.00, 12.00, 15.00, 22.01, 22.02, 24.00, 30.00, and 56.03 are low-income tracts for the City of Montgomery where racial or ethnic minorities (African-Americans, American Indians, Asian/Hawaiian/Pacific Islander, Hispanic and Other Population/Two or More Races) or low income. The census tracts where ethnic minorities make up at least 40% of population, but are considered moderate income are census tracts 4.00, 5.00, 24.00, 25.00, 32.00, 51.02, 54.02, and 54.03. The majority of these tracts for low-income and moderate income are occupied by African Americans.

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

The characteristics of Census Tract 1.00 are that a vast portion of it is located in and around the City's Downtown area and currently undergoing major revitalization both downtown and around. It is mixed with many different race and ethnic backgrounds. Census Tract 2.00 is located near the downtown area and encompasses a historic African American Community - Centennial Hill. There are some pockets of blight in this tract. This area is also experiencing redevelopment with state government facilities and affordable housing (low income housing tax credits) by the local PHA. Census Tract 3.00 is located in the northern part of the City and is in area that is close to the river and that is populated with industries and rail yards. Census Tract 6.00 is also part of the Centennial Hill area and is occupied by various types of businesses (industrial and commercial) and is located minutes from the downtown area. Census Tract 7.00 is located in the South Central area of the City and is primarily occupied by low-income residents. Various types of businesses are located in the area and it is an area that has received low-income housing tax credits for affordable housing.

Census Tract 11.00 is characterized as primarily a very low income area with pockets of slum and blighted properties. Census Tract 12.00 is characterized by low income residents with pockets of slum and blighted area. The City has spent NSP dollars in an effort to jump start revitalization in this tract. Census Tract 15.00 also is part of the Centennial Hill Community and is occupied largely by Alabama State University which has undergone major rehabilitation and expansions that compliments revitalization efforts by the local PHA. Tracts 22.01 is characterized by a large and aging African-American Community with aging housing stocks, vacant lots and pockets of slum and blight. Tract 22.02 is located in South Montgomery it is characterized by an aging housing stock and is also in flood zone area.

Census Tract 24.00 is characterized by neighborhoods that have an aged housing stock and mixed with low, moderate and some middle income persons and families. Census Tract 30.00 is located in Southwest Montgomery that is characterized largely by industrial facilities and warehouses. Census Tract 56.03 is located in Southeast Montgomery. It is characterized by an aged African American Community with an aged housing stock. This particular tract also contains mobile home parks that are concentrated heavily with Hispanic population. Overall, these census tracts typically have a lack of shopping opportunities, depressed housing values, a larger percentage of rental housing, housing needing rehabilitation, few job opportunities and households with lower incomes.

### **Are there any community assets in these areas/neighborhoods?**

Community assets in Census Tract 1.00 consist of strong neighborhood associations, ongoing neighborhood revitalization projects, historic preservation activities and downtown revitalization, and riverfront development. This tract is also located near a major military installation. Community Assets in Census Tract 2.00 include Baldwin Middle Magnet High School. Census Tract 3.00, because of its location on North Montgomery which is primarily industrial and warehouse, lack community assets. However there are two adjacent communities that have strong neighborhood associations. Community

Assets in Census Tract 6.00 consist of strong neighborhood association as well as new affordable housing (Columbus Square Phase III) being constructed by the local PHA. Community assets in Census Tract 7.00 include an elementary school and relatively new junior high school. This tract also contains strong neighborhood associations.

Community Assets in Census Tract 10.00 includes the downtown redevelopment efforts and a major military base. Community assets in Census Tract 11.00 consists of two (2) nonprofits organizations (Common Ground and House to House) that are currently rehabilitating old homes for resale to low-income families. This tract also contains a high school. Community assets in Census Tract 12.00 include a low income housing development with tax credits and YMCA. Community assets in Census Tract 15.00 consists of a local university (Alabama State University) and its campus redevelopment and expansion projects. There are no real community assets in Census Tract 22.01. Community assets in Census Tract 22.02 includes the Hyundai Automotive Manufacturing Company as well other commercial (motels, convenience stores/service stations and restaurants) that has sprung up as a result of the automotive. In addition to supplying jobs, Hyundai is also a community partner to area and City in general. The community asset for Census Tract 24.00 is a highly rated academic high school. This tract is also bounded by two major thoroughfares (Fairview Avenue and Mobile Highway) which have grocery stores and other essential services. Community assets in Census Tract 30 include a middle school, tax credit housing project and homeowner and rental housing project using HOME funds. Community assets in Census Tract 56.03 consist of a Boys and girls Club and access to a major thoroughfare (U.S. Highway 231) that contain many businesses offering food and essential services to the communities in this tract.

### **Are there other strategic opportunities in any of these areas?**

As previously mentioned, these low-income tracts are characterized by aged housing stock, depressed housing values, rehabilitation needs for homeowner and rental units, few job opportunities, households with lower incomes, slum and blighted properties, vacant lots, and lack of shopping opportunities. The City, continues to address issues of new construction of homeownership and rental housing using, homeowner rehabilitation, infrastructure development (street and sewer), and façade improvement for encouraging economic development using Community Development Block Grant, HOME and private funds. All of the census tracts mentioned above have strategic opportunities for continuing present efforts by the City.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The internet is a way for people in poorer or far-flung communities to connect with social programs and educational opportunities, such as employment and health services, to which they might not otherwise have access. But according to the latest report from the Brookings Institution, residents in low-income or rural neighborhoods are the least likely to have broadband subscriptions. The report states that nearly a quarter of Americans lived in low-subscription neighborhoods, meaning that fewer than 40 percent of households in the area had a broadband connection. The 17.7 million children who live in low-subscription neighborhoods are particularly impacted by this dearth. As schoolwork becomes increasingly digital, a lack of broadband access makes it difficult for kids to complete homework assignments and research projects. This situation is true for the City of Montgomery. There are countless of residents in primarily low income census tracts in the City that have cable, but not Internet. This has become more evident and true during the Corona Virus pandemic whereby all Montgomery County Public School classes are being held online. To mitigate this situation, the Montgomery Public School System has equipped their school business with Wi-Fi that are parked in these low-income neighborhoods during school hours to provide broadband services. Additionally, students are also provided with Chrome Book to use for their classroom and homework assignments.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The City of Montgomery has numerous and adequate Internet service providers. Competition is needed in the area of price or special pricing for limited Internet service for specialized use such as school and for telemedicine in these low-income areas of the City.



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

In the next 30 years, some 70 million people will move to urban areas every single year. By 2050, two-thirds of the global population will live in cities. Data shows that the top five hazards faced by cities are flash/surface flooding, heat waves, rain storms, extreme hot days and droughts. Science is showing that by 2050, eight times as many city dwellers will be exposed to high temperatures and 800 million more people could be at risk from the impacts of rising seas and storm surges. With rapid, unprecedented urban growth expected to continue in the coming decades, cities' vital infrastructure and social care services are already under pressure. Climate change is only set to exacerbate these existing social and economic challenges, as its physical impacts are set to bring major disruption to government and business operations.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Climate change and poverty are interrelated. While global warming affects the natural environment, especially agriculture, it also affects humans. Climate change globally increases cycles of poverty, particularly in low-income communities. In the U.S., we have seen devastating hurricanes, wildfires, drought, and flooding in recent years. It is the low-income communities and communities of color are less likely to have the resources and capacity to prepare for and recover from extreme climate events. Evacuation alone can be expensive; given that fewer than 40% of Americans have enough savings to cover a \$1,000 emergency, most families, and especially lower-income households, need federal, state, and local support for preparedness and recovery costs like raising a home above the base flood elevation, home repairs, and mold remediation. Immediately following disasters, FEMA aid is more oriented to homeowners than to renters, and housing shortages following disasters result in rent increases that low-income households are least able to afford. Low-income households are also more likely to live in areas with greater exposure to natural hazards and less likely to live and work in structures that are resilient to these natural hazards. The City of Montgomery have implemented projects such as massive tree planting and storm water projects to mitigate some of the effects of global warming.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This section contains the Strategic Plan for Housing and Community Development that will guide the City of Montgomery's allocation of Community Development Block Grant, HOME investment Partnership, and Emergency Solutions Grant Program funding during the 2020-2024 planning period. The City of Montgomery goals for the 2020-2024 period focus on a number of identified priority needs and has targeted available resources toward several specific goals that are designed to address those needs. These needs include affordable housing for low income persons, the elderly, homeless and special needs persons, public improvements and facilities for low and moderate income persons.

Although, the City will not target one specific area or communities in its jurisdiction with its HUD funds, the goals selected for this five-year plan will primarily focus on helping residents maintain and improve their quality of life in the City of Montgomery, wherever needed. To this end, the City of Montgomery will continue to build on successful projects and programs that meet the needs of low and moderate income residents. Projects selected for funding in the five year period will be managed as efficiently and fair as possible in order to address the goals and objectives of this Consolidated Plan.

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Citywide
	<b>Area Type:</b>	Homeless, Housing, Non-Housing Community Development - See map attached this section
	<b>Other Target Area Description:</b>	Homeless, Housing, Non-Housing Community Development - See map attached this section
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Boundaries for this category are the city limit lines.
	<b>Include specific housing and commercial characteristics of this target area.</b>	This category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
	<b>Identify the needs in this target area.</b>	This category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
2	<b>Area Name:</b>	Downtown Area & North Montgomery
	<b>Area Type:</b>	Low-Income Areas
	<b>Other Target Area Description:</b>	Low-Income Areas
	<b>HUD Approval Date:</b>	

<b>% of Low/ Mod:</b>	
<b>Revital Type:</b>	
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	North Boundary - Fuller Road (Madison Park); South Boundary - Carter Hill Road; East Boundary - Dalraida Road; and, West Boundary - I-65
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Despite extensive growth in development of this target area, pockets of slum and blight still remain as well as the need for social services and affordable housing and rehabilitation. This target area was chosen due to public outcry for physical improvements and financial investment from citizens based on the public meeting process for the Consolidated Plan; requests made to City Council representatives of this district/area; requests made to service providers that have clients living in this target area; and, requests made by citizens to the Mayor's office.
<b>Identify the needs in this target area.</b>	The needs in this target area are similar to the needs in the other target areas. This target area also has an aged housing stock and there will be a need for homeowner housing rehabilitation particularly targeting the elderly ensuring that they are living in units that are safe and sanitary. Because this target has a high concentration of very-low and low-income residents, there will be need for programs that will place them on a path for self-sufficiency or prevent residents from becoming homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth providing them with educational and job training opportunities while directing them in a path away from criminal activities.

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The opportunities for improvement of this target area are the continuation of development of housing and enhancing the vitality of the downtown area. With this development, there is an opportunity for development of affordable housing which will encourage a mixed-income community. The City is in the process of converting and renovating older and historic commercial structures to apartments offering opportunities for work/residential units, student housing, and housing for older singles and couples seeking a more urban lifestyle. There are opportunities for more essential service retails and services that will be needed to serve the project upward growth of Downtown residential living. Other opportunities for improvement are through homeowner rehabilitation of very-low and low-income dwellings in and around the Downtown area.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Barriers to development in this target area include the limited number of developable parcels and the high cost of properties in the downtown area. Another barrier includes (particular in the northern tracts of land in this area) occupied various industrial plants (operating and not operating) which may or may not have environmental hazards.</p>
<p><b>3</b></p>	<p><b>Area Name:</b></p> <p><b>Area Type:</b></p> <p><b>Other Target Area Description:</b></p> <p><b>HUD Approval Date:</b></p> <p><b>% of Low/ Mod:</b></p> <p><b>Revital Type:</b></p> <p><b>Other Revital Description:</b></p> <p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>Southside Montgomery</p> <p>Low-Income Areas</p> <p>Low-Income Areas</p> <p></p> <p></p> <p></p> <p></p> <p>North Boundary - Bell Street; South Boundary - Southern Boulevard; East Boundary - Court Street; and West Boundary - Western Boulevard</p>

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The state of housing in the West Side Boundary Area for the City is one where there significant amounts of the remaining housing in this area are aged with many in a state of disrepair. Housing Stock in this area was devastated by the construction of the interstate highway systems in the 60’s resulting in flight, decay of properties and the creation of numerous vacant lots. This area is primarily occupied by very-low and low-income persons and families. Many of these residents live in aged public housing units which are scheduled major renovations. The last completed subdivision (Western Hills) was constructed in the 1970s. Many of these homes (homeowners) are in need of some sort of rehabilitation. Two low-income housing tax credit projects in this boundary area- Ashely Road (25units) and Heritage View (55 units) were completed in 2011. The City also completed an affordable housing subdivision (7 homeowner and rental 6 units) at Opportunity Gardens and 17 Units at Lanier Place (rental) by the end of 2016. Currently, the City is providing funding for senior housing at Liberty Court that will include 9 rental units upon completion.</p> <p>Commercially, this boundary is buffered by a major military installation, and a very large industrial warehouse park. There are also many other types of manufacturers including a National Guard facility operating the area. There are very shopping venues in this boundary area and many residents of this area share the same shopping venues of residents of South side Boundary area. The area is buffered by a major interstate and highway system and is dissected by a numerous railroad tracks that are in service. A large portion of this area is encompassed by a food desert meaning that there no grocery stores within a mile radius of the residents. There is also a Community College located in this boundary along with one high and elementary school.</p>
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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Information from community-wide surveys, census data, public inquiries, and City departments (such as Engineering, Maintenance, Housing Codes, and City Council input, etc.) assisted with all decisions to identify boundaries as well as area needs.</p> <p>The consultation and citizen participation process helped the City identify this neighborhood as a target area because it is an area of the City that has gone through a 30-year+ cycle of decline. The City, in the current Consolidated Plan has been begun making investments and improvements in housing and infrastructure in many communities in this area. With that in mind, there is a need to complete what has been started. This target area was chosen due to continual public outcry for physical improvements and financial investment from citizens based on the public meeting process for the Consolidated Plan; requests made to City Council representatives of this district/area; requests made to service providers that have clients living in this target area; and, requests made by citizens to the Mayor’s office.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>This target area has an aged housing stock and there will be a need for homeowner housing rehabilitation particularly targeting the elderly ensuring that they are living in units that are safe and sanitary. Because this target has a high concentration of very-low and low-income residents, there will be a need for programs that will place them on a path for self-sufficiency or prevent residents from becoming homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth - providing them with educational and job training opportunities while directing them in a path away from criminal activities.</p>

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Opportunity for improvements in this area would include bringing a project that will focus on eliminating the problems associated with being part of a food desert federally designated by USDA. This area, because of its aged housing stock, could be an opportunity for introducing some new housing to replace the older units along with homeowner rehabilitation. This target area also brings the opportunity for some comprehensive planning while developing long-range achievable goals for spending of HUD dollars as well as other funding sources.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>The barriers in this area include, but not limited to, high crime and lack of developable land (flood Zone areas) in the target area, high number industrial facilities posing possible environmental issues, a strategic plan and sufficient funding.</p>
<p><b>4</b></p>	<p><b>Area Name:</b></p>	<p>Westside of Montgomery</p>
	<p><b>Area Type:</b></p>	<p>Low-Income Areas</p>
	<p><b>Other Target Area Description:</b></p>	<p>Low-Income Areas</p>
	<p><b>HUD Approval Date:</b></p>	
	<p><b>% of Low/ Mod:</b></p>	
	<p><b>Revital Type:</b></p>	
	<p><b>Other Revital Description:</b></p>	
	<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>North Boundary - Southern Boulevard; South Boundary - Hyundai Boulevard; East Boundary - Troy Highway; and, West Boundary - Felder Road</p>



<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The state of housing in the Southside boundary area for the City is one of which there is a vast stock of aged units with varying degrees of stability. Many of the housing units built in this boundary were built as early as the 1940's with the latest being built as late as the 1970's. A vast majority of these units are occupied by very-low and low-income residents followed by moderate income residents. There are small pockets of upper income residents. There is a great need for homeowner rehabilitation of some kind for a vast majority the very-low and low-income (which are primarily elderly) as evidenced by our current home rehabilitation waiting list. There several pockets of new and relatively new of affordable housing units that have are developed in this boundary primarily through the use of low-income housing tax credits. There are no new affordable residential developments as of date in this area.</p> <p>Commercially, because of the vast size of this boundary, there are many commercial developments such as a regional airport, national guard fighter unit, automobile manufacturer, automobile manufacturer support industries, hotels, service stations, fast-food restaurants, grocery stores, small strip malls with various shops such as discount stores, schools (elementary, middle, and high), libraries and a hospital. There are several major thoroughfares such as interstate highways, U.S. state highways and major city streets that connect many of these resources together for this boundary area.</p>
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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The consultation and citizen participation process helped the City identify this neighborhood as a target area because this is an area of the City that has experienced development to corporate investment in the area. However, corporate investments have not been able to solve all of the social problems of this area. This target area was chosen due to public outcry for physical improvements and financial investment from citizens based on the public meeting process for the Consolidated Plan; requests made to City Council representatives of the district/area; requests made to service providers that have clients living in this target area; and, requests made by citizens to the Mayor’s office.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>This target area has an aged housing stock and there will be a need for homeowner housing rehabilitation particularly targeting the elderly ensuring that they are living in units that are safe and sanitary. Because this target has a high concentration of very-low and low-income residents, there will be a need for programs that will place them on a path for self-sufficiency or prevent residents from become homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth providing them with educational and job training opportunities while directing them in a path away from criminal activities.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>There is an opportunity for new housing/homeownership and rental for low and moderate income persons and families in this area. Because this target has a high concentration of very-low and low-income residents, there will be need for programs that will place them on a path for self-sufficiency or prevent residents from becoming homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth providing them with educational and job training opportunities while directing them in a path away from criminal activities.</p>

<b>Are there barriers to improvement in this target area?</b>	The barriers in this area include high crime and the lack of comprehensive plan with long-range achievable goals for spending of HUD dollars and other funding sources.
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### General Allocation Priorities

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

As previously mentioned in Section SP-05, the City of Montgomery does not allocate its resources in target areas as none have been defined and previously approved by HUD.

Funds will be designated in areas as the needs are derived. CDBG funds will be used to address the needs on a citywide basis with the beneficiary being an individual of low-to moderate income (limited-clientele benefit). However, activities that provide a benefit on an area basis do so in areas that are determined to have a low-to moderate income population of at least 51%. HOME funds will be used to address the needs on a citywide basis with the beneficiary being an individual of either low or very-low income status. ESG funds will also be used to support agencies that serve the homeless (as defined by HUD) population on a citywide basis.

The need for public service activities, home rehabilitation and infrastructure (CDBG), affordable housing, (HOME), and homeless services (ESG) is widespread and exists in nearly all areas of the City. However, the City has identified certain census tracts as described in Section MA-50 where it is anticipated that those areas will receive public requests for funding for eligible activities as outlined in the three federal programs. In an effort to ensure that all HUD funds are allocated fairly throughout the City, a competitive application process is in place that consists of a stringent review criteria, review and scoring process that will provide for selection of projects that best meet the goals of the Consolidated Plan as well as meet the needs of the beneficiaries in each program. Applications for CDBG and HOME are reviewed and scored by Community Development staff. ESG applications are reviewed and scored with assistance from the City's Continuum of Care. Once applications are reviewed and scored, recommendations are made to the Department of Economic & Community Development Director, Mayor's office, and City Council. The final decision for projects selected rests with the Mayor and City Council for approval.

Attached in this section is a map indicating geographical locations of each CDBG, HOME, and ESG project for PY 2020. Projects including a \* are Citywide projects. Beneficiaries will be required to be income-eligible according to HUD's current Income Limits Documentation System. One (1) project's address is suppressed due to beneficiaries being of domestic violence.

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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Homeless Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Homeless, Housing, Non-Housing Community Development - See map attached this section
	<b>Associated Goals</b>	Non-Housing Community Development Homelessness Program Administration
	<b>Description</b>	The following categories were deemed as a priority under Homeless Services -
	<b>Basis for Relative Priority</b>	Community-wide survey (including homeless population)
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
<b>Geographic Areas Affected</b>		Homeless, Housing, Non-Housing Community Development - See map attached this section

	<b>Associated Goals</b>	Affordable Housing Non-Housing Community Development Program Administration
	<b>Description</b>	The following were deemed as a priority under the infrastructure category -
	<b>Basis for Relative Priority</b>	Community-wide survey
3	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Homeless, Housing, Non-Housing Community Development - See map attached this section
	<b>Associated Goals</b>	Affordable Housing Program Administration
	<b>Description</b>	The following categories were deemed as a priority under Housing -

	<b>Basis for Relative Priority</b>	Community-wide survey
4	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Homeless, Housing, Non-Housing Community Development - See map attached this section
	<b>Associated Goals</b>	Non-Housing Community Development Program Administration
	<b>Description</b>	The following categories were deemed as a priority under Public Facilities -
	<b>Basis for Relative Priority</b>	Community-wide survey
5	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Homeless, Housing, Non-Housing Community Development - See map attached this section
	<b>Associated Goals</b>	Non-Housing Community Development Program Administration
	<b>Description</b>	The following categories were deemed as priority under Economic Development -
	<b>Basis for Relative Priority</b>	Community-wide survey
6	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
<b>Geographic Areas Affected</b>	Homeless, Housing, Non-Housing Community Development - See map attached this section
<b>Associated Goals</b>	Non-Housing Community Development Homelessness Program Administration
<b>Description</b>	The following categories were deemed as a priority under Public Services -
<b>Basis for Relative Priority</b>	Community-wide survey

## **Narrative (Optional)**

Although all needs listed in this section are high priorities, they are in order as ranked according to community-wide surveys during public meetings with Homelessness being the highest and Public Services being the lowest.



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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Market characteristics that will influence the use of funds available for housing type are the determination of the high level of cost burden (30% and 50%) among low-income households. No CDBG or HOME Funds will be used to offer Tenant Based Rental Assistance (TBRA) during this Consolidated Plan period. However ESG funds under the Rapid-Rehousing component will be used as directed under program guidelines. Currently, the City is working with its Continuum of Care to use ESG funds for rapid-rehousing.
TBRA for Non-Homeless Special Needs	No CDBG or HOME Funds will be used to offer Tenant Based Rental Assistance (TBRA) for Non-Homeless Special Needs during this Consolidated Plan period.
New Unit Production	Market factors influencing development of new housing units, and particularly affordable housing units include: Cost of land; cost of infrastructure improvements required for development of land; development impact fees; construction requirements; and, general economic conditions, including income and employment levels and market interest rates. HOME funds can be used to assist in the development of new affordable housing, targeting different levels of income, up to 80% AMI, and various locations citywide. Currently, the City has partnered with its HOME CHDO, Community Action Partnership of North Alabama (HOME ) to construct and rehabilitate affordable housing using both HOME and CDBG funds. The City has also partnered with the Montgomery Public Housing Authority to develop new affordable housing with support from CDBG for infrastructure development.
Rehabilitation	Market factors influencing the rehabilitation of housing include: age of housing stock; general economic conditions, including income and employment levels as factors which affect whether homeowners repair their homes or not; positive rate of return on investment; presence of lead-based paint, and market interest rates. CDBG funds can be used to assist qualified homeowner residents with eligible housing repairs.
Acquisition, including preservation	Market factors influence acquisition including preservation, the availability of tax delinquent and foreclosed properties located in the City, environmental issues, historical significance, archeological significance, cost of land, cost of structure, condition and availability of infrastructure, cost of infrastructure, development ability, and positive rate of return on investment.

**Table 49 – Influence of Market Conditions**



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

**Introduction**

The CDBG Program will use its administration cap at 20% of its total allocation (\$1,690,214) - \$338,042 annually

The HOME Program will use its administration cap at 10% of its total allocation (\$912,084) - \$91,208 annually

The ESG Program will use its administration cap at 7.5% of its total allocation (\$146,352) - \$10,976 annually

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,690,214	0	0	1,690,214	6,760,856	CDBG funds will be used for program administration, public service activities, housing rehab, facade improvements, and public facility improvements (to include street, sidewalk, curb, gutter, and/or sewer).

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	912,084	0	0	912,084	3,648,336	HOME funds will be used for program administration, development/new construction and rental of affordable housing, CHDO Reserve, and CHDO Operating Costs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	146,352	0	0	146,352	585,408	ESG funds will be used for program administration, operations and maintenance of homeless shelters, and homeless prevention and rapid re-housing activities.

Table 50 - Anticipated Resources

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

During PY 2020, CDBG funds will leverage approximately \$362,079 in public service activities, \$56,074 in private funding for rental rehabilitation, and approximately \$17,000,000 in federal, private, and tax credits for construction of Lanier Place 2- Phase IV (affordable housing using CDBG funds for infrastructure placement) during PY 2020.

The PJ committed in PY 2020 to use \$448,296 in reallocated HOME Project funds from PY 2015, 2017, and 2018, with \$147,775 in uncommitted 2018 CHDO Reserve funds, to leverage approximately \$129,271 in private investment for the acquisition and rehabilitation of 3 affordable four-

bedroom single family homes in the Garden Square subdivision of North Montgomery. Additionally, at least \$730,216 of uncommitted HOME dollars from the PJ's PY 2019 allocation and \$136,841 from PY 2020, alongside \$2,002,282 in State of Alabama HOME funds, will leverage approximately \$9,446,284 combined from low income housing tax credit equity and private investment, to develop 56 multifamily units at Willow Oak Trace in East Montgomery.

In order to plan and develop Lanier Place 2-Phase IV, it is estimated that approximately \$500,000 of HOME funds from PY 2020 or later will leverage other undetermined non-federal investment to develop approximately 27 new single family rental units on land adjacent to the current Lanier Place-2 site.

ESG funds will leverage a minimum of \$135,376 in non-federal and private funds, as well as other resources for services and activities.

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

The Lanier Place 2-Phase IV Affordable Rental Project is planned for development during the 2020-2024 Plan period on surplus City property on E.D. Nixon Avenue in West Montgomery, which will be donated by the City of Montgomery, and will consist of. In addition, the PJ has a current inventory within its jurisdiction of aggregated vacant lots on scattered sites from years of demolition that are potentially subject to use in federal and other housing initiatives and/or programs.

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

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

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
CITY OF MONTGOMERY	Government	Planning	Jurisdiction
Montgomery Housing Authority	PHA	Public Housing	Jurisdiction
All Collaborating To Serve Community Dev. Corp (ACTS CDC)	Non-profit organizations	Rental	Jurisdiction
Community Action Partners of North Alabama	CHDO	Rental	Jurisdiction
Aletheia House	CHDO	Rental	Jurisdiction
HEALTH SERVICES INC.	Non-profit organizations	public services	Jurisdiction
Heritage Training and Career Center	Non-profit organizations	Ownership	Jurisdiction
Central Alabama Fair Housing Center	Other	Planning	Jurisdiction
MEDICAL OUTREACH MINISTRIES	Non-profit organizations	public services	Jurisdiction
MONTGOMERY HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Jurisdiction
Boys & Girls Clubs of the River Region	Non-profit organizations	public services	Jurisdiction
MONTGOMERY STEP FOUNDATION	Non-profit organizations	public services	Jurisdiction
MONTGOMERY AREA COALITION FOR THE HOMELESS	Continuum of care	Homelessness	Jurisdiction
MONTGOMERY AREA MENTAL HEALTH AUTHORITY	Departments and agencies	Homelessness	Jurisdiction
FAMILY SUNSHINE CENTER	Non-profit organizations	Homelessness public services	Jurisdiction
HandsOn River Region	Non-profit organizations	Homelessness public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Salvation Army	Non-profit organizations	Homelessness public services	Jurisdiction
Friendship Mission Inc.	Non-profit organizations	Homelessness public services	Jurisdiction

**Table 51 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional structure through which the Consolidated Plan is implemented through a structure created by the City of Montgomery, which is the Lead agency, (CDBG, HOME, and ESG) Participating Jurisdiction, and Entitlement city. This delivery system includes a wide variety of organizations working to address the needs of the most vulnerable populations in the City. The City is fortunate that it has a large variety of service providers. This is a clear strength of the institutional delivery system.

The City's main strengths are that it has a history of coordinating with other governments, agencies and institutions in the implementation of HUD and non-HUD funded programs and services. The Community Development Division which is a part of the City's Planning Department is responsible for managing all HUD funds received by the City. The Montgomery Housing Authority is a partner with the City in developing new affordable housing using CDBG funds (infrastructure) in addition to managing the PHA sites. Community Action Partners of North Alabama and Aletheia House are the City's Community Housing Development Organization (CHDO) and will be assisting with developing affordable housing with HOME funds. The Mid Alabama Coalition for the Homeless (MACH) and HandsOn River Region (HMIS) assists the City with administration of its ESG funds for the homeless.

A weakness of this system, however, is that even though there are many service providers helping vulnerable populations, the availability of funding always remain an issue in reach all of the underserved persons and families in the City.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	



<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

The needs of the homeless in the City of Montgomery are primarily addressed with ESG funding provided to Subrecipient organizations that work with the homeless and MACH which serves as the Continuum of Care for the City. The service provider’s members of MACH have worked in cooperation for over 15 years to provide housing and services to homeless and those at risk. Part of this collaboration is to minimize competition for local resources, and as a result, have very little duplication of services. Each agency has determined where its passion lies and has created its own specific subpopulation/service/housing type to prevent and end homelessness. For example, the Salvation Army is committed to providing services to homeless families and single women in emergency situations such extreme heat and cold weather conditions. Family Shine Centers focuses homeless women and other individuals that are victims of domestic abuse. Montgomery Mental Health Authority focuses homeless individuals that are suffering from mental illnesses. The Lighthouse Counseling Center and Substance Abuse Council focuses on homeless individuals and families with drugs and substance abuse problems. Friendship Mission focuses on homeless women with children. Services to homeless and at-risk persons with HIV/AIDS are provided primarily by Montgomery Aids Outreach of Alabama. Additional CoC agencies provide housing and services to persons with HIV/AIDS as requested.

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

The strength of the service delivery system for special needs population and persons experiencing homelessness is based on two factors: (1) A strong Continuum of Care and (2) Referral Network. The City's Continuum of Care which is headed by Mid-Alabama Homeless Coalition (MACH). MACH serves as the lead continuum agency for the City of Montgomery and Montgomery County, Alabama. MACH, while operating the CoC, also oversees the HMIS system as well as coordinating annual planning activities including Point-In-Time Count (PIT) and bi-annual canvassing of neighborhoods in the City to count and document the homeless. MACH has over 40 members offering a range of services to the homeless consisting of emergency shelter, transitional housing, permanent housing, educational and employment training, medical treatment, mental counseling and health treatment, drug abuse treatment and counseling, food, and clothing. The members of this organization coordinate their activities very well together to ensure that their clients' needs are met when they cannot provide certain services to their clients.

The second strength of the service delivery system for special needs population and persons experiencing homelessness is the 2-1-1 Connect System. The 2-1-1 Connect System which is operated by HandsOn River Region, is a statewide network of regional call centers whose mission is to provide easy access to health and human services available throughout Alabama. The first call center was established in Montgomery in 2002 and the network has grown to provide services to all Alabama residents. The 2-1-1 Connect System provides information to residents including the homeless on utility assistance, food pantries, tax preparation assistance, rent payment assistance and homeless shelter. The City supports MACH and HandsOn River Region with CDBG and ESG (Entitlement and State funds).

The gaps in the service delivery system are centered on additional funding to meet the needs and demands of the special population and persons experiencing homelessness. There are many good service providers helping vulnerable populations, the availability of funding always remain an issue in reach all of the underserved persons and families in the City.

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

A summary of the strategy for overcoming gaps in the institutional structure and service delivery system consists of the City partnering with service providers to obtain more funding for agency to address priority needs. For example, the Community Development Division and the Continuum of

Care are discussing partnering to apply for State ESG funds versus the City competing with the CoC for the same ESG grant funds.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing Public Housing	Citywide Downtown Area & North Montgomery Westside of Montgomery Southside Montgomery	Infrastructure Housing	CDBG: \$4,515,860 HOME: \$4,104,380 ESG: \$0	Rental units constructed: 20 Household Housing Unit  Rental units rehabilitated: 14 Household Housing Unit  Homeowner Housing Added: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Non-Housing Community Development	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Downtown Area & North Montgomery Westside of Montgomery Southside Montgomery	Homeless Services Infrastructure Public Facilities Economic Development Public Services	CDBG: \$2,245,000 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted  Jobs created/retained: 5 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2020	2024	Homeless Non-Housing Community Development	Citywide	Homeless Services Public Services	CDBG: \$0 HOME: \$0 ESG: \$676,880	Tenant-based rental assistance / Rapid Rehousing: 225 Households Assisted  Homeless Person Overnight Shelter: 3665 Persons Assisted  Other: 5 Other
4	Program Administration	2020	2024	Administration	Citywide	Homeless Services Infrastructure Housing Public Facilities Economic Development Public Services	CDBG: \$1,690,210 HOME: \$456,040 ESG: \$54,880	Other: 15 Other

Table 53 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Improve the condition and availability of affordable housing in Montgomery.

2	<b>Goal Name</b>	Non-Housing Community Development
	<b>Goal Description</b>	Improve living conditions in Montgomery by addressing non-housing community development needs.
3	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	Expand housing and services offered to homeless families and individuals in Montgomery.
4	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Administration of CDBG, HOME, and ESG programs (including ESG-CV2).

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

As of June 1, 2020, the City of Montgomery has 132 HOME assisted and 13 NSP assisted rental units under affordability contracts, which will remain true through PY 2025. During the 2020-2024 Plan period, the City plans to develop and place in service a minimum of 9 additional new and/or rehabilitated HOME assisted rental units by the end of year #2. Of the 154 aggregated affordable units, 37 units (24%) will be available only to extremely-low or very-low income families; 117 units (76%) will be available to low-income families. Additional units, though yet unplanned, are also estimated be developed in years #3-#5. The City plans for zero (0) additional homebuyer units in the Plan period. The PJ estimates that by the end of the PY 2020-2024 Consolidated Plan period, it will have continued to provide affordable housing to an average estimated at about 200 families throughout the period.

Of the 200 units, the City estimates approximately 17 low-to-moderate income families will be assisted with CDBG owner-occupied housing rehabilitation funds. It is estimated that about 27 families in the low-income designation may at times have incomes as high as 80% AMI; whereas, about 180 low-income families (90%) will benefit whose incomes are at or below 60% AMI. The estimated number of families for which the jurisdiction will provide affordable housing is as follows, with Very Low-income a subset of Low-income and Extremely Low-income a subset of Very Low-income: Low-to-moderate-income: (at or below 120% AMI): 5; Low-income (at or below 80% AMI): 27; Low-income (at or below 60% AMI): 180; Very low-income (at or below 50% AMI): 64; and, Extremely low-income (at or below 30% AMI): 14.

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

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

See discussion on 504 needs above under NA-35.

**Activities to Increase Resident Involvements**

Please see description of public housing agency and activities under NA-35.

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

No

**Plan to remove the ‘troubled’ designation**

N/A



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

### **Barriers to Affordable Housing**

**Negative Effects of Public Policies on Affordable Housing and Residential Investment** - The public sector affects the housing market through policies such as zoning, building codes, provision of infrastructure, development regulations, and development fees and exactions. Other issues that affect the affordability of housing include costs such as water and sewer service, road construction and maintenance, property taxes, insurance, the availability of transportation and a lack of knowledge of laws and contracts on the part of homeowners and renters.

**Local Zoning and Land Use Policy**- Units of local government regulate the use of land in the City that has a direct effect on the availability and development of affordable housing including lot sizes and setbacks.

**SmartCode**- The City uses SmartCode in some areas of the city to promote affordable housing. “Smart Code” is a unified land development code that can include zoning, subdivision regulations, urban design, signage, landscaping, and basic architectural standards. SmartCode works to alleviate barriers to affordable housing by incorporating site designs and addressing issues crucial to affordable housing such access to jobs, transportation, parks and recreation, goods and services, as well as affordable housing.

**Permits and Approval Process**-Timing is an important issue in the development of affordable housing. Securing permits (building, environmental, etc.), multiple layers of reviews, and lengthy approval processes all can increase housing costs. The Community Development will strive to work with the City’s Building Permit Division to develop procedures to expedite this process of affordable housing development.

**Code Enforcement** -Unified building codes or local codes are a significant factor in the quality and quantity of housing stock available. The City has adopted the International Building Codes. The City’s Code Enforcement Division is very active as it relates to removing dilapidated structures.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Montgomery will continue its proactive position in regard to affordable housing by continuing to provide both financial and technical assistance to affordable housing activities and projects. The

City is committed to the principle that all individuals should have available to them an equal opportunity for housing choices regardless of their race, color, religion, familial status, sex, national origin or handicap. The City will also continue to plan for and assemble vacant lots for the construction of new infill housing.

The City also fosters and maintains its affordable housing stock through the code enforcement program, a systematic exterior inspection program targeted towards maintaining safe and sanitary housing. The City's emergency housing rehabilitation grant program will continue to provide eligible low-to moderate income homeowners assistance with addressing the orders through the code enforcement program through the Community Development Block Grant Program. The City will also use the HOME Program to build new affordable housing and to rehabilitate substandard housing making them available to eligible persons and families. The City will also continue to monitor relevant public policies to ensure they do not change in such a manner as to constitute a barrier to affordable housing.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City of Montgomery, Alabama works closely with the Mid-Alabama Coalition for the Homeless in an effort to assist homeless persons and assess their needs. As previously mentioned, the City of Montgomery has a 15-year relationship with the Mid-Alabama Coalition for the Homeless (MACH). MACH serves as the Continuum of Care organization that is required by HUD for the City of Montgomery, Alabama. MACH addresses the needs of the homeless in five Alabama counties: Montgomery, Autauga, Bullock, Elmore, and Lowndes. As the Continuum of Care for this area, MACH is responsible for examining homelessness issues, devising methods to alleviate homelessness, providing services to the homeless and to those at risk of becoming homeless and conducting a yearly survey of homeless individuals within its geographic boundaries.

The City of Montgomery has consistently provided funding to MACH since 2006 to coordinate the Montgomery Area's Blueprint toward Ending Chronic Homelessness. The United States Interagency Council on Homelessness ([www.ich.gov](http://www.ich.gov)), a federal entity established by Congress, charged units of local government with the task of developing strategic plans to end chronic homelessness within a ten-year period. MACH CoC has a long-term goal of increasing the number of homeless moving from transitional housing to permanent housing. In order to achieve this objective, the CoC meets regularly with providers to monitor and review their progress. The CoC also works toward strengthening relationships with affordable housing providers (such as housing authorities) to assist consumer's transitions into permanent housing. Effective services and support while in transitional housing are critical to the effective move into permanent housing.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City of Montgomery, with assistance from its Continuum of Care and other partners in its effort to fight homelessness understands that stable housing provides the foundation for stable living. The City funds a variety of shelter, transitional housing and housing support services for homeless and low-income individuals and families. In addition, as part of its commitment to updating and implementing the Montgomery Area Blueprint Toward Ending Chronic Homelessness, the City funds a variety of shelters through ESG and CDBG that offer temporary shelter and assistance with long-term housing, access to supportive services for meeting basic needs of homeless persons, counseling, medical and mental health/chemical addiction services and needs, education, transportation and job training, and transitional housing.

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

The City of Montgomery will continue to support MACH's Plan to End Homelessness by:

1. Continuing to collaborate with MACH as well as other organizations within the City such as churches, for-profit businesses, state agencies, and other entities in an effort to maintain current funding for the Continuum of Care and to support efforts to develop new funding potential
1. Continuing participation in the Homeless Street Count
1. Supporting non-profit organizations that provide affordable housing opportunities for low- and moderate-income individuals and families
1. Providing CDBG funds for programs that help maintain Montgomery's housing stock, and enable low-income individuals to stay in their homes through the Home-Owner Rehabilitation program
1. Continuing to provide ESG funding to quality nonprofit organizations that assist the homeless persons and families
1. Continue to apply for State ESG funding to fund quality nonprofit organizations that assist the homeless persons and families
1. Examining alternative housing projects which could include a more viable use of group homes for housing of previously homeless, supportive housing projects termed "Housing First" rather than shelter services as the first option, and shelter alternatives that allow mental health or substance abuse issues to be addressed while in supportive housing
1. Advocating to secure funding for homeless programs and participates in policy development through the Alabama Alliance to End Homelessness

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

The Continuum of Care has outlined its discharge policy for assisting persons aging out of foster care, and being release from health care facilities, mental health facilities, and correction facilities.

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

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

The City of Montgomery has been and remains committed to supporting the efforts of county and State housing and public health programs as applicable to its own citizens. For example on the State level, the Alabama Childhood Lead Poisoning Prevention Program (ACLPPP) (<http://www.adph.org/aclppp/>) has adopted the mission, “to help every child in Alabama develop to his maximum potential by promoting a lead-free environment and healthy lifestyle.” (2007) The program mission is implemented by conducting child blood lead screenings, education, care coordination, and lead investigations throughout the State. Although the City has not been engaged in direct collaboration with the county or State through any lead programs administered with federal, State or other funding, the City supports such lead program efforts through referrals encountered by way of any active City homeowner or rental housing rehab programs and otherwise as opportunities arise

For instance, under previous plan periods, lead-based paint hazards were identified such as Avignon Terrace Apartments, a 35-unit multifamily rental facility which housed families with children, some of which were under the age of six. The City awarded the owner up to \$250,000 from its PY 2011 HOME funding to mitigate or abate the lead hazards. The project included limited rehabilitation in the scope of work, and construction was completed by the end of June, 2013. Through distribution of notification to the tenants with educational materials as required under HUD lead hazard rules and under guidance from the PJ, tenants received referral to State health agency resources such as the above mentioned ACLPPP.

The presence of lead-based paint hazards was not encountered in any owner-occupied housing rehab projects funded by the City between PY 2015 and PY 2019. This is primarily because limited availability of rehab funds limits the PJ’s ability to fund the severely distressed conditions that are often presented in older housing stock. Therefore, City rehab programs usually do not include units built before 1979 as eligible under its program designs. However, the City’s policy is to ensure that in any case where housing that is likely to contain lead-based paint or other lead hazards is considered under a City program for rehabilitation or repairs using federal or other public funds, professional lead inspections must be conducted as appropriate before any work is begun. For projects proposed to receive more than \$5,000 in federal funding and where lead hazards are found to be present, a lead risk analysis must be conducted, and lead-safe work practices undertaken for any interim controls and/or abatement work to be performed, in accordance with HUD regulations.

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

Low-income housing in West Montgomery received rehabilitation assistance to mitigate or remove lead-based paint hazards. Resultant mitigation and removal of the lead poisoning hazards thereby have preserved these affordable housing units for the City’s greatly needed stock of available units that can

provide clean, safe, and healthy living for low-income families. Inspections for lead based paint hazards prior to engaging in rehabilitation actions help to prevent unnecessary and uncontrolled disturbance of lead contamination, thereby preventing an increased extent of lead poisoning and of lead hazards locally.

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

The City of Montgomery has provisions and procedures in its Standard Operating Procedures Manual governing CDBG and HOME new construction and rehabilitation activities for compliance with applicable lead-based paint hazard regulations.

#### Environmental Policy & Procedures:

The City's Standard Policies & Procedures Manual includes provisions that ensure compliance with applicable HUD lead-based paint and lead hazard regulations. In addition, the presence of lead and/or lead hazards is addressed in the HUD protocol for environmental review, which is conducted and documented for public notice and disclosure prior to commitment or spending of funds on any City sponsored, federally funded project.

#### Leveraging of Federal Dollars:

During previous Plan periods, the Avignon Terrace Apartments multifamily rental facility, which received \$250,000 in HOME funds to remove lead-based paint hazards and conduct minor renovations, leveraged federal HOME funds investment by amount of the total project cost of \$310,254. During the PY 2020-2024 Plan period, no similar leveraging is currently pending; however, the City stands ready to assist with eligible proposals, should they be received.

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

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

The City of Montgomery, Alabama utilizes the entire 15% allowable to fund public service activities. These activities historically benefit a large number of very low and low income persons. In order to reduce the number of poverty-level families in the City of Montgomery, Alabama efforts among partner organizations listed in the Consolidated Plan must coordinate efforts to help families rise out of poverty. These partners include neighborhood associations, residents, faith-based, organizations, businesses, public agencies, colleges and universities private developers, lenders, and non-profit service providers.

Communities within the City must seek opportunities for social and economic growth to help address the problem of poverty. Increasing employee skills and education is another key to economic growth. Since earnings generally increase with skill level and education, developing programs to assist workers in expanding or improving their skills/education will help to increase pay. Coordination with the local and regional Workforce Investment Program (WIA) can link employers with funding to increase skill level of employees.

Additional strategies developed to reduce poverty in the City include development of the tourism industry, attracting new businesses and encouraging competition among existing businesses, managing growth and encouraging redevelopment within existing cities, creating performance-based economic development, developing public-private investment strategies, and encouraging people-based economic development.

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

Through the creative use of HOME, CDBG, ESG, Alabama Housing Finance Authority Housing funding, Alabama Department of Economic and Community Affairs and integrated sources of other Federal and State programs, the City's anti-poverty strategy is closely coordinated with the affordable housing and community development strategies presented in the Consolidated Plan. The Montgomery Housing Authority operates a Family Self Sufficiency Program which has the goal of promoting economic independence (for its clients on rental assistance). Existing opportunities for education, occupational training and job seeking assistance are coordinated to assist families in overcoming the barriers which prohibited them from achieving self-sufficiency. Participants in the Family Self

Sufficiency work towards setting and obtaining future life and career goals by accomplishing specific activities and objectives.



## **SP-80 Monitoring – 91.230**

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

## Expected Resources

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

#### Introduction

The CDBG Program will use its administration cap at 20% of its total allocation (\$1,690,214) - \$338,042 annually

The HOME Program will use its administration cap at 10% of its total allocation (\$912,084) - \$91,208 annually

The ESG Program will use its administration cap at 7.5% of its total allocation (\$146,352) - \$10,976 annually

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,690,214	0	0	1,690,214	6,760,856	CDBG funds will be used for program administration, public service activities, housing rehab, facade improvements, and public facility improvements (to include street, sidewalk, curb, gutter, and/or sewer).

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	912,084	0	0	912,084	3,648,336	HOME funds will be used for program administration, development/new construction and rental of affordable housing, CHDO Reserve, and CHDO Operating Costs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	146,352	0	0	146,352	585,408	ESG funds will be used for program administration, operations and maintenance of homeless shelters, and homeless prevention and rapid re-housing activities.

Table 54 - Expected Resources – Priority Table

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

During PY 2020, CDBG funds will leverage approximately \$362,079 in public service activities, \$56,074 in private funding for rental rehabilitation, and approximately \$17,000,000 in federal, private, and tax credits for construction of Lanier Place 2- Phase IV (affordable housing using CDBG funds for infrastructure placement) during PY 2020.

The PJ committed in PY 2020 to use \$448,296 in reallocated HOME Project funds from PY 2015, 2017, and 2018, with \$147,775 in uncommitted 2018 CHDO Reserve funds, to leverage approximately \$129,271 in private investment for the acquisition and rehabilitation of 3 affordable four-

bedroom single family homes in the Garden Square subdivision of North Montgomery. Additionally, at least \$730,216 of uncommitted HOME dollars from the PJ's PY 2019 allocation and \$136,841 from PY 2020, alongside \$2,002,282 in State of Alabama HOME funds, will leverage approximately \$9,446,284 combined from low income housing tax credit equity and private investment, to develop 56 multifamily units at Willow Oak Trace in East Montgomery.

In order to plan and develop Lanier Place 2-Phase IV, it is estimated that approximately \$500,000 of HOME funds from PY 2020 or later will leverage other undetermined non-federal investment to develop approximately 27 new single family rental units on land adjacent to the current Lanier Place-2 site.

ESG funds will leverage a minimum of \$135,376 in non-federal and private funds, as well as other resources for services and activities.

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

The Lanier Place 2-Phase IV Affordable Rental Project is planned for development during the 2020-2024 Plan period on surplus City property on E.D. Nixon Avenue in West Montgomery, which will be donated by the City of Montgomery, and will consist of. In addition, the PJ has a current inventory within its jurisdiction of aggregated vacant lots on scattered sites from years of demolition that are potentially subject to use in federal and other housing initiatives and/or programs.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing Public Housing	Citywide Downtown Area & North Montgomery Westside of Montgomery	Housing	CDBG: \$903,172 HOME: \$820,876 ESG: \$0	Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 13 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Non-Housing Community Development	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Westside of Montgomery	Homeless Services Infrastructure Public Facilities Economic Development Public Services	CDBG: \$449,000 HOME: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2020	2024	Homeless Non-Housing Community Development	Citywide	Homeless Services	CDBG: \$0 HOME: \$0 ESG: \$135,376	Tenant-based rental assistance / Rapid Rehousing: 90 Households Assisted Homeless Person Overnight Shelter: 3665 Persons Assisted Other: 1 Other
4	Program Administration	2020	2024	Administration	Citywide	Homeless Services Infrastructure Housing Public Facilities Economic Development Public Services	CDBG: \$338,042 HOME: \$91,208 ESG: \$10,976	Other: 4 Other

Table 55 – Goals Summary

**Goal Descriptions**



<b>1</b>	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	<p>CDBG (\$903,172) - Rehabilitation of one single-family home located at 1615 E.D. Nixon Avenue - this dwelling will be transformed into an affordable rental unit for one (1) low-moderate income household; rehabilitation of 12 rental units at Family Sunshine's Project Exodus; infrastructure improvements at Lanier Place IV; and, up to four (4) homeowner-occupied single family dwellings.</p> <p>HOME (\$821,376) - These funds include HOME Entitlement, CHDO Reserve, and CHDO Operating Costs for the development, new construction and rental of affordable housing at the Lanier Place, Phase IV project.</p>
<b>2</b>	<b>Goal Name</b>	Non-Housing Community Development
	<b>Goal Description</b>	<p>CDBG funds will be used to support the following Public Service projects - Montgomery STEP Foundation, Medical Outreach Ministries, and City of Montgomery Youth Mentoring Program (Montgomery Education Foundation). The City will use its 12% of its maximum 15% Public Service Cap (\$199,000) in support for the aforementioned projects.</p> <p>Infrastructure activities (non-housing) include street, sidewalk, curb and/or gutter improvements in low-income neighborhoods citywide. CDBG funds allocated for this activity is \$250,000.</p>

3	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	<p>ESG funds will be used to provide operations and maintenance to the following homeless shelters - Family Sunshine Center (\$51,226), Friendship Mission (\$30,000)</p> <p>Mid-Alabama Coalition for the Homeless, Inc. will receive an allocation of \$34,150 for Rapid Re-housing Homelessness Prevention, Rent Assistance, and Financial Assistance will be provided to clients meeting HUD eligibility guidelines. This assistance may include rent payments, utility payments, security deposits, rental arrears, application fees, and moving expenses.</p> <p>HandsOn River Region will receive \$20,000 in ESG funds for management of the Homeless Management and Information Systems (HMIS).</p> <p>ESG-CV2 funds will be used to provide for the following homeless shelters -</p> <p>Friendship Mission - Operations and maintenance for the Temporary Crisis Center (\$502,771);</p> <p>Montgomery Area Mental Health Authority (MAMHA) - Mental health services - \$100,000;</p> <p>The Salvation Army - Operations and maintenance; and,</p> <p>Mid-Alabama Coalition for the Homeless, Inc. will receive an allocation of \$500,000 for Rapid Re-housing Homelessness Prevention, Rent Assistance, and Financial Assistance will be provided to clients meeting HUD eligibility guidelines. This assistance may include rent payments, utility payments, security deposits, rental arrears, application fees, and moving expenses.</p>

<b>4</b>	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	General Program Administration

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

CDBG, HOME, and ESG projects listed in this section are eligible according to HUD Rules and Regulations under 24 CFR Part 570 (CDBG), Part 92 (HOME), and Part 576 (ESG).

#### Projects

#	Project Name
1	Montgomery STEP Foundation
2	City of Montgomery Youth Mentoring Program (Montgomery Education Foundation)
3	Medical Outreach Ministries
4	Citywide Street Improvements
5	ACTS CDC
6	Project Exodus
7	Homeowner Emergency Rehab
8	Infrastructure Improvements (Lanier Place IV)
9	CDBG Administration
10	CHDO Operating Costs
11	HOME Affordable Housing Development
12	HOME Administration
13	HESG 2020

Table 56 – Project Information

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

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Montgomery STEP Foundation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Non-Housing Community Development
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Public Service - Limited Clientele
	<b>Target Date</b>	4/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 youth
	<b>Location Description</b>	Citywide benefit Organization address: 4131 Carmichael Rd., Suite 13, Montgomery 36106
<b>Planned Activities</b>	Implementation of the Positive Character and Social Skills Development Project. S.T.E.P. will provide three (3) full-time Project Specialists to establish an effective character and social skills program at McIntyre Comprehensive Academy, Southlawn Middle School, and T S Morris Elementary Schools for 100 at-risk girls and boys between the ages of 9 and 16.	
2	<b>Project Name</b>	City of Montgomery Youth Mentoring Program (Montgomery Education Foundation)
	<b>Target Area</b>	Westside of Montgomery Southside Montgomery
	<b>Goals Supported</b>	Non-Housing Community Development
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Public Service - Low-Mod Area (LMA) benefit (Total Area benefit = 62%)
	<b>Target Date</b>	4/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 Households

	<b>Location Description</b>	Census Tracts 7, 12, 13, 22.01, and 23 Organization address - 5950 Carmichael Place, Suite 101 Montgomery 36117
	<b>Planned Activities</b>	(MGM Reads 30) Expansion of academic enrichment program (Brain Forest Summer Learning Program) for approximately 200 at-risk youth. The goal of this program is to diminish academic loss during the summer in reading and math; address gaps in academic skills; provide cultural enrichment opportunities; physical activity; socio-economical supports for students; and, access to literacy through free eBooks distributed at Bellingrath Middle School, Old Cedar Park, & Metropolitan United Methodist.
<b>3</b>	<b>Project Name</b>	Medical Outreach Ministries
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Non-Housing Community Development
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$49,000
	<b>Description</b>	Public Service - Limited Clientele
	<b>Target Date</b>	4/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 individuals from low-moderate income (LMI) households
	<b>Location Description</b>	Citywide benefit Organization address: 1401 East South Blvd., Montgomery 36116
<b>Planned Activities</b>	Medical Outreach Ministries' <b>Combat Chronic Disease</b> program will help vulnerable, high-risk adults manage their chronic conditions through primary care, medication, and nutrition education.	
<b>4</b>	<b>Project Name</b>	Citywide Street Improvements
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Non-Housing Community Development
	<b>Needs Addressed</b>	Infrastructure
	<b>Funding</b>	CDBG: \$250,000

	<b>Description</b>	Infrastructure Improvements in primarily residential, low-mod areas (LMA)
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1000 persons residing in primarily residential, low-moderate income areas (LMA)
	<b>Location Description</b>	Census Tracts -
	<b>Planned Activities</b>	Infrastructure improvements - streets, sidewalks, curbs, and/or gutters
5	<b>Project Name</b>	ACTS CDC
	<b>Target Area</b>	Westside of Montgomery
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$93,225
	<b>Description</b>	Rental unit rehabilitation
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One (1) low-moderate income household (LMH)
	<b>Location Description</b>	Project address - 1615 E.D. Nixon Avenue, Montgomery 36104
	<b>Planned Activities</b>	Rehabilitation of one single-family home located at 1615 E.D. Nixon Avenue. Unit will be purchased by or rented to one (1) low-moderate income household.
6	<b>Project Name</b>	Project Exodus
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Non-Housing Community Development
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$275,381
	<b>Description</b>	Rental unit rehabilitation
	<b>Target Date</b>	4/30/2022



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 rental units rehabilitated -
	<b>Location Description</b>	
	<b>Planned Activities</b>	Phase II Transitional Housing Facility "Exodus" provides housing for victims of domestic violence, dating violence, and stalking. Funds will be used to rehabilitate the kitchen and bathrooms in 12 units in Exodus.
7	<b>Project Name</b>	Homeowner Emergency Rehab
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$334,566
	<b>Description</b>	Homeowner housing rehabilitation
	<b>Target Date</b>	5/1/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to four (4) homeowner-occupied single-family dwellings - all low-moderate income (LMI) households
	<b>Location Description</b>	Citywide benefit Organization's address - 2249 Congressman W L Dickinson Drive, Montgomery 36109
	<b>Planned Activities</b>	Emergency home repairs for low-income homeowners
8	<b>Project Name</b>	Infrastructure Improvements (Lanier Place IV)
	<b>Target Area</b>	Citywide Westside of Montgomery
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Low-income households (LMH)
	<b>Target Date</b>	4/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to 27 low-income households
	<b>Location Description</b>	Project location - E.D. Nixon Avenue, Montgomery 36104
	<b>Planned Activities</b>	Infrastructure improvements (streets, sidewalks, curbs and/or gutter) for low-income housing (LMH)
<b>9</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Homeless Services Infrastructure Housing Public Facilities Public Services
	<b>Funding</b>	CDBG: \$338,042
	<b>Description</b>	General administration
	<b>Target Date</b>	4/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	25 Washington Avenue, 4th Floor, Montgomery 36104
	<b>Planned Activities</b>	General program administration
<b>10</b>	<b>Project Name</b>	CHDO Operating Costs
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	HOME: \$45,604
	<b>Description</b>	CHDO operating costs
	<b>Target Date</b>	4/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A CHDO's address - (CAPNA) 1909 Central Parkway SW, Decatur, AL 35601
	<b>Planned Activities</b>	Certified CHDOs, in conducting operations for the purpose of meeting published affordable housing objectives of the PJ (not project-specific), will be assisted with HOME grants, subject to statutory limitations and limited to eligible costs of salaries, employee wages, & benefits; employee education, training and travel; rent; utilities; communication costs; taxes; insurance; equipment; and, materials and supplies (not related to direct costs of housing development).
<b>11</b>	<b>Project Name</b>	HOME Affordable Housing Development
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	HOME: \$775,272
	<b>Description</b>	HOME Entitlement & CHDO Reserve
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to 27 low-income households
	<b>Location Description</b>	Project location- E.D. Nixon Avenue, Montgomery 36104

	<b>Planned Activities</b>	<p>These funds will be used in the form of loans for construction and/or permanent or gap financing to develop affordable rental housing units, as follows - development, new construction, and rental of affordable housing at the Lanier Place, Phase IV project, consisting of up to 27 single family units and may or may not be dedicated to special needs populations, i.e. senior citizens, others, etc.</p> <p>At least 15% (\$136,841) of the PY 2020 HOME allocation may or may not be used by certified Community Housing Development Organizations (CHDOs) and subject to HUD statutory requirements. The balance (\$638,580) will be made available to either non-profit or for-profit organizations.</p>
12	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	HOME: \$91,208
	<b>Description</b>	General administration
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	25 Washington Avenue, 4th Floor, Montgomery 36104
<b>Planned Activities</b>	General program administration	
13	<b>Project Name</b>	HESG 2020
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homelessness Program Administration
	<b>Needs Addressed</b>	Homeless Services
	<b>Funding</b>	ESG: \$146,352

<b>Description</b>	Emergency Shelter - Operations & Maintenance - Family Sunshine Center (\$51,226); Friendship Mission (\$30,000); Rapid Re-Housing - Mid-Alabama Coalition for the Homeless, Inc. (MACH) - (\$34,150); HMIS - HandsOn River Region (\$20,000); and, Program Administration @ 7.5% Cap - \$10,976
<b>Target Date</b>	4/30/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeless population, individuals/families at risk of becoming homeless, and/or domestic violence/battered and abused women; and, ESG administration (PY 2020 ESG)
<b>Location Description</b>	Family Sunshine Center - Address Suppressed Friendship Mission - 312 Chisholm Street, Montgomery 36110 Mid-Alabama Coalition for the Homeless, Inc. (MACH) - 101 Coliseum Blvd., Montgomery 36109 HandsOn River Region - 101 Coliseum Blvd., Montgomery 36109
<b>Planned Activities</b>	Planned activities - Operations and maintenance of homeless shelter programs, rapid re-housing homelessness prevention, and management of the Homeless Management and Information Systems (HMIS) - PY 2020 ESG

## AP-50 Geographic Distribution – 91.220(f)

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

As previously mentioned in this Consolidated Plan the City will not target one specific area/community in its jurisdiction with HUD funds. Funds will be designated in areas as the needs are derived. CDBG funds will be used to address the needs on a city-wide basis with the beneficiary being an individual of low-to moderate income (limited-clientele benefit). However, activities that provide a benefit on an area basis do so in areas that are determined to be primarily residential and have a low-to moderate income population of at least 51%. HOME funds will be used to address the needs on a citywide basis with the beneficiary being an individual of low income status. ESG funds will also be used to support agencies that serve the homeless (as defined by HUD) population on a citywide basis.

### Geographic Distribution

Target Area	Percentage of Funds
Citywide	82
Downtown Area & North Montgomery	
Westside of Montgomery	18
Southside Montgomery	

Table 57 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City of Montgomery does not allocate investments in target areas geographically as they are allocated to address needs throughout the jurisdiction.

### Discussion

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City is pursuing plans to construct at least twenty seven (27) rental units at Lanier Place - Phase 4 through the HOME program funds. Through CDBG funds, the City will: plan and design the site and infrastructure (streets, curb & gutter, utilities) for Lanier Place-Phase 4 in West Montgomery; rehabilitate up to four (4) single-family dwellings (homeowner occupied) through a local non-profit organization; rehabilitate 14 rental units through a non-profit (Family Sunshine); and, rehabilitate one (1) rental unit through a non-profit organization (ACTS CDC).

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	14
Non-Homeless	30
Special-Needs	2
Total	46

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	27
Rehab of Existing Units	19
Acquisition of Existing Units	0
Total	46

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

#### Discussion

The City of Montgomery does not participate in Tenant Based Rental Assistance (TBRA) or other forms of direct rental assistance to families. As for supporting households through production of new units, the current goal is to produce at least 27 new affordable housing units. The City also has contingent plans for a project that if implemented would rehab up to an average of 4 new units per year and 14 rental units during PY 2020. No households are expected to be supported through acquisition of existing units in any current City of Montgomery federal grant programs at the time of this writing.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City will continue its efforts in partnership with its local Housing Authority to provide for safe, decent, affordable housing. CDBG funds were used in the previous Consolidated Plan for infrastructure needs at the newly redeveloped housing project - Tulane Court as well as Columbus Square (formerly Trenholm Court).

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

During the PY 2020-2024 Consolidated Plan, the City of Montgomery will partner with the Montgomery Housing Authority (MHA) and provide CDBG funding for infrastructure development and/or improvements at Columbus Square. The City provided CDBG funding for this project during its previous Consolidated Plan and will continue to aid in expanding the current affordable housing stock available to low income households while providing an opportunity to reduce MHA's waiting list.

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

The City, in coordination with the Montgomery Housing Authority (MHA), shall make information concerning affordable homeowner opportunities through the City's other entitlement programs such as the HOME program available to residents of public housing as well as coordinate with public housing staff any efforts to qualify residents for homeownership. MHA also operates the Housing Choice Voucher Program (HCV). The goal of the HCV Homeownership Program is to expand homeownership opportunities for families who are current HCV program recipients. Families must meet HUD and MHA program requirements for program participation. The objective of the HCV Homeownership Program is to assist first-time homebuyer's with monthly mortgage subsidy. This program allows the family to become invested in a wealth building opportunity.

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

This PHA is not designated as being a troubled entity.

### **Discussion**





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

### **Introduction**

The Mid-Alabama Coalition for the Homeless (MACH) is the Continuum of Care (CoC) for the City of Montgomery, Alabama as well as for Montgomery County, Alabama. The City of Montgomery is the only entitlement community in Montgomery County. The City of Montgomery has long history of working closing with MACH and homeless housing and service providers to address issues that impact persons who are homeless or at-risk of becoming homeless. In 2004, joint efforts between the City and MACH, along with homeless housing and service providers produced a business plan to end homelessness , “The Montgomery Area’s Blueprint Toward Ending Chronic Homelessness.” The planning process for this plan consisted of a series of focus groups where a total of 102 homeless and formerly homeless people participated in the sessions. The strategic plan aims was to end homelessness by 2014 and was centered on four recommendations, each with action steps and responsible agencies. The four recommendations include: (1) Improve methods to prevent homelessness; (2) Improve outreach services; (3) Improve access to services; and (4) Expand permanent housing options.

The overall goal of the Ten-Year Plan to End Homelessness and the Continuum of Care, through a city and countywide perspective and distribution of resources, is to help homeless individuals, families and youth to be rapidly re-housed in the most permanent housing possible, increase their housing stability and the housing security that goes along with stability, and to prevent new occurrences of homelessness. With the understanding that homelessness is not caused merely by lack of shelter, but rather involves underlying, unmet physical, economic and/or social needs, the supportive services provided for the homeless are designed to meet those needs.

The City’s collaboration with the CoC is as strong as ever with continued focus on the new HEARTH regulations and related activities to develop a coordinated homeless response system that incorporates new prevention, rapid housing and coordinated assessment activities outlined in the new Emergency Solutions Grant regulations and the new Continuum of Care regulations along with former shelter (including transitional housing) outreach and supportive service activities. MACH is the governing and advisory board that oversees the activities of the 10 Year Plan and other homeless in the City , including the annual CoC funding competition, City and State Emergency Solutions Grant funding Competition.

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

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

The City of Montgomery is a supportive partner of the Mid-Alabama Coalition for the Homeless Continuum of Care (CoC). The CoC coordinated with homeless providers and has developed a

collaborative system to reach out to homeless. As the Continuum of Care, MACH is responsible for examining homelessness issues; devising methods to alleviate homelessness; providing services to the homeless and to those at risk of becoming homeless; and conducting a yearly survey of homeless individuals within its geographic boundaries. MACH accomplishes the planning, coordination, proposed project prioritization, gaps analysis, and other HUD required tasks. As a result of the MACH planning and coordination activities, agencies are eligible to receive HUD funding to serve homeless individuals from the geographical areas included in the MACH service area. Each year, approximately \$2 million in federal funding flows into the River Region through MACH's efforts.

MACH along with HandsOn River Region operates the 2-1-1 Connect System. The 2-1-1 Connect System which is operated by HandsOn River Region, is a statewide network of regional call centers whose mission is to provide easy access to health and human services available throughout Alabama. The first call center was established in Montgomery in 2002 and the network has grown to provide services to all Alabama residents. The 2-1-1 Connect System provides information to residents including the homeless on utility assistance, food pantries, tax preparation assistance, rent payment assistance and homeless shelter. Information from the 2-1-1 system is coordinated and systematically integrated into Homeless Management Information System (HMIS) tracking individuals and families seeking homeless assistance and providing assistance that best assist the clients. The City consistently supports MACH and HandsOn River Region with CDBG and ESG (Entitlement and State funds).

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Through the 2-1-1 Connect and HMIS systems and the CoC network in general persons experiencing a housing crisis will be able to be provided with a housing solution efficiently and effectively. The transitional housing providers, emergency shelters, permanent supportive housing providers, and public housing providers have created a collaborative network system designed to meet the needs of their clients. The members of this organization coordinate their activities very well together to ensure that their clients' needs are met when they cannot provide certain services to their clients.

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

In Program Year 2020, the City of Montgomery will fund the following organizations in an effort to help homeless persons make the transition to permanent housing and independent living, including

shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again: Family Sunshine Center, Friendship Mission, Mid-Alabama Coalition for the Homeless (MACH), and HandsOn River Region. All of these organizations are presently working to address the issues listed above.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The Continuum of Care (CoC) has developed and refined its Discharge Policy as it relates to helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions such as health care facilities, mental health facilities, correctional institutions, etc. The Continuum of Care Committee of the Mid-Alabama Coalition for the Homeless conducted a review of the appropriate discharge policies impacting the Montgomery area. The policy calls for a lead agency from the Coalition's membership to monitor and coordinate the discharge practices within the following institutional categories: Alabama Department of Corrections and the Montgomery County Youth Facility, Alabama Department of Mental Health and Mental Retardation, Alabama Department of Human Resources, and a VA hospital.

This concept is part of the Montgomery Area's Blueprint Toward Ending Chronic Homelessness. The Alabama Department of Youth Services (DYS) allows children to stay until the age of 21 and implements a program called "Smooth Transition to Adulthood" which provides transitional living programs with support services until the age of 21. The Department of Youth Services has treatment and aftercare programs that provide for safe re-entry into the community. All mental health centers have discharge management plans and the Montgomery Area Mental Health Authority staff meets regularly with inpatient staff of the local hospitals with the goal of discharge planning.

The Department of Corrections has a parole person to work with inmates within thirty to seventy days of their release and also the Renaissance House (a transitional housing program for inmates) collaborates with the Department of Corrections in placing end-of-sentence inmates who are likely to be homeless. Individual agencies will continue to monitor the process and ensure the discharge policies and procedures are carried out. This will enable the Coalition to continue to monitor its effectiveness in preventing homelessness by communicating and assessing persons who may become homeless prior to

their release from institutional settings.

## **Discussion**

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

### **Introduction:**

The public sector affects the housing market through policies such as zoning, building codes, provision of infrastructure, development regulations, and development fees and exactions. Other issues that affect the affordability of housing include costs such as water and sewer service, road construction and maintenance, property taxes, insurance, the availability of transportation and a lack of knowledge of laws and contracts on the part of homeowners and renters.

For further information on this topic, please refer to narrative in SP-55 Affordable Barriers to Housing.

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

The City of Montgomery, Alabama will continue its proactive position in regard to affordable housing by continuing to provide both financial and technical assistance to affordable housing activities and projects, as well as non-profit community housing development organizations and/or for-profit developers.

The City is committed to the principle that all individuals should have available to them an equal opportunity for housing choices regardless of their race, color, religion, familial status, sex, national origin or handicap. The City will also continue to maintain a current inventory of available vacant lots for the construction of affordable new infill housing.

The City also fosters and maintains its affordable housing stock through property maintenance codes enforcement, targeted towards maintaining safe and sanitary housing. The City's emergency housing rehabilitation grant program will continue to provide eligible low-to moderate income homeowners assistance with addressing the orders through the code enforcement program through the Community Development Block Grant Program. The City will also use the HOME Program to build new affordable housing and to rehabilitate substandard housing making them available to eligible persons and families. The City will also continue to monitor relevant public policies to ensure they do not change in such a manner as to constitute a barrier to affordable housing.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Montgomery, Alabama has identified a number of actions that will address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based Paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

As a part of the consolidated planning cycle for 2020-2024, the City of Montgomery, Alabama will determine where underserved populations are located through results from the Analysis of Impediments to Fair Housing. To reduce the number of obstacles keeping the City of Montgomery from meeting the needs of the underserved populations in the community and help improve service delivery, the City's Community Development Division will assist with facilitating more city-wide collaborations in coordinating the work of social service organizations, eliminating duplication of efforts, spearheading community-wide solutions to local needs and disseminating information, news, and data that will assist all participant organizations a part of this collaborative effort.

### **Actions planned to foster and maintain affordable housing**

The City of Montgomery, Alabama will continue to invest grant funds (HOME and CDBG) into programs that develop and promote affordable rental housing and function to preserve existing homeowner housing stock, for low- and moderate-income households. Home ownership will always be an important part of the City of Montgomery's mission to serve its low- to moderate-income residents. Although our affordable housing activities focus primarily on affordable rental housing, the City's goal is, wherever possible, to promote and support programs that include opportunities for successful renters to eventually become successful homeowners. During this Consolidated Plan period, the City of Montgomery will be increasing the affordability of properties currently occupied by low-income households by making funds available for repair work so low-income homeowners can afford to have rehabilitation done to their home, thus preserving their housing asset. The City of Montgomery will also continue to seek collaborative partnerships with developers, non-profit, for-profit, and private entities to construct new affordable housing units, and/or to acquire and rehabilitate existing properties to make them available as affordable housing.

### **Actions planned to reduce lead-based paint hazards**

The reduction of Lead Based Paint (LBP) hazards in the City's housing stock is an important objective in the City of Montgomery, Alabama. As a part of its CDBG Homeowner Rehabilitation Program, City Staff will take every opportunity to offer assistance (where applicable) to homeowners to make repairs and address code violations and safety issues which may include certified Lead Based Paint (LBP) inspectors and risk assessors for properties built prior to January 1st, 1978. Whenever non-exempt units that are

to be assisted by the City with federal funds test positive for lead, certified contractors may be hired for



remediation of lead hazards.

The City of Montgomery will also continue to educate all recipients of HOME and CDBG funds on the hazards and dangers of lead based paint. The Community Development Division requires its rehabilitation subrecipients and/or contractors to provide HUD-approved documentation to program recipients, informing homeowners how to prevent lead from becoming a health concern in the home.

### **Actions planned to reduce the number of poverty-level families**

In an effort to reduce the number of poverty-level families, the City of Montgomery plans to reduce the number of poverty-level residents by actively continuing to participate in a Continuum of Care, in which elected officials and City staff will ensure availability of services and programs offered, such as: transitional housing opportunities, homeless navigation services, and gender-oriented shelters. The City has consistently over the past years funded organizations with anti-poverty strategies in their programs to include crisis services, transitional services, and long-term support for homeless individuals.

### **Actions planned to develop institutional structure**

The City of Montgomery will continue to be a strong partner with the Mid-Alabama Coalition for the Homeless (MACH) which serves as the Continuum of Care (CoC) for the City and the County. The City will continue to work with the CoC in a concerted effort to strengthen institutional structure established by the CoC.

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

In order to enhance coordination between public and private housing with services and resources facilitated by social service agencies, the City of Montgomery will work to encourage non-profit and private developers as well as capital and financial institutions to increase new residential development located near social service agencies. Because the biggest barrier present in connecting low-income residents to social services is the lack of affordable transportation, the City's transportation division will always work with local agencies to analyze bus and transit route while looking opportunities for funding to increase transportation access for its citizens.

### **Discussion:**

## Program Specific Requirements

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

#### Introduction:

During PY 2020, the City of Montgomery will not have CDBG projects that include additional funding sources such as program income, Section 108 loan guarantees, etc. Although during the 2020-2024 Plan period the City does not have plans to use HOME funds for homeownership, refinancing existing properties, or owner-occupied rehab programs, this section will discuss the City's policies for such other forms of investments, including its adopted guidelines for: resale and recapture (also attached in AD-25 as Unique Appendices); assurances of HOME program affordability; and refinance of existing debt secured by multifamily housing that is rehabilitated with HOME funds. For the ESG program, this section will discuss written standards for providing ESG assistance, coordinated assessment system with the local Continuum of Care, the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations, plan for reaching out to and consulting with homeless or formerly homeless individuals if the jurisdiction is unable to meet the homeless participation requirement, and performance standards for evaluating ESG. Information contained in this particular section is discussed further in their respective areas of the Action Plan.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

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

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
  1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: Beyond forms of investment identified in Section 92.205, the City of Montgomery may invest HOME funds as interest-bearing or non-interest-bearing loans, deferred payment loans, forgivable loans, grants, and any other form of assistance that would be consistent with the purposes and requirements of the HOME statute.
  
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Montgomery has elected rather than to pursue the Resale Provisions approach to preserving affordability of housing, to recapture the HOME assistance investment provided to the original homebuyer(s). All City HOME assisted homebuyer transactions must include a direct Buyer Subsidy of at least \$1,000. To ensure this, either the sales price for each unit will be at least \$1,000 below appraised fair market value after construction, or other forms of HOME assistance of at least \$1,000 to the buyer must be included, i.e., down payment assistance, etc. Upon close of sale, the City Grants Administrator will prepare and execute a separate written HOME Housing Assistance agreement with the homebuyer that will, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. Every City of Montgomery HOME Program homebuyer assistance agreement will state clearly that the unit being purchased is subject to affordability Recapture provisions, and will include a copy of the policies and procedures for implementing the provisions as published in the City's current Consolidated Plan.

The HOME assistance agreement will employ publicly recorded mechanisms for enforcing the affordability period and Recapture provisions through a Recapture Mortgage Lien and Promissory Note; although, in some cases the City may use deed restrictions, covenants running with the land, or other similar mechanisms. If a homebuyer should cease to be in compliance with HOME

requirements prior to expiration of the applicable Affordability Period, the City will recapture the entire direct HOME Subsidy invested in the property whenever possible, before the homebuyer receives a return. The amount recaptured by the City is limited to the amount of total net proceeds available from the sale of the property. In some cases, the net proceeds available at the time of sale may be insufficient to recapture the entire direct HOME subsidy provided to the homebuyer. In such case, since the HOME rule limits recapture to available net proceeds, the City will only recapture what is available from the net proceeds.

The form of the total amount of HOME direct Buyer Subsidy (i.e., the total of all Buyer Subsidy, Down Payment Assistance, and/or other funds subject to affordability restrictions) will be as a deferred forgivable loan secured by the Recapture Mortgage Lien and Note. The principal balance of the loan is reduced during the Affordability Period to a zero balance on a prorata basis per year over the length of the Affordability Period, as allowed at 24 CFR 92.254(a)(5)(ii)(A)(2).

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

Guidelines for resale or recapture of HOME assistance for City of Montgomery acquisition of units for affordable housing are identical to those as stated above for HOME assistance to homebuyers. The buyer, whether homebuyer, developer, subrecipient, CHDO, or other owner, as the case may be, receiving HOME funds for acquisition of units must sign a written HOME assistance agreement in which the above terms for Recapture provisions are clearly stated. Periods of affordability will be determined and incorporated into the agreement using a recorded Recapture Mortgage Lien and Promissory Note according to the amount of HOME funds provided per unit by the PJ as follows:

- Under \$15,000: 5 years
- From \$15,000 to \$40,000: 10 years
- Above \$40,000: 15 years
- Any amount that assists new construction of rental units: 20 years

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

The City of Montgomery currently has no history or future plans related to using HOME funds to

refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. Therefore, this activity is not a part of the City's Standard Operating Procedures & Policies manual. Should the PJ consider participating in the activity during the PY 2020-2024 Consolidated Plan period, it will create guidelines in accordance with the requirements of Section 92.206(b) and formally adopt them as part of the City's written policies and procedures.

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Montgomery will be allocated, by the U.S. Department of Housing and Urban Development (HUD), an estimated \$146,352 through the Emergency Solutions Grant (ESG) Program to be administered by the City's Community Development Office in accordance with program regulations published relative to the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, as amended. The City will distribute these funds to local private nonprofit organizations for the following eligible ESG Program activities: 1. Street Outreach, 2. Emergency Shelter, 3. Homelessness Prevention, 4. Rapid Re-Housing Assistance, 5. Homeless Management Information System (HMIS). The total amount that may be used for street outreach and emergency shelter will not exceed 60% of the City's fiscal year grant or the amount of FY20 grant funds committed for homeless assistance activities, whichever is greater.

#### **Grant Requirements for the ESG Program**

All ESG grants will be administered in compliance with the regulations at 24 CFR Part 576- and/or- HEARTH regulations. Any private nonprofit organization within the local area is eligible to apply for funding through the City's ESG program for eligible activities. Funds will be obligated to recipients in accordance with HEARTH program deadlines. Programs funded will operate in accordance with the HUD approved program year, beginning on May 1st. Any building for which emergency shelter grants are used must meet the following: **a.** Rehabilitation: (1). In cases other major rehabilitation or conversions, must be maintained as a shelter for the homeless for not less than a three year period; **b.** Major Rehabilitation or Conversion: (2). Must be maintained as a shelter for not less than a 10 year period if the rehabilitation costs exceeds 75 percent of the value of the building before rehabilitation; **c.** Any building which is used for housing or shelter must meet HEARTH standards for suitability and habitability and **d.** If funds are used for the provision of services, maintenance or operating costs, the building must continue to be used as shelter for the duration of the grant

agreement.

### **Method of Distribution for the ESG Program**

Funds made available to the City of Montgomery by the U.S. Department of Housing and Urban Development for the Emergency Shelter Grants Program will be administered by the **City of Montgomery, Department of Economic & Community Development, Community Development Division, 25 Washington Avenue, 4th Floor, Montgomery, AL 36104**. In accordance with 24 CFR Part 576.108, up to 7.5% of allocated funds may be set aside for program administration and eligible administrative costs. At the discretion of the Community Development Division, funds may, in whole or in part, be made available to fund emergency situations serving the homeless, including emergency winter shelter needs. Administration funds will be shared with local agencies to the extent that they participate in administering the program.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City will consult with the Montgomery Area Coalition for the Homeless (MACH) in coordination with the COC to ensure integrating ESG assistance with programs targeted towards homeless through mainstream services and assistance programs. To ensure these activities are undertaken, the City with the MACH participation will (1) Determine how to allocate ESG funds; (2) Develop the performance standards for projects assisted by ESG funds; (3) Evaluate the outcomes of projects assisted by ESG funds; (4) Develop funding, policies, and procedures for the operation and administration of the Homeless Management Information System (HMIS); and (5) Provide at least one homeless or formerly homeless individual for participation on the board of directors, or other policy making entity.

In association with the Montgomery Area Coalition for the Homeless (MACH) through the Continuum of Care (COC) any private non-profit agency within the city limits of Montgomery is eligible to apply for funding. There is no restriction on the maximum amount an applicant may request. Funds will be granted to nonprofit organization only when the MACH certifies that it approves the proposed project, the applying agency is a member of the COC, and the applying agency participates in HMIS. To effectively ensure the ESG reaches out to the homeless population, the City in coordination with MACH and the COC will coordinate and integrate other targeted homeless services. This community-wide approach will include but not be limited to the following: (1) Shelter plus Care Programs; (2) Supportive Housing Programs; (3) Veterans Affairs Supportive Housing (HUD-VASH); (4) Transitional Housing Assistance for Victims of Domestic Violence, Dating Violence, and Stalking; and (5) Emergency Food and Shelter Program.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Funds will be distributed utilizing a common application and cycle. A competitive application process will be in place to allow each agency throughout the City to seek ESG funds to operate. This application will ensure all agencies provide the required documentation allowing the City to select the best applicant for funding. The Community Development Division in coordination with MACH will form an application review board to screen applicants. Additional review board members may include a current/formerly homeless person. All proposals will be evaluated by the review board. The City's Community Development Division will coordinate their selections with the Montgomery City Council, with final approval from the Mayor of Montgomery.

At the discretion of the City, funding may not be awarded to an ESG recipient who has a serious, outstanding audit or monitoring finding involving the potential for significant monetary restitution, non-responsiveness, or non-responsible performance on any previous funded ESG grant. Applications will be rated on the following criteria: (1) Number of clients served; (2) Population served; (3) Services provided; (4) Location of shelter; (5) Consideration will be given to program effectiveness in meeting adopted performance measures as outlined in the application packet; (6) Consideration will be given to those agencies which have been effective in their discharge of clients/consumers; (7) Capacity; (8) Other funding sources; (9) Past performance; (10) Most current certified independent audit; and (11) Assurances, certifications, current board roster, and support documentation. Following the rating and review process, the Community Development Office will provide recommended funding selections to the Mayor of Montgomery, who will then authorize funding awards.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Montgomery meets the homeless participation requirement found in 24 CFR 576.405(a) through the Mid-Alabama Coalition for the Homeless (MACH)'s Continuum of Care. Several organizations representing the homeless were contacted for input during the planning process and the public meeting was advertised and homeless persons were informed of the meeting at the time of their housing and social services were provided. Homeless participation will continue to be secured through consultation with MACH.

5. Describe performance standards for evaluating ESG.

The City of Montgomery does not prioritize assistance through the ESG program. Clients are served as received. Per 24 CFR 576.401, ESG sub-recipients must conduct an initial evaluation to determine each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing. All ESG sub-recipients will follow federal documentation guidelines to establish the client's status as homeless or at-risk of homeless and their income eligibility. These evaluations must be conducted in accordance with the centralized or coordinated assessment requirements set forth under §576.400(d).

The City of Montgomery is currently working with the Mid-Alabama Coalition for the Homeless (MACH)'s Continuum of Care (CoC) to develop common intake and assessment tools and protocols to be used by all agencies that receive ESG, CoC and other homeless program funding from the city and within the Continuum. The tools and protocols will create consistency in client intake and assessment and provide basis for appropriate agency referral and to develop targeting and prioritization protocols.

ESG sub-recipients must re-evaluate program participant's eligibility and the types and amounts of assistance the participant needs; 1. Not less than once every 3 months for participants who are receiving homelessness prevention assistance, and 2. Not less than once annually for participants who are receiving rapid re-housing assistance. Re-evaluation of program participants may be conducted more frequently than required by 24 CFR 576.401 and may be incorporated into the case management process which must occur not less than monthly for homeless prevention and rapid re-housing participants – See 24 CFR 576.401(e) (i). Regardless of which timeframe is used, re-evaluations, must at minimum, establish that:

1. The program participant does not have an annual income that exceeds 30 percent of median family income for the area, as determined by HUD; and the program participant lacks sufficient resources and support networks necessary to retain housing without ESG assistance. To determine if an individual or family is income eligible, the sub-recipient must examine an individual or family's annual income to ensure that it does not exceed the most current HUD income limits applicable to the City of Montgomery. Note: Annual income must be below 30% at the time of the initial evaluation. When the program participant's income or other circumstances change, such as change in household composition, that affects the program participant's need for assistance under ESG, the sub-recipient must then re-evaluate the program participant's eligibility and the amount and types of assistance the program participant needs.

## **Performance Standards - ESG (Part 1)**

### **Performance Standards for Evaluating ESG**



## Overall Goals –

1. Reduce the number of unsheltered individuals and families, as established in the Homeless Point In Time (PIT) Count by 1% each year. This goal will be achieved by placing emphasis on high utilization of emergency shelters and transitional housing beds. This will be measured using information obtained from the HMIS system. A) Reduce length of stay for clients in emergency shelters and transitional housing programs in order to provide services to additional households. Length of stay should generally be no longer than 90 days for shelters and 1 year for transitional housing. This information will be obtained from HMIS. b) Increase placements into permanent housing for homeless individuals and families from emergency shelter and transitional housing by 5% each year. This information will be obtained from HMIS.
2. Prevent individuals and families from becoming homeless – either unsheltered or sheltered, by 2% each year. Encourage follow-up contacts will be made at 3 months and 6 months post discharge. This information will be obtained from HMIS.

## Performance Standards - ESG (Part 2)

### Overall Goals – (cont.)

3. Increase the percentage of individuals and families remaining in permanent housing for 3 months by 2% each year. This goal will be achieved by increasing income or access to mainstream benefits for program participants while in the ESG program. This information will be obtained from HMIS.

\*For each Emergency Shelter program, performance will be measured based on the following standards: 1) An overall bed utilization rate of 80%.

2) The average length of stay of the households served should be no longer than 60 days for those exiting to permanent destinations.

3) An increase in the percentage of discharged households that secure permanent housing at exit 5% each year.

4) An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each Transitional Housing program, performance will be measured based on the following standards:

1) An overall bed utilization rate of 80%.

2) The average length of stay for households served should generally be no longer than nine months for those exiting to permanent housing.

3) An increase in the percentage of discharged households that secured permanent housing at exit by 5% each year.

4) An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each Rapid Re-housing program, performance will be measured based on the following standards:

1) An increase in the percentage of discharged households that secured permanent housing at program exit by 2% each year.

2) An increase in the percentage of discharged households permanently housed three months after exit.

3) An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each Homeless prevention program, performance will be measured based on the following standards:

1) An increase in the percentage of discharged households that maintained permanent housing at program exit by 3% each year.

2) An increase in the percentage of discharged households permanently housed three months after exit.

3) An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each Street Outreach program, performance will be measured based on the following standards:

1) An increase in the number of contacts with unduplicated individuals made during outreach.

2) An increase in the percentage of households that access emergency shelter or transitional housing.

3) An increase in the percentage of discharged households that access permanent housing.



## Attachments

## Citizen Participation Comments

### PUBLIC COMMENTS

The following pages are a compiled list of oral comments noted at the City's three (3) agency meetings held during summer 2019 as it relates to Housing, Non-Housing Community Development, and Homelessness for the development of its PY 2020-2024 Consolidated Plan and PY 2020 Action Plan.

A list of the oral comments received during the Consolidated Plan public meetings held at five (5) various locations throughout Montgomery are attached as well as written comments received from paper surveys.

## HOUSING

- The city needs to be aware of how their activities and spending may impact (directly and indirectly) individuals who are members of protected classes to ensure that all activities do not discriminate based on race, color, national origin, religion, gender, family status, or disability. Further, the city needs to take active steps to ensure that everyone, regardless of race, color, national origin, religion, gender, family status, or disability have equal access to adequate housing by addressing all of the barriers to equal opportunity to housing.
- [Housing] Why are there so many abandon homes when someone could be living in them? For an affordable price?
- Housing needs: There should be more attention and awareness for ex-felons
- Housing needs: There is not enough housing for low income people. Not enough beds for women with children.  
Homeless needs: We need a daytime shelter for the time when homeless have to leave the shelter. I stayed at a shelter and was forced to leave at 6 AM and I had nowhere to go – and I was very sick.  
Non-housing needs: Childcare is expensive and hard to find—very hard a working person to afford—this endangers the children.  
Additional comments: Public transportation needs to be improved—there are many places the bus doesn't go. Buses are also old--A/C often broken. They need bus routes posted at stops, and shelters at bus stops. NO SUNDAY SERVICE. They stop routes—don't come when supposed to.
- Housing Needs: No affordable housing for disable, HIV, homeless or programs w/resources and supportive services to assist stability in houses, life  
Homeless Needs: Homeless needs are gran with little to no services to address needs. Need day time shelters and serve meals to homeless.  
Non-housing Needs: Montgomery shelter need to stop pushing people on the street during the daytime.
- How much longer do I have to wait to be called for public housing? It's sad that they only give you 48 hours to get all of your deposits and they didn't tell me that until day 2. Due to the fact my deposits wasn't in 48 hours they took my apartment back and put me back on the list. This is sad
- Housing needs are fundamental. However, selling drugs and using drugs while getting assistance is unacceptable. Counseling about home living and responsibilities and our laws are imperative. If able to work, need to contribute to our social structure and economy.
- I have a problem as a male age 65 yrs. with getting into senior housing because I work full time and my income is too high for most apartment housing here in the city. I make about 38,000 a yr. I am single. I can't afford any higher rent than i pay now for a 1 bedroom apartment which costs me 615.00 a month and utilities. I am getting my social security now also but if I do decide to leave work and retire, I will still have to find an affordable apartment and leave where I am. If the income restrictions could be lowered I could get into a senior apartment for my age instead of having to be in this situation if I have to leave my job now, which is full time because of illness or physical problems. I make too much for senior housing but on the other hand I can't afford a much higher place to live either.
- A lot of these questions were difficult to answer because they seem to be assuming shortages that don't seem to exist. Montgomery has massive amounts of housing, particularly in the older parts of town, and massive amounts of affordable housing.

Increased law enforcement in neighborhoods in danger of tipping into slums, making it easier for owners to evict problem tenants, enforcement of ordinances concerning untended properties; all of these would create more livable and safer neighborhoods, which is presumably the goal. Building new housing and then letting terrible tenants wreck it doesn't serve any purpose beyond keeping housing specialists and social workers employed.

- Not enforcing Vacant and abandoned property ordinances for landlords in our communities are the biggest miss by our city council. Improvements have to be made to provide affordable housing for our citizens. If you are not going to hold the rental housing landlords responsible for upkeep of their property than you are wasting precious housing that may be needed by not only the homeless but of low income citizens that need a home.
- There are several homes in Montgomery that are not used and run down. I wish that these homes could be either renovated or knocked down for something new. Also, the public schools are terrible. We need places for children and teens to do something productive during the summer and after school. Maybe even provide meals. Parents are not doing their job of raising/disciplining children so it falls on our teachers. They already have their hands full. We need programs to help kids learn life lessons and work ethic.
- Supportive housing for the elderly with services that allow them to live independently in an environment that provides support activities such as cleaning, cooking, transportation. General improvements fences, landscaping, flooring, kitchen, bathroom, or closet remodeling to preserve and improve single family properties. Elderly Housing for Intergenerational Families Vouchers which provide a subsidy to clients so they can afford safe & quality affordable housing for very low-income persons. Re-entry Programs for ex-cons Better bus routes to industrial parks and former rural areas

## NON-HOUSING

- The city should balance funding to the housing authority with important priorities around the city. Don't commit too much to the housing authority. We need funding for infrastructure for commercial infill development projects in low income communities. These important projects are hard to fund. The city should fund neighborhood nonprofits who are doing redevelopment work. We need a CDC. Hex sidewalks in old neighborhoods need to be replaced. City should fund renovation of neighborhood commercial facilities in low income communities. City should have focus on a single neighborhood at a time and get as much progress going as possible and not distribute funding so widely all over the city.
- [Non-housing needs] Montgomery does a good job but there needs to be cleaner facilities and better management at these facilities.
- More resources should be devoted to improving the health of Montgomery's uninsured residents. There is a serious lack of access to healthcare among adults with no insurance. This causes overcrowding in the emergency rooms and leads to increasing medical debts for citizens.
- long survey
- Are CDBG funds not available for general quality of life for all Montgomery residents such as parks, libraries, street repair, safety...? Born in Montgomery in 1958 and lived here until 1970. Dad worked for Gov. Brewer and was friends with Bob Ingram. Moved away for a few years but came back in the early 90s. Been here ever since. I may no longer live in Montgomery, but I have family here and I work here and I care about this city.
- We have to treat others like we want to be treated, no one should be hungry or homeless in this country.
- I live in the projects district 7 i really believe with effort and team work everyone can make the city of Montgomery great again by providing these services to the youth for job training to keep them out of trouble the homeless and the batter and abuse women and kids with providing more services i think it will cut down a lot of things going on here repair the streets light fixtures sidewalks help and support the city with the resources funds.
- Working in a nonprofit, I see the good programs that are funded and available. We have to find a way to connect the programming to those who need the services. We cannot MAKE adults use services available. Perhaps it's time to begin with the younger generation to PREVENT homelessness. I do see that there are people who fall prey to unfortunate circumstances, and those individuals will always be within our communities. Our faith based groups will support some of those people. In my opinion, mental health services, transportation and education continue to be key community factors to our neighbors' success or failure.
- I would like to know about repacking of Towne Lake Drive. I have lived on the street for almost 28 years and it is in need of resurfacing. It has loose gravel that I have removed more than once on my court and we haven't had even a street sweeper on the court. I contacted the city multiple times and was told they did not sweep the neighborhood.
- Montgomery desperately needs leaders that actually care about the City and not about their own wealth. Folmar may have been corrupt, but we believed he cared about Montgomery. I can't say that about Bright or Strange. Strange inserts himself into situations where he doesn't belong and then fails to do ANYTHING about the problems. His tenure will not be up soon enough. Alabama, and Montgomery in particular, is a cesspool of corruption that desperately needs to be cleaned up as soon as possible. Believe me when I tell you, I will leave as soon as I can, and I have spent



most of my life here. I didn't leave any personal details on the previous page because I don't think anyone downtown actually gives a crap.

- This is an excellent initiative by the city of Montgomery. If I had any suggestions, it would be that most people will take time to carefully consider each option. With so many questions, it may be a better option to increase the number of surveys with fewer questions on each survey to encourage more citizen participation. Additionally, I might use this as an opportunity to raise awareness of existing programs or the lack of a program to address the issues listed. It gives the city an opportunity to help citizens understand what is already being done about issues and what is not.
- Trash strewn areas are rapidly increasing. More attention and enforcement of trash ordinances is needed.
- Higher wages for employees
- If the city wants to retain the talent it has via recent HS and college grads, there needs to be an incentive to stay through some serious economic development and homebuyer assistance grants, especially in those blighted and soon to be blighted areas.
- Non-Housing Needs: We need more sidewalks in various neighborhoods, but specifically Forest Hills.
- Thanks for letting public participate.
- More support needed for women's health services, including abortion referrals. Better communication between police dept. and public. Occupational tax on non-residents. Attention to West MGM development.
- The City need a stronger police presence. More trash removal (on time) streets cleaned and vacant areas cut.
- Non-housing needs: Need much more of these that also stimulates a sense of belonging. Positive encouragement with mental health resources and healthy food options. Additional: What you eat is who you are and how you think and how you choose. Start with food.
- Money is the answer to all of the problems addressed in this survey. I believe working towards securing more funds to address these issues would be beneficial. Would like to see more jobs being created for youth. Jobs that train them and instill them with a desire to learn how to take care of their own business. Would like a City bus route going past Hayneville Road School. Bring back summer job training with real skills necessary to take care of needs.
- There is a high volume of people crossing the road on HWY 231 near Interstate 65. A crosswalk or overpass is needed. Bus shelters are needed to strengthen the public transportation system.
- Spread whatever resources you have to west Montgomery
- Funding for housing, counseling, and perhaps medical treatment for veterans, mentally ill, homeless, disabled, substance abuse persons, and etc. I hope that more attention is given to the lack of youth programs especially for preteens and teens. The city should partner with community organizations or solicit bids for individuals or community based groups to provide a solution that the city could partner with.

- **Economic development:** It's difficult to be successful because some people don't want to move to Montgomery because they don't want to place their children in public schools and don't want the expense of placing them in private schools.
- **Non Housing Needs:** Montgomery west side looks like slum area. It needs to be cleaned up, revitalized totally then put in certain areas where homes have been on tom down, dilapidated, home/facilities removed, etc. Need healthy areas for youth, parks, maybe reopen community centers? Need adequate security in all areas.

## HOMELESSNESS

- ◆ [Homeless] It's very important to help take care of homeless people no matter what your opinion may be about them.
- [Additional] Please take this seriously. There are too many homeless people on the streets of Montgomery.
- When deciding where to place shelters, community leaders should be given the opportunity to meet and comment. Surveys on line are great. However contact community organizations through neighborhood associations, community organizations, and churches.
- Homeless Needs: Montgomery needs to adopt a comprehensive approach to homelessness to include physical and mental well-being.
- Homelessness: It is almost always inappropriate to house LGBTQ youth with the general population of youth. Even when no apparent abuse has occurred, there can be psychological effects from bullying and verbal harassment. It is my understanding that once they reach 18 years of age, homeless youth are placed with adults. This can be damaging. Often, they have been rejected by their families and have an over-whelming sense of guilt, shame, and embarrassment. All young adults are vulnerable to abuse by middle-aged and older adults, but LGBTQ youth are particularly susceptible. Separate facilities should be available for LGBTQ youth and young adults. Counselors should be provided who are capable of addressing sexual orientation and gender identity issues.

## CONSOLIDATED PLAN MEETINGS

June 13, 17 and 19, 2019

Agencies: Homeless, Housing, Public Services

1. People coming directly from prison are not qualified for homeless assistance - this needs to change.
2. Need information to be more readily accessible for homeless shelters including eligibility requirements.
3. Eligibility requirements are standing in the way for a majority of the homeless population
4. Need more low barrier transitional housing.
5. Need to establish a crisis intervention facility.
6. For rapid rehousing and homeless prevention dollars that pay rent and utility for clients, there needs to be a removal of the match requirement.
7. LGBTQ people need equal access to shelters, specifically the transgender community.

August 1, 8, 13, 26 and 29, 2019

Public Meetings

1. Funds need to reach the communities that are most in need.
2. People in low income communities need access to grocery stores with fresh produce.
3. Elderly need more assistance with fixing their homes.
4. Need a ballpark/additional parks where Bellingrath use to stand.
5. Need more places for families together so kids aren't playing in the street.
6. Montgomery has a big problem with dilapidated houses, and there needs to be some sort of funding to turn those into something else.
7. Need more bus stops and more bus routes.
8. Need to bring back down payment assistance program.
9. We need to something about the streets, too many potholes.
10. Concerns over housing not getting repaired for renters in low income areas.
11. Need more social programs to help the low income Hispanic communities.
12. No healthcare services in low income Hispanic communities, need better access to emergency medical care, dentist, etc.
13. No access to prenatal care for pregnant mothers.
14. Low income Hispanic community needs access to help to rehabilitate their homes.
15. Homeless people are leaving too much trash in neighborhoods, there needs to be something that can be done to give these people a place to go.
16. There needs to be something done when houses are torn down for people who really could use the areas.
17. Homeless are sleeping all over downtown, how do they know where they can go?

**Comments only**

**Do you have any comments about housing needs in Montgomery?**

*There is no affordable housing for disabled, HIV, homeless and programs w/ resources and supportive services to assist stability in house, life, living*

**Do you have any comments about the homeless needs in Montgomery?**

*Homeless needs are growing with little to no services to address need. Need day time shelters and serve meals to homeless*

**Do you have any comments about non-housing needs (homeless facilities, youth centers, parks, health facilities, childcare centers, etc.) in Montgomery?**

*Montgomery shelter need to stop pushing people on the street during the day time.*

**Do you have any additional comments?**

*None*

**Comments only**

Do you have any comments about housing needs in Montgomery?

There is not enough housing for low income people.

~~There~~ Not enough beds for women and women with children.

Do you have any comments about the homeless needs in Montgomery?

We need a daytime shelter for the time when homeless have to leave the shelter. I stayed at a shelter and was forced to leave at 6am and I had nowhere to go - and I was very sick.

Do you have any comments about non-housing needs (homeless facilities, youth centers, parks, health facilities, childcare centers, etc.) in Montgomery?

Child<sup>care</sup> is expensive and hard to find - very hard a working person to afford - this endangers the children.

Do you have any additional comments?

Public transportation needs to be improved - there are many places the bus doesn't go. Buses are also old - a/c often broken. They need bus routes posted at stops, and shelters at bus stops.  
NO SMOKEY SERVICE  
They skip routes - don't come when supposed to.

**Comments only**

**Do you have any comments about housing needs in Montgomery?**

There should be more attention and awareness for ex-convicts

**Do you have any comments about the homeless needs in Montgomery?**

**Do you have any comments about non-housing needs (homeless facilities, youth centers, parks, health facilities, childcare centers, etc.) in Montgomery?**

**Do you have any additional comments?**





**Comments only**

Do you have any comments about housing needs in Montgomery?

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Do you have any comments about the homeless needs in Montgomery?

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Do you have any comments about non-housing needs (homeless facilities, youth centers, parks, health facilities, childcare centers, etc.) in Montgomery?

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Do you have any additional comments?

*The City Need A Stronger Police Presence.  
Move Trash removal (on time) Streets Cleaned.  
+ VACANT Areas Cut.*

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## Comments only

Do you have any comments about housing needs in Montgomery?

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Do you have any comments about the homeless needs in Montgomery?

Montgomery Needs to adopt a comprehensive approach to ~~mental health~~ homelessness to include physical and mental wellbeing.

Do you have any comments about non-housing needs (homeless facilities, youth centers, parks, health facilities, childcare centers, etc.) in Montgomery?

Need much more of these that also stimulate a sense of belonging, positive encouragement, along with mental health resources and healthy food options

Do you have any additional comments?

What you eat is who you are and how you think and how you cheer. Start with Food

**Comments only**

Do you have any comments about housing needs in Montgomery?

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Do you have any comments about the homeless needs in Montgomery?

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Do you have any comments about non-housing needs (homeless facilities, youth centers, parks, health facilities, childcare centers, etc.) in Montgomery?

Montgomery west side looks like slum area. It needs to be cleaned up, revitalized. Totally trees out in certain areas where homes have been or torn down, dilapidated homes/parks removed, etc.

Do you have any additional comments?

Need healthy areas for youth, parks, centers maybe re-open community centers. Need adequate security in all areas.

**Comments only**

Do you have any comments about housing needs in Montgomery?

Why are there so many abandoned homes  
and someone could be living in them for an  
affordable price.

Do you have any comments about the homeless needs in Montgomery?

It's very important to help take care of homeless  
people no matter what your opinion may be about them

Do you have any comments about non-housing needs (homeless facilities, youth centers, parks, health facilities, childcare centers, etc.) in Montgomery?

Montgomery does a good job but there  
needs to be cleaner facilities and better  
management at these facilities.

Do you have any additional comments?

Please take this seriously. There are too many  
homeless people on the streets of Montgomery.

RESOLUTION NO. 159-2020

WHEREAS, the City of Montgomery has the legal authority to apply for Federal Assistance from the U. S. Department of Housing and Urban Development (HUD); and

WHEREAS, the City of Montgomery has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the Federal programs;

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF MONTGOMERY, ALABAMA, that Mayor Steven Reed is hereby authorized to act as the City of Montgomery's official representative in connection with the proposed (subject to HUD's final approval) City of Montgomery's FY 2020-2024 Consolidated Plan (Exhibit A); FY 2020 Action Plan and application for \$1,690,472 in CDBG funds; \$912,271 in HOME funds; \$146,352 in ESG funds; \$1,258,634 in ESG-CV2 funds (Exhibit B); 2020-2024 Analysis of Impediments to Fair Housing Choices (Exhibit C); and, to provide any additional information as may be required.

STATE OF ALABAMA )  
COUNTY OF MONTGOMERY )  
CITY OF MONTGOMERY )

I, Brenda Gale Blalock, City Clerk of Montgomery, Alabama, DO HEREBY CERTIFY that the foregoing is a true and correct copy of a Resolution which was duly adopted by the Council of the City of Montgomery at its regular meeting held on the 16<sup>th</sup> day of October, 2020.

GIVEN under my hand and the official seal of the City of Montgomery, Alabama, this 7<sup>th</sup> day of October, 2020.

Brenda Gale Blalock  
BRENDA GALE BLALOCK, CITY

CLERK

APPROVED: October 7, 2020

Steven Reed  
STEVEN REED, MAYOR

159-2020

# Public Notice

## PY 2020-2024 Consolidated Plan & PY 2020 Action Plan

### English & Spanish Versions

**NOTICE OF PROGRAM YEARS  
(PY) 2020-2024  
CONSOLIDATED PLAN  
AND PY 2020 ACTION PLAN**

The City of Montgomery has developed a summary of its proposed PY 2020-2024 Consolidated Plan and its PY 2020 Action Plan. The proposed Consolidated Plan consists of a detailed analysis of the City's housing, homeless, and community development needs, a five-year strategy for addressing these needs, and a performance measurement system. The PY 2020 Action Plan includes resources anticipated to be available by the U.S. Department of Housing and Urban Development (HUD). It also describes proposed activities for the first year of the Consolidated Plan to address homeless, housing, and community development needs in the City of Montgomery using these resources under the following programs - Community Development Block Grant (CDBG), HOME Partnership, and Emergency Solutions Grant (ESG) (including Emergency Solutions Grant - Coronavirus2 (ESG-CV2) funding from the CARES Act).

Copies of summaries of both Plans are available for public review at the Department of Economic & Community Development, Community Development Office, 25 Washington Avenue, 4th Floor, Montgomery, AL 36104 or on the City's webpage at the following link - <https://www.montgomeryal.gov/city-government/departmentofeconomicandcommunitydevelopment/>. A thirty-day review period from date of publication of this Notice is provided so as to give the public adequate opportunity to review and comment on the proposed Plans. A summary of all written comments received during the thirty-day review period will be included when the Plans are submitted to HUD.

Comments concerning the City of Montgomery's PY 2020-2024 Consolidated Plan and PY 2020 Action Plan must be in writing and mailed to:

City of Montgomery  
Department of Planning  
Community Development Office  
25 Washington Avenue, 4th Floor  
Montgomery, AL 36104  
or by email @  
[alramc@montgomeryal.gov](mailto:alramc@montgomeryal.gov).

**AVISO DE PROGRAMA AÑOS  
(PY) 2020-2024  
PLAN CONSOLIDADO  
Y PLAN DE ACCIÓN AÑO 2020**

La ciudad de Montgomery ha desarrollado un resumen de su propuesta de Plan Consolidado PY 2020-2024 y su Plan de Acción PY 2020. El Plan Consolidado propuesto consiste en un análisis detallado de las necesidades de vivienda, personas sin hogar y desarrollo comunitario de la Ciudad, una estrategia de cinco años para abordar estas necesidades y un sistema de medición del desempeño. El Plan de acción PY 2020 incluye recursos que se prevé estarán disponibles por el Departamento de Vivienda y Desarrollo Urbano de los EE. UU. (HUD). También describe las actividades propuestas para el primer año del Plan Consolidado para abordar las necesidades de desarrollo comunitario, vivienda y personas sin

hogar en la ciudad de Montgomery utilizando estos recursos bajo los siguientes programas: Subvención al fomento para el desarrollo comunitario (CDBG), Asociaciones HOME y Soluciones de emergencia Subvención (ESG) (incluida la Subvención de Soluciones de Emergencia - Financiamiento de Coronavirus2 (ESG-CV2) de la Ley CARES).

Las copias de los resúmenes de ambos planes están disponibles para revisión pública en el Departamento de Desarrollo Económico y Comunitario, Oficina de Desarrollo Comunitario, 25 Washington Avenue, 4th Floor, Montgomery, AL 36104 o en la página web de la Ciudad en el siguiente enlace: <https://www.montgomeryal.gov/city-government/departmentofeconomicandcommunitydevelopment/>. Se proporciona un periodo de revisión de treinta días a partir de la fecha de publicación de este Aviso a fin de brindar al público la oportunidad adecuada de revisar y comentar los Planes propuestos. Se incluirá un resumen de todos los comentarios escritos recibidos durante el periodo de revisión de treinta días cuando los planes se envíen al HUD.

Los comentarios sobre el Plan consolidado PY 2020-2024 y el Plan de acción PY 2020 de la ciudad de Montgomery deben hacerse por escrito y enviarse por correo a:

Ciudad de Montgomery  
Departamento de Planificación  
Oficina de Desarrollo Comunitario  
25 Washington Avenue, cuarto piso  
Montgomery, AL 36104  
o por correo electrónico @  
[alramc@montgomeryal.gov](mailto:alramc@montgomeryal.gov)  
Mont. Adv. 5/14/2020  
4357026

# Public Notice 2020-2024 Analysis of Impediments (AI) To Fair Housing English & Spanish Versions

**PUBLIC NOTICE: 2020-2024 ANALYSIS  
OF IMPEDIMENTS (AI) TO FAIR  
HOUSING**

The City of Montgomery will submit its Analysis of Impediments to Fair Housing (AI) to the Department of Housing and Urban Development (HUD) on or before October 9, 2020 with its Consolidated Plan (Program Year (PY) 2020-2024) & FY 2020 Annual Action Plan. The AI is a report and plan required of communities receiving federal housing funds such as Community Development Block Grant (CDBG) and HOME Programs to explain how the communities will Affirmative Further Fair Housing (AFFH), by taking actions to further the purposes of the Fair Housing Act. The report identifies impediments to equal housing opportunities through analysis of demographic data, local ordinances, and municipal policies, practices and procedures, and community participation including input from the general public as well as the Central Alabama Fair Housing Center (CAFCF), and stakeholder interviews. Goals and strategies provided in the report's final section are recommendations designed to address and remove those impediments.

Goals and Objectives to this report can be located on the City's webpage at the following link - <https://www.montgomeryal.gov/city-government/departments/economic-and-community-development>. Comments concerning the City of Montgomery's 2020-2024 Analysis of Impediments to Fair Housing must be in writing and mailed/mailed on or before October 5, 2020 to:

City of Montgomery  
Department of Planning  
Community Development Office  
25 Washington Avenue, 4th Floor  
Montgomery, AL 36104  
or by email @  
[akramer@montgomeryal.gov](mailto:akramer@montgomeryal.gov)

\*\*\*\*\*  
**AVISO PÚBLICO: ANÁLISIS 2020-2024  
DE IMPEDIMENTOS (AI) A LA VIVIENDA  
JUSTA**

La Ciudad de Montgomery presentará su Análisis de Impedimentos para la Vivienda Justa (AI) al Departamento de Vivienda y Desarrollo Urbano (HUD) el 9 de octubre de 2020 o antes con su Plan Consolidado (Años del Programa (PY) 2020-2024) y Plan de acción anual 2020. La IA es un informe y plan requerido de las comunidades que reciben fondos federales de vivienda, como la subvención en bloques para el desarrollo comunitario (CDBG) y los programas HOME, para explicar cómo las comunidades promoverán la vivienda más justa afirmativa (AFFH), mediante la adopción de medidas para promover los propósitos de la Ley de Vivienda. El informe identifica impedimentos para la igualdad de oportunidades de vivienda a través del análisis de datos demográficos, ordenanzas locales y políticas, prácticas y procedimientos municipales, y participación de la comunidad que incluye aportes del público en general, así como del Centro de Vivienda Justa de Alabama Central (CAFCF) y entrevistas con las partes interesadas. Los objetivos y estrategias proporcionados en la sección final del informe son recomendaciones diseñadas para abordar y eliminar esos

impedimentos.

Las metas y objetivos de este informe se pueden encontrar en la página web de la ciudad en el siguiente enlace: <https://www.montgomeryal.gov/city-government/departments/economic-and-community-development>. Los comentarios sobre el Análisis de Impedimentos a la Vivienda Justa 2020-2024 de la Ciudad de Montgomery deben hacerse por escrito y enviarse por correo o por correo electrónico antes del 5 de octubre de 2020 a:

Ciudad de Montgomery  
Departamento de Planificación  
Oficina de Desarrollo Comunitario  
25 Washington Avenue, cuarto piso  
Montgomery, AL 36104  
o por correo electrónico @  
[akramer@montgomeryal.gov](mailto:akramer@montgomeryal.gov)  
Mont. Adv. 9/4/2020  
4337076





# City of Montgomery, Alabama

Analysis of Impediments to Fair Housing



Prepared by

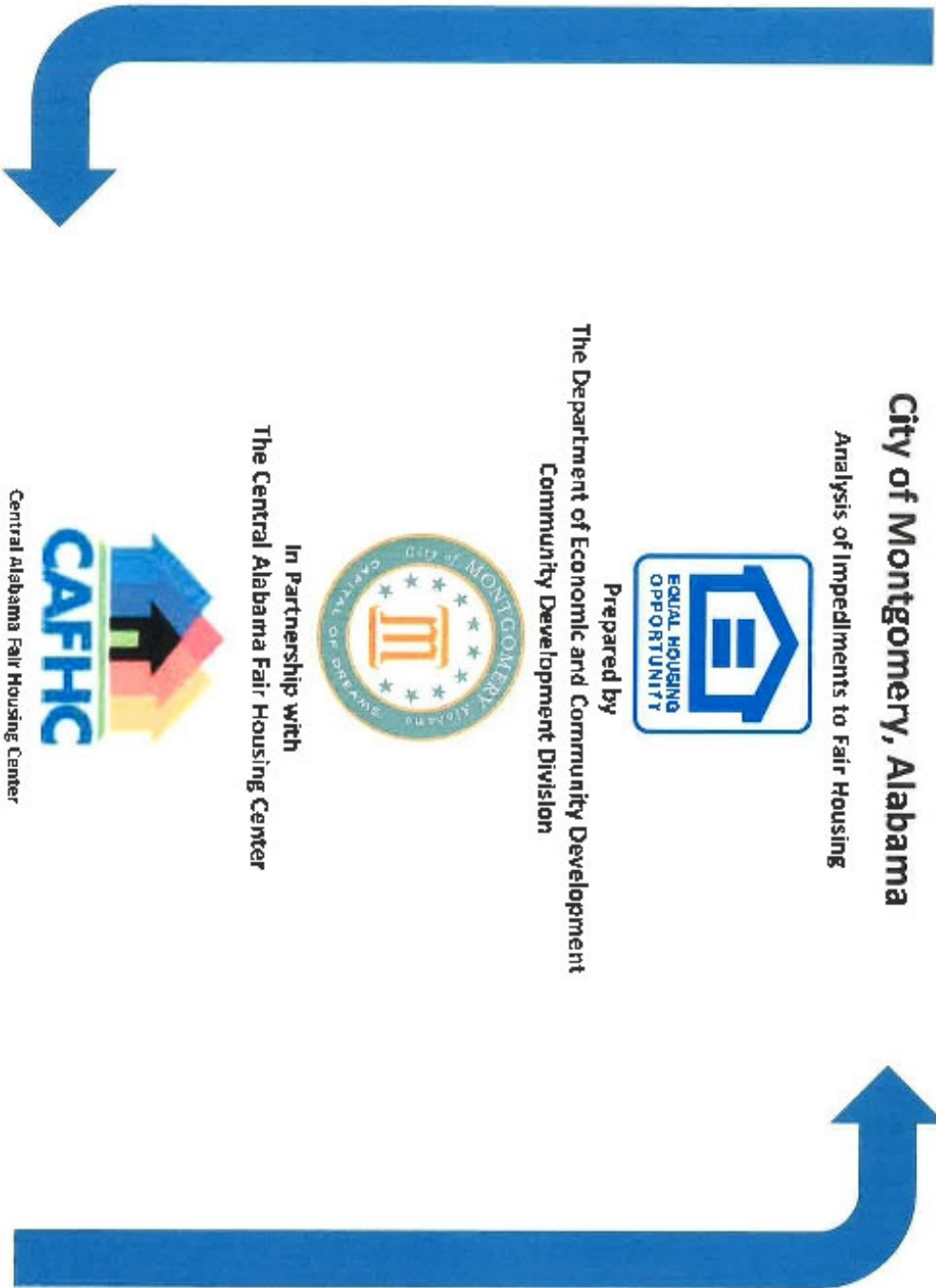
The Department of Economic and Community Development  
Community Development Division



In Partnership with  
The Central Alabama Fair Housing Center



Central Alabama Fair Housing Center



## **PARTNER'S PAGE**

### **The Central Alabama Fair Housing Center (CAFHC)**

The Central Alabama Fair Housing Center (CAFHC) is a non-profit civil rights agency created in 1995 to ensure equal housing opportunity for all people living in central Alabama regardless of race, color, national origin, religion, gender, family status, or disability. We are dedicated to eliminating housing discrimination, enforcing fair housing laws and educating individuals regarding fair housing laws.

### **Request Legal Assistance**

The Central Alabama Fair Housing Center assists individuals and organizations with allegations of illegal housing discrimination. If you have information about housing discrimination, please complete the form below and provide a description of the allegation. Your housing discrimination complaint will be reviewed by a fair housing specialist to determine if your fair housing rights have been violated. If the Central Alabama Fair Housing Center cannot assist you, we will help in making the appropriate referral.

All of these services are provided by CAFHC free of charge and without regard to household income. If your complaint involves a possible violation of the Fair Housing Act, you will be contacted by the Fair Housing Specialist. Please complete all fields of the form, this will make it easier for us to assist you. Your information will be kept confidential.

### **Education and Outreach**

The Central Alabama Fair Housing Center works to increase public awareness of fair housing rights and to educate housing professionals about their responsibilities under the Fair Housing Act. CAFHC's education and outreach efforts are essential in eliminating housing discrimination. Through our education and outreach efforts people are informed of their fair housing rights and are empowered to exercise them.

Through our education and outreach program we:

- Develop and conduct workshops on fair housing laws to groups such as, civil rights organizations, civic groups, local governments, colleges and universities, religious organizations and social services agencies.
- Conduct trainings for realtors, property managers, landlords, and other industry professionals about their obligations under the Fair Housing Act.
- Tailor and conduct training programs on specific fair housing issues.
- Publish and distribute a monthly e-newsletter.

**Fair Housing Discrimination Complaints**

Central Alabama Fair Housing Center assists individuals and organizations with allegations of illegal housing discrimination. If you have information about alleged housing discrimination, please complete the form below and provide a description of the incident. Your housing discrimination complaint will be reviewed by a fair housing specialist to determine if the alleged act violates the Fair Housing Act. Our Intake staff will assist in sorting the facts and provide counsel to individuals on their rights and options under the fair housing laws.

In some instances, the CAFHC may be able to gather additional information by conducting a fair housing testing investigation. Sometimes, testing evidence enables a victim of discrimination to meet his/her burden of proving that unlawful discrimination occurred. The CAFHC can also assist with referral to a government enforcement agency and to cooperating attorneys, if warranted. All of these services are provided by CAFHC free of charge and without regard to household income. If your complaint involves a possible violation of the Fair Housing Act, you will be contacted by the Fair Housing Specialist. In an effort to assist you, please include all the required fields. Your information will be kept confidential.

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**PUBLIC MEETING SIGN-IN SHEETS**

**Sign-In Sheet**  
 Montgomery and the Potomac Act  
 The Role of State Capitalism in the Fight for Fair Housing  
 12:00 PM - 1:00 PM

Line	Name	Email Address (optional)
1	Kathy Alexander	K.Alexander@...@...@...
2	Tanya J. ...	...
3	Susan Hye	...
4	...	...
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**Sign-In Sheet**  
 1st Monday From Your Region  
 6:00 PM - 7:00 PM

Line	Name	Email Address (optional)
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**PUBLIC COMMENTS**

**NO PUBLIC COMMENTS WERE RECEIVED**

RESOLUTION NO. 159-2020

WHEREAS, the City of Montgomery has the legal authority to apply for Federal Assistance from the U. S. Department of Housing and Urban Development (HUD); and

WHEREAS, the City of Montgomery has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the Federal programs:

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF MONTGOMERY, ALABAMA, that Mayor Steven Reed is hereby authorized to act as the City of Montgomery's official representative in connection with the proposed (subject to HUD's final approval) City of Montgomery's PY 2020-2024 Consolidated Plan (Exhibit A); PY 2020 Action Plan and application for \$1,690,472 in CDBG funds; \$912,271 in HOME funds; \$146,352 in ESG funds; \$1,258,634 in ESG-CV2 funds (Exhibit B); 2020-2024 Analysis of Impediments to Fair Housing Choice (Exhibit C); and, to provide any additional information as may be required.


STATE OF ALABAMA )  
COUNTY OF MONTGOMERY )  
CITY OF MONTGOMERY )

I, Brenda Gale Blalock, City Clerk of Montgomery, Alabama, DO HEREBY CERTIFY that the foregoing is a true and correct copy of a Resolution which was duly adopted by the Council of the City of Montgomery at its regular meeting held on the 16<sup>th</sup> day of October, 2020.

GIVEN under my hand and the official seal of the City of Montgomery, Alabama, this 7<sup>th</sup> day of October, 2020.

  
BRENDA GALE BLALOCK, CITY

CLERK

APPROVED: October 7, 2020  
  
STEVEN REED, MAYOR

159-2020





## CHAPTER 1- INTRODUCTION

Housing is much more than shelter, it is a platform for many aspects of living. Thus, if someone is denied housing choice, they are also denied access to the benefits that they might obtain as a result of living in a particular dwelling in a particular location.

The federal Fair Housing Act makes it unlawful to discriminate in any aspect related to the sale, rental or financing of dwellings because of race, color, religion, national origin, sex, families with children and persons with handicaps. The State of Alabama Fair Housing Laws mirrors the federal law and contains the additional protected class of elderliness.

### What is Fair Housing?

Fair housing is the right to choose housing free from unlawful discrimination. The federal Fair Housing Act (FHAct) and Alabama laws protect people from discrimination in housing based on the following protected classes: race, color, religion, sex, national origin, familia status, disability, marital status, and age. Discrimination is illegal in housing transactions such as rentals, sales, lending, and insurance. Fair Housing laws also apply to zoning and planning practices.

### What is An Analysis Of Impediments (AI)?

An Analysis of Impediments (AI) is an assessment of a state or a unit of local government's laws, ordinances, statutes, and administrative policies as well as local conditions that affect the location, availability, and accessibility of housing.

The development of this AI is part of the consolidated planning process required for all entitlement communities such as Arlington that receive housing and community development funds from the U.S. Department of Housing and Urban Development. This AI includes an analysis of barriers and impediments to fair housing choice, defined as the following:

- "Impediments" are any actions, omissions, or decisions taken which have the effect of restricting a person's housing choice or the availability of housing choice because of race, color, religion, gender, disability, familial status, or national origin. Such a limitation to fair housing choice constitutes housing discrimination.
- "Barriers" to housing choice are factors that limit a person's ability to choose from a variety of housing types and may not constitute "housing discrimination." Factors may include housing supply and location, physical accessibility of housing, zoning for group homes, source of income, accessibility of financing, and limited English proficiency.

### History of the Fair Housing Act

The Fair Housing Act was first passed in 1968, shortly after the assassination of Dr. Martin Luther King, and it prohibited discrimination based on race, color, religion and national origin. Discrimination based on sex was added in 1974. When the law was

comprehensively amended in 1998, it was changed to include discrimination against people because of disability and because of familial status - the presence of children under the age of 18.

The Fair Housing Act is enforced administratively by the U.S. Department of Housing and Urban Development (HUD). People who believe that they have been harmed by a violation of the Act may file administrative complaints with HUD, and HUD conducts an impartial investigation of the claims.

The Act also authorizes federal lawsuits by the U.S. Department of Justice, and private lawsuits that can be filed in federal or state courts by individuals. Many state and local fair housing enforcement agencies also have authority to investigate violations and bring enforcement actions. The general authority for all of these enforcement activities is found in the Fair Housing Act. So the enforcement authority given under the Act is quite broad.

Where violations of the law are established, remedies under the Fair Housing Act may include the award of compensatory damages to victims of discrimination, sometimes numbering in the hundreds of thousands of dollars, orders for comprehensive corrective action, and awards of punitive damages to victims or civil penalties to the government. In design and construction cases, remedies also may require retrofitting housing that has already been constructed to make it comply with the Act's design and construction requirements.

#### **Who is Protected By The Fair Housing Act?**

Any person that has been aggrieved as it relates to fair housing practices is protected by the Fair Housing Act. An "aggrieved person" includes any person who—

(1) Claims to have been injured by a discriminatory housing practice; or

(2) Believes that such person will be injured by a discriminatory housing practice that is about to occur.

An aggrieved person who is harmed by housing discrimination may sue under the Fair Housing Act including the following:

- Anyone denied housing or housing-related services;
- Family members of anyone denied housing or housing-related services;
- People associated with members of protected classes, i.e., guests, family members and friends;
- Fair Housing organizations and testers; and
- Housing providers affected by discriminatory acts.

**Who Must Comply With The Fair Housing Act?**

Anyone who is providing housing or housing-related services must comply with the Fair Housing Act including the following:

- Rental agents and other employees including maintenance workers;
- Contractors;
- Owners of rental properties;
- Real estate agents, companies and brokers;
- Insurance providers;
- Mortgage and home improvement loan providers;
- Municipalities;
- Real Estate Developers and builders;
- Condominiums and homeowners associations;
- Neighbours (harassing behavior);
- Nursing Homes;
- Newspaper and other advertisers;
- Emergency Shelter Providers; and
- Providers of college or university housing.

**What Types Of Housing Are Covered Under The Fair Housing Act?**

The Fair Housing Act covers most housing. In very limited circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without the use of an agent, and housing operated by religious organizations and private clubs that limit occupancy to members.

**What Is Prohibited Under The Fair Housing Act?**

**In the Sale and Rental of Housing:**

It is illegal discrimination to take any of the following actions because of race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Otherwise make housing unavailable
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide a person different housing services or facilities

- Falsely deny that housing is available for inspection, sale or rental
- Make, print or publish any notice, statement or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation or discrimination
- Impose different sales prices or rental charges for the sale or rental of a dwelling
- Use different qualification criteria or applications, or sale or rental standards or procedures, such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures or other requirements
- Evict a tenant or a tenant's guest
- Harass a person
- Fail or delay performance of maintenance or repairs
- Limit privileges, services or facilities of a dwelling
- Discourage the purchase or rental of a dwelling
- Assign a person to a particular building or neighborhood or section of a building or neighborhood
- For profit, persuade, or try to persuade, homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (blockbusting)
- Refuse to provide or discriminate in the terms or conditions of homeowners' insurance because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Deny access to or membership in any multiple listing service or real estate brokers' organization.

**In Mortgage Lending:**

It is illegal discrimination to take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to make a mortgage loan or provide other financial assistance for a dwelling
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising a dwelling
- Condition the availability of a loan on a person's response to harassment
- Refuse to purchase a loan

**Harassment:**

The Fair Housing Act makes it illegal to harass persons because of race, color, religion, sex, disability, familial status, or national origin. Among other things, this forbids sexual harassment.

**Other Prohibitions:**

In addition, it is illegal discrimination to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Retaliate against a person who has filed a fair housing complaint or assisted in a fair housing investigation

**Examples of Housing Discrimination**

**Example #1:** John, who is a Black man, speaks to a prospective landlord on the phone about leasing an apartment. On the phone, the landlord seems eager to rent to John, but when John meets with the landlord in person to fill out an application, the landlord's attitude is entirely different. A few days later, John receives a letter saying that his application was denied because of a negative reference from his current landlord. John is surprised because he never had problems with his landlord, and his landlord swears she was never contacted for a reference. John suspects that the real reason he was denied the apartment was because he is Black, so John files a complaint with HUD. HUD investigates and it turns out John is right – the landlord's files show a pattern of discrimination because of race and color.

**Example #2:** Jane is a Muslim woman who wears a hijab. Jane walks into the leasing office for a large apartment building because she saw a sign in the building's window advertising several available units. Jane introduces herself to the leasing officer, who immediately says there are no units available. Jane asks to be put on the waiting list, but she never receives a call. Jane files a complaint with HUD because she suspects that the leasing officer does not want to rent to her because she is Muslim. HUD investigates and it turns out Jane is right – other employees of the building give HUD information that substantiates Jane's claim of religious discrimination. Steering is A Form Of Discrimination:

**Example #3:** John, who is an Asian man, meets with a real estate broker to discuss purchasing a house for his family. When John names the neighborhood that he is interested in, the broker asks John if he is sure that his family will feel comfortable there. The broker tells John that she has a wonderful listing in another neighborhood where there are more "people like them." When the broker takes John to see the house, John notices that the residents of the neighborhood appear to be mostly Asian. John files a complaint with HUD because steering someone to a certain neighborhood because of his race is a form of race discrimination.

**Example #4:** Jane has a Housing Choice Voucher (Section 8), but one month she falls behind on her portion of the rent. When Jane asks her landlord if he will give her a few more days, her landlord says yes but only if she will go out with him. Feeling she has no choice, Jane says yes. Over the next few days, Jane's landlord sends her sexually explicit text messages even though Jane tells him to

stop. Jane's landlord tells her that if she does not go out with him again he is going to evict her and she will lose her voucher. Jane files a complaint with HUD because sexual harassment is a form of sex discrimination.

**Example #5:** John, a person with a disability who uses a wheelchair, views a condominium he is hoping to purchase in a new multistory building. When John arrives, he finds there are no accessible parking spaces in the building's parking lot. When John tries to enter the unit, his wheelchair can barely fit through the door and he bangs his arms on the way in. Inside the unit, the thermostat and light switches are all too high for him to reach. The building has a fitness room, but he cannot look at it because the only way to get to the fitness room is to go up steps. John files a complaint with HUD because failing to comply with accessibility requirements is a form of disability discrimination.

**Example #6:** Jane has a developmental disability that affects her capacity to manage her own finances. Jane tells her building manager that her mother will be paying her rent for this reason and asks if all notices relating to her rent can be sent to her mother. The building manager tells Jane that the management company has a policy of only sending notices to residents, no exceptions. Several months later, Jane receives an eviction notice because her mother had not known that Jane's rent had been increased. Jane files a complaint with HUD because denying a reasonable accommodation is a form of disability discrimination.

**Example #7:** John has three teenage children. John's building has a patio with picnic tables, and one day John's children decide to have lunch there with some of their friends. The next day, John receives a notice from the homeowners association informing him that the building rules say that the patio is for adult-use only and that he needs to make sure his children do not violate the building rules. John files a complaint with HUD because building rules that discriminate against children are a form of familial status discrimination.

**Example #8:** Jane and John are filling out an application for a mortgage at their local bank. Their loan officer notices that Jane is visibly pregnant and asks whether she will be taking maternity leave. When Jane says yes, the loan officer informs the couple that they either have to apply without Jane's income or wait until she returns from leave. "I'm sorry," the loan officer says, "but I've seen too many women change their mind about going back to work." Jane and John file a complaint with HUD because the bank's policy discriminates based on sex and familial status.

**Example #9:** John recently moved to the United States from Mexico. One day, John sees that there is a new tenant in the apartment next to his, so he welcomes her to the building. John's neighbor comments on how nice everyone in the building seems, especially the building manager who offered to waive her security deposit because she seems like a good person. John is surprised because the building manager was short-tempered with him and said that John's accent made him hard to understand. John later asks around and

finds out that the building manager has waived fees and deposits for other tenants he likes, but not for him or other persons from Mexico. John files a complaint with HUD because providing different terms and conditions to tenants because of national origin is illegal discrimination.

**Methodology**

This document consists of three sections:

1. **Data analysis.** Demographic information and housing trends, and fair housing complaint and testing information provide a context for discussion. Data sources included the following:
  - a) Demographic information was obtained through U.S. Census and local demographic reports;
  - b) Testing and complaint data was obtained from the Central Alabama Fair Housing Agency;
  - c) Surveys and Workshops.
2. **Identification of barriers and impediments.** The second section identifies the barriers that may limit a household's ability to take advantage of the full range of housing available in the County and includes existing strategies that seek to address each barrier.
3. **Fair Housing Plan.** This section identifies implementation strategies to eliminate or mitigate the negative impacts of specific barriers. Actions identified to address the impediments to fair housing will be included in the City's 2020-2024 Five Year Consolidated Plan.

## CHAPTER 2 - COMMUNITY PARTICIPATION PROCESS

### Community Engagement Overview

Civic engagement is at the heart of the efforts to create inclusive communities. Master planning, assessing fair housing, serving limited English individuals, affirmative marketing and increasing accessibility are all efforts that best begin with outreach, first to individuals and families within a municipality and region and also to organizations where diverse populations are represented or served.

### Agencies and Public Meetings

The City of Montgomery's Department of Economic and Community Development conducted two community-based workshops in partnership with the Central Alabama Fair Housing Center (CAFHLC) to in an effort to educate local government employees, local housing provider agencies and citizens about their responsibilities and rights as relate to fair housing laws and opportunities. The agenda for the workshops and discussion consisted of the following topics: (1) Definition of Access to Opportunity, (2) History and Overview of the Fair Housing Act, (3) The Seven Protected Classes, (4) Who is Protected by the Fair Housing Act?, (5) Who Must Comply with the Fair Housing Act?, (6) Prohibited Behavior under the Fair Housing Act, (7) What does the Fair Housing Act require?, (8) Who Administers the Fair Housing Act?, (9) The Fair Housing Act and Zoning & Land Use Laws, (10) Comparison of intent versus Effect, (11) Examples of Zoning Laws that may violate the FHA, (12) Not In My Backyard (NIMBY) Issues, (13) Inclusionary Zoning, and (14) Examples of Inclusionary Zoning.







**CHAPTER 3: SOCIOECONOMIC PROFILE**  
**Demographic Profile**

According to the U.S. Census Bureau, the estimated population for the City of Montgomery, Alabama as of July 1, 2019 was 198,525. This estimate is down from the April 1, 2010 U.S. Census Bureau report of a population estimate of 205,501. The percent of population change for the City of Montgomery, Alabama from April 1, 2010 to July 1, 2019 is estimated at -3.4%. The Montgomery, Alabama Regional Study Area for this Analysis of Fair Housing study consists of the following counties: Montgomery, Autauga, Elmore, and Lawrence Counties, Alabama.



The estimated population of these counties as reported by the U.S. Census Bureau from April 1, 2010 as of July 1, 2019 is as follows in Table 1:

County Name	July 1, 2019 Estimates	April 1, 2010 Estimates	Population Percentage Change
Montgomery	220,487	429,272	-7.7%
Elmore	81,709	79,172	2.8%
Autauga	55,898	54,571	2.3%
Lowndes	9,178	11,999	13.5%
Total Regional Population	375,272	574,914	-10.57%

Source: U.S. Census Bureau Quick Facts July 1, 2019 Estimate

**Race/Ethnicity-City of Montgomery, Alabama and Region**

“Race” is defined as “a category of humankind that shares certain distinctive physical traits.” The term “ethnicity” is more broadly defined as “large groups of people classed according to common racial, national, tribal, religious, linguistic, or cultural origin or background.” According to U.S. Census Bureau July 1, 2019 estimates, the two largest racial groups in the City of Montgomery, Alabama are the Non Hispanic Black or African American and White populations make up 93.9% of the total population. The Black or African American population comprises 60.6% of the total population and is the majority. The white population accounts for 33.3% of the total population. All other racial or ethnic groups combined account for 6.1% of the city’s as of July 1, 2019 Census Bureau estimates. The Hispanic population is the largest of these groups comprising of 3.60% of the estimated current total population. American Indian and Alaskan Native, Asian, Native Hawaiian and Other Pacific Islander, and Two or More Races and other currently make up about 4.90%.

In the Montgomery Regional area (Montgomery, Elmore, Autauga, and Elmore), the U.S Census Bureau July 1, 2019 estimates that for Montgomery County, Alabama, the White race makes up 35.5% of the County’s population. Blacks or African Americans makes up 59.3% of the total population Elmore County, Alabama. Other races in the County make up 8.9% of the population.

The U.S Census Bureau July 1, 2019 estimates that for Elmore County, Alabama, the White race makes up 75.7% of the County’s population. Blacks or African Americans makes up 20.1% of the total population Elmore County, Alabama. Other races in the County make up 6.4% of the population. For Autauga County, Alabama, the White race makes up 76.3% of the County’s population. Blacks or African Americans makes up 20.1% of the total population Elmore County, Alabama. Other races in the County make up 6.7% of the population. For Lowndes County, Alabama, the White race makes up 26.0% of the County’s population. Blacks or African Americans

makes up 72.4% of the total population Elmore County, Alabama. Other races in the County makes up 3.4% of the population. Table 2 provides a demographic overview of the City of Montgomery, Alabama and region.

**Table 2: Demographic Overview As of July 1, 2019 Estimates**  
City of Montgomery, Alabama and Region

Demographic Indicator	City of Montgomery, Alabama 198,523 Percentage of Population	Montgomery County, Alabama 228,486 Percentage of Population	Elmore County, Alabama 81,209 Percentage of Population	Average County, Alabama 55,859 Percentage of Population	Louisa County, Alabama 9,726 Percentage of Population
<b>Race/Ethnicity</b>					
White Alone, Not Hispanic	33.3%	33.3%	75.7%	71.3%	26.0%
Black, Not Hispanic	30.0%	35.3%	21.3%	20.1%	73.0%
American Indian and Alaska Native	0.3%	0.3%	0.5%	0.5%	0.3%
Asian Alone	2.8%	3.3%	3.90%	4.7%	0.5%
Native Hawaiian and Other Pacific Islander (alone)	0.0%	0.1%	0.1%	0.1%	2%
Two or More Races	1.9%	1.5%	1.5%	1.9%	1.7%
Hispanic or Latin	1.6%	5.7%	5.4%	4.4%	1.0%
White alone, Not Hispanic of Latin	21.3%	30.7%	73.1%	71.8%	25.1%

Source: U.S. Census Bureau Data File July 1, 2019 estimates

**National Origin**

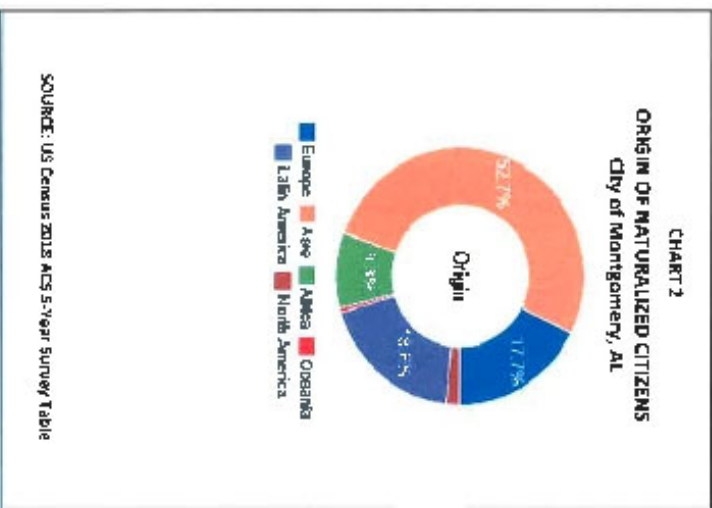
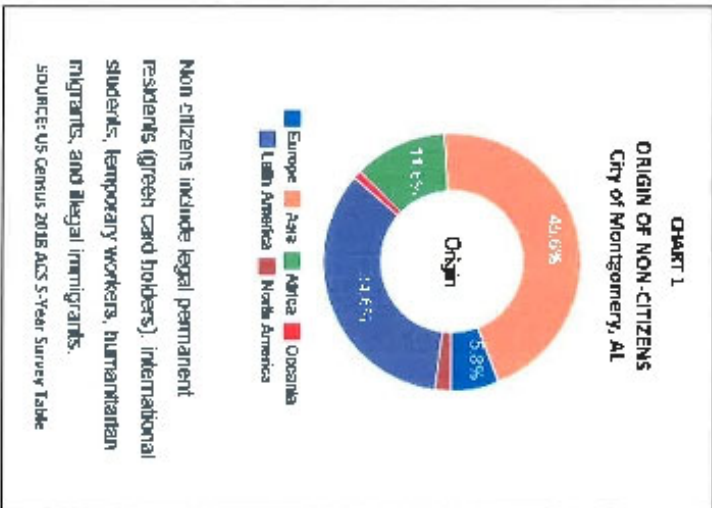
National origin refers to the country a person was born in or where their ancestors lived. National origin discrimination is when an individual is mistreated because of their country of origin, culture, ancestry, linguistic characteristics, accent, or physical appearance.

**Origin of Non-Citizens and Naturalized Citizens**

95.05% of Montgomery, Alabama residents were born in the United States, with 71.9% percent having been born in Alabama. 3.22 percent of residents are not US citizens. Of those not born in the United States, the largest percentage is from Asia. Non-citizens

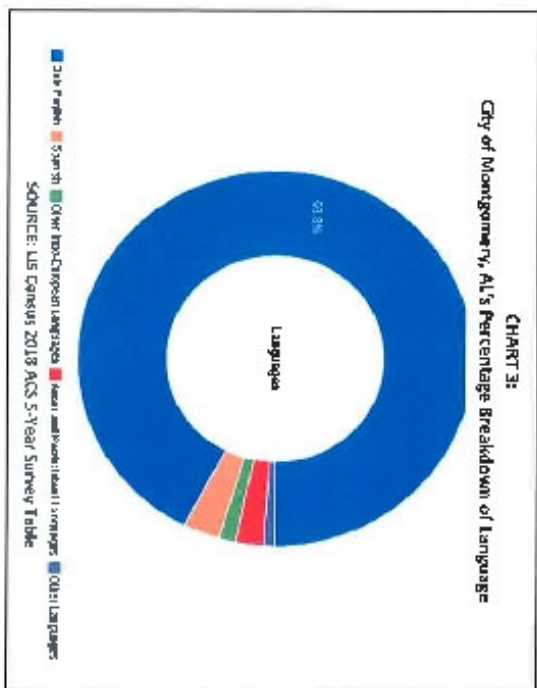
Include legal permanent residents (green card holders), international students, temporary workers, humanitarian migrants, and illegal immigrants.

According to the US Census 2018 ACS 5-Year Survey (Table B05002), 45.6 percent of non-citizens living in the City of Montgomery, Alabama are from Asia. 34.6 percent of the non-citizens living in the City of Montgomery, Alabama are from Latin America. 11.6 percent of the non-citizens living in the City of Montgomery, Alabama are from Africa. 5.8 percent of the non-citizens living in the City of Montgomery, Alabama National origin refer to the country a person was born in or where their ancestors lived. National origin discrimination is when an individual is mistreated because of their country of origin, culture, ancestry, linguistic characteristics, accent, or physical appearance. CHART 1 and 2 breaks out the percentages of the origin of non-citizens and the origin of naturalized citizens residing in the City of Montgomery, Alabama based on the U.S. Census 2018 American Community Survey (ACS).



### Unfited English Proficiency (LEP) Language

Unfited English proficiency (LEP) is a term used in the United States that refers to a person who is not fluent in the English language, often because it is not their native language. The population dynamics with limited English Proficiency (LEP) often resemble patterns of population change found among foreign born residents in a community. 93.79% of Montgomery residents speak only English, while 6.21% speak other languages. The non English language spoken by the largest group is Spanish, which is spoken by 2.69% of the population. Chart 2 illustrates the breakout of languages spoken in the City of Montgomery, Alabama based on the U.S. Census 2018 American Community Survey (ACS).



### Disability

According to the 2018 American Community Survey (ACS) conducted by the U.S. Census Bureau, it estimated that there are 34,012 (17.5% of the estimated population) non-institutionalized persons in the City of Montgomery, Alabama living with a disability. The ACS tracks 6 categories of disabilities: (1) Hearing difficulty, (2) Vision difficulty, (3) Cognitive difficulty, (4) Ambulatory difficulty, (5) Self-

care difficulty and (6) independent living difficulty. It is estimated by the ACS that there are 38,834 (17.6% of the estimated population) non-institutionalized persons in Montgomery, County Alabama living with a disability.

The 2018 ACS estimates that there are 13,458 (17.4% of the estimated population) non-institutionalized persons in Elmore County, Alabama living with a disability. The 2018 ACS estimates that there are 10,465 (19.3% of the estimated population) non-institutionalized persons in Elmore County, Alabama living with a disability. The 2018 ACS estimates that there are 2,536 (25.0% of the estimated population) non-institutionalized persons in Lowndes County, Alabama living with a disability. Table 3 provides a breakout of the six disability types for the City of Montgomery, Alabama and the Region.

**Table 3: Non-institutionalized Persons with Disabilities**  
City of Montgomery, Alabama and Region

DISABILITY TYPE	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Number of Residents	Percentage of Population	Number of Residents	Percentage of Population	Number of Residents	Percentage of Population	Number of Residents	Percentage of Population	Number of Residents	Percentage of Population
Visual Difficulty	1,598	3.0%	8,382	3.7%	4,422	5.7%	2,561	4.7%	496	4.7%
Cognitive Difficulty	6,427	3.4%	7,797	3.4%	3,366	4.1%	2,712	2.5%	406	4.0%
Physical Difficulty	13,507	7.5%	15,002	7.2%	3,577	4.9%	4,300	5.4%	992	10.4%
Activities of Daily Living	19,128	13.7%	22,877	10.8%	7,182	10.0%	5,539	10.0%	1,702	17.3%
Severe Difficulty	5,172	3.7%	7,442	3.8%	1,892	2.0%	2,185	4.2%	524	6.5%
Independent Living Difficulty	20,250	7.1%	17,751	7.7%	3,922	6.7%	3,779	9.2%	644	12.0%

Source: 2018 ACS 1-Year Estimates Subject Table ID: DP05

**Age**  
The age distribution of the population in the City of Montgomery and the Montgomery region are similar and follow normal distribution patterns. The largest population, according to the 2018 ACS 1-Year Estimates, age group for the City of Montgomery, Alabama is the age range of 25 to 34 years of age (15.0%) followed by the age range of 35 to 44 years of age (12.9%) and 45 to 54 years of age (12.0%). For Montgomery County, Alabama, the largest age group is in the same group at 14.5%, 12.5%, and 12.2%, respectively. For Elmore, Autauga, and Lowndes Counties, Alabama, there is a similar distribution for the same age categories. Table 4 illustrates the age and population for each group for the City of Montgomery, Alabama and the region.

Age	City of Montgomery, AL Estimated Population	Percentage of Population	Montgomery County, AL Estimated Population	Percentage of Population	Emore County, AL Estimated Population	Percentage of Population	Autauga County, AL Estimated Population	Percentage of Population	Lewis County, AL Estimated Population	Percentage of Population
Under 5 years	22,658	6.0%	22,314	6.7%	5,216	6.2%	3,255	5.9%	634	5.2%
5 to 9 years	13,275	6.0%	14,338	6.8%	7,113	5.6%	7,079	7.2%	557	6.2%
10 to 14 years	12,873	6.0%	14,361	6.9%	5,024	6.1%	5,570	6.5%	657	6.1%
15 to 19 years	10,492	6.8%	13,073	3.7%	5,557	6.8%	3,856	7.0%	279	3.7%
20 to 24 years	13,859	7.0%	13,521	6.7%	4,917	5.9%	3,157	6.0%	626	6.5%
25 to 34 years	29,729	15.0%	32,784	11.9%	22,140	24.8%	7,004	22.8%	1,257	22.0%
35 to 44 years	25,499	12.9%	29,231	12.5%	16,087	12.0%	7,374	13.9%	1,092	20.7%
45 to 54 years	23,772	12.0%	27,304	21.2%	11,812	14.2%	4,873	14.2%	1,330	13.6%
55 to 59 years	12,787	5.5%	16,572	6.5%	5,104	6.1%	4,131	7.5%	822	6.0%
60 to 64 years	11,169	5.0%	12,541	6.0%	5,261	6.4%	2,862	4.9%	667	6.5%
65 to 74 years	7,651	4.4%	20,451	4.1%	7,530	9.2%	4,711	9.5%	1,546	10.2%
75 to 84 years	7,800	3.0%	9,597	4.4%	7,761	10.4%	2,524	4.8%	591	4.8%
85 years and over	3,487	1.5%	3,275	1.7%	363	1.2%	613	1.3%	79	1.3%

Source: 2018 ACS 1-Year Estimates Subject Table B01005

**Sex**

According to the 2018 ACS 1-Year Estimates, the gender distribution of the City of Montgomery is skewed in favor of the female population. As of 2018, females in the City comprise 53% of the population (105,139 for total population), as compare to males at 47% of the population (93,079 for total population). For Montgomery County, Alabama, females comprise 53% of the population (105,139 for total population) as compare to males at 47% of the population (93,079 for total population). The gender distribution of the

Montgomery region is similar to the data for the City. Females in the region comprise 52.6% of the population compared to 47.4 of males. Table 5 illustrates the population and percentages for males and females for the City of Montgomery, Alabama and the region.

**Table 5: Population and Percentage of Male and Female**  
City of Montgomery, Alabama & Region

Sex	City of Montgomery, AL		Montgomery County, AL		Etowah County, AL		Autauga County, AL		Barbour County, AL	
	Estimated Population	Percentage of Population	Estimated Population	Percentage of Population	Estimated Population	Percentage of Population	Estimated Population	Percentage of Population	Estimated Population	Percentage of Population
Male	59,029	47%	106,515	47.7%	39,398	48.2%	75,574	76.7%	4,898	47.3%
Female	50,139	53%	113,150	52.3%	41,959	51.3%	28,775	29.3%	5,402	52.8%

Source: 2018 ACS 1-Year Estimates Subject Table: DP05

### Household Size and Family Type

According to the 2018 ACS 1-Year Estimates, there were 77,024 households in the City of Montgomery, Alabama. Out of the four categories of households, the Non-Family Household makes up the largest segment of total population with 30,302 (39.3%) households. The second largest segment of these categories is Married Couple Family Households with a population of 26,269 (34.1%) followed by Female Householder-No Husband Present Households with a population of 16,666 (21.6%). The 2018 ACS 1-Year Estimates indicates that total population for Household for Montgomery County, Alabama 87,533. The largest population segment of Households for the County is the Non-Family Household with a population of 33,302 (38.0%) followed closely by Married Couple Family Households with a population of 32,915 (37.6%). For the region, the 2018 ACS 1-Year Estimates for each county is reversed with the Married Couple Family Households being the largest segmented population for this category followed by the Non-Family Household category. Table 6 provides an overview of the households.

### Age of Households with Own Children of the Householder

The 2018 ACS 1-Year Estimates indicates that are 19,582 household with own children of the householder less than 18 years of age living in the City of Montgomery, Alabama. This particular table of the ACS estimates households with children for the following ages: (1) less than 6 Years Only, (2) Under 6 Years & 6 to 17 Years, and (3) 6 to 17 Years Only. This particular table also tabulates population ages as it relates to the following categories: (1) Total Households and Percentages, (2) Percentages of Married Couple Family Households, (3) % of Male Householder No Wife Present Family Household, and (4) % of Female Householder No Wife Present Family Household.



There are 19,582 Household with "Own Children of the Householder." The largest segment in this population is the age group of 6 to 17 Years which makes up 58.8% of the total population. The population and percentage is slightly higher for Montgomery County, Alabama at 21,941 and 59.9%.

In the category of "Percentage of Married Couple Family Households", the population of the "Number of Household with Own Children Householder" is 9,303. The largest age segment by percentage in this category is the age group of 6 to 17 Years which makes up 57.7% of the total population. The population and percentage is slightly higher for Montgomery County, Alabama at 11,337 and 60.2%.

In the category of "Male Householder No Wife Present Family Household & Percentage", the population of the "Number of Household with Own Children Householder" is 1649. The amount is the same for the County overall figure.

In the category of "Percentage of Female Householder No Wife Present Family Household", the population of the "Number of Household with Own Children Householder" is 8,630. The largest age segment by percentage in this category is the age group of 6 to 17 Years which makes up 55.7% of the total population. The population and percentage is statistically even for Montgomery County, Alabama at 8,955 and 55.63%. Table 7 provides an overview of the households with children under 18 for Montgomery City and County, Alabama. For the Montgomery Regional (Etowah, Autauga, and Lowndes Counties, AL), the data from the 2018 ACS Survey indicates that the "6 to 17 Years Only" age category is the largest population group across all major categories in Table 8 for "Age of Households with Own Children of the Householder Under 18 Years."

Table 6: Households for the City of Montgomery, Alabama and the Region

City/County	Total Households	Married Couple Family Households & %	Male Householder No Wife Present Family Household & %	Female Householder No Husband Present Family Household & %	Non-Family Households & %
Montgomery City, AL	77,024	36,209	3,787	16,555	30,312
Montgomery County, AL	87,558	37,915	3,863	17,071	33,324
Etowah County, AL	20,125	12,070	1,808	3,225	8,152
Autauga County, AL	21,115	14,088	708	2,405	5,952
Lowndes County, AL	4,180	1,571	318	1,171	1,315

Source: American Community Survey 2018; ACS 1-Year Estimates Table ID: S1201

**Table 7. Age of Households with Own Children of the Householder Under 18 Years**  
Montgomery City, Alabama

Age Category	Total Households and %		% of Married Couple Family Households		% of Male Householder No Wife Present Family Household		% of Female Householder No Wife Present Family Household		% of Non-Family Households	
	City of Montgomery	Montgomery County	City of Montgomery	Montgomery County	City of Montgomery	Montgomery County	City of Montgomery	Montgomery County	City of Montgomery	Montgomery County
For household with own children or the householder under 18 years	19,532	7,791	9,302	11,337	1,549	1,049	8,026	8,095	(XX)	(XX)
Under 5 Years Only	24.1%	21.5%	21.3%	26.2%	16.5%	16.2%	29.2%	20.0%	(XX)	(XX)
Under 5 Years & 6 to 17 Years	14.2%	16.6%	21.8%	15.0%	2.4%	2.0%	15.0%	15.4%	(XX)	(XX)
6 to 17 Years Only	58.8%	62.9%	57.3%	48.2%	81.2%	81.1%	22.0%	35.2%	(XX)	(XX)

Source: American Community Survey, 2019, ACS 1-Year Estimates Table ID: S1101

**Table 8. Age of Households with Own Children of the Householder Under 18 Years**  
Montgomery Region

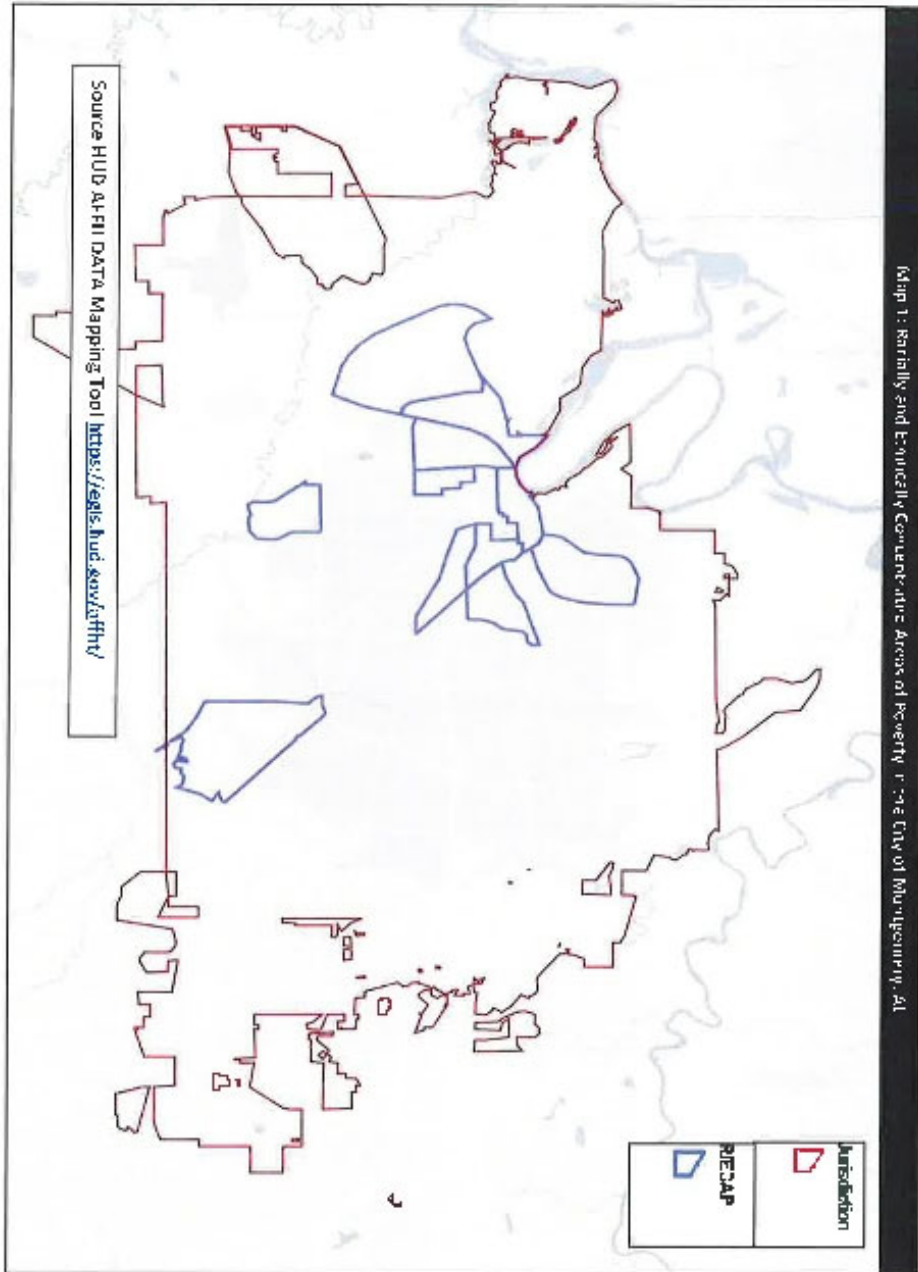
Age Category	Total Households and %						% of Married Couple Family Households						% of Non-Family Households		
	Cherokee County	Autauga County	Lauderdale County	Cherokee County	Autauga County	Lauderdale County	Cherokee County	Autauga County	Lauderdale County	Etowah County	Autauga County	Lauderdale County		Etowah County	Autauga County
Under 5 Years Only	8,77%	5,287	1,11%	0,4%	5,20%	3%	4,7%	2,7%	4%	1,5%	1,2%	2,0%	1,2%	2,0%	3%
Under 5 Years & 6 to 17 Years	21,2%	18,2%	15,9%	20,3%	18,1%	14,2%	18,8%	21,7%	17,1%	24,9%	16,7%	12,7%	15,9%	14,9%	15,9%
6 to 17 Years Only	39,5%	45,1%	42,1%	30,6%	30,4%	30,9%	79,5%	74,1%	53,7%	58,7%	74,3%	67,5%	67,5%	67,5%	67,5%

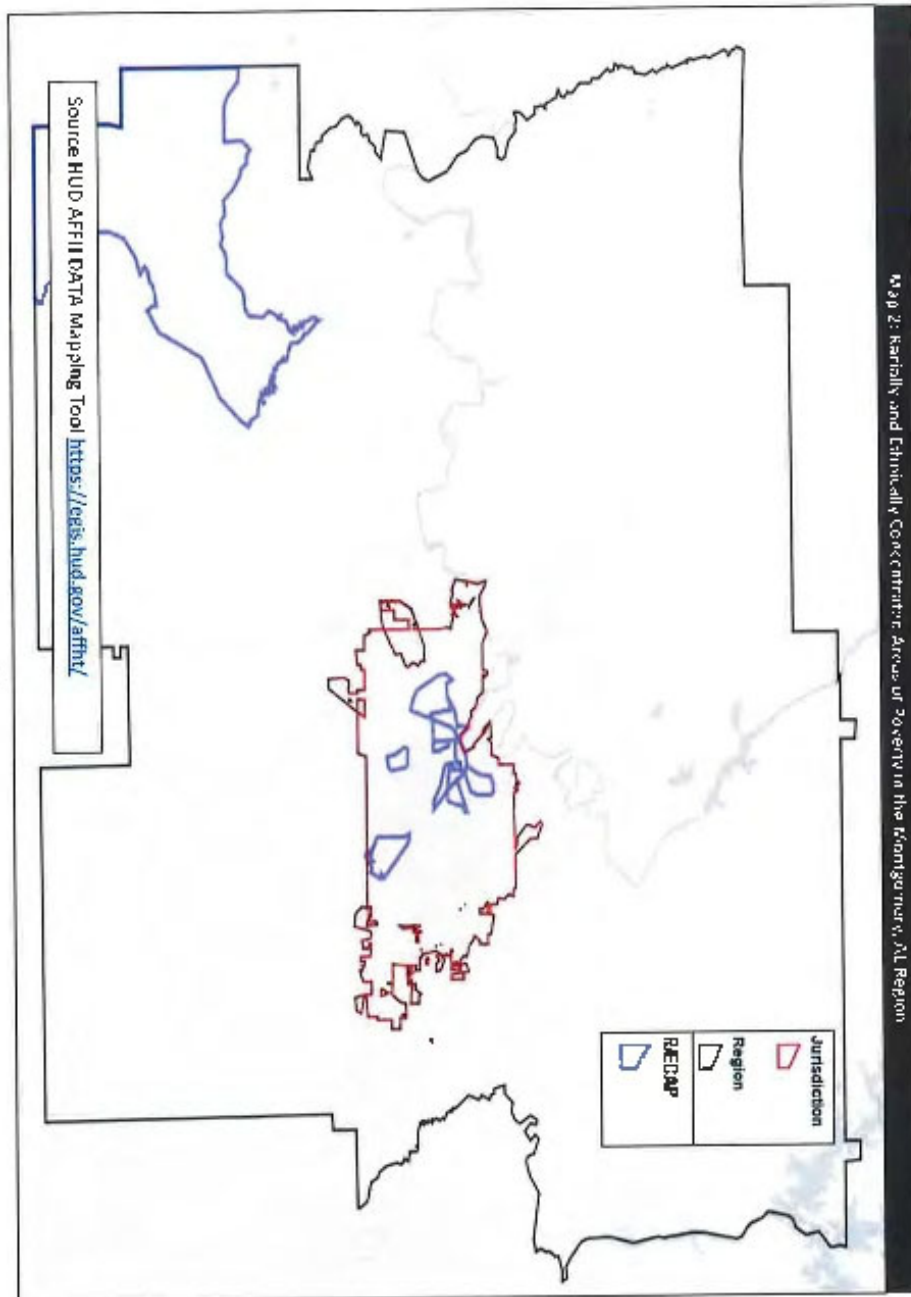
Source: American Community Survey 2019, ACS 1-Year Estimates Table ID: S1101

**Racially and Ethnically Concentrated Areas of Poverty**

HUD developed a methodology that combines demographic and economic indicators to identify areas it classifies as racially and ethnically concentrated areas of poverty (RECAPs). HUD defines a RECAP as a census tract that has a family poverty rate of 40% or more (or a family poverty rate that is at least 3 times that of the tract average for the metropolitan area, whichever is lower) and a non-white population of 50% or more.

There are eleven (11) RECAP tracts in the City of Montgomery, as shown on the Map 1 that follow. Nine of the eleven RECAP tracts are found concentrated around the Downtown Montgomery area bordered by Interstates 65 and 85, Maxwell Air Force Base and the Alabama River. A tenth RECAP tract is located directed south of Interstate 85 below U.S. Highway 80 and SR 21 below the Southern By-Pass. An eleventh RECAP tract is located southeast of the Southern By-Pass along U.S. Highway 82 and 231 South.





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#### **CHAPTER 4- SEGREGATION & INTEGRATION**

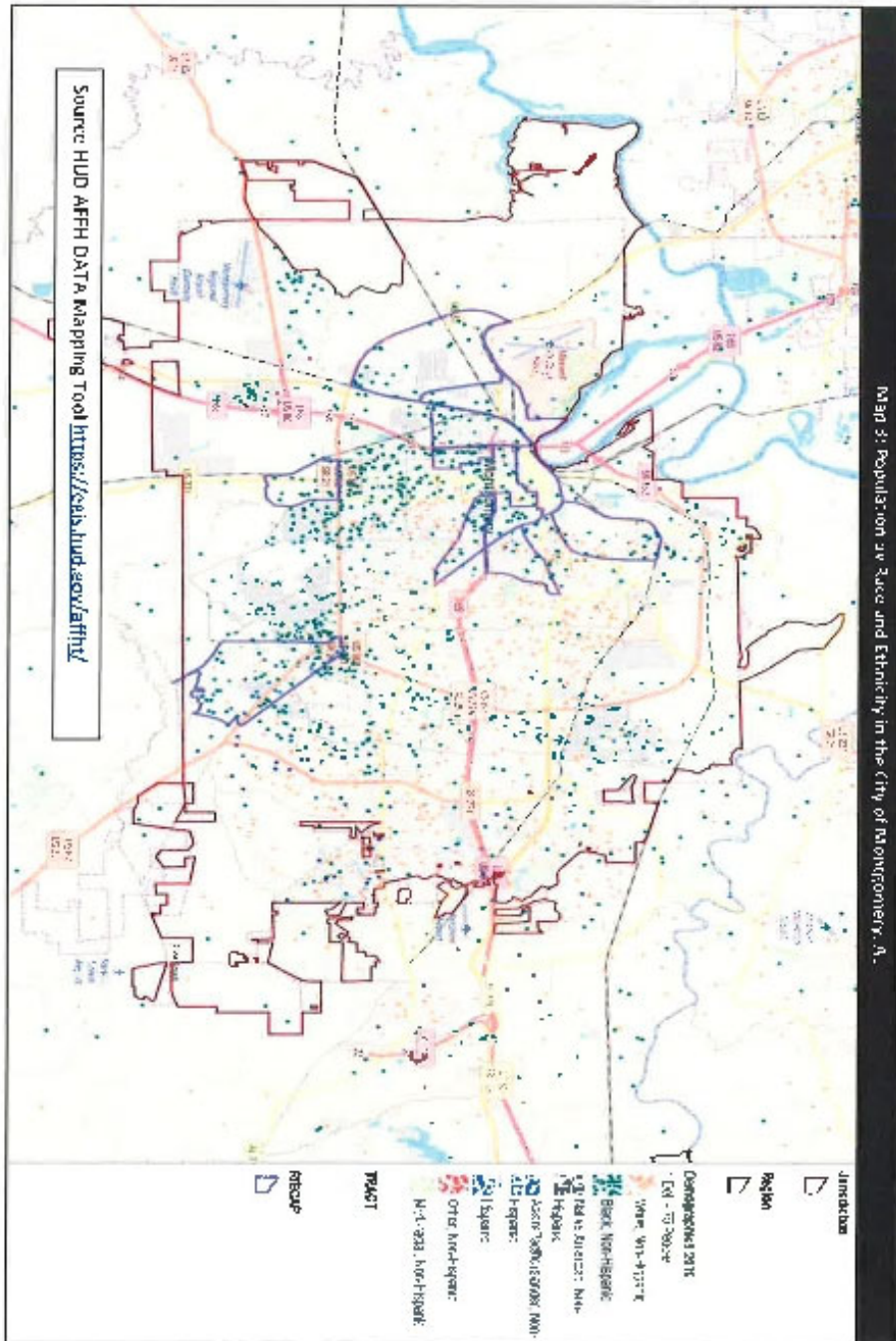
Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that worsen inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices, but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOME VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

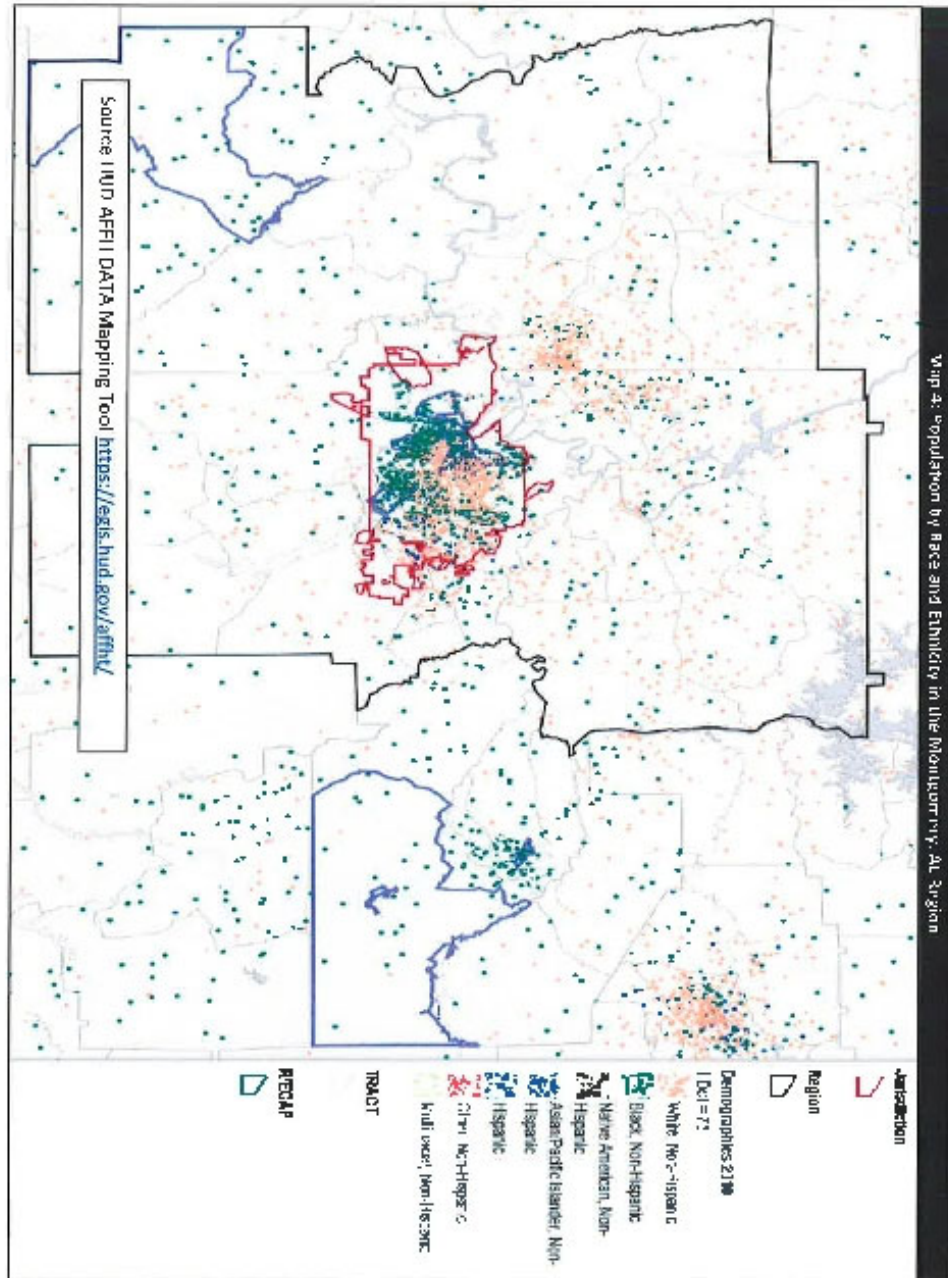
#### **Race and Ethnicity**

The strong correlation between population density and racial composition of neighborhoods reveals the spatial segregation that exists between racial groups in the City of Montgomery. The most densely populated neighborhoods in the City of Montgomery are located in the south, west and southwestern half of the city. These densely populated areas in south, west, and southwestern Montgomery are racially homogeneous and predominantly African American. Neighborhoods in the northeastern and eastern half of the city are noticeably less dense and the majority of the population is White. White and Black communities are roughly segregated along Interstate 85 running east to west. The Hispanic, Asian or Pacific Islander, and Native American populations live mostly in the south and southeast areas of the City.

The population of Montgomery Region County outside of the City is less diverse when compared to the City of Montgomery. Although nearly 57% of the City's population is African-American, the majority population of the City's region is White at 51%. The majority White population is the dominant in all sectors of the region (north, south, east and west). The white population is distributed heavily in the west and northwest of the City's region while the African-American population sporadically is spread throughout the entire region. Map 3 and 4 shows where population by race is located in the City of Montgomery, Alabama and region.



Map 31: Population by Race and Ethnicity in the City of Montgomery, A.





### **Segregation Levels**

In addition to visualizing the racial and ethnic composition of the City of Montgomery, Alabama with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The index of dissimilarity is a demographic measure of the evenness with which two groups are distributed across geographic areas that make up a larger area. The index score can also be interpreted as the percentage of one of the two groups included in the calculation that would have to move to different geographic areas in order to produce a distribution that matches that of the larger area. The index of dissimilarity can be used as a measure of segregation.

The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense, but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The table below shares the dissimilarity indices for four pairings (Non-White/White, Black/White, Hispanic/White, and Asian or Pacific Islander/White) in the City of Montgomery and the region. This table presents values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement. The “current” figure is calculated using block groups. Because block groups are typically smaller geographies, they measure segregation at a more precise level than analyses that use census tracts and, as a result, often indicate slightly higher levels of segregation than tract-level calculations. This assessment begins with a discussion of segregation at the tract-level from 1990 through 2010, and then examines the “current” figures calculated using block groups.

For the City of Montgomery, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was high between Non-White and White (64.68). In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was high between Non-White and White (58.29). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Non-White and White (50.27). Currently, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is slightly moderate between Non-White and White (54.73) for the City.

For Black and White, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was high (67.12) in the City. In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was high between Black and White (61.27). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Black and White (53.94). Currently, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is slightly moderate between Black and White (54.73) for the City.

Category	Montgomery, AL (CBSA, HMA, ESJ) Jurisdiction				[Montgomery, AL] Region (Montgomery, AL; Baldwin, Autauga, & Lowndes Counties, Alabama)			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	64.08	58.25	50.67	54.75	57.76	53.55	50.99	54.59
Black/White	67.17	62.27	53.94	57.73	55.24	55.49	54.36	57.50
Hispanic/White	29.85	31.45	30.19	29.40	26.29	27.79	42.72	46.17
Asian or Pacific Islander/White	28.91	28.85	40.71	47.06	38.63	28.22	47.55	34.72
Source: Decennial Census								

For Hispanic and white, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low (29.85) in the City. In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low between Hispanic and White (31.85). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Hispanic and White (50.19). Currently the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is slightly high between Hispanic and White (56.20) for the City.

For Asian or Pacific Islander and white, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low (28.91) in the City. In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low between Asian or Pacific Islander and White (28.35). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was slightly moderate between Asian or Pacific Islander and White (40.15). Currently the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is moderate between Asian or Pacific Islander and White (47.05) for the City.

For the Montgomery Region, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was high between Non-White and White (57.76). In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Non-White and White (52.65). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Non-White and White (50.92). Currently the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is slightly high between Non-White and White (54.59) in the Montgomery Region.

For Black and White, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was high (59.74) in the Montgomery Region. In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was slightly high between Black and White (55.49). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Black and White (54.30). Currently, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is high between Black and White (57.50) in the Montgomery Region.

For Hispanic and White, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low (29.29) in the Montgomery Region. In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low between Hispanic and White (25.79). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Hispanic and White (42.72). Currently the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is moderate between Hispanic and White (48.57) in the Montgomery Region.

For Asian or Pacific Islander and White, the 1990 Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low (38.03) in the Montgomery Region. In 2000, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was low between Asian or Pacific Islander and White (38.33). In 2010, the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation was moderate between Asian or Pacific Islander and White (47.55). Currently the Racial/Ethnic Dissimilarity Trends Index indicated that the level of segregation is slightly high between Asian or Pacific Islander and White (54.72) in the Montgomery Region. Overall, the Dissimilarity Index indicates low to high levels of segregation throughout the City of Montgomery and the region, depending on the racial/ethnic category.

#### **National Origin Population**

National origin refers to the country a person was born in or where their ancestors lived. National origin discrimination is when an individual is mistreated because of their country of origin, culture, ancestry, linguistic characteristics, accent, or physical appearance. Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born population recently. Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.

The United States draws people from many countries around the world we have never been more linguistically diverse. In fact, the U.S. Census Bureau Reports at least 350 Languages Spoken are in U.S. Homes. While some U.S. cities (like New York, Miami, and Los Angeles) have higher LEP populations, there are approximately 25.1 million Limited English Proficient individuals across the United States.

The top five most populous foreign-born residents living in the City of Montgomery are from Mexico, Korea, India, Guatemala, and Vietnam. Most of the foreign-born residents in the City of Montgomery reside in the eastern half of the city. The majority of foreign-born Mexican residents living in the City of Montgomery appear to reside in the southern area of the city between U.S. Highway 231 and U.S. Highway 331. The majority of foreign-born Korean residents living in the City of Montgomery appear to reside in the eastern area of the city below and Interstate 85 and east of U.S. Highway 231. The majority of foreign-born Indian (India) residents living in the City of Montgomery appear to reside in the eastern area of the city below and Interstate 85 and east of U.S. Highway 231. The majority of foreign-born Guatemalan residents living in the City of Montgomery appear to reside in the western area of the city west of Interstate 85 and near Maxwell Air Force Base, Alabama. The majority of foreign-born Vietnamese residents living in the City of Montgomery appear to reside in the northeastern area of the city above Interstate 85 and on both sides of U.S. Highway 231 South below Interstate 85.

For the Montgomery Region, the top five most populous foreign-born residents living in the City of Montgomery are from Mexico, Korea, India, Guatemala, and Germany. The majority of foreign-born Mexican residents living in the Montgomery Region appear to be residing in Millbrook, Alabama and North of Millbrook to the east of Interstate 65. The majority of the foreign-born Korean residents living in the Montgomery Region appear to be residing in an area to the northeast above Interstate 85 and east of Interstate 65.

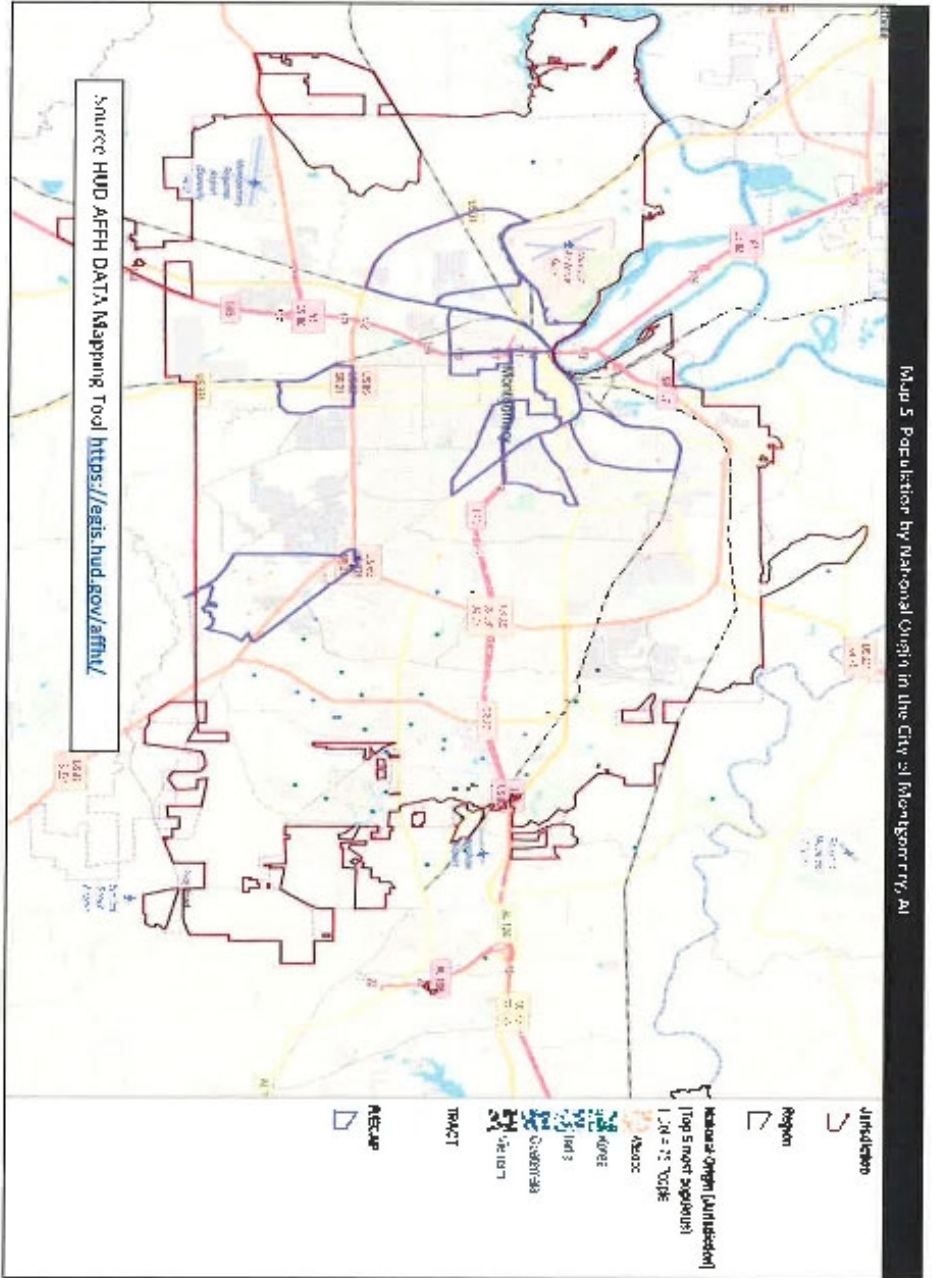
The majority of the foreign-born Indian (India) residents living in the Montgomery Region appear to be sparsely residing in an area to the east of Interstate 65 and north of Interstate 85 just above Millbrook, Alabama. The majority of the foreign-born Guatemalan residents living in the Montgomery Region appear to be sparsely residing in an area just west of the Montgomery city boundary to the west of Interstate 65. There appear to be no or scarcely German residents living in the Montgomery Region. Maps 5 and 6 show the population by national origin reside in the City of Montgomery, AL and region. Maps 5 and 6 shows where the population by national origin resides in the City of Montgomery, Alabama and the region.

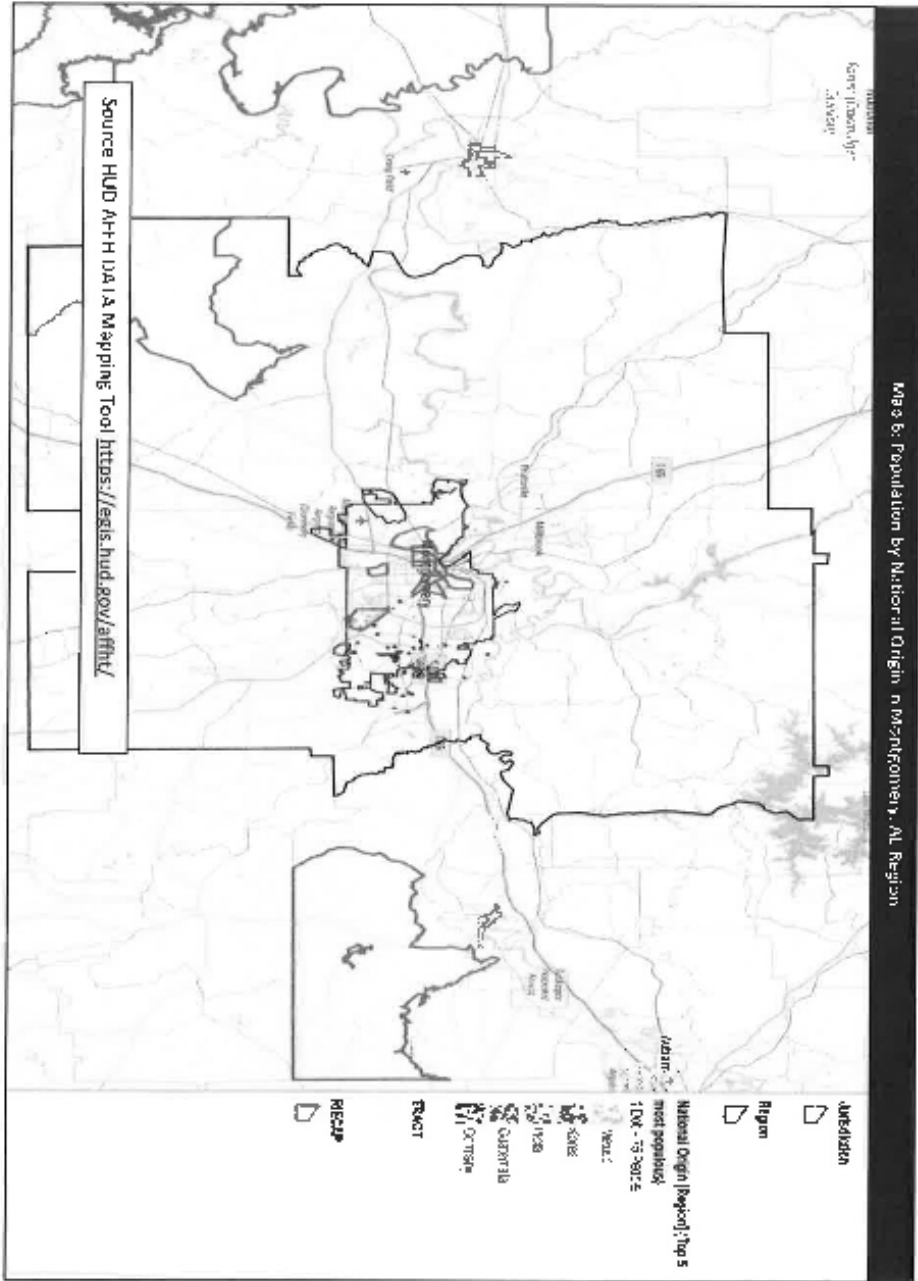
### **Limited English Proficiency Population**

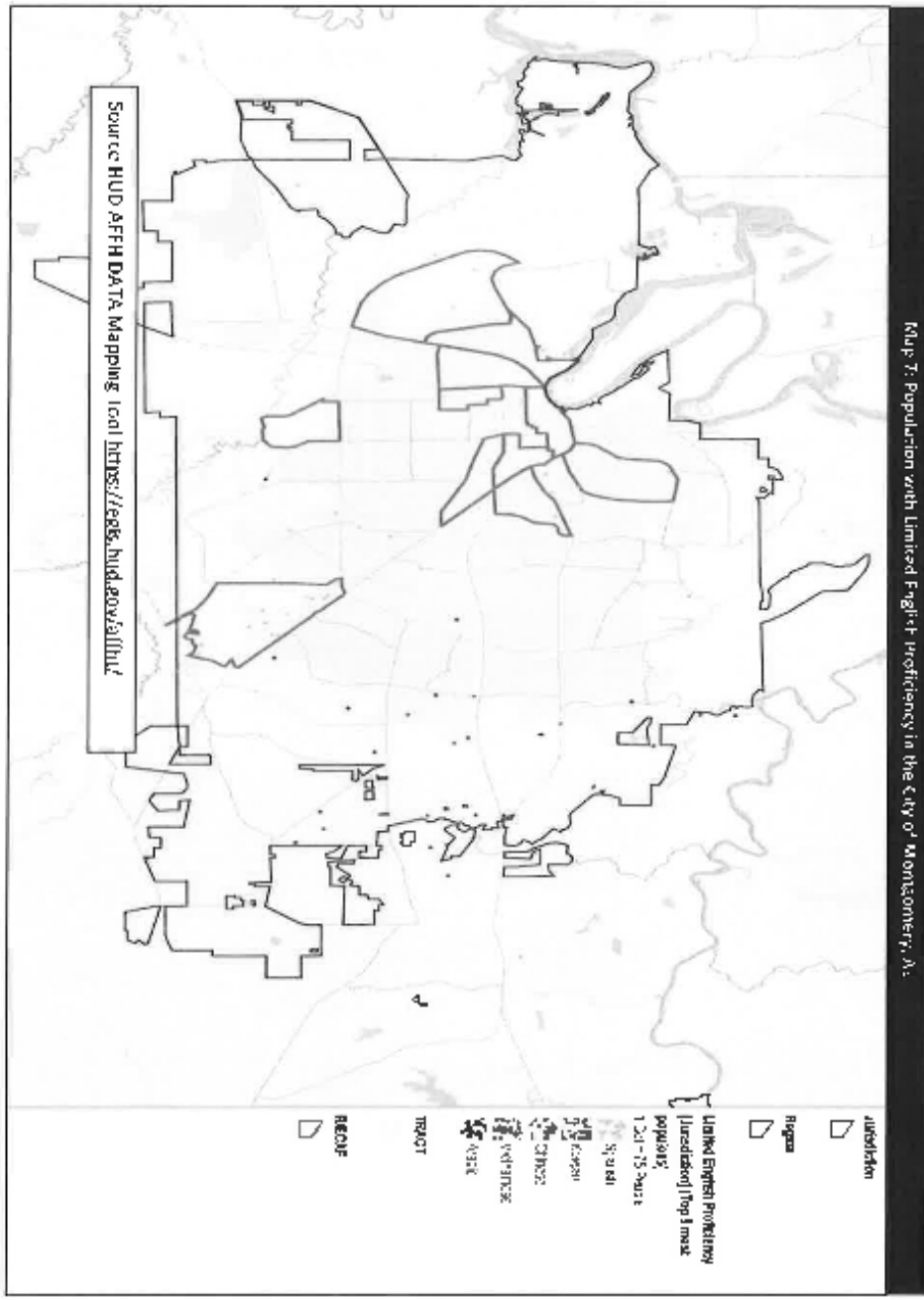
Who is Limited English Proficient? Individuals, who have a limited ability to read, speak, write, or understand English can be limited English proficient, or "LEP." These individuals may report speaking English less than "very well." Organizations working with LEP populations may offer language services in order to communicate effectively with people of different languages and cultures. Although many people who speak a language other than English at home may speak English "very well," approximately 8% of the United States population, both foreign and U.S. born are considered limited English Proficient. The geographic distribution of residents with limited English proficiency (LEP) coincides with the locations of the foreign-born population. The Spanish-speaking LEP population is concentrated in southern area of the City. India LEP and Korean population's languages are generally concentrated in the eastern region of the city. Maps 7 and 8 shows where population with limited English proficiency resides in the City of Montgomery, Alabama and the region.

### **Families with Children**

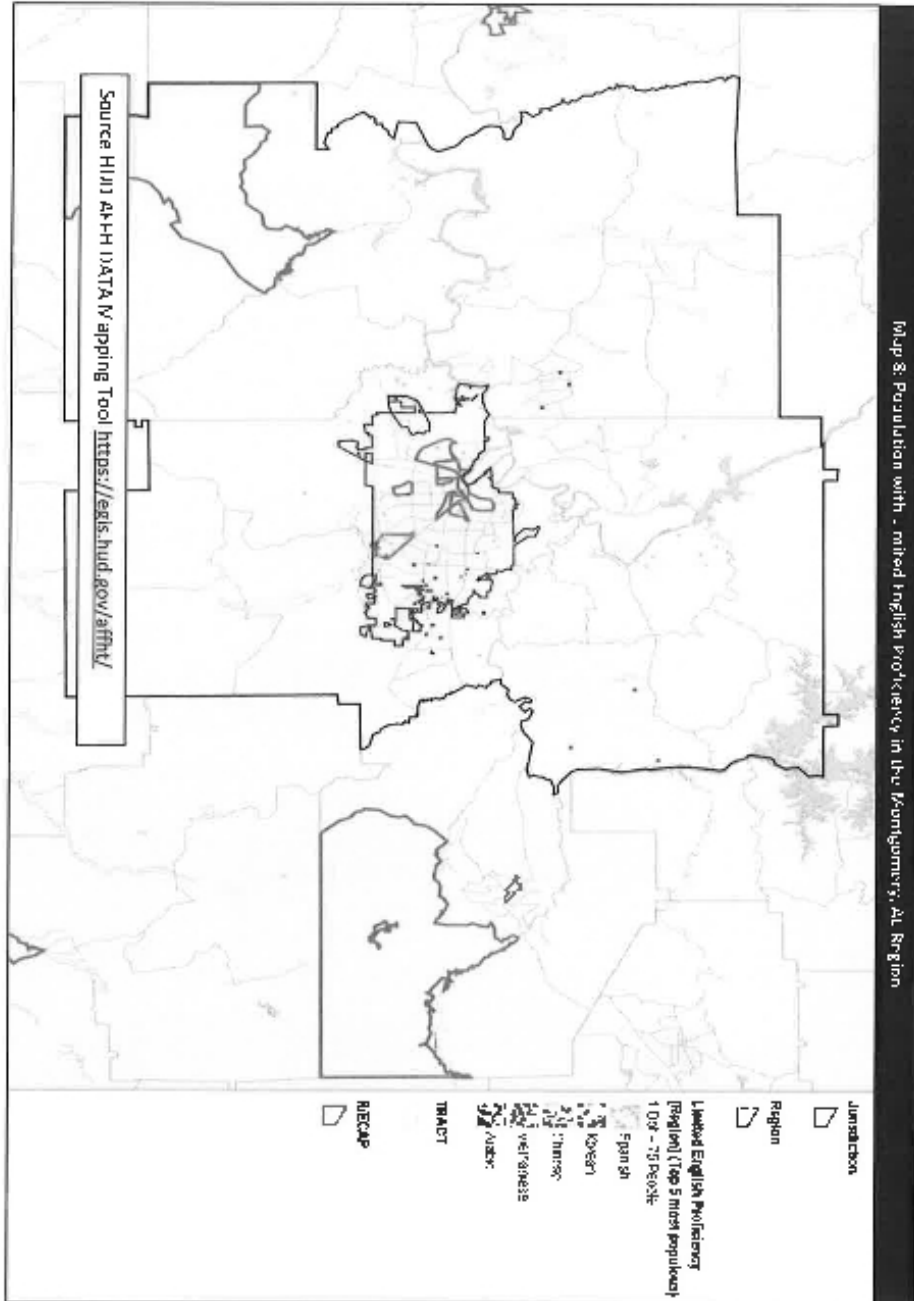
The residential pattern of families with children is relatively uniform throughout the City of Montgomery, Alabama. Approximately 20.1% to 80% of families have children throughout neighborhoods in the city. There are small pockets of neighborhoods dispersed throughout the city where 40.1% through 60% of the families have children, primarily in the eastern part of the city. There are also small pockets of neighborhoods located in the northern part of the city where families have children from 80.1% to 100%. Families in the City's regional are less likely to have children compared to the families that reside in the City. There are more families with children residing in northwest areas of the City's region. Maps 9 and 10 shows where the share of households that are families with children resides in the City of Montgomery, Alabama and region.

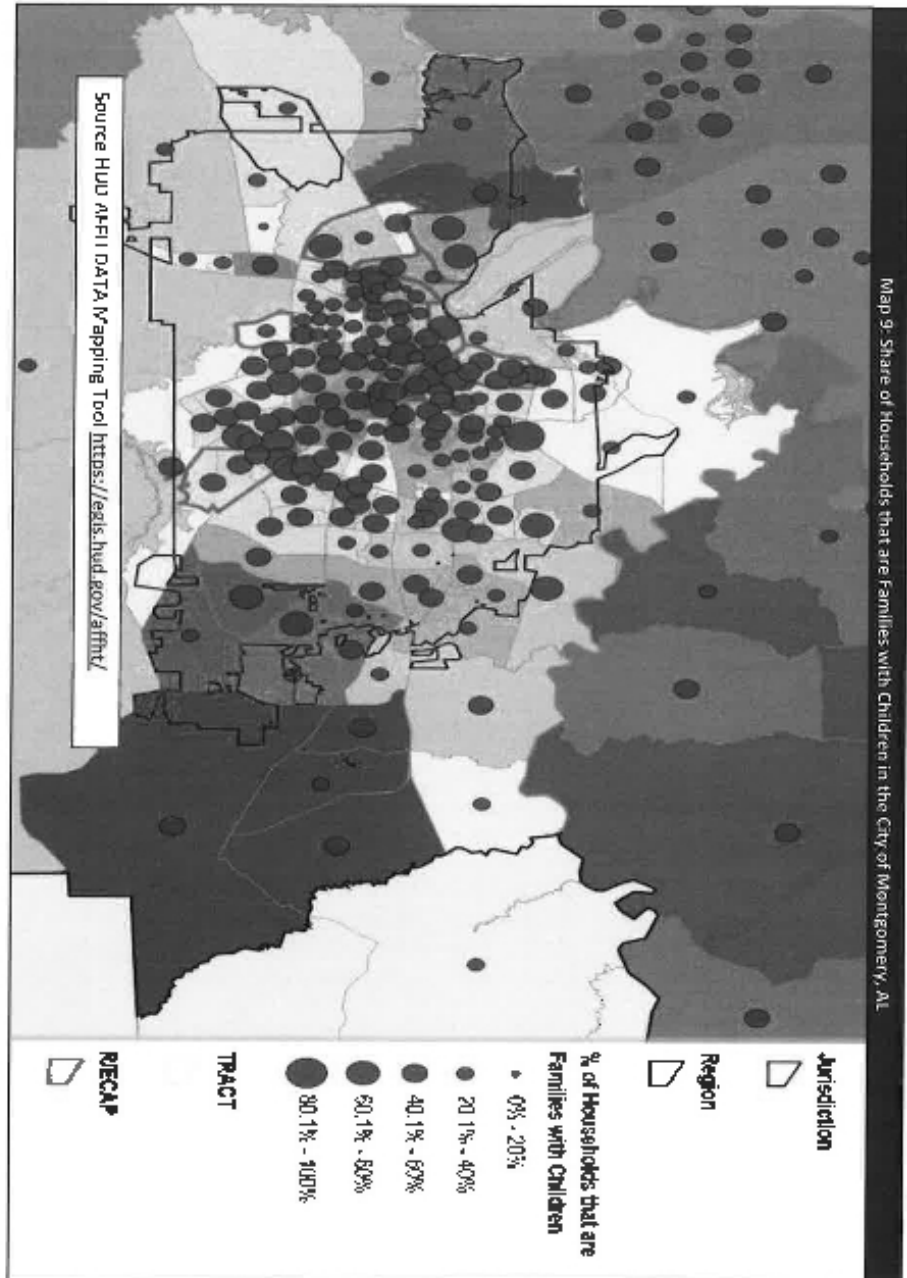


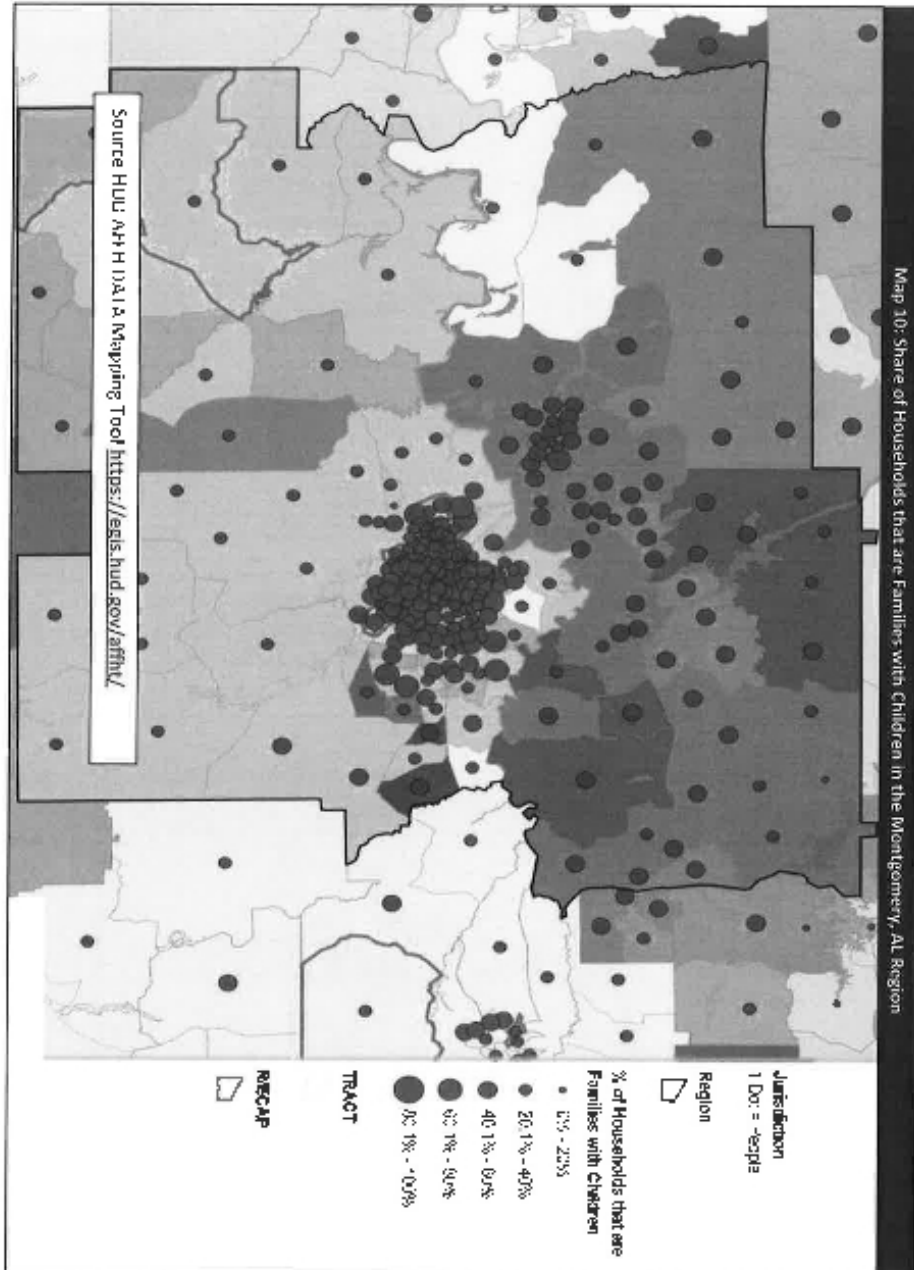












#### **CHAPTER 5- ACCESS TO OPPORTUNITY**

Among the many factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and transit. To measure economic and educational conditions at a neighborhood level, HUD developed a methodology to quantify the degree to which a neighborhood provides such opportunities. For each block group in the U.S., HUD provides a score on several "Opportunity Dimensions," including school proficiency, poverty, labor market engagement, jobs proximity, transportation costs, transit trips, and environmental health. For each block group, a value is calculated for each index and results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area. For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics.

Average index values by race and ethnicity for the city and region are provided in Tables 10 and 11 for the total population and the population living below the federal poverty line. These values can be used to assess whether some population subgroups tend to live in higher opportunity areas than others, and will be discussed in more detail by opportunity dimension throughout the remainder of this chapter. The Opportunity Index Disparity measures the difference between the scores for the white non-Hispanic group and other groups. A negative score indicates that the particular subgroup has a lower score on that dimension than the white non-Hispanic group. A positive score indicates that the subgroup has a higher score than the white non-Hispanic group.

#### **Education**

The school proficiency index uses school level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. Index values are percentile ranked and range from 0 to 100. The higher the score, the higher the school system quality is in a neighborhood. The school proficiency index is a function of the percent of 4th grade students proficient in reading and math on state test scores for up to three schools within 1.5 miles of the block-group centroid, weighted by 4th grade school enrollment. The maps on pages 65 and 65 shows HUD provided opportunity scores related to education for the City of Montgomery, Alabama and region block groups, along with the demographic indicators of race/ethnicity. In each map, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

Many block groups in the City of Montgomery have similar levels of access to proficient schools. However, there are several block groups throughout the city that have very high or very low levels of access. Based on the School Proficiency Index maps, it would appear that the higher opportunities for education geographically for the City of Montgomery (Block Groups) are located near the center of the city. The lower opportunities for education geographically for the city (Block Groups) tend to circle the center of the city primarily on the outlying areas of the city limits. The maps also indicates that white (Non-Hispanics) appear to reside in areas in the

city where high education opportunities are available while Blacks or African-Americans (Non-Hispanics), Asians/Pacific Islanders and Hispanics tend to reside in areas in the city where low education opportunities are available.

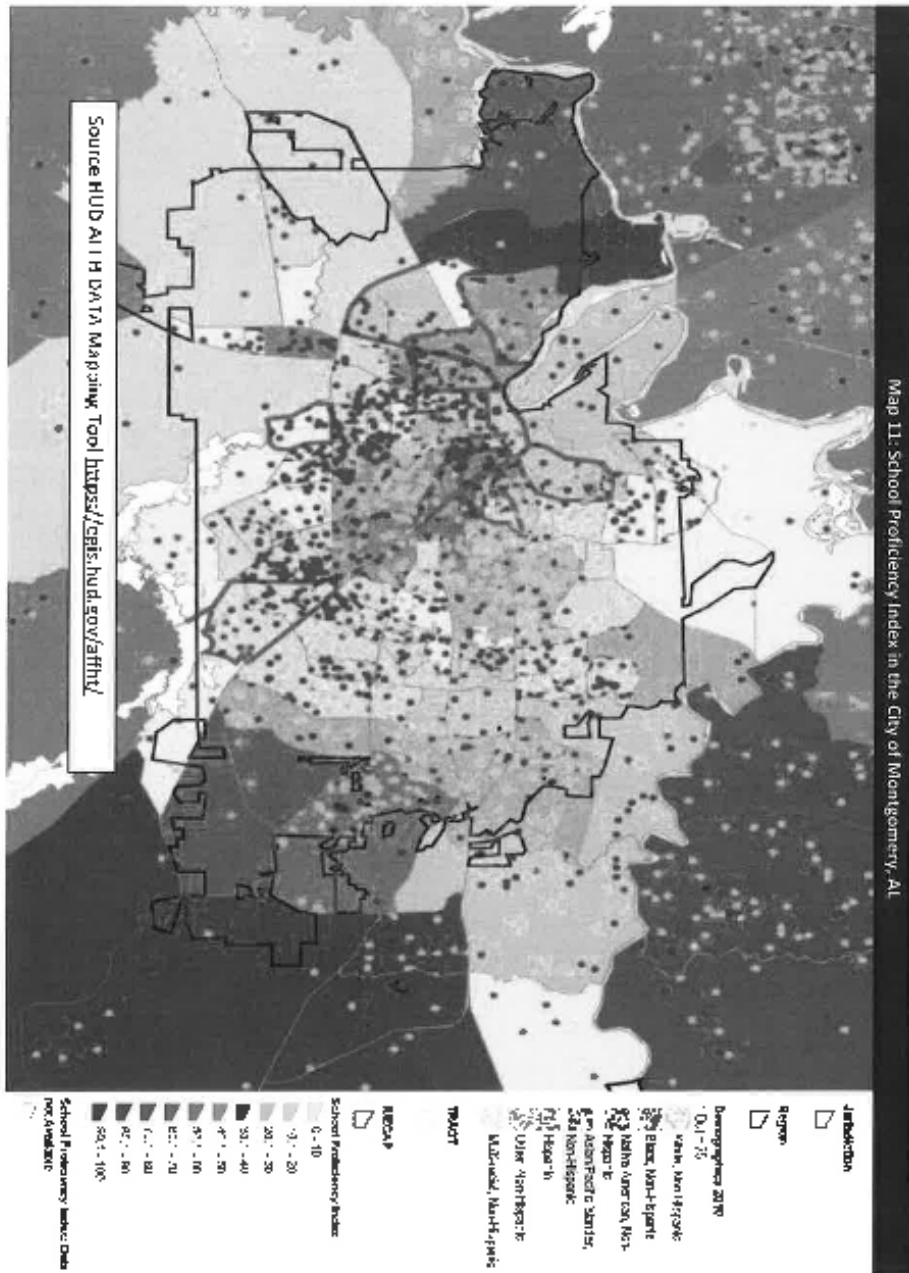
Overall, in the Montgomery Region area, it appears that the higher opportunities for education are geographically located in the north and northeast regional area of the City of Montgomery's northern boundary. This appears to be true for the population that is located outside the most southeast corner of the City. There are pocket areas to the south of the city's boundary area that also offers high opportunities for education. Overall, it appears that it is the white population (non-Hispanic) that has the best higher opportunity for education in the region area around the city. Maps 11 and 12 depict the School Proficiency Index in the City of Montgomery, Alabama and the region.

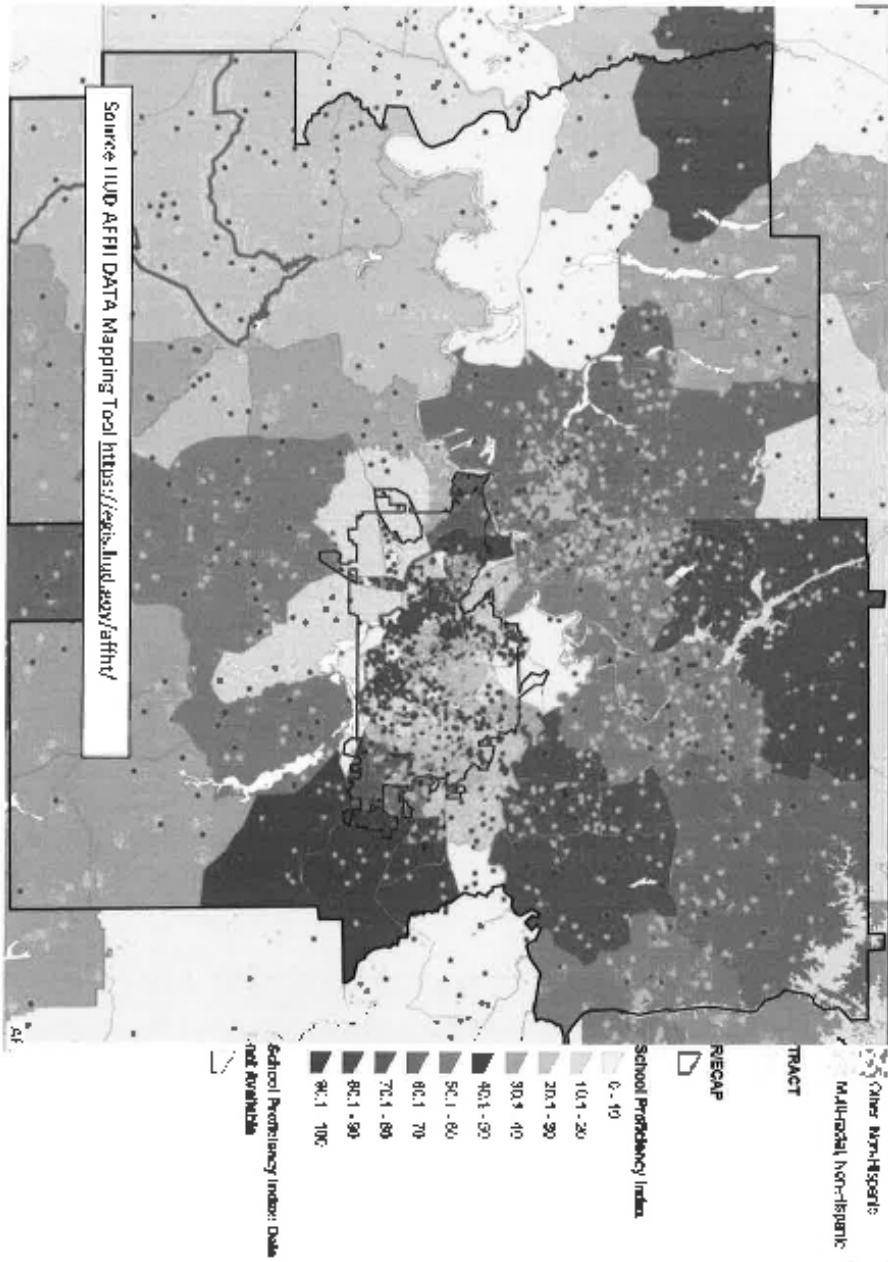
Opportunity Dimensions	Race/Ethnicity					Opportunity Index Disparity between White Non-Hispanic and Other Groups			
	White	Black	Non-Hispanic		Hispanic	Black	Asian	Native American	
			Asian or Pacific Islander	Native American				Native American	Hispanic
Low Poverty Index	54.90	28.70	53.90	39.02	76.60	-24.5	111.95	-13.77	38.2
School Proficiency Index	37.84	28.26	32.63	28.65	31.57	-10.64	10.77	-9.79	+2.35
Labour Market Engagement Index	47.38	39.71	75.33	53.32	47.49	-28.48	0.14	+14.85	+27.89
Transit Index	51.39	30.38	24.76	32.56	36.35	-3.60	-6.67	-1.69	5.52
Low Transportation Cost Index	41.62	30.12	33.80	17.30	-5.01	-1.7	-5.40	-0.50	-5.03
Job Proximity Index	52.65	51.01	37.74	47.91	39.95	14.98	-1.75	13.06	-2.57
Future-Health Index	70.65	12.10	40.70	25.79	14.30	+1.95	-2.74	+0.27	11.95
<b>Overall Index below 500 (all years 1970-1990)</b>									
Low Poverty Index	36.16	14.72	65.81	10.93	14.71	+21.59	26.69	+19.40	+21.19
School Proficiency Index	31.45	27.40	23.12	12.54	28.39	19.79	-4.16	113.35	+2.10
Labour Market Engagement Index	51.15	24.45	62.21	55.61	28.86	125.20	-20.57	4.66	+11.25
Transit Index	37.05	33.54	31.35	47.35	23.81	3.91	+12.59	12.31	+2.05
Low Transportation Cost Index	43.51	43.15	41.39	57.01	43.19	1.65	11.70	1.04	+0.38
Job Proximity Index	38.67	50.65	06.37	37.34	29.12	-7.32	+2.37	+1.04	-20.51
Future-Health Index	34.74	12.77	37.24	13.10	15.18	-1.97	-6.05	11.54	-1.74

Source:

Opportunity Dimensions	Race/Ethnicity						Opportunity Index Disparity between White & Non-Hispanic and Other Groups			
	White	Black	Non-Hispanic Asian or Pacific Islander	Native American	Hispanic	White	Asian	Native American	Hispanic	
<b>July 2024 Data</b>										
Low Poverty Index	53.3	41.7	62.2	41.7	32.9	120.4	-6.9	+8.4	+3.2	+3.2
School Proficiency Index	51.7	41.2	40.6	41.7	41.0	120.7	-11.1	+5.4	+12.2	+12.2
Labor Market Engagement Index	32.8	37.4	72.1	46.7	42.0	415.3	-19.0	+6.1	14.7	14.7
Talent Index	21.7	31.0	22.5	21.7	30.2	6.6	-0.6	-1.4	-1.9	-1.9
Law Transportation Cost Index	27.4	47.7	22.7	26.5	17.8	1.7	-4.6	-1.7	0.8	0.8
Job Proximity Index	52.2	50.4	51.0	52.2	53.7	44.8	2.6	43.0	3.3	3.3
-Volunteer Health Index	71.0	18.5	70.4	22.3	42.7	17.4	+2.1	10.4	+2.7	+2.7
<b>Updated July 2024 Data</b>										
Low Poverty Index	44.4	31.1	55.9	22.8	21.2	+26.1	-11.0	+11.0	+23.0	+23.0
School Proficiency Index	48.3	38.7	23.2	38.3	18.7	21.6	125.7	+11.9	+10.2	+10.2
Labor Market Engagement Index	44.1	25.8	62.2	51.4	35.0	+18.2	-18.1	-7.3	10.0	10.0
Talent Index	33.0	33.2	11.0	38.0	28.2	-9.4	7.8	-9.1	7.8	7.8
Law Transportation Cost Index	28.3	36.3	22.2	30.0	19.9	10.3	-14.7	-11.1	6.3	6.3
Job Proximity Index	47.4	45.2	29.3	43.0	51.5	1.2	-12.0	-7.5	5.4	5.4
Volunteer Health Index	22.4	21.5	17.3	18.8	20.6	-2.1	-7.4	-4.0	-2.7	-2.7

Source:







### **Employment**

The Jobs Proximity Index measures the physical distance between place of residence and job locations. The Labor Market Engagement Index is based on unemployment rate, labor force participation rate, and the percent of the population age 25 and over with a bachelor's degree or higher. Again, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

Map 13 for Jobs Proximity Index for the City of Montgomery shows that block groups that are located and clustered north, south, east and west around the geographic center of the city offer the best access to jobs. The population of block groups clustered around the geographic center with the best access to jobs is majority Black. Populations residing in block groups in or near the geographic center of the City that have the best opportunities are majority White. Populations in the far west block groups of the geographic center of the city have the least opportunities for job employment and appear to be majority Black. Populations in the eastern block groups of the geographic center of the city have the least opportunities for job employment and appear to be majority White.

Jobs Proximity Index scores in the City of Montgomery indicate reasonably good access to jobs for all racial and ethnic groups. The disparity in opportunities is minimal between the Black and white populations. However, the disparity between white and the other major categories of ethnic populations is significantly greater.

Map 14 for Jobs Proximity Index for the Montgomery Region on shows that block groups that are located and clustered to the northwest and west of the Montgomery City region and have the best access to jobs are majority White with small population of Blacks or African-Americans, Native Americans, Asians, Pacific Islanders, Hispanics and Multi-racial population groups are virtually non-existence. In the southern part of the Montgomery region appear to be evenly accounted for with medium access to access to employment. The eastern section of the Montgomery Region appears to have the least opportunities for job employment and appear to be majority White.

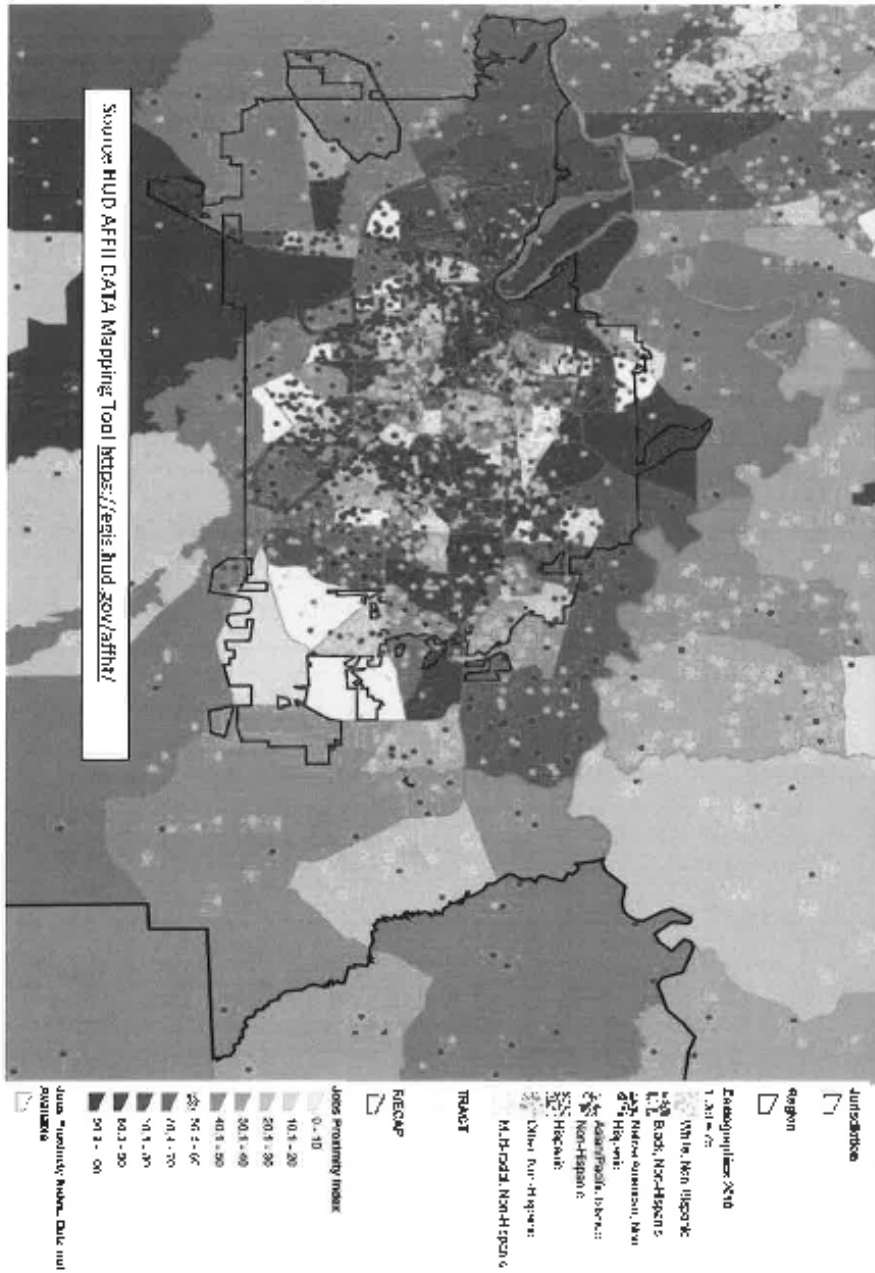
The population of block groups clustered around the geographic center with the best access to jobs is majority Black. Populations residing in block groups in or near the geographic center of the City that have the best opportunities are majority White along with some Hispanic. Populations in the far west block groups of the geographic center of the city have the least opportunities for job employment and appear to be majority White.

Map 15 for Labor Market Index for the City of Montgomery on shows that the highest engagement in the City of Montgomery located in the northern and eastern block groups areas where the majority of the population is white. In the western and southern block

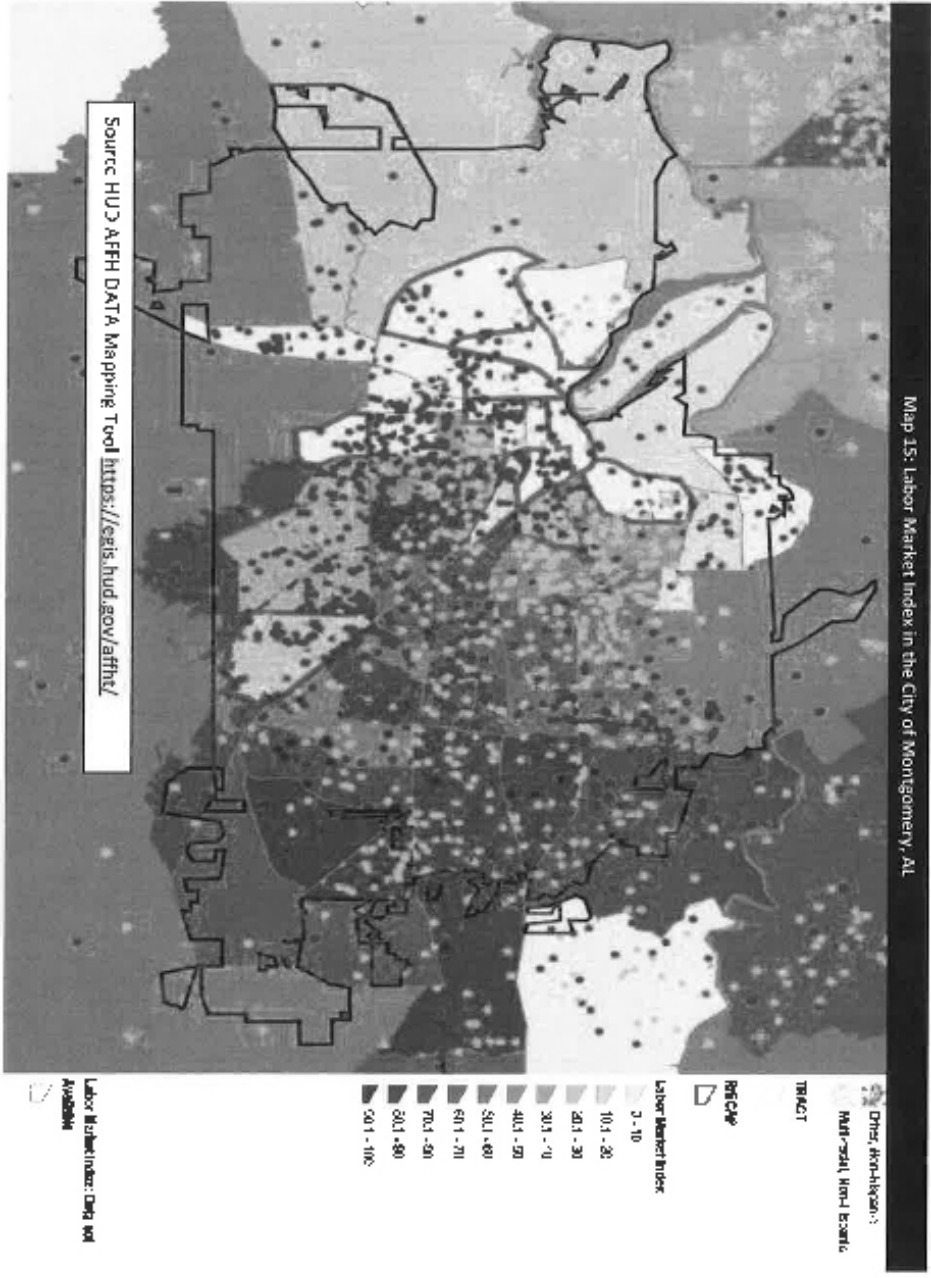
Groups of the city, Blacks or African-Americans including Asian Pacific Islanders have the highest labor market engagement and good access to jobs.

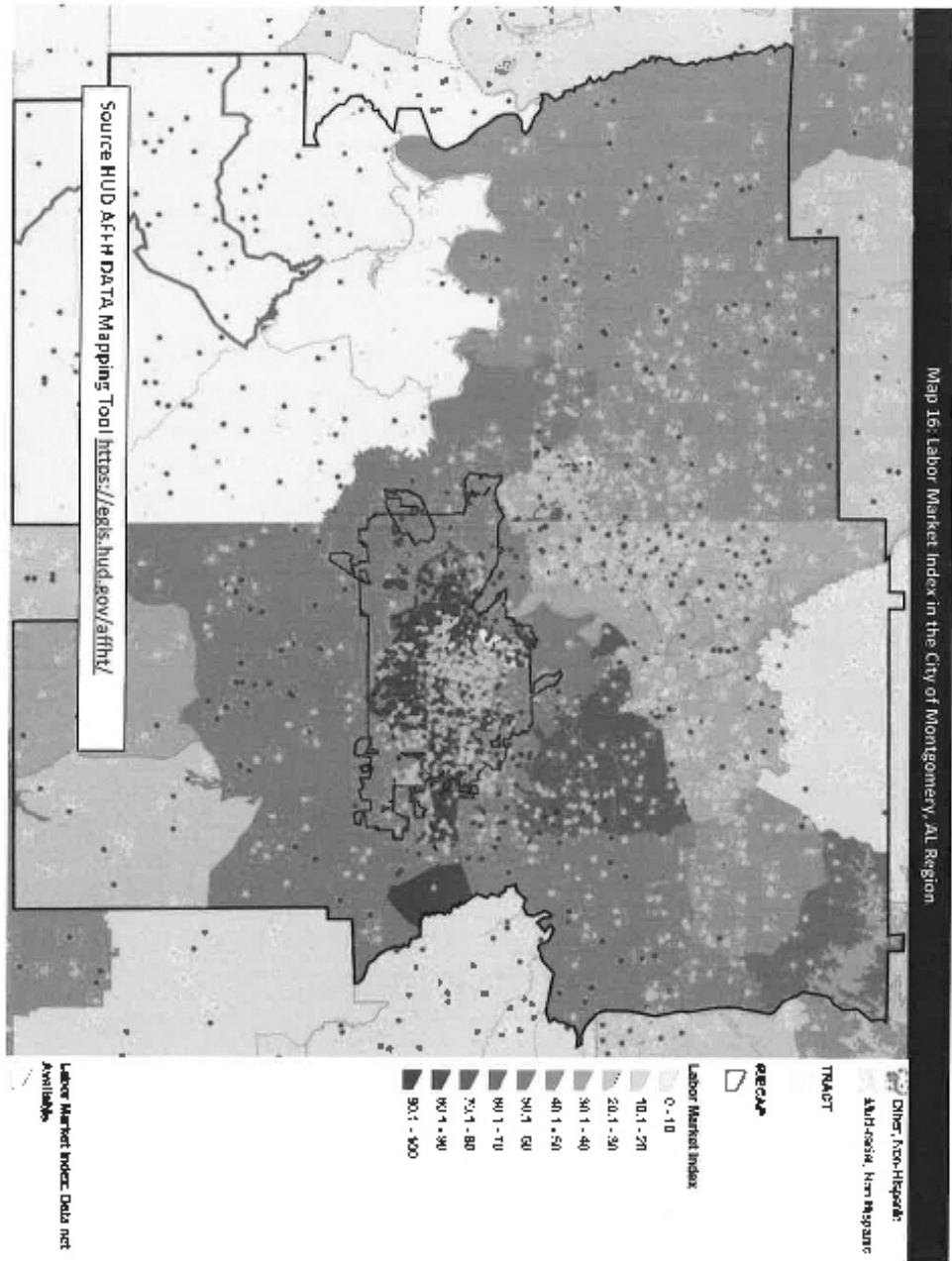
Map 16 for Labor Market Index for the Montgomery Region shows uniform labor market engagement throughout the City's region area. Black groups north and northwest of the City of Montgomery and other region areas show higher levels of labor market engagement with the majority population being White followed by Blacks or African-Americans throughout the region that surrounds the city of Montgomery. In most geographical block groups, there appears to be limited access in the northeast regions of the Montgomery City region. The entire segment of ethnic population is underrepresented in the region.

Map 13: Job Proximity Index in the City of Montgomery, AL









## Transportation

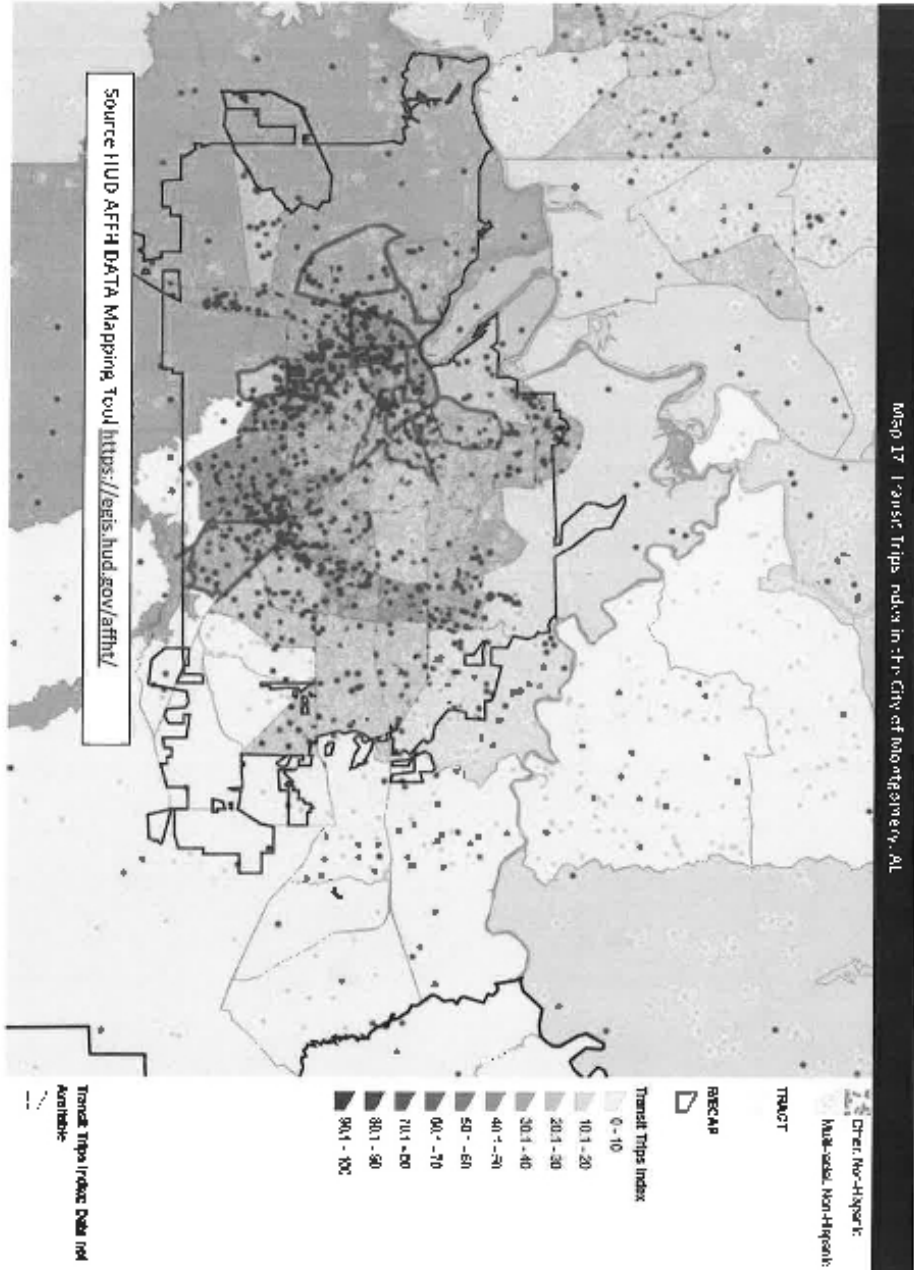
The Transit Trip Index measures how often low-income families in a neighborhood use public transportation, while the Low Transportation Cost Index measures the cost of transport and proximity to public transportation by neighborhood. The higher the Low Transportation Cost Index, the lower the cost of transportation in that block group. Again, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

The highest transit usage in the City of Montgomery occurs in block groups located in the west, south and east of the geographic center of the city. Most of the block groups with the highest transit usage are majority Black. Block groups in the center of the City are majority white and use less transit compared to all other areas of the city. Transit usage in the Montgomery City region is almost non-existent. The lowest transit usage is found to the east of the City. Areas around the City's region are served by agencies such as:

- Montgomery Area Transit System (MATS) provides fixed route and paratransit service within city limits of Montgomery Alabama. The fixed route system averages 2000 trips daily (more than 700,000 trips annually) over approximately 2500 daily route miles.
- Montgomery Area Paratransit System, (MAPS) - is a transportation service provided to those who cannot, for physical or cognitive reasons, ride the City Bus system. MAP is available the same hours as the Fixed Route Buses and provides service within a 3/4 mile corridor of fixed routes.
- Autauga County Rural Transportation (ACRT) - serves Autauga County residents only.
- Elmore County and Lowndes (None)

Transit Trip Index scores in the City of Montgomery indicate high and/or equal levels of usage among African-Americans and Whites. The Asian, Hispanics, and other population group uses transit the least and the Black population uses transit the most. Transit use increases for Whites and African-American populations below the poverty line. There is more transit usage overall in the northern sections of the Montgomery City Region and less usage rates in the southern region. The most frequent users of transit in the region are the White population. The white population uses transit the most, whether above or below the poverty line. Transit usage increases for populations below the poverty line.

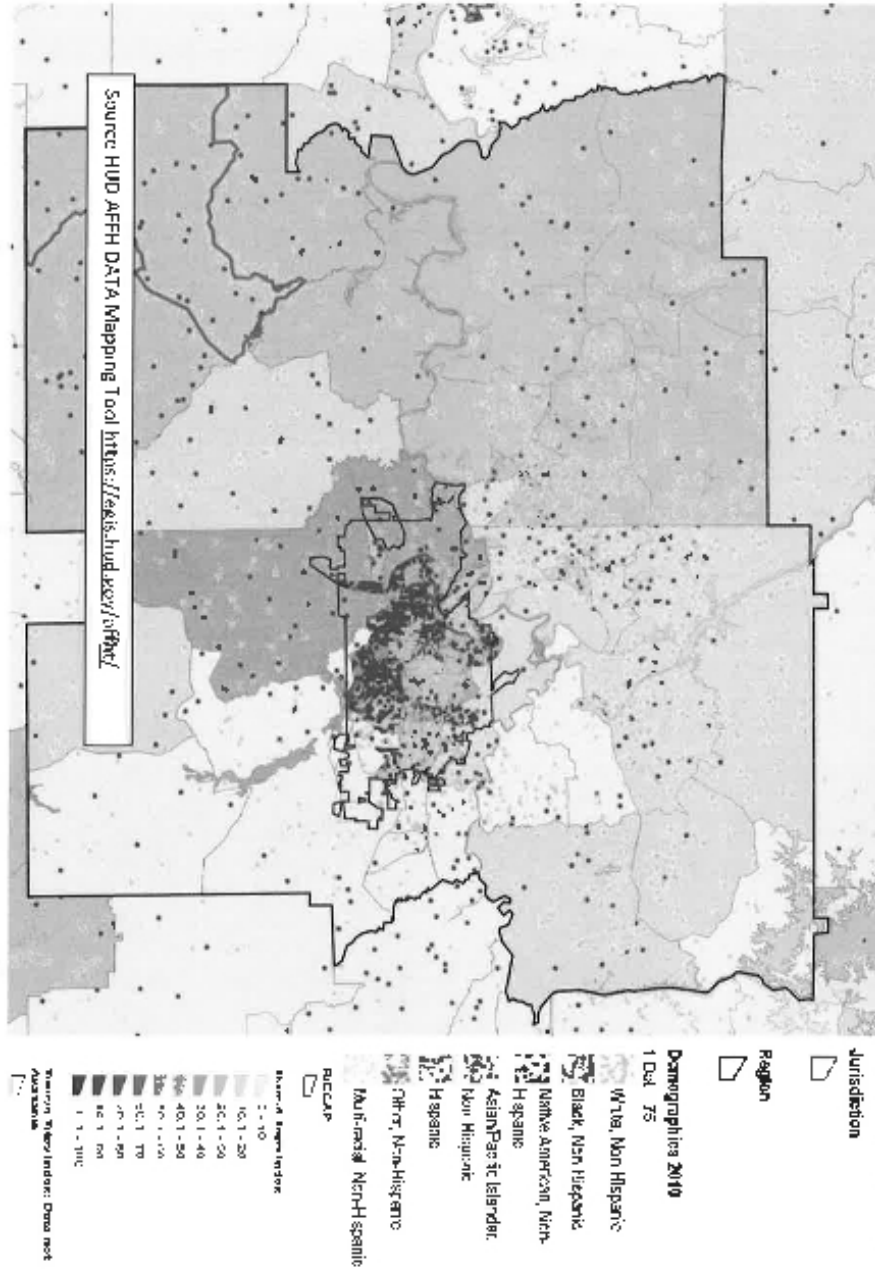
Low Transportation Cost scores are generally similar across all racial and ethnic groups in the City of Montgomery. The Black population tends to have the highest cost while the White population tends to lowest cost in the City of Spartanburg. The Low Transportation Cost is evenly distributed between the African-American and White population in the Montgomery Region Area. This indicates that residents of the county generally spend less on transportation than city residents. See Maps 17 through 20 for Transit Trips Index and Low Transportation Cost Index for the City of Montgomery and region.

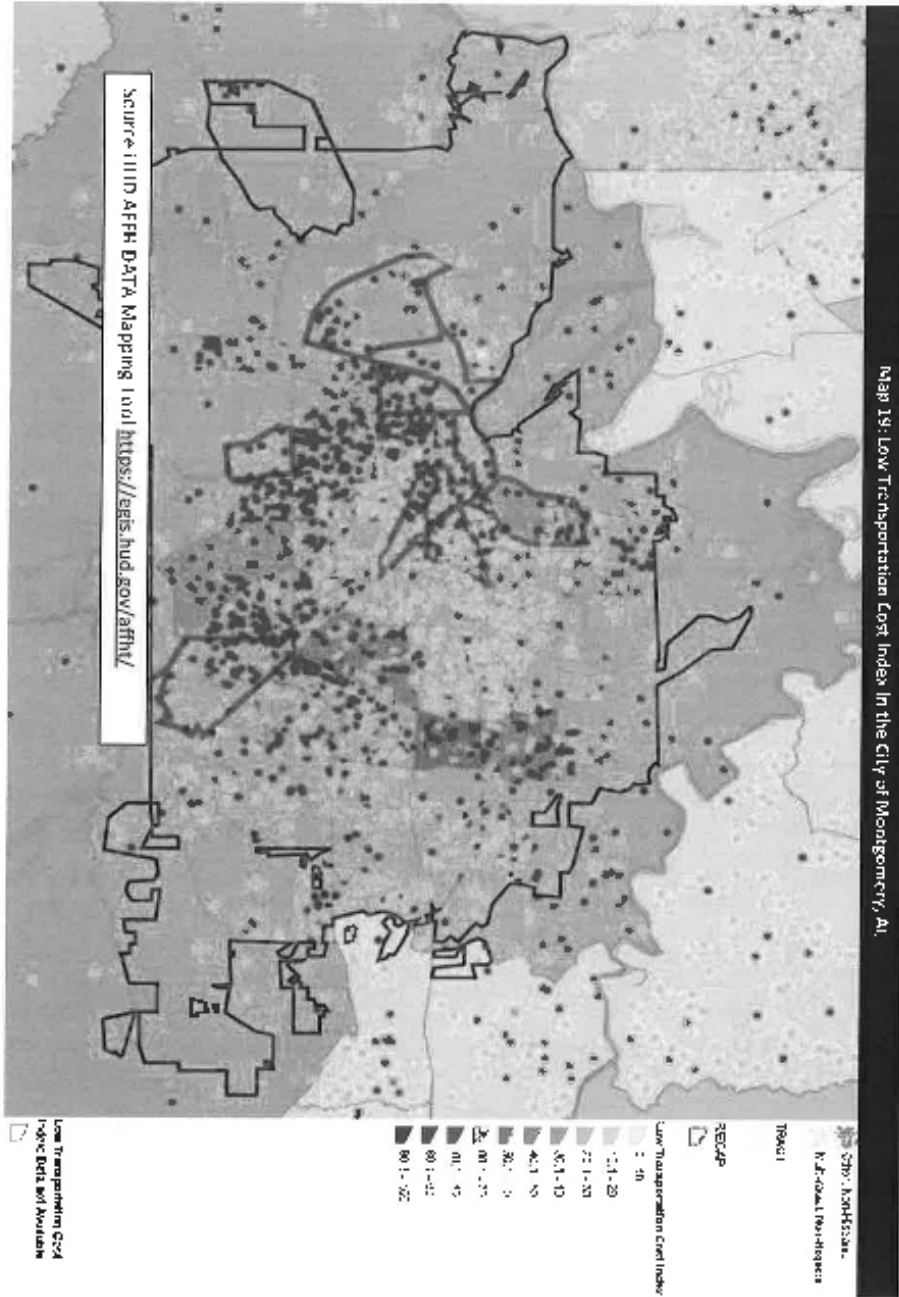


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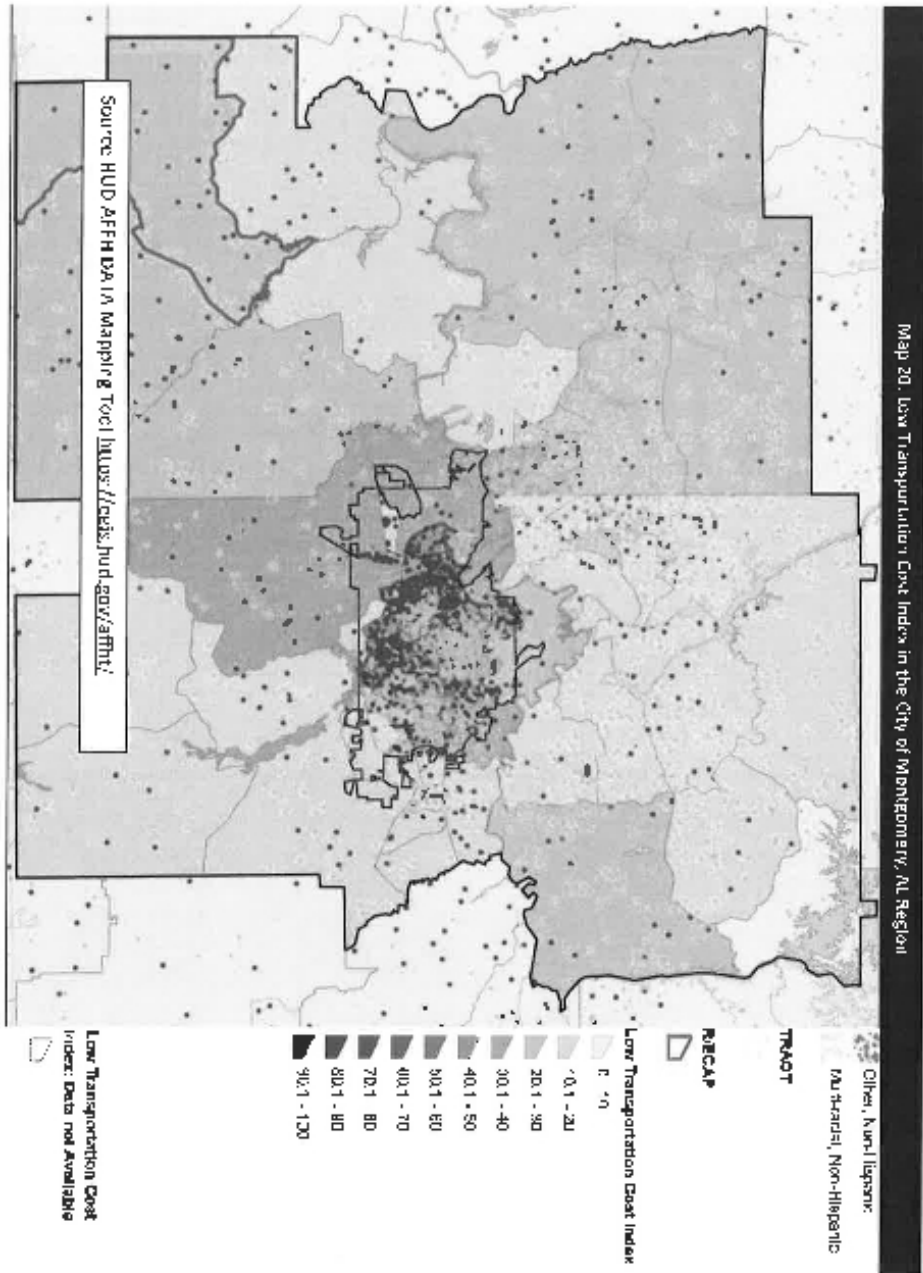


Map 18: Transit Trips Index in the City of Montgomery, AL Region





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### **Walkability**

The Montgomery Study Area Bicycle and Pedestrian Plan was created to assess and meet the bicycle and pedestrian needs of citizens in the MPO Study area. The last two decades have seen the birth and rapid growth of a movement dedicated to creating a multi-modal transportation network that serves all members of society. This movement, guided by federal regulations and state and local initiatives, has been driven by bicycle and pedestrian advocacy groups, environmental proponents, and many others. Planning for bicycle and pedestrian infrastructure has enabled many dissimilar, and at times competing, groups to form a coalition that positively affects all parties. Besides the obvious health benefits, a bicycle and pedestrian network will enable the MPO Study area to better retain and attract both residents and businesses to the area by creating a high quality of life for all. In the end, everyone will gain from the creation of a viable, connected, and safe bicycle and pedestrian network.

The Montgomery Study Area Bicycle and Pedestrian Plan was approved in November of 2002 by the Montgomery Metropolitan Planning Organization (MPO), and then amended in September of 2003. In November of 2010, the Montgomery MPO began the process of updating the plan to reflect the current bicycle and pedestrian needs of the Montgomery Study Area.

Bicycling and walking are beneficial to many aspects of daily life: transportation, economics, health, environment, and quality of life. The Federal Highway Administration cites the following as benefits of bicycling and walking:

- If short distance vehicle trips become bicycle or pedestrian trips, then the cities will benefit from reduced congestion on the roadway network.
- Air pollution would decrease.
- The cost of vehicle ownership is the second highest expense after housing. Increased bicycle and pedestrian facilities will increase the mobility of low income populations.
- Increased bicycle and pedestrian facilities could enable households to reduce the number vehicles owned.
- The health of people is positively impacted by combining transportation and physical activity.
- Bicycling and walking rank among the preferred activities during a vacation.
- Bicycling and walking activities indicate an area with a high quality of life.
- High quality of life enables businesses to attract top talent; therefore, businesses typically are more favorable to investing in these areas.
- The hallmark of a "Livable Community" is the presence of bicycle and pedestrian facilities.
- Pedestrian activity on streets increases the security of the area.
- Cities with a high amount of pedestrian and bicycle facilities are typically healthier.
- Pedestrian and bicycle options increase the social cohesiveness of communities.

The benefits of walking and biking can be maximized through the creation of bicycling and pedestrian facilities that connect residential areas to civic, cultural and commercial amenities and attractions. Federal and state legislation, in conjunction with the growing trend towards a multimodal society, have created a favorable environment for planning and constructing bicycle and pedestrian facilities.

#### **Bicycle and Pedestrian Plan Goals**

- The Montgomery Metropolitan Planning Organization (MPO) 2012 Bicycle and Pedestrian Plan will guide the planning and implementation of new and rehabilitated bicycle and pedestrian facilities in the Montgomery River Region. A series of goals express the overall purpose of the plan as well as the various essential components. Bicycle routes and pedestrian facilities will not be fully developed or utilized without implementation of many of these components. The goals are as follows:
- Create a pedestrian and bicycle network that ensures the mobility of all citizens and fosters growth of economic competitiveness in the River Region.
  - Actively seek new and old avenues of funding for bicycle and pedestrian projects.
  - Increase the number of people who utilize bicycle and pedestrian facilities for short trips.
  - Connect residential areas to popular destinations such as parks, schools, libraries, community centers, YMCAs, and shopping districts.
  - Connect employment areas to residential areas.
  - Maintain data on bicycle and pedestrian accidents to address current and emerging safety issues.
  - Encourage community involvement in bicycle and pedestrian planning and construction.
  - Improve safety for all riders by increasing awareness that bicyclists are legally allowed on roadways.
  - Develop coordinated effort to improve bicycle and pedestrian safety education.
  - Increase public understanding of bicycle and pedestrian rights and laws through collaboration and cooperation with local government agencies, non-profits, and other groups.
  - Increase knowledge of bicycle and pedestrian benefits through education initiatives in public and private schools.
  - Support and encourage educational opportunities for students to learn about bicycle safety and skills.
  - Create presentation on bicycle and pedestrian safety, rights and laws for local high school Driver's Education classes.
  - Create strategy to address the security of bicyclists and pedestrians.
  - Utilize known safety options in all areas.
  - Pursue collaborations with the Montgomery Bicycle Police Division to increase police presence on the bicycle network.
  - Incorporate community involvement on bicycle route construction to ensure all security issues are addressed.
  - Develop Complete Streets policy.
  - Ensure residential, commercial and retail development and redevelopment incorporates facilities for all modes of transportation.

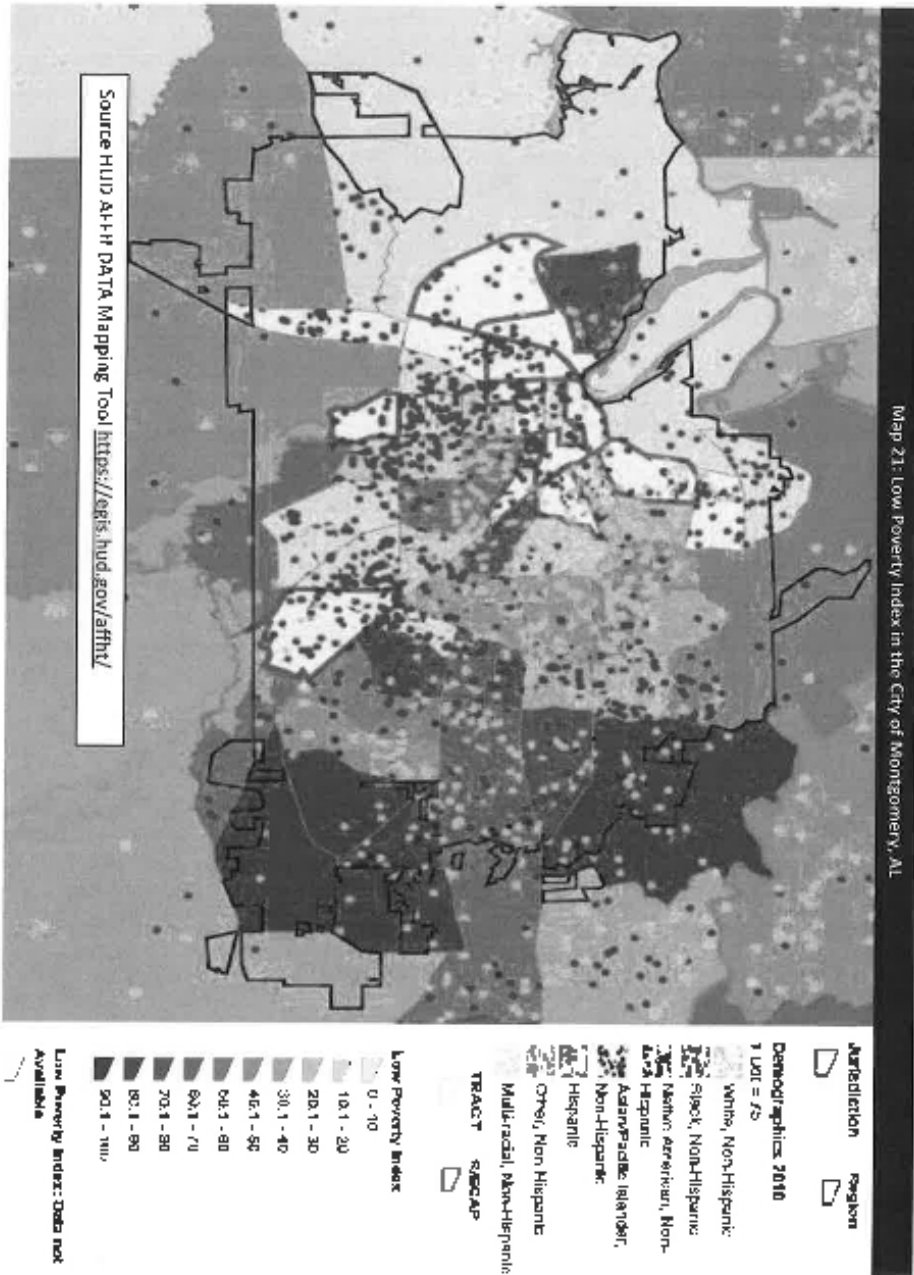
- Advocate for bicycle and pedestrian facilities on all new roadway construction as well as all roadway rehabilitation projects.
- Encourage residential development to include safe bicycle and pedestrian facilities including sidewalks, crosswalks, bicycle signage, bike lanes and sharrows.
- Eliminate the practice of issuing waivers for sidewalks.
- Encourage retail and non-retail development and redevelopment to practice “smart growth” principles.

#### Poverty

HUD’s Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure exposure to poverty by neighborhood. Lighter shading indicates areas of higher levels of poverty and darker shading indicates lower levels of poverty. The highest poverty areas in the City of Montgomery are concentrated in black groups in the north eastern, southwestern, southeastern, and central areas of the city. In the Montgomery Regional area, high poverty areas are located in black groups immediately south and sporadically around the entire city. The population in most these high poverty areas are majority white or include large segments of minority populations. In addition to the correlation with race and ethnicity, high poverty areas coincide with spatial patterns tracking access to opportunities.

Low Poverty Index scores indicate significant disparities based on race and ethnicity in the City of Montgomery. The Asian-Pacific population below the poverty line is least likely to live in neighborhoods with high poverty. The difference in Low Poverty Index scores between white and Black populations suggest the high levels of exposure to poverty that Black populations experience in the City of Montgomery. Asian and Native American populations below the poverty line have less exposure to high poverty areas, while Black populations below the poverty line have increased exposure. In the Montgomery Region area, the White population below the poverty line are exposed to the most areas of high poverty. The African-American and Hispanic population is most likely to experience or live among high levels of poverty. See Maps 21-22 for poverty in the City of Montgomery, Alabama and region.

Map 21: Low Poverty Index in the City of Montgomery, AL





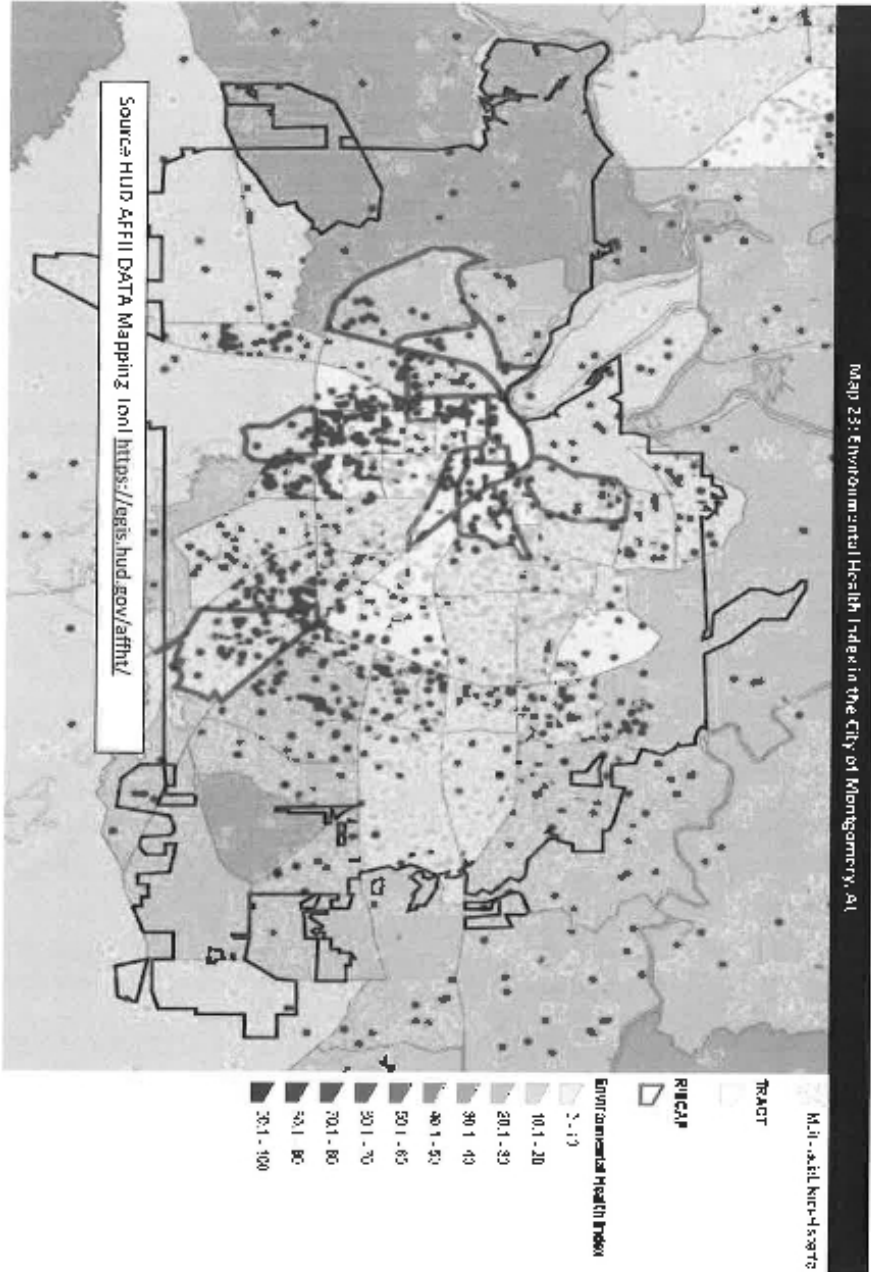


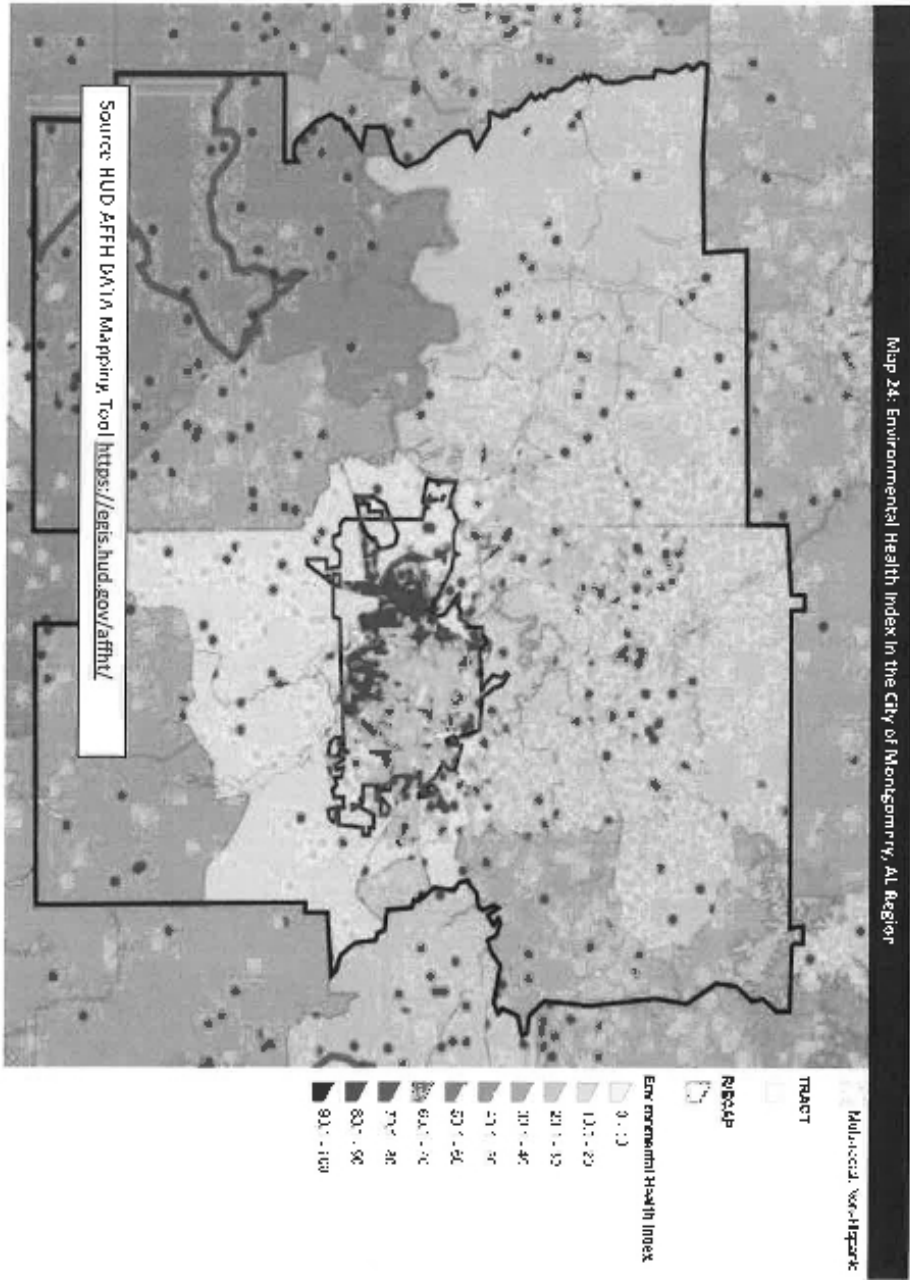
### **Environmental Health**

HUJY's Environmental Health Index measures exposure based on EPA estimates of air quality (considering carcinogenic, respiratory, and neurological toxins) by neighborhood. The index only measures issues related to air quality and not other factors impacting environmental health. Lighter shading indicates areas of lower air quality and darker shading indicates higher air quality.

The overall air quality in the City of Montgomery is on the lower end of the spectrum. Air quality is relatively uniform through all areas of the city. Block groups with the lowest air quality are found close to the city center and the best air quality can be found in the eastern half of the city. Although it is difficult to determine any correlation between racial composition of block groups and air quality, the eastern half of the city section is where there are heavy concentrations of the white population while African-American . The lowest air quality in Montgomery Regional area is found in areas immediately surrounding the city.

The Environmental Health Index scores in the City of Montgomery suggest the presence of low air quality and similar levels of exposure across all racial and ethnic groups. Asian- Pacific Islanders and Hispanics below the poverty line in the city have less exposure to the low air quality compared to others. The air quality in the Montgomery Region area is not much better as evidenced by the higher Environmental Health Index scores, but there are also slightly larger disparities between population groups. The scores suggest the white population resides in areas with the better air quality and the Black population and the Hispanic population below the poverty line live in areas with lower air quality. See Maps 23-24 for Environmental Health Index in the City of Montgomery, Alabama and the region.





### Superfund Site

A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL). There is one Superfund sites in the city of Montgomery, AL, located in West Montgomery near Maxwell Air Force Base, Alabama.

Table 12: SUPERFUND NATIONAL PRIORITIES LIST (NPL) SITES IN THE CITY OF MONTGOMERY, ALABAMA

Site Name	City	Site EPA ID	Listing Date	Site Score	Federal Facility Indicator
T.H. Agriculture & Nutrition Co. (Montgomery Plant)	Montgomery	A 100-75-1085	08/30/1990	44.46	No

Source: EPA, National Priorities List (NPL) Sites by State

### T.H. Agriculture & Nutrition Co. (Montgomery Plant)

The 16.4-acre T.H. Agriculture & Nutrition Co. (Montgomery Plant) site is located on the west side of Montgomery, Alabama, approximately two-miles south of the Alabama River and just west of Maxwell Air Force Base. It includes the area where operations formulated, packaged and distributed pesticides, herbicides and other industrial and water treatment chemicals. There are two adjacent parcels of land – the T.H. Agriculture property and the former Pennwalt property (now owned by Elf Atochem) included within the site's footprint. Commercial and industrial land uses border the site to the north, east and south. An undeveloped residential area borders the site to the west. A mobile home park is located northwest of the site. EPA placed the site on the Superfund program's National Priorities List (NPL) in 1990 because of contaminated groundwater, sediment, and soil resulting from operations at the site.

EPA, the Alabama Department of Environmental Management (ADEM) and the site's potentially responsible parties (PRPs) have investigated site conditions and taken steps to clean up the site in order to protect people and the environment from contamination. Site contamination does not currently threaten people living and working near the site. By monitoring groundwater, placing institutional controls on the site property and undertaking Five-Year Reviews, EPA, ADEM and the site's PRPs continue to protect people and the environment.

Since the 2012 FYR, groundwater wells, at the site, were monitored in 2012, 2013, 2015, and 2017. Also in 2017, several groundwater wells that were no longer being used were plugged with bentonite and abandoned. The most recent Five Year Review was published in 2017. The final soil and groundwater remedies at the T.H. Agriculture and Nutrition Site are expected to be protective of human health and the environment, and in the interim, exposure pathways that could result in unacceptable risks are being controlled. Currently, the site is vacant. There are no plans to redevelop the site. Groundwater monitoring will continue, while the fifth Five Year Review will be conducted in 2022.

#### **Capital City Plume Superfund Site**

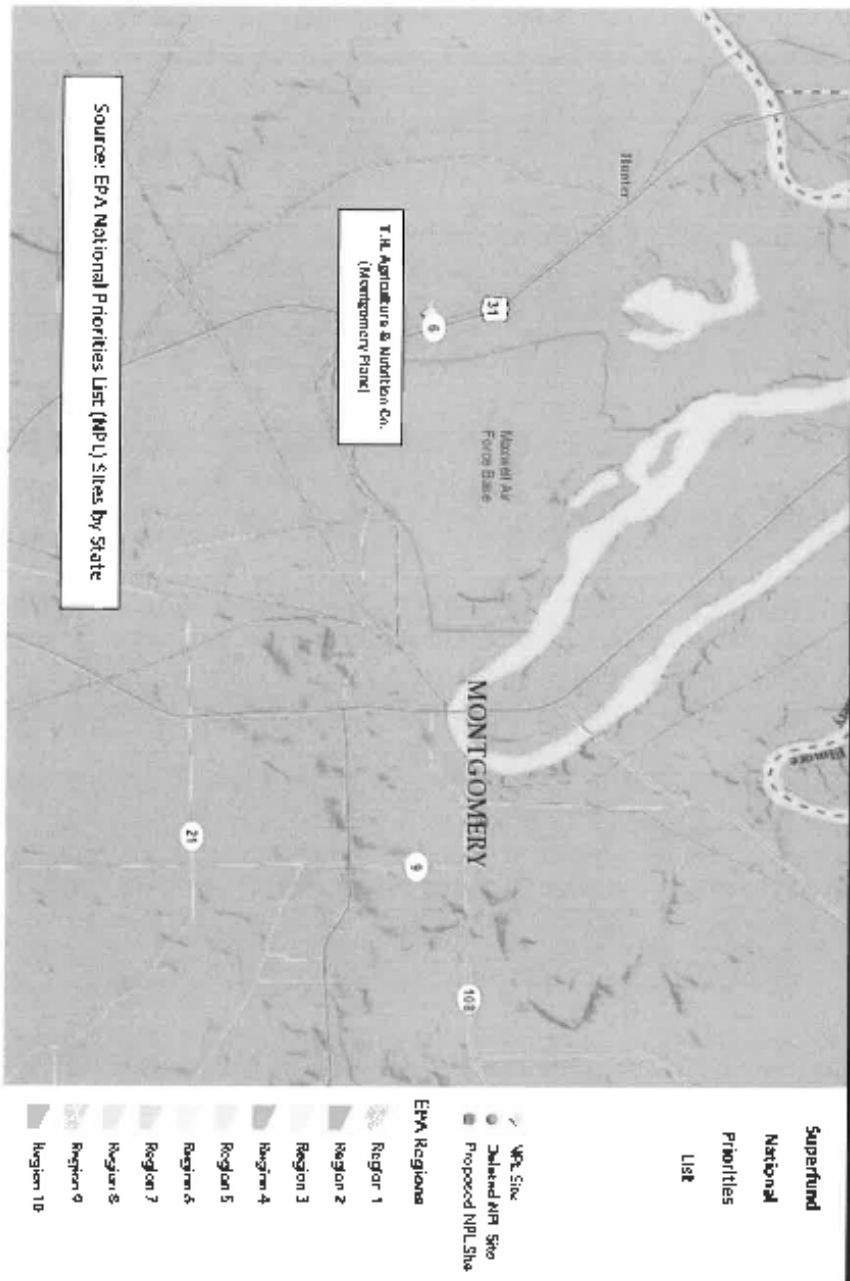
The Capital City Plume, which also is referred to as the Capital City Plume (Site EPA ID AL0001058056), is an area of contaminated groundwater located beneath the western downtown area of Montgomery, Alabama. The contamination was discovered in 1993 by the Alabama Department of Environmental Management (ADEM) which was investigating soil contamination at the Retirement Systems of Alabama Energy Plant in the city. After assessment by the United States Environmental Protection Agency (EPA) it was proposed for inclusion in the National Priorities List (NPL) in May 2000.

The City of Montgomery managed to keep the site off of the NPL, eliminating the possibility that it could be labeled a superfund site. By taking fiscal responsibility for the site and its cleanup. The mayor of Montgomery called for a creation of the Downtown Environmental Alliance (Alliance), which would be responsible for planning and undertaking the cleanup costs of the contaminated site. The agreement between the City of Montgomery and the EPA is historically significant and groundbreaking because the parties who are going to pay for the cleanup costs have voluntarily joined the Alliance. The city of Montgomery serves as a model to other cities when faced with similar situations. The site does not affect drinking water. The ongoing assessment will evaluate the potential for soil vapor intrusion. From October 1, 2015, to November 15, 2015, nominations were being accepted for 10 membership spots in a Community Outreach Group (COG). COG will work with the Alliance and the local community as changes continue to be discussed and implemented. The 10 members of the COG will attend community meetings and aid in generating ideas on how to move forward with the plume site.

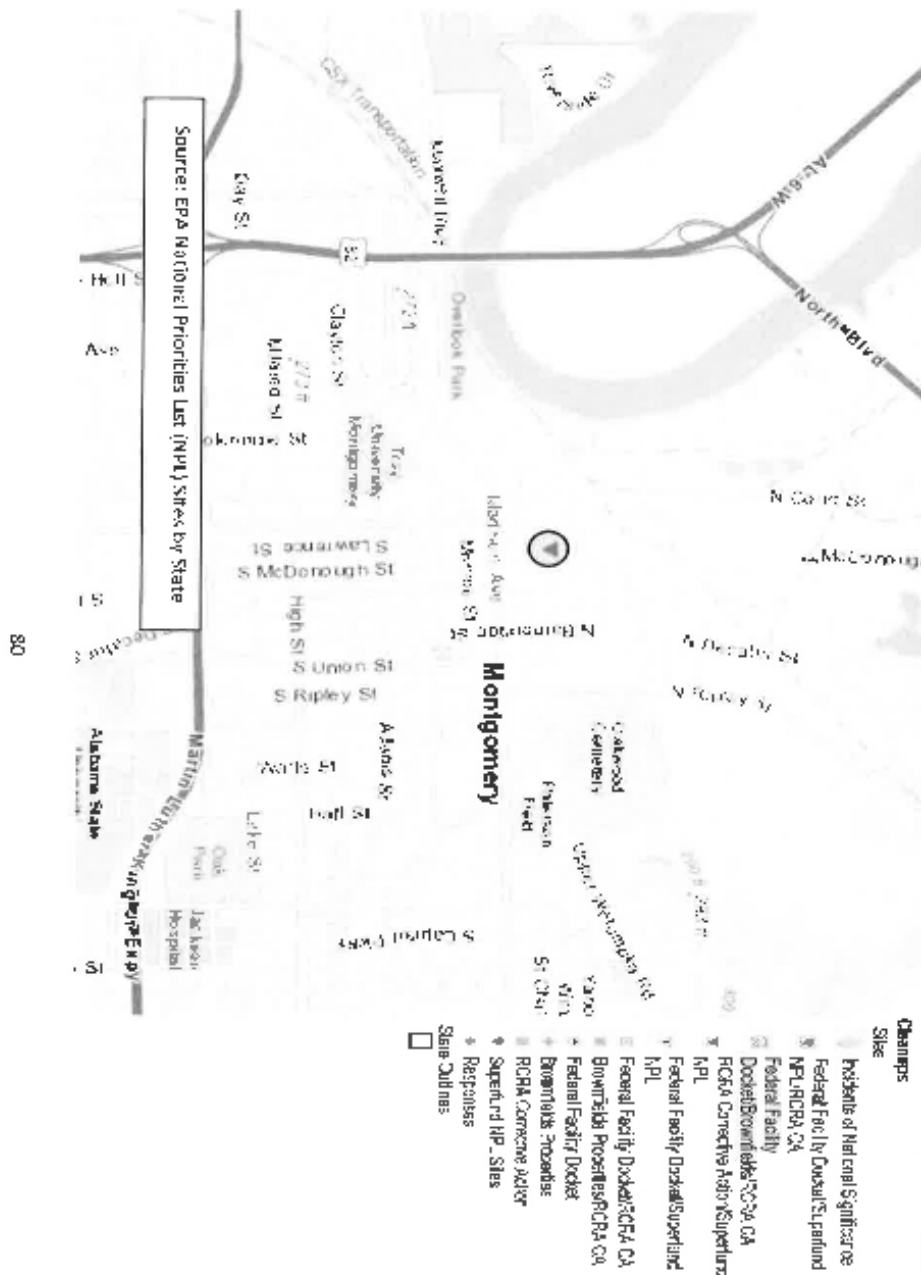
From 2008 to 2010 the United States Geological Surveys' Alabama and South Carolina Water Science Centers conducted tests on numerous things in and around the site of the plume in downtown Montgomery. Contaminants had been found in groundwater, so the tests were conducted to reveal where the source of contamination was stemming from as well as the pathways the contamination was taking underground. Additionally, the U.S. Geological Survey (USGS) aimed to discover when the contamination occurred. In order to find answers to these questions the USGS conducted many tests and methods of sampling including but not limited to sampling of creek water, ground water, trees, and soil. The USGS also looked at how the land was historically used so that a correlation could be drawn between locations of high concentrations of chemicals and the source polluters. Scientists used passive-diffusion bag samplers to collect pore water from Cypress Creek and groundwater from other locations, which would provide data and concentration levels of the contaminants in the creek. Scientists also took tissue samples from trees that were growing along the Alabama River, Cypress Creek, and downtown Montgomery so that the analysis and data could give a better idea of the big picture and the true reach of the pollution.

The tests concluded that the aquifer residing below the Capital City Plume site was contaminated with perchloroethylene (PCE) and trichloroethylene (TCE) and that the contamination was likely caused by the commercial printing industry that resided in downtown Montgomery in the late 1800s and early 1900s. The USGS scientists also concluded that the contamination likely was attributed to wastewater containing chlorinated solvents that had gotten into stormwater systems, thus polluting the aquifer. As part of the remediation action, the City of Montgomery planted two acres of poplar trees, which take up and break down contaminants from shallow groundwater through their roots. The Alliance has submitted a work plan to complete the assessment of the plume area. During the years of analysis and cleanup, the downtown area has remained open for business and redevelopment. This includes the building of a new Riverfront Amphitheater, a Conference Complex, and parks and attracting new retail outlets, housing, offices, and industry. See Maps 25-26 for Superfund in the City of Montgomery, Alabama.

Map 25: T.H. Agriculture & Nutrition Co. (Montgomery Plant) Superfund Site in the City of Montgomery, AL



Map 25: Capital City Superfund Site for the City of Montgomery, AL

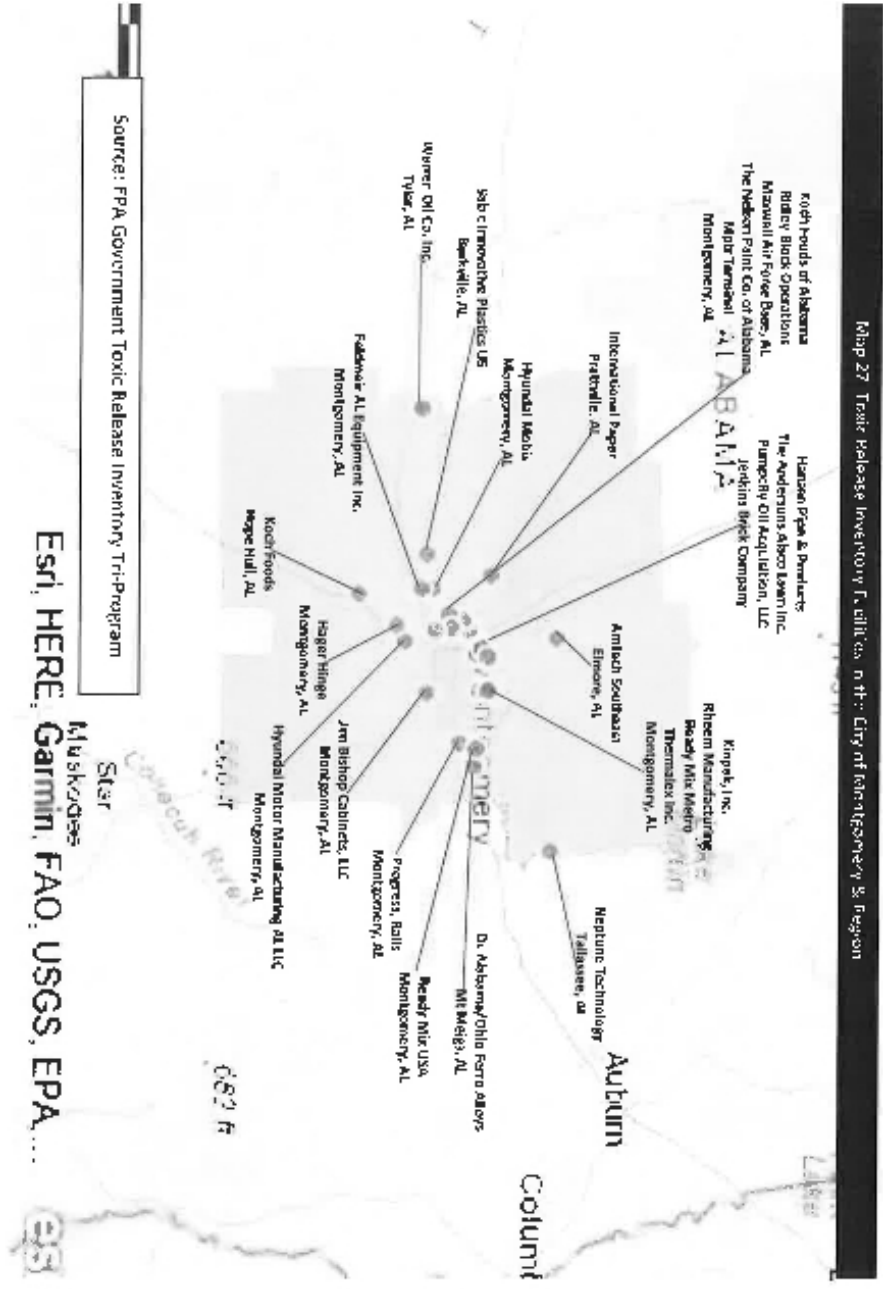




#### **Toxics Release Inventory (TRI)**

The Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, leaked for destruction, and disposed of or otherwise released on and off-site. This information is collectively referred to as production-related waste.

Montgomery, AL ranks 113 out of 898 urban areas in the country based on total releases per square mile (Rank 1 = highest release per square mile). Looking at production-related waste managed over time helps track progress in reducing waste generated and moving toward safer waste management methods. EPA encourages facilities to first eliminate waste at its source (source reduction). For waste that is generated, the preferred management method is recycling, followed by energy recovery, treatment, and as a last resort, disposing of or otherwise releasing the waste. Under the Pollution Prevention Act of 1990, TRI collects information to track industry progress in reducing waste generation and moving towards safer waste management alternatives. See Map 27 for Toxic Release Inventory Facilities in the City of Montgomery, Alabama and Region.



Map 27: Toxic Release Inventory Facilities in the City of Montgomery & Region

Source: EPA Government Toxic Release Inventory Tri-Program

Esri, HERE, Garmin, FAO, USGS, EPA...

## Parks

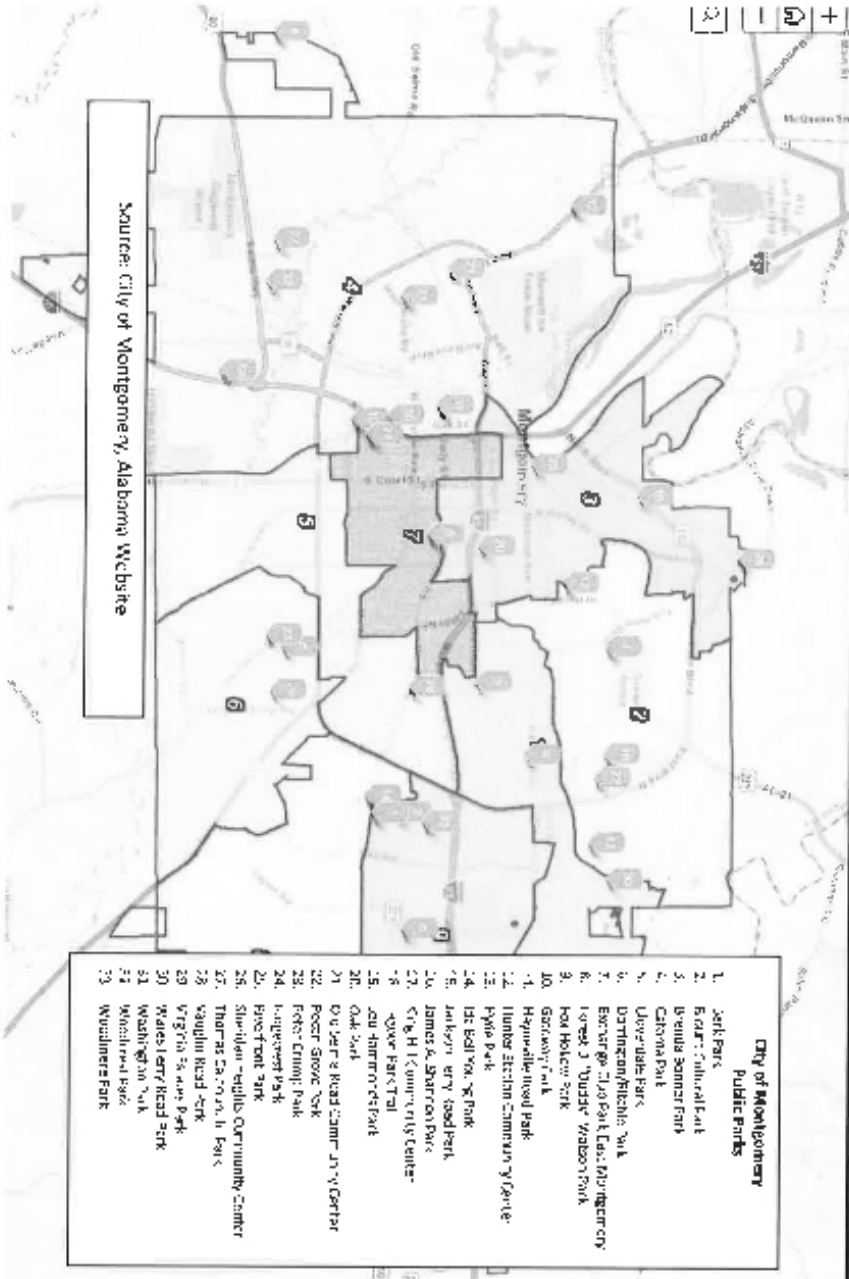
City parks play a vital role in the social, economic, and physical well being of America's cities and their residents. As cities become more densely populated and concern about the impact of climate change increases, planners, elected officials, and community advocates are taking a fresh look at parks and their potential to help address critical urban infrastructure and public health issues. Parks are now recognized as powerful tools for urban communities and local economies. The benefits of urban parks are City parks are that they provide access to recreational opportunities, increase property values, spur local economies, combat crime, and protect cities from environmental impact. City parks encourages active lifestyles and reduce health costs. Physical activity can reduce or prevent many physical and mental health problems. Parks also reduce the costs of healthcare: maintaining a healthy weight saves \$1,500 per person in healthcare costs per year.

City parks strengthen local economies and create job opportunities. Parks attract residents and businesses, increase revenue for cities, spur private investment, and increase job opportunities. Making investments in federal park grants will usually result in local public and private investments. City parks makes cities more resilient. Cities are integrating parks with their infrastructure plans to manage stormwater and mitigate flooding. Cost-sharing across agencies can save money on park creation, maintenance and programming allowing cities to fully leverage the many benefits of parks to cities and residents.

City parks increase community engagement and reduce crime. Planning and programming that engages residents in the design and of their local parks fosters a sense of community and helps ensure that the parks reflect the needs of the community. Community involvement and greening of vacant urban land, for example, has been shown to decrease crime and generate additional support for nearby park projects. City parks help clean the air and improve public health. Trees in urban parks remove up to 7,111,000 tons of toxins from the air annually at a value of \$3.8 billion to cities. Green spaces also filter rain, reducing water pollution, protecting drinking water, and decreasing the rates of waterborne illness. Green spaces in cities also help cool our cities, reducing the heat-island effect.

City parks are a tool for cities to achieve their equity goals. Vibrant parks and green spaces are at the center of resilient and equitable cities, and increasingly, agencies and public officials are leveraging the many benefits of parks to meet their city-wide equity goals. Through community engagement and applying an equitable approach to park funding, park leaders, public, private, civic, and philanthropic partners are directing investments to communities in greatest need. Parks have a key role to play in social equity by ensuring that all people have access to the recreational and other benefits they provide. Parks are distributed equally throughout the City of Montgomery. See Map 28 for Public Parks in the City of Montgomery, Alabama.

Map 28: Public Parks in the City of Montgomery, Al



### **Spatial Distribution**

Spatial distribution patterns of racial composition and index scores indicate unequal access to opportunities among different population groups. Similar patterns associated with race and ethnicity appear throughout the City of Montgomery and the Montgomery Regional area when examining the level of access to schools, employment, jobs transit, and environmental health.

Generally, African-American and Hispanic populations are concentrated in block groups that have the lowest levels of access to proficient schools in both the city and county. Residents in the have higher levels of access to proficient schools compared to the City of Montgomery, minority groups still have less access compared to the white population. In both the city and county, most of the block groups that have school proficiency index scores above 50 are majority white.

The level of access to jobs in the city and county are also closely associated with race and ethnicity. Labor Market Engagement Index scores of population groups indicate significant disparities in the City of Montgomery. The population in block groups with the best access to jobs is majority white and block groups with the lowest levels of access to jobs have population are majority Black.

Access to jobs in the Montgomery Region area deviates from the pattern found in the City of Montgomery, Alabama. Block groups with the best access to jobs are slightly more diverse compared to the rest of the county. According to Jobs Proximity Index scores, Black, Asian, Native American, and Hispanic populations all have better access to jobs compared to the white population in the Regional area. Black, Asian, and Native American populations are also more engaged with the labor market in the Regional Area compared to the same populations in the City of Montgomery.

Transit usage is relatively uniform across all population groups in the City of Montgomery and the Regional area; however, there is a correlation between transit usage and race and ethnicity. Black and Hispanic populations are the most frequent users of transit in the city and county, respectively. Transportation costs the least for the Black and Hispanic population below the poverty line.

Exposure to poverty can impact access to the various opportunities discussed previously. The population in high poverty areas in both the city and county are majority Black or include large segments of minority populations. Low Poverty Index scores indicate populations with the highest levels of exposure to poverty are Black and Hispanic populations. The Asian population above the poverty line and Native American population below the poverty line have the least exposure to areas of high poverty in the city and county.

Environmental Health Index scores suggest the white population resides in areas with slightly better air quality while the Black population and the Hispanic population below the poverty line live in areas with the lowest air quality. The lowest air quality is found in and around the city where the black groups are the most racially and ethnically diverse in Montgomery Regional area.

## CHAPTER 6- HOUSING PROFILE

### Affordability and Housing Need

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is cost burdened if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. A household is overcrowded if there is more than 1.0 people per room, not including kitchen or bathrooms.
3. A housing unit lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four (4) severe housing problems, including:

1. Severe cost burden (more than 50% of monthly housing income is spent on housing costs),
2. Severe overcrowding (more than 1.5 people per room, not including kitchen or bathrooms),
3. Lack of complete kitchen facilities (as described above), and
4. Lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combination of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for the City of Montgomery, Alabama, and Region is provided in the tables that follow.

According to Table 13, in the City of Montgomery, Alabama, there are 29,065 out of 79,980 households with disproportionate housing needs. The largest number of households with disproportionate housing needs by race in the city are those occupied by Black , Non-Hispanics at 19,853. The second largest households with disproportionate housing needs by race in the city are White, Non-Hispanics at 7,365. The largest percentage of households with disproportionate housing needs by race in the city are those occupied by other, Non-Hispanics (63%) followed by Hispanics (49%), Native Americans, Non-Hispanics (48%), and Blacks or African-Americans, Non-Hispanics (50%).

**Table 13: Comprehensive Housing Affordability Study (CHAS) Data: City of Montgomery, Alabama and Region**

Disproportionate Housing Needs Households Experiencing any of the Four Housing Problems	City of Montgomery # of Households	City of Montgomery Region	
		# With Problems	% With Problems
<b>Overall Region</b>			
White, Non-Hispanic	7,265	32,505	22.03%
Black, Non-Hispanic	10,853	43,292	45.61%
Hispanic	934	1,898	47.21%
Asian or Pacific Islander, Non-Hispanic	378	1,095	26.78%
Native American, Non-Hispanic	40	85	47.06%
Other, Non-Hispanic	438	751	62.55%
<b>Total</b>	<b>29,065</b>	<b>79,080</b>	<b>38.84%</b>
<b>Household size (per one, two- family households, 3+ people Non-family households)</b>			
Family households, 2+ people	12,984	43,379	29.93%
Family households, 3+ people	1,709	6,843	47.53%
Non-family households	12,815	29,750	43.05%
<b>Households Experiencing any of the Four Severe Housing Problems</b>	<b># With Problems</b>	<b># of Household</b>	<b>% With Problems</b>
<b>Race/Ethnicity</b>			
White, Non-Hispanic	3,654	32,505	11.24%
Black, Non-Hispanic	10,969	43,242	25.34%
Hispanic	374	1,898	30.53%
Asian or Pacific Islander, Non-Hispanic	212	1,086	14.22%
Native American, Non-Hispanic	40	85	47.06%
Other, Non-Hispanic	275	751	35.12%
<b>Total</b>	<b>15,725</b>	<b>79,980</b>	<b>18.66%</b>
<b>City of Montgomery Region</b>			
		# of Household	% With Problems
White, Non-Hispanic	8,369	77,028	11.73%
Black, Non-Hispanic	24,279	57,380	24.95%
Hispanic	817	2,770	29.49%
Asian or Pacific Islander, Non-Hispanic	220	1,937	11.82%
Native American, Non-Hispanic	88	89	95.35%
Other, Non-Hispanic	370	1,242	29.79%
<b>Total</b>	<b>24,120</b>	<b>141,445</b>	<b>17.05%</b>

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type, and size, which is out of total households.

Note 3: Data Source: CHAS



**Table 34: Comprehensive Housing Affordability Strategy (CHAS) Data: City of Montgomery and Region**

Disproportionate Housing Needs: Households with Severe Cost Burden	* With Problems	City of Montgomery		City of Montgomery Region		
		# of Households	% With Problems	# of Households	% With Problems	
Race/Ethnicity						
White, Non-Hispanic	3,409	32,525	-0.04%	7,110	27,029	9.12%
White, Non-Hispanic	5,579	43,272	29.08%	12,875	57,289	22.31%
Hispanic	120	1,893	1.23%	340	2,720	28.42%
Asian or Pacific Islander, Non-Hispanic	120	1,495	0.12%	140	1,917	1.20%
Native American, Native Hawaiian or Other Pacific Islander, Non-Hispanic	0	83	0.00%	64	22,805	22.80%
Other, Non-Hispanic	245	751	33.53%	524	1,247	28.50%
<b>Total</b>	<b>14,148</b>	<b>79,990</b>	<b>17.68%</b>	<b>20,983</b>	<b>141,445</b>	<b>14.83%</b>
<b>Household Type and Size</b>						
Family households <= 2 people	6,575	45,379	15.53%	9,662	51,544	11.21%
Family households > 2 people	396	5,643	14.54%	1,652	13,204	11.53%
Non-family households	5,177	29,020	21.52%	9,669	46,697	20.71%

Note 1: Severe housing cost burden is defined as greater than 50% of income.  
 Note 2: 2018 % represents a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.  
 Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing needs.  
 Note 4: Data Source: CHAS

In the City of Montgomery, Alabama Regional Area (Table 8 above), there are 46,340 out of 141,445 households with disproportionate housing needs. The largest number of households with disproportionate housing needs by race in the city are those occupied by Black, Non-Hispanics at 25,915. The second largest household housing needs by race in the city are White, Non-Hispanics at 17,928. The largest percentage of households with disproportionate housing needs by race in the city are those occupied by other, Non-Hispanics (55%) followed by Hispanics (49%), Native Americans, Non-Hispanics (46%), and Blacks or African-Americans, Non-Hispanics (45%).

In the category of House Type and Size (Table 13) for the City of Montgomery, Alabama, there are 43,379 family households <= 5 people of which there are 3,654 (30%) of this category of households with disproportionate housing needs. There are 5,843 family households 5+ people of which there are 3,259 (48%) of this category of households with disproportionate housing needs. There are 29,750 Non-family households of which there are 12,815 (43%) of this category of households with disproportionate housing needs.

In the City of Montgomery, Alabama Regional Area (Table 8), there are 82,343 family households <= 5 people of which there are 21,325 (26%) of this category of households with disproportionate housing needs. There are 12,294 family households 5+ people of which there are 5,445 (44%) of this category of households with disproportionate housing needs. There are 46,804 Non-family households of which there are 19,555 (42%) of this category of households with disproportionate housing needs.

In the category of "Households Experiencing Any of the Four Severe Housing Problems by Race/Ethnicity" (Table 13) for the City of Montgomery, Alabama, there are 79,980 households of which 15,725 households are "Experiencing Any of the Four Severe Housing Problems". The largest race/ethnicity household experiencing housing problems in this category are Black, Non-Hispanic at 10,959 and white, Non-Hispanic at 3,654. The largest percentage of race/ethnicity experiencing housing problems in this category are Native American, Non-Hispanic (47%), Other, Non-Hispanic (35%), Hispanic (31%) and Black, Non-Hispanic (25%).

In the category of "Households Experiencing Any of the Four Severe Housing Problems by Race/Ethnicity" (Table 13) for the City of Montgomery, Alabama Regional Area, there are 141,445 households of which 24,120 households are "Experiencing Any of the Four Severe Housing Problems". The largest race/ethnicity household experiencing housing problems in this category are Black, Non-Hispanic at 14,279 and white, Non-Hispanic at 8,363. The largest percentage of race/ethnicity experiencing housing problems in this category are Native American, Non-Hispanic (36%), Other, Non-Hispanic (30%), Hispanic (31%) and Hispanic (29%).

Tables 13 and 14 provides data on demographics on "Household with Severe Housing Cost Burdens" for the City of Montgomery and Regional Area. Of the 79,980 household in the City of Montgomery, Alabama, there are 14,143 households with "Severe Housing Cost Burdens". The largest race/ethnicity household experiencing housing problems in this category are Black, Non-Hispanic at 9,979 and White, Non-Hispanic (47%), Other, Non-Hispanic (34%), Black, Non-Hispanic (23%) and Hispanic (17%).

For the City of Montgomery, Alabama Regional Area (Table 14), there are 141,445 of which there are 20,963 households that are with "Severe Housing Costs Burden". The largest race/ethnicity household experiencing housing problems in this category are Black, Non-Hispanic at 12,805 and white, Non-Hispanic at 7,110. The largest percentage of race/ethnicity experiencing housing problems in this category are Native American, Non-Hispanic (34%), Other, Non-Hispanic (29%), Black, Non-Hispanic (22%) and Hispanic (18%).

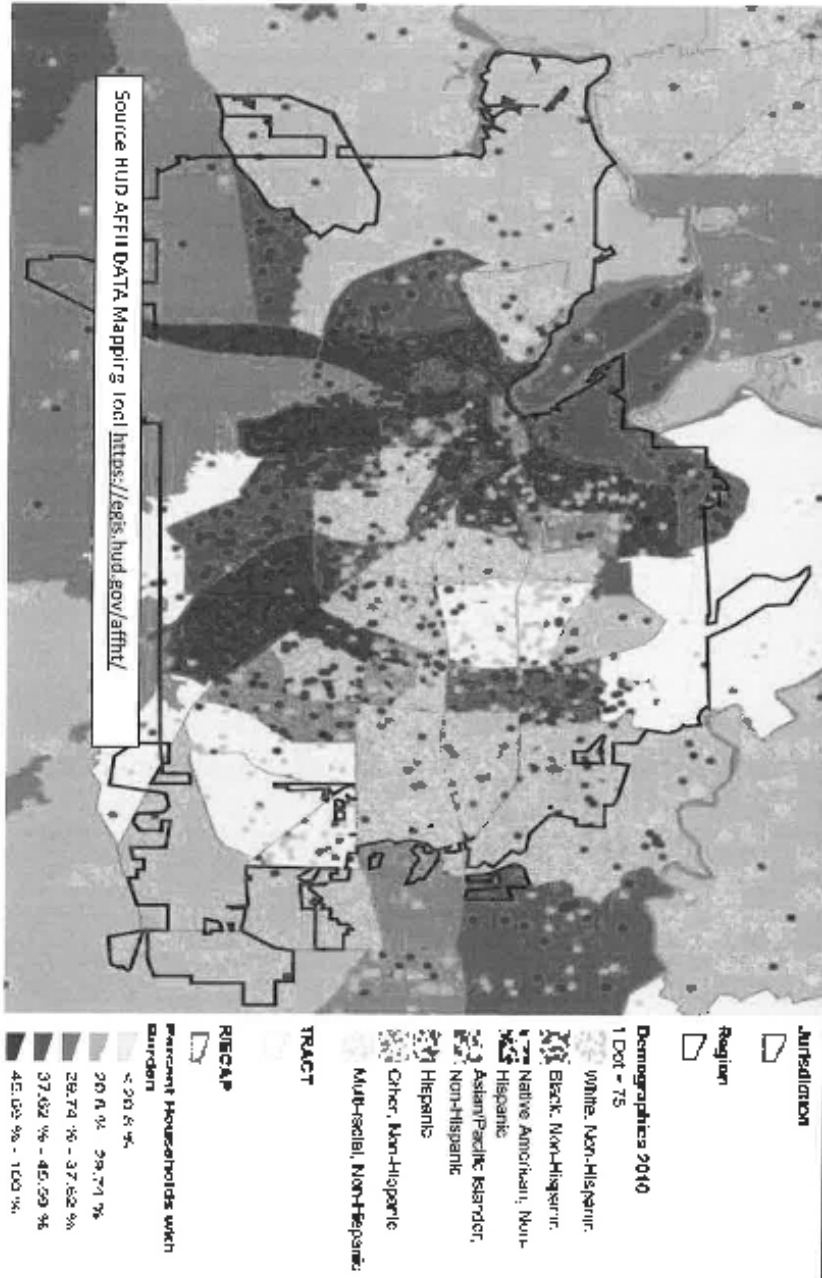
In the category of House Type and Size (Table 14) for the City of Montgomery, Alabama, there are 43,379 family households <5 people of which there are 6,675 (30%) of this category of households with disproportionate housing needs. There are 6,843 family households 5+ people of which there are 3,259 (48%) of this category of households with disproportionate housing needs. There are 29,750 Non family households of which there are 12,815 (43%) of this category of households with disproportionate housing needs.

In the City of Montgomery, Alabama Regional Area (Table 13), there are 82,343 family households <5 people of which there are 21,325 (26%) of this category of households with disproportionate housing needs. There are 12,294 family households 5+ people of which

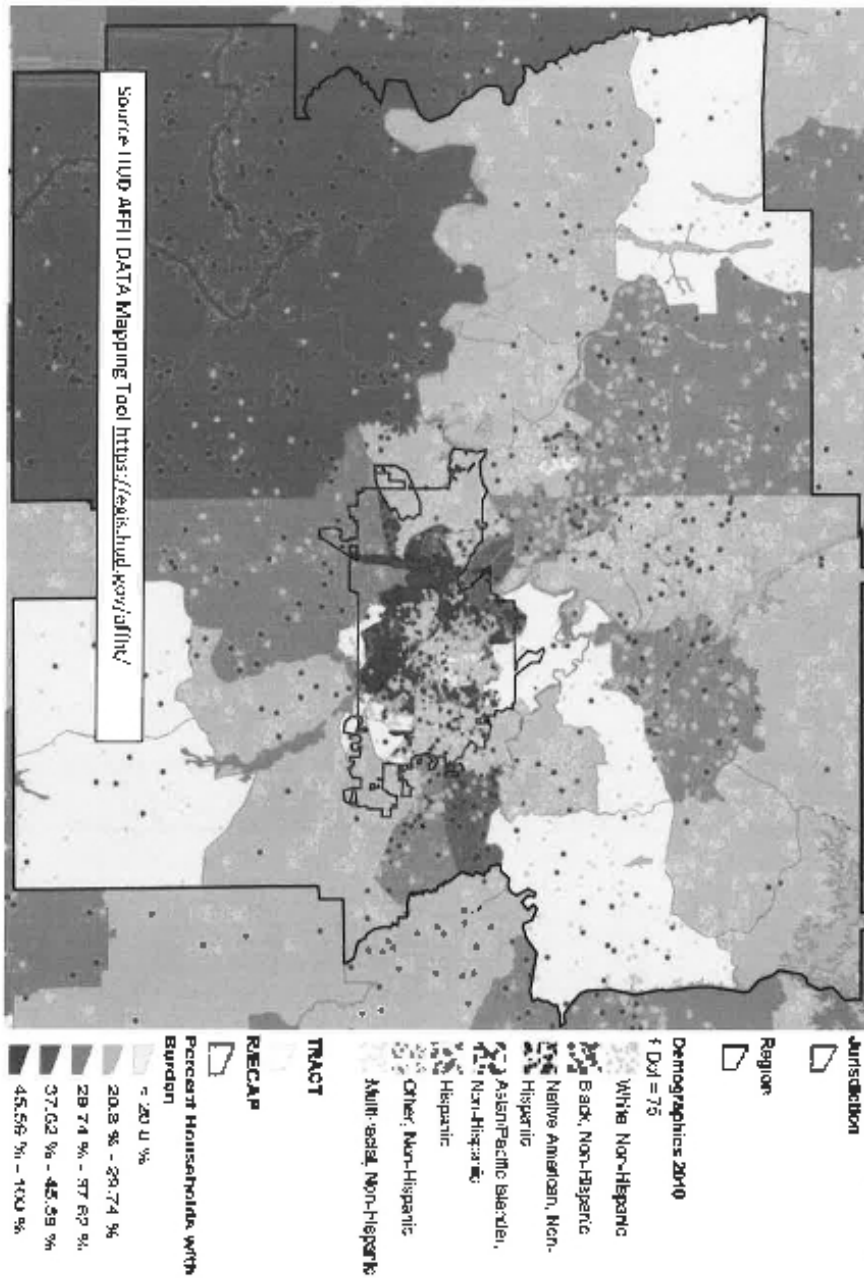
there are 5,445 (44%) of this category of households with disproportionate housing needs. There are 46,804 Non family households of which there are 19,555 (42%) of this category of households with disproportionate housing needs.

Maps 28-31 that depicts Housing Burden and Race/Ethnicity in the City of Montgomery, Alabama and region indicates that the highest population (Blacks or African-Americans, Non-Hispanic) of housing burden live primary in the southern, southwestern, and western portion from the center of the City. Within these same areas are the second largest population group in this category, Whites, Non Hispanic. This map also indicates that it is the White, Non-Hispanic population that live in the center and eastern part of the City has the lowest housing burden. Map 29 shows that for region, the highest population for the region (Black, Non-Hispanic) live the southwestern portion of the region from the City. The least housing burden populations in the City's regional area lives in the south, northwestern, north and east of the City's boundaries. Maps 30-31 depicts Housing Burden and National Origin in the City of Montgomery, Alabama and region.

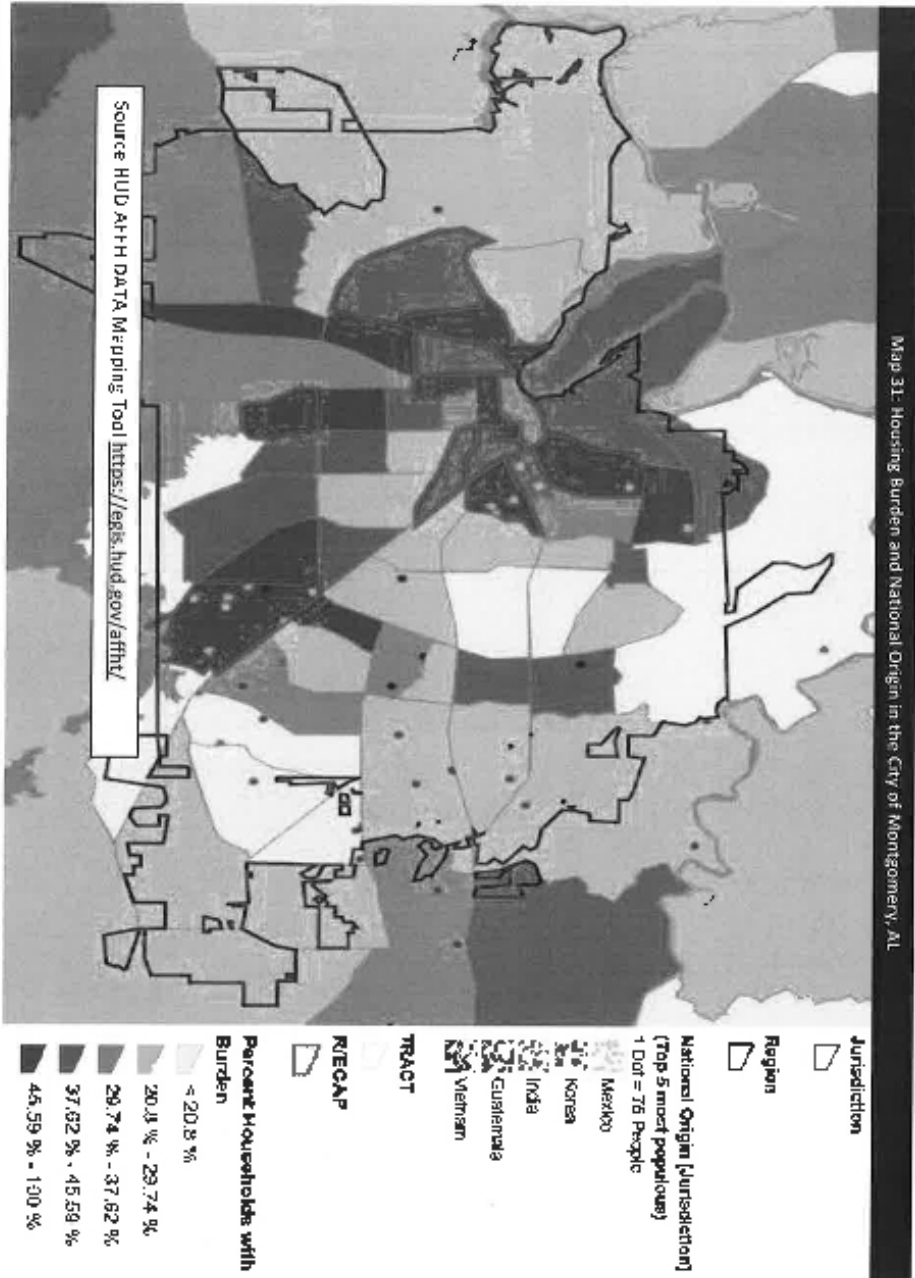
Map 29: Housing Burden and Race/Ethnicity in the City of Montgomery, AL

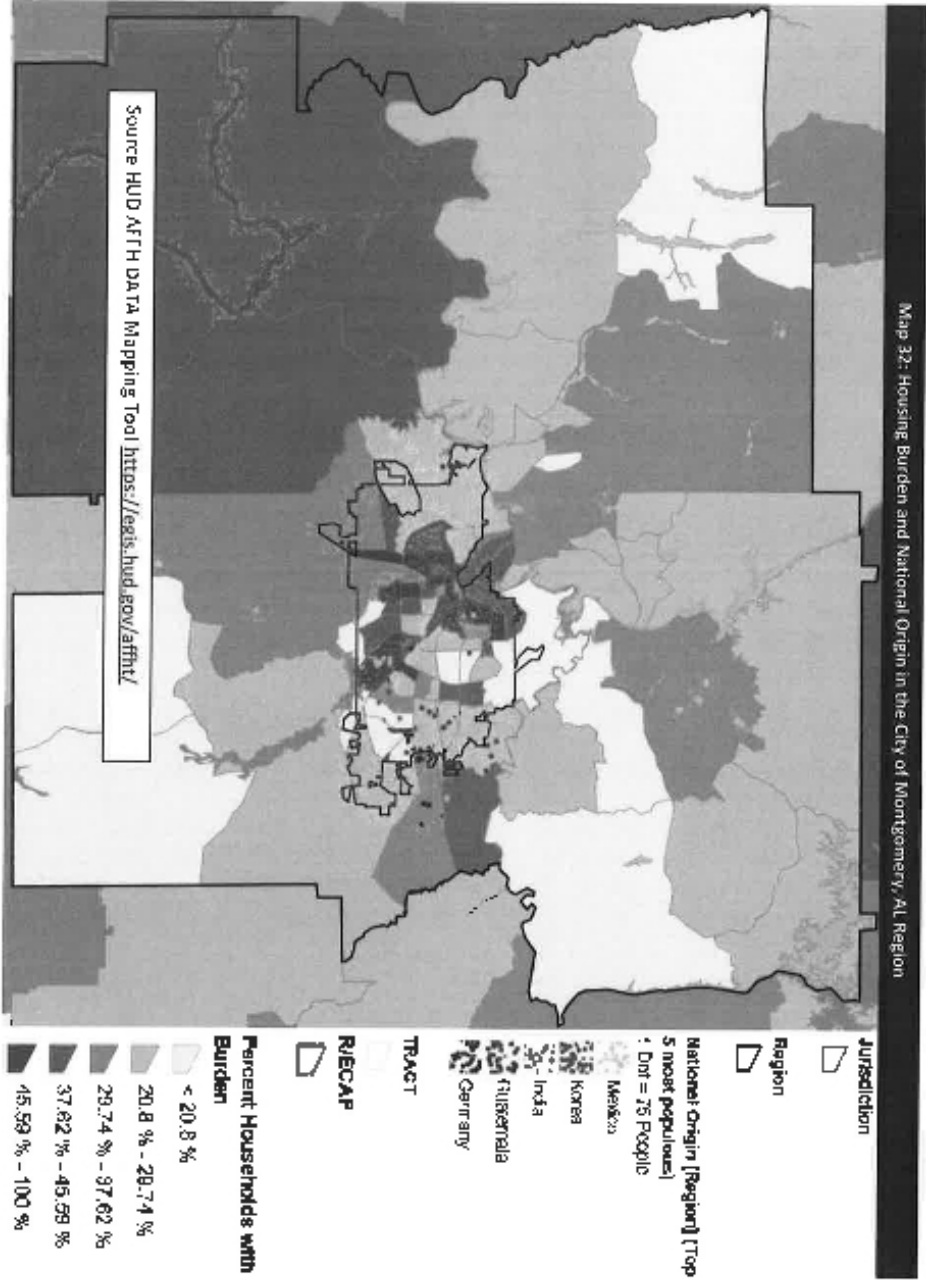


Map 30: Housing Burden and Race/Ethnicity in the City of Montgomery, AL Region



Map 31: Housing Burden and National Origin in the City of Montgomery, AL





**Housing Size**

Table 15 provides information for households living in publicly supported housing, including unit size and presence of children by housing program type. Assuming households with children would need two-bedroom or larger units, comparing the number of two- and three-plus bedroom units with the number of households with children does not immediately indicate overcrowding in assisted housing. Theoretically, the 793 households with children who live in public housing properties could be housed in the 903 units with two or more bedrooms. Likewise, there are adequate units with two or more bedrooms for the 150 households with children living in project-based Section 8 units and the 1,691 that participate in the housing choice voucher program.

However, because data about households with children by household size is not available, precise conclusions regarding the suitability of the existing publicly supported housing stock cannot be drawn. There may be a mismatch between large family households and the availability of three bedroom or larger units, but such a situation is not discernible without information about household size.

**Table 15: Publicly Supported Housing by Program Category, Units by Number of Bedrooms and Number of Children**  
City of Montgomery, Alabama

Housing Type	Households w/ 0-1 Bedroom Units		Households w/ 2 Bedrooms Units		Households w/ 3+ Bedrooms Units		Households with Children	
	n	%	n	%	n	%	#	%
<b>City of Montgomery</b>								
Public Housing	393	30.23%	476	36.04%	427	37.85%	793	61.07%
Project-Based Section 8	133	77.06%	95	11.88%	86	10.16%	150	18.77%
Other Multifamily	153	30.00%	0	0.00%	0	0.00%	N/A	N/A
HCV Program	217	65.7%	161	30.05%	1,506	58.48%	1,691	65.73%

Data Source: AUSA

**Owner-Occupied and Renter-Occupied Units**

In the City of Montgomery, Alabama, the 2018 ACS indicated that there were approximately 77,024 occupied units. Out of this total, it is estimated that 40,401 are owner-occupied and 36,623 are renter-occupied. The average household size of owner-occupied is 2.57 and 2.40 for renter-occupied. For Montgomery County, Alabama, the 2018 ACS indicated that there were approximately 87,553 occupied units. Out of this total, it is estimated that 49,547 are owner-occupied and 38,006 are renter-occupied. The average household size of owner-occupied is 2.56 and 2.41 for renter-occupied. For the region around Montgomery County (Elmore, Autauga, and Lowndes Counties), the 2018 ACS indicated that there were approximately 55,450 occupied units. Out of this total, it is estimated



that 41,062 are owner-occupied and 14,388 are renter-occupied. The average household size of owner-occupied is 2.53 and 2.53 for renter-occupied.

For mortgages for owner-occupied units for the City of Montgomery, Alabama, there are 40,401 owner-occupied units and of this total, there are 26,069 housing with a mortgage and 14,332 without a mortgage. For Montgomery County, Alabama, there are 49,547 owner-occupied units and of this total, there are 30,674 housing with a mortgage and 18,873 without a mortgage. For the region around Montgomery County (Elmore, Autauga, and Lowndes Counties), there are 41,062 owner-occupied units and of this total, there are 25,222 housing with a mortgage and 15,840 without a mortgage. For Montgomery County, Alabama, ACS data on Selected monthly owner costs for occupied units with a mortgage, indicates that for the City of Montgomery, Alabama, the highest monthly owner costs are in the range of \$1,000 to \$1,499 (10.2%) followed closely by the range of \$500 to \$999 (10.769 households or 35.1%). For the region around Montgomery County (Elmore, Autauga, and Lowndes Counties), the 2018 ACS data on Selected monthly owner costs for occupied units with a mortgage, indicates that for all three counties in the region, the highest costs are also in \$500 to \$999 (36.2% average) to the \$1,000 to \$1,499 (36.9%) range.

For selected monthly owner costs-occupied units paying rent for the City of Montgomery, Alabama, the 2018 ACS estimates that there are 34,578 units paying rent. The highest monthly cost for renters are in the \$500 to \$999 (56.7%) and \$1000 to \$1,499 (29.4%) ranges. For Montgomery County, Alabama, the highest monthly costs for renters are in the \$500 to \$999 (55.9%) and \$1000 to \$1,499 (30.3%) ranges. For the Montgomery region, for which ACS data was only available for Autauga and Lowndes Counties, the highest costs are in the \$500 to \$999 (48.3%) and \$1000 to \$1,499 (26.4%) ranges for Elmore County, Alabama. For Lowndes County, Alabama, the highest costs for renters were in the less than \$500 (31.1%) and the \$500 to \$999 range (25.1%). See Table 16 for more detailed information. See Table 16 for more information.

**Table 16: Selected Housing Characteristics**  
For the City of Montgomery, Alabama and Montgomery, Elmore, Autauga and Lowndes Counties, Alabama

	Montgomery City, Alabama		Montgomery County, Alabama		Elmore County, Alabama		Autauga County, Alabama		Lowndes County, Alabama	
	%	TOTAL	%	TOTAL	%	TOTAL	%	TOTAL	%	TOTAL
Occupied Housing Units	77.02%	180,395	87.55%	100,064	30.15%	120,138	21.11%	120,098	41.80%	100,175
Owner-Occupied	40.00%	52,538	49,347	56,656	22,159	71,238	15,884	74,796	3,079	71,715
Renter-Occupied	36.92%	47,538	38,006	7,418	7,980	20,338	5,300	25,438	1,101	26,395
Average Household Size of Owner-Occupied	2.57	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
Average Household Size of Renter-Occupied	2.70	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44
*Not Yearly Available										
Owner-Occupied Units	40,401	100.0%	49,547	100.0%	22,169	100.0%	15,814	100.0%	3,079	100.0%
Housing with a Mortgage	28,059	64.5%	26,674	61.4%	13,907	62.7%	11,112	61.1%	1,803	42.3%
Housing without a Mortgage	14,303	35.5%	18,873	38.6%	8,262	37.3%	5,802	36.9%	1,276	57.7%
*Not Yearly Available										
Housing Units with a Mortgage	26,059	100.0%	30,674	100.0%	13,907	100.0%	10,012	100.0%	1,303	100.0%
Less than \$500	8.7%	3.4%	853	2.8%	27	0.2%	16	0.2%	53	4.1%
\$1,000 to \$1,499	9.78%	37.5%	10,753	35.1%	4,875	35.1%	3,237	32.3%	537	41.2%
\$1,500 to \$1,999	9.99%	38.3%	10,810	35.2%	5,006	36.0%	3,914	39.1%	402	30.8%
\$2,000 to \$2,499	4.97%	18.7%	4,215	13.7%	2,020	14.5%	1,805	18.0%	196	14.9%
\$2,500 to \$2,999	1.65%	6.3%	2,154	7.3%	1,094	7.9%	567	5.6%	56	4.3%
\$3,000 or more	0.9%	3.3%	1,316	4.3%	51	0.4%	52	0.5%	12	0.9%
Median (dollars)	\$1,196	\$1,196	\$1,196	\$1,196	\$1,196	\$1,196	\$1,196	\$1,196	\$1,196	\$1,196
*Not Yearly Available										
Occupied Units (renting unit)	84,578	100.0%	35,691	100.0%	2,671	100.0%	4,678	100.0%	624	100.0%
Less than \$500	2,990	3.5%	868	2.4%	86	3.2%	292	6.2%	107	17.1%
\$500 to \$999	19,622	23.2%	9,950	27.9%	1,111	41.6%	2,265	48.7%	305	49.1%
\$1,000 to \$1,499	10,302	12.2%	10,797	30.3%	1,111	41.6%	1,296	27.7%	153	24.5%
\$1,500 to \$1,999	1,692	2.0%	1,720	4.8%	1,111	41.6%	518	11.1%	0	0.0%
\$2,000 to \$2,499	71	0.1%	118	0.3%	1,111	41.6%	85	1.8%	0	0.0%
\$2,500 to \$2,999	16	0.0%	38	0.1%	1,111	41.6%	66	1.4%	0	0.0%
\$3,000 or more	0	0.0%	0	0.0%	1,111	41.6%	184	3.9%	0	0.0%
Median (dollars)	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496
N (renting unit)	2,045	2,315	2,315	2,315	2,315	2,315	2,315	2,315	2,315	2,315

Source: 2018 ACS 1-Year Estimates Tables J001

**Renter-Occupied Units by Race**

According to the 2018 American Community Survey (ACS), the largest ethnic or racial groups for rental-occupied units for the City of Montgomery, Alabama are Black or African-Americans and Whites. There are approximately 26,557 (72.5%) Black or African-American rental-occupied units in the City. There are approximately 8,030 (21.9%) White owner-occupied units in the City. The rest of the ethnic racial categories make up about 7.9% of the rest of the owner-occupied category in the City. For Montgomery County, Alabama, the 2018 ACS data indicates that the largest ethnic or racial groups for owner-occupied units are Black or African-Americans and Whites in Montgomery County. There are approximately 27,350 (72%) Black or African American owner-occupied units in Montgomery County. There are approximately 8,586 (22.6%) White owner-occupied units in Montgomery County. The rest of the ethnic racial categories make up about 7.8% of the rest of the renter-occupied category in Montgomery County.

For the Montgomery County region (Elmore, Autauga, and Lowndes Counties Alabama), the 2018 ACS data indicates that the largest ethnic or racial groups for rental-occupied for Elmore County are Whites and Black or African-Americans. There are 5,119 (64.1%) White rental-occupied units. There are only 2,167 (27.1%) Black or African-Americans owner-occupied units in Elmore County. In Autauga County, the largest ethnic or racial groups for owner-occupied are Whites and Blacks or African-Americans. There are 3,395 (64.0%) White renter-occupied units in Autauga County. There are only 1,768 (33.4%) Black or African-Americans renter-occupied units. In Lowndes County, the largest ethnic or racial groups for rental-occupied are Blacks or African-Americans and Whites. There are 1,101 (91.8%) Black or African-Americans renter-occupied units in Lowndes County. There are 81 (7.4%) White renter-occupied units in Lowndes County. See Table 17 and Maps 32 and 33 for more detailed information.

Table 17: Rental Rates by Race/Ethnicity

Race/Ethnicity	Montgomery, City and Montgomery, Alabama		Elmore County, Alabama		Autauga County, Alabama		Lowndes County, Alabama	
	Number of Occupied Units	% of Occupied Units	Number of Occupied Units	% of Occupied Units	Number of Occupied Units	% of Occupied Units	Number of Occupied Units	% of Occupied Units
Estimated Housing Units	16,623	100%	18,106	100%	7,286	100%	5,624	100%
White	8,270	21.9%	8,586	22.0%	5,119	64.1%	3,355	60.0%
Black or African American	26,557	72.5%	27,350	72.0%	2,167	27.1%	1,768	33.4%
or certain Indian and Alaska Native	0	0%	0	0%	0	0%	0	0%
Asian	1,796	3.0%	1,130	3.0%	0	0%	102	1.9%
Native Hawaiian or Other Pacific Islander	0	0%	0	0%	0	0%	0	0%
Some other race	326	1.5%	452	1.0%	0	0%	0	0%
Two or more races	390	1.8%	596	1.5%	0	0%	31	0.6%
Hispanic or Latino	972	4.2%	672	2.3%	0	0%	72	1.4%
White alone, not Hispanic or Latino	7,921	21.5%	8,131	21.3%	5,119	64.1%	3,323	61.2%

Source: American Community Survey 2018 ACS 1-Year Estimates Subject Tables ID: S2502

**Owner-Occupied Units by Race**

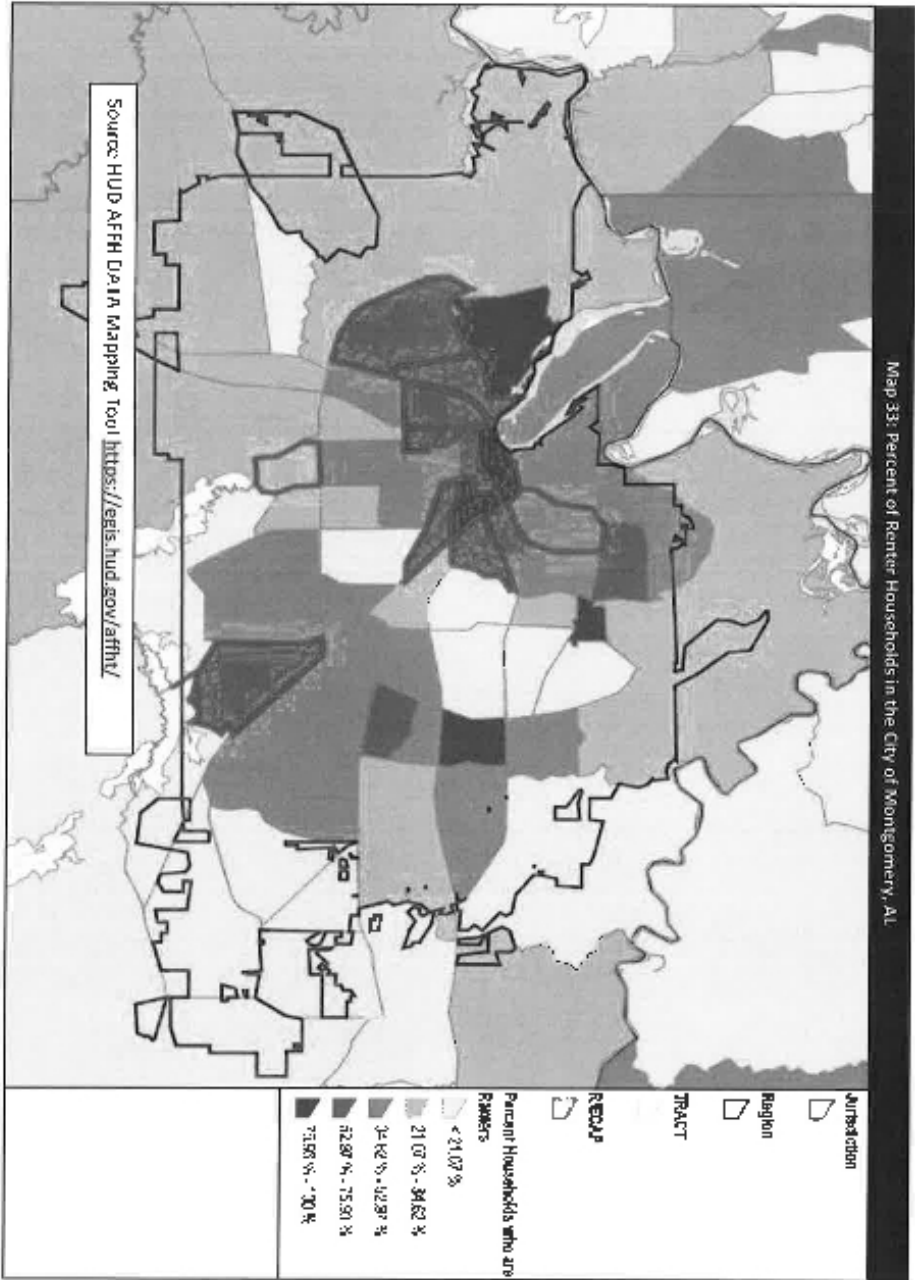
According to the 2018 American Community Survey (ACS), the largest ethnic or racial groups for owner-occupied units for the City of Montgomery, Alabama are Black or African-Americans and Whites. There are approximately 19,701 (48.8%) Black or African-American owner-occupied units in the City. There are approximately 18,502 (45.8%) White owner-occupied units in the City. The rest of the ethnic racial categories make up about 6.6% of the rest of the owner-occupied category in the City. For Montgomery County, Alabama, the 2018 ACS data indicates that the largest ethnic or racial groups for owner-occupied units are Whites and Black or African-Americans in Montgomery County. There are approximately 24,999 (50.5%) White owner-occupied units in Montgomery County. There are approximately 22,076 (44.6%) Black or African-American owner-occupied units in Montgomery County. The rest of the ethnic racial categories make up about 6.1% of the rest of the owner-occupied category in Montgomery County.

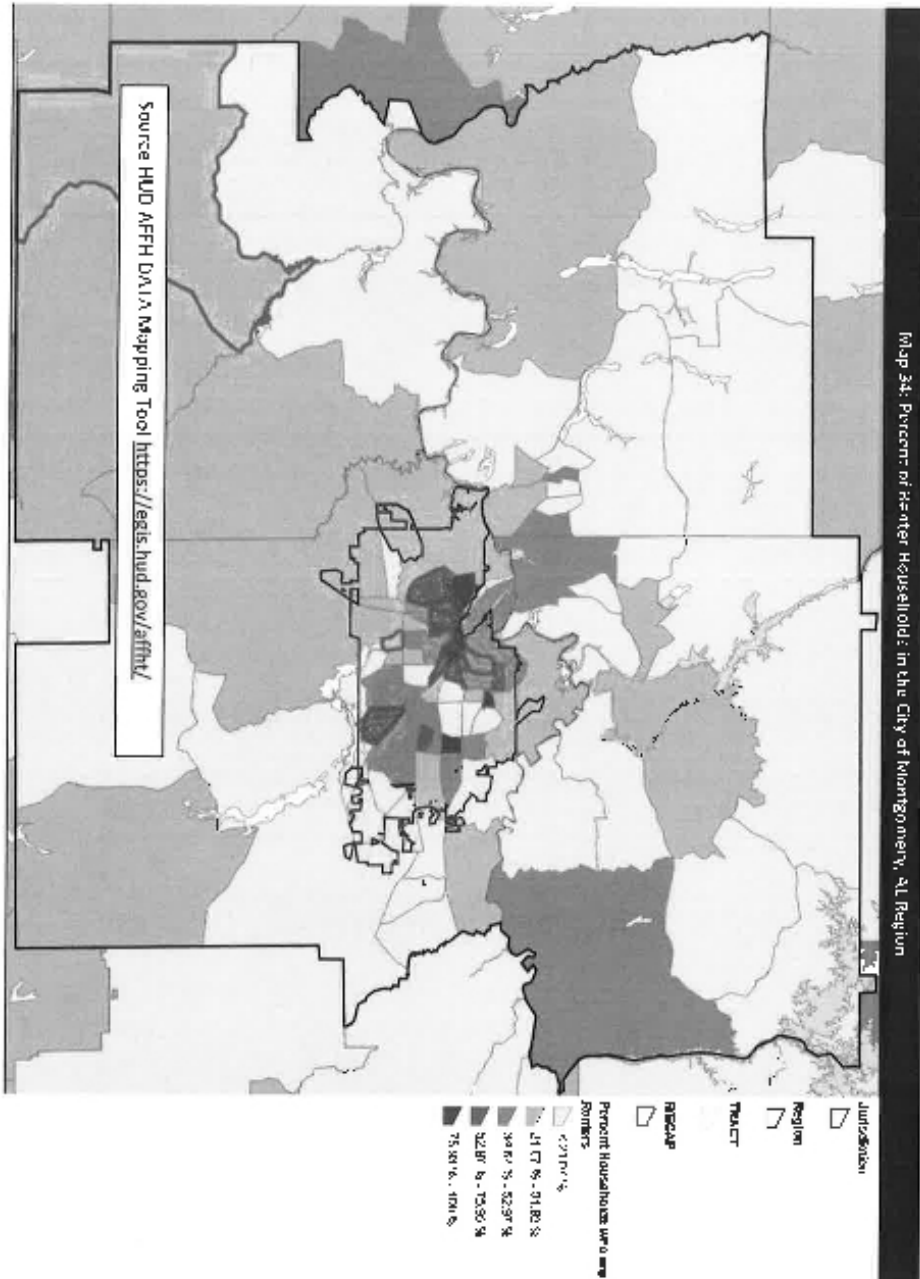
For the Montgomery County region (Elmore, Autauga, and Lowndes Counties Alabama), the 2018 ACS data indicates that the largest ethnic or racial groups for owner-occupied for Elmore County are Whites and Black or African-Americans. There are 18,853 (85.0%) White owner-occupied units in Elmore County. There are only 2,958 (13.3%) Black or African-Americans owner occupied units in Elmore County. In Autauga County, the largest ethnic or racial groups for owner-occupied are Whites and Blacks or African Americans. There are 13,190 (83.4%) White owner-occupied units in Autauga County. There are only 2,317 (14.7%) Black or African-Americans owner-occupied units in Autauga County. In Lowndes County, the largest ethnic or racial groups for owner-occupied are Blacks or African-Americans and Whites. There are only 2,085 (16.7%) Black or African-Americans owner occupied units in Lowndes County. There are 969 (31.5%) White owner-occupied units in Lowndes County. See Table 17 and Maps 34-35 for more information.

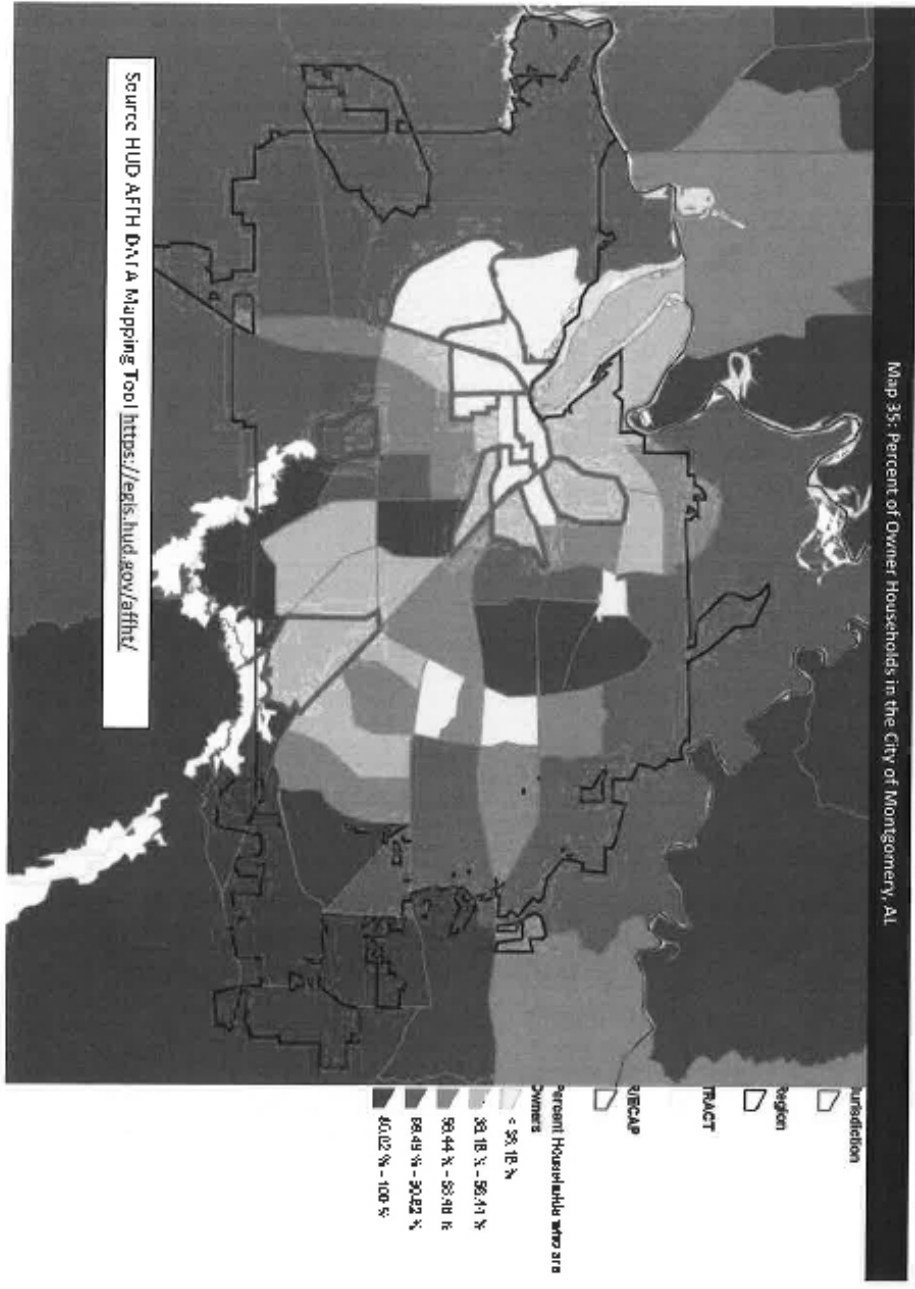
Table 18: Homeowner Ship Rates by Race/Ethnicity for Montgomery, City and Montgomery, Elmore, Autauga and Lowndes Counties, Alabama

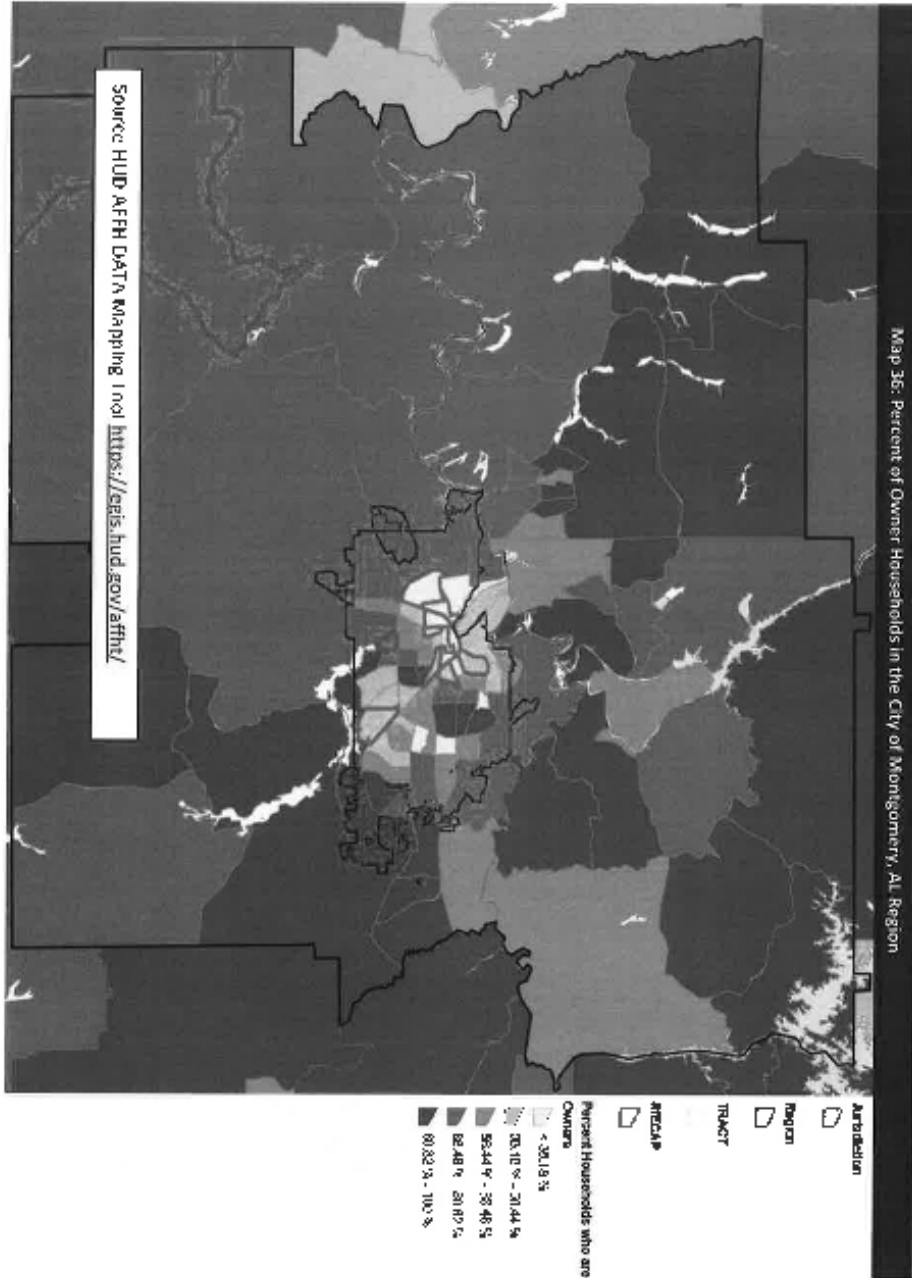
Race/Ethnicity	Montgomery City, Alabama		Montgomery County, Alabama		Elmore County, Alabama		Autauga County, Alabama		Lowndes County, Alabama	
	Number of Occupied Units	% of Occupied Units	Number of Occupied Units	% of Occupied Units	Number of Occupied Units	% of Occupied Units	Number of Occupied Units	% of Occupied Units	Number of Occupied Units	% of Occupied Units
Latino or Hispanic/Latina	40,401	10.6%	49,547	10.6%	21,185	100%	15,874	100%	3,079	100%
White	18,512	45.8%	24,009	50.5%	18,853	85.0%	11,901	83.4%	089	11.5%
Black or African American	19,701	48.8%	22,076	44.6%	1,920	11.4%	2,317	14.7%	2,085	67.3%
American Indian and Alaska Native	N	N	N	N	N	N	34	0.2%	13	0.4%
Asian	969	2.4%	1,072	2.2%	N	N	55	0.4%	0	0.0%
Native Hawaiian and Other Pacific Islander	N	N	N	N	N	N	0	0.0%	0	0.0%
Two or more races	422	1.1%	472	0.9%	N	N	26	0.2%	0	0.0%
Hispanic or Latino	733	1.8%	792	1.6%	N	N	452	1.0%	12	0.4%
White (non-Hispanic)	18,281	45.2%	23,129	47.3%	18,453	80.3%	12,820	81.1%	940	80.7%

Source: American Community Survey 2018 ACS 1 Year Estimates Subject Tables ID: S2902











### Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The preceding data and analysis assesses the degree to which the housing needs of local residents are being met by home loan lenders. The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market. The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). Regulation C requires lending institutions to report public loan data. In this section of the website, you can find out more about the regulation and its interpretation. This regulation provides the public loan data that can be used to assist (1) in determining whether financial institutions are serving the housing needs of their communities; (2) public officials in distributing public-sector investments so as to attract private investment to areas where it is needed; and (3) in identifying possible discriminatory lending patterns. The regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions.

Tables 19-27 provides information for Montgomery, Alabama, Montgomery County, Alabama and the Montgomery MSA from researched and gathered mortgage data from Banks through the Home Mortgage Disclosure Act of 1975 across the U.S. by the Federal Financial Institutions Examination Council's (FFIEC). The Federal Financial Institutions Examination Council (FFIEC) was established on March 10, 1979, pursuant to title X of the Financial Institutions Regulatory and Interest Rate Control Act of 1978 (FIRCA), Public Law 95-630. In 1989, title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA) established The Appraisal Subcommittee (ASFC) within the Examination Council.

The Council is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the Consumer Financial Protection Bureau (CFPB), and to make recommendations to promote uniformity in the supervision of financial institutions. In 2006, the State Liaison Committee (SLC) was added to the Council as a voting member. The SLC includes representatives from the Conference of State Bank Supervisors (CSBS), the American Council of State Savings Supervisors (ACSSS), and the National Association of State Credit Union Supervisors (NASCUS).

Tables 19-27 provides data on the following categories such as mortgage loan actions taken, loan types, loan purpose, mortgage loans by race and ethnicity, and sex. Preliminary overview of the data below indicates that majority of the loans types tend to conventional loans followed by VA, FHA, and FSA loans. The majority of loan purposes tend to be home purchase followed by Refinancing and cash out refinancing. The data suggests that "Whites" tends to get more home mortgage loans than any other race and that men tend to get more mortgage loans than women. Data below is provided for the years 2015 through 2019.

Table 19: 2015 and 2018 Federal Financial Institutions Examination Council (FFIEC) Report Mortgage Loan Actions Taken for Montgomery County and MSA

Action Taken	2015		2019		2018		2018	
	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount
User Originated	6,276	\$1,480,944,000	3,719	3,450	6,567	3,410	\$1,182,650,000	\$78,210,000
Application approved but not accepted	348	\$4,405,000	289	148	261	146	\$4,145,000	\$8,890,000
Application denied	2,642	\$16,780,000	2,306	1,537	2,618	1,854	\$84,050,000	\$65,890,000
Application withdrawn by applicant	2,357	\$2,234,000	1,527	\$31	1,527	\$73	\$2,234,000	\$60,775,000
File closed in accordance	716	\$1,235,000	514	294	524	254	\$8,580,000	\$6,210,000
Preapproval request denied	5	\$90,000	3	0	3	3	\$7,500	0
Preapproval request approved but not accepted	2	\$70,000	4	2	7	2	\$800,000	\$20,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2015-2019

Table 20: 2019 and 2018 Federal Financial Institutions Examination Council (FFIEC) Report Loan Type for Montgomery County and MSA

Loan Type	2019		2019		2018		2018	
	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount
Commercial	3,090	\$1,312,246,000	772	\$963,480,000	2,176	1,970,795,000	4,401	\$1,400,995,000
FHA	2,077	\$20,025,000	1,555	\$44,441,000	2,655	\$50,235,000	1,535	\$46,130,000
VA	3,524	\$7,640,000	1,746	\$3,000,000	2,802	\$9,000,000	2,348	\$72,370,000
USDA	202	\$1,100,000	12	\$280,000	290	\$4,250,000	15	\$235,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2019-2019

Table 21: 2019 and 2018 Federal Financial Institutions Examination Council (FFIEC) Report Loan Purpose for Montgomery County and MSA

Loan Purpose	2019		2019		2018		2018	
	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount
Home Purchase	8,282	\$1,920,990,000	4,264	\$627,390,000	7,413	\$1,990,175,000	3,954	\$1,399,185,000
Home Improvement	570	\$3,510,000	328	\$8,000,000	624	\$9,800,000	335	\$9,200,000
Refinance	3,326	\$63,120,000	1,781	\$40,720,000	2,288	\$61,510,000	1,744	\$17,060,000
Other Debt Refinancing	2,428	\$5,800,000	1,284	\$1,710,000	2,264	\$67,550,000	1,167	\$6,120,000
Other Purpose	711	\$5,876,000	415	\$1,775,000	664	\$3,850,000	268	\$2,480,000
Not Applicable	126	\$2,450,000	202	\$4,375,000	294	\$8,515,000	277	\$4,075,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2019-2019

**Table 22: 2019 and 2018 Federal Financial Institutions Examination Council (FFIEC) Mortgage Loans by Race - Montgomery County MSA and Montgomery County**

Race	2019		2019		2018		2018	
	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount
American Indian or Alaska Native	48	\$2,951,000	34	\$4,540,300	54	\$7,026,000	31	\$4,295,200
Asian	338	67,280,000	220	57,520,000	194	69,585,000	271	47,170,000
Native Hawaiian or Other Pacific Islander	1,678	33,890,000	2,880	598,200,000	1,624	575,000,000	2,740	149,840,000
White	77	2,579,000	..	7,945,100	21	2,400,000	11	950,000
Black or African American	8,081	130,980,000	2,039	545,725,100	2,877	1,603,475,000	2,675	471,635,000
Hispanic or Latino	3,213	665,800,000	2,870	428,453,000	6,628	1,290,100,000	1,385	3,046,050,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2018-2019

**Table 23: 2019 and 2018 Federal Financial Institutions Examination Council (FFIEC) Report Mortgage Loans by Race (Hispanic) - Montgomery County MSA and Montgomery County Action Taken**

Action Taken	2019		2019		2018		2018	
	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount
None or Little	287	\$42,953,000	165	\$22,009,000	214	\$27,510,000	113	\$14,275,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2018-2019

**Table 24: 2019 and 2018 Federal Financial Institutions Examination Council (FFIEC) Report Mortgage Loans by Sex - Montgomery County MSA and Montgomery County**

Action Taken	2019		2019		2018		2018	
	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount	MISA Records	Dollar Amount	Montgomery County Records	Dollar Amount
Female	3,577	\$43,966,000	2,130	\$27,469,000	3,414	\$458,000,000	1,677	\$240,335,000
Male	7,769	\$95,992,000	1,798	\$35,610,000	5,424	\$70,988,000	1,365	21,975,000
Sex Not Available	3,237	\$41,400,000	2,907	455,956,000	7,692	711,470,000	2,851	370,235,000
Source: FFIEC Home Mortgage Disclosure Act Data for 2018-2019	1,612	\$39,510,000	1,452	\$16,385,000	2,710	1,130,800,000	1,324	1,017,380,000

**Table 25: 2015-2017 Federal Financial Institutions Examination Council (FFIEC) Report Mortgage Loans by Race - Montgomery MSA**

Race	2017		2016		2015	
	MISA Records	Dollar Amount	MISA Records	Dollar Amount	MISA Records	Dollar Amount
American Indian or Alaska Native	48	\$10,170,000	139	\$15,703,000	92	\$11,895,000
Asian	174	\$21,784,000	2,283	69,909,000	149	37,583,000
Black or African American	4,775	109,400,000	5,297	681,390,000	4,482	317,582,000
Native Hawaiian or Other Pacific Islander	31	4,075,000	332	4,270,000	22	2,276,000
White	7,236	1,221,780,000	9,421	1,510,960,000	8,299	1,292,497,000
Race If Not Disclosed by Lender	1,028	585,453,000	3,290	748,883,000	2,781	518,390,000
Hispanic or Latino - Minority	348	24,402,200	2,897	4,185,000	201	25,527,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2015-2017

**Table 26: 2015-2017 Federal Financial Institutions Examination Council (FFIEC) Report Mortgage Loans by Race - Montgomery County**

Race	2017		2016		2015	
	Montgomery Co. Records	Dollar Amount	Montgomery Co. Records	Dollar Amount	Montgomery Co. Records	Dollar Amount
American Indian or Alaska Native	79	\$16,107,700	232	\$7,175,000	47	\$5,715,000
Asian	275	\$1,931,000	256	42,212,000	304	58,731,000
Black or African American	3,139	176,297,000	1,669	476,041,000	3,397	379,645,000
Hispanic or Latino	17	1,227,000	23	1,800,000	10	2,228,000
White	3,143	\$519,714,000	8,795	1,927,721,000	8,891	561,694,000
Two or more races	1,742	453,977,000	1,855	449,532,000	1,111	285,011,000
Highly concentrated	135	17,589,000	159	26,090,000	106	12,493,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2015-2017

**Table 27: 2015-2017 Federal Financial Institutions Examination Council (FFIEC) Report Mortgage Loans by Sex - Montgomery MSA**

Race	2017		2016		2015	
	MISA Records	Dollar Amount	MISA Records	Dollar Amount	MISA Records	Dollar Amount
Female	4,632	\$332,311,000	5,347	\$1,294,178,000	4,839	\$513,260,000
Male	8,222	1,303,579,000	9,786	1,646,106,000	9,189	1,417,167,000
Sex Not Available	1,718	497,658,000	2,370	296,488,000	2,222	451,172,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2015-2017

**Table 28: 2015-2017 Federal Financial Institutions Examination Council (FFIEC) Report Mortgage Loans by Soc. Montgomery County**

Race	2017		2016		2015	
	Montgomery Co. Records	Dollar Amount	Montgomery Co. Records	Dollar Amount	Montgomery Co. Records	Dollar Amount
Female	2,290	\$313,299,000	1,855	\$443,515,000	1,816	\$302,866,000
Male	4,810	575,254,000	4,379	829,473,000	4,855	899,301,000
Sex Not Available	909	253,628,000	1,325	378,579,000	1,276	241,100,000

Source: FFIEC Home Mortgage Disclosure Act Data for 2015-2017

**Zoning, Affordability, and Housing Choice**

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. "The land use decisions made by a community shape its very character – what it's like to walk through, what it's like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one." Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice. Shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built,

the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

#### **Intersection of Local Zoning and Land Use with Federal and State Fair Housing Laws**

One goal of zoning and similar land use regulations is to balance individual property rights with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the comprehensive plan; define categories of permitted and special/conditional uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts. In this way, local ordinances may define the type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing.

#### **How Does The Fair Housing Act Apply to Zoning and Land Use?**

The Fair Housing Act prohibits municipalities and other local government entities from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against individuals protected by fair housing law, whether intentionally or by discriminatory effect. Discriminatory effect can be established by showing that an action, such as a zoning decision, while facially neutral, has either an adverse impact on a particular minority group or harm to the community generally by the perpetuation of segregation.

The Fair Housing Act prohibits discrimination in a dwelling which means "any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof" (42 USC §3602(b)). Therefore, decisions related to the development or use of such land must comply with the FHAct's regulations and cannot be based upon the protected class (i.e., race, religion, disability, etc.) of the residents or prospective residents. The FHAct also requires municipalities and local governments to make reasonable accommodations to zoning and land use rules, policies, practices and procedures as necessary to provide an individual with a disability equal housing access.

#### **What Is A Reasonable Accommodation?**

Reasonable accommodations, as defined by the FHAct, are changes in rules, policies, or practices that are necessary to afford persons or groups of persons with disabilities equal opportunity to use and enjoy housing. The FHAct requires municipalities to make reasonable accommodations in land use and zoning policies and procedures. Reasonable accommodations provide a means of

requesting from the local government flexibility in the application of land use and zoning regulations, or, in some instances, even a waiver of certain restrictions or requirements.

For example: a zoning board grants an accommodation to designate a group of individuals with disabilities who intend to live together in a group or recovery home as a “family” so as to allow more unrelated adults in a single family home than normally permitted under zoning restrictions:

**Approving New Housing Developments**

Placement of new or rehabilitated housing for lower-income people is one of the most controversial issues communities face. If fair housing objectives are to be achieved, the goal must be to avoid high concentrations of low income housing and to approve housing developments that will promote integration. A municipality considering a proposal from an independent housing developer or provider to provide integrated housing within the municipality’s jurisdiction must not deny the housing without careful consideration of the need for new integrated housing opportunities in the vicinity of the developer’s proposed project and the degree of residential segregation in that community in light of the population demographics in the overall metropolitan area.

**Combating NIMBYism**

Whether the persons to be served are families with children, persons with disabilities, homeless persons, or lower-income minorities, many communities feel strongly that housing for these persons should be provided but “not in my back yard” (NIMBY). This attitude seriously affects the availability of housing for people in these groups and is one of the most difficult challenges jurisdictions encounter in promoting fair housing objectives. Discriminatory stereotypes, fears and comments about residents of prospective residents of a certain dwelling or area should not influence municipal zoning or land use decisions.

**Definition of “Single-Family” Residential Zones**

Single family residential zones allow family residential use by right, i.e., without any conditional or special use permit, and are not in and of themselves discriminatory. Local governments have their own definitions of “family”, and such definitions may generally restrict the ability of groups of unrelated persons to live together as long as the restrictions are imposed on all such groups regardless of race, religion, etc. However, they may be discriminatory when they exclude group homes for persons with disabilities, or if group homes are allowed only by conditional or special use permit. Further, policies that have a ceiling of 4, or fewer, unrelated adults in a household may be considered discriminatory if they have an adverse impact on minorities, families with children or people with disabilities.

### Land Use Regulations

Zoning policies such as large minimum lot requirements, minimum multifamily zoning and age-restricted zoning may restrict and limit the ability for lower income families and families of color from moving into certain neighborhoods and suburbs. Such strict zoning restrictions limit the affordability and number of rental multifamily housing opportunities and should be carefully considered in light of fair housing laws. A cursory review of the City of Montgomery's current zoning ordinances as of 2020 indicates that there are no apparent zoning regulations and/or ordinances that contribute to impediments to fair housing. However, the review does indicate that the current zoning ordinances does not include specific language that support affirmatively furthering fair housing. The City has recently conducted and adopted the 2040 Comprehensive Plan in which one of the recommendations is to review and rewrite the current zoning regulations for the City. As a result of the zoning recommendations in the 2040 Comprehensive Plan, a review of the current zoning regulations will be conducted as a part of the recommended rewrite to include language that not only conclusively support affirmative furthering fair housing, but help shape the range of housing opportunities in the City.

It should be noted that fair housing law does not preempt the ability of local government to regulate land use and zoning. However, local governments may not exercise that authority in a way that is inconsistent with federal fair housing law. Stated simply, local laws cannot overtly or otherwise have the effect of discriminating against individuals in housing on the basis of protected class. Since the Civil Rights Era, most jurisdictions have attempted to move away from overtly discriminatory plans, codes and practices. However, vestiges sometimes remain as outdated definitions, ways of separating uses or criteria triggering conditional use permits. They may also exist as policies and practices that do not appear discriminatory on the surface but, in fact or in practice, have a disparate impact on one or more protected classes. A disparate impact occurs when a policy or action has a negative effect on a higher proportion of members of a protected class than those not in a protected class. Overt discrimination and disparate impact are both violations of federal fair housing law.

### CHAPTER 7- PUBLICLY SUPPORTED HOUSING

#### Supply and Occupancy

According to the latest Annual Public Housing Authority Plan, the Montgomery Housing Authority (MHA) owns and operates 1,450 public housing units, serving low-income, very low-income, and extremely low-income families in the City of Montgomery and Montgomery County. In addition, MHA manages 3,048 vouchers under the Housing Choice Voucher Program, allowing tenant households to pay affordable rents at units of their choice throughout the area. HUD's public housing data for the City of Montgomery, Alabama appearing in Table 28 below is slightly different below. The MHA has for the past 10 years, has attempted to integrate public housing with market rate housing in an effort to encourage mixed-income housing developments in the City which may account for

the difference in the unit count. Taken together, these publicly supported housing programs reported in HUD's data account for over 6% of the housing units in the City of Montgomery and Montgomery County, Alabama. See Table 28 for more detailed information.

Category	Number of Units	%
Total Housing Units	91,278	
Public Housing	210	1.30%
Project-based Section 8	1,435	0.89%
Other Multi-Family	2,791	0.19%
HCV Program	178	2.99%

Data Sources: Decennial Census, AHSI

Race and ethnicity data from the Decennial Census and CHAS indicates that for the City of Montgomery, Alabama, Blacks or African-Americans make up 99.07% of the persons that are living in "Public Housing". Whites make up 0.77% of the persons living in public housing followed by Hispanics at 0.15% living in public housing. These percentages are the same for the City of Montgomery, Alabama region.

For "Project-Based Section 8" housing types, 63.38% of persons living in these types of housing in the City of Montgomery, Alabama are Blacks or African-Americans. Whites make up 35.85% of persons living in these types of housing followed by Asian-Pacific Islanders at 0.38% and Hispanics at 0.13%. These percentages are the same for the City of Montgomery, Alabama region.

For "Other Multi-Family" housing types, the majority of the persons living in these types of housing are Blacks or African-Americans at 59.06%. Whites make up 40.94% of persons living in these types of housing. These percentages are the same for the City of Montgomery, Alabama Region.

For those persons participating in the Housing Choice Voucher program in the City of Montgomery, Alabama, the majority of the participants in this program are Black or African-Americans at 96.75%. Hispanics follow in participation of this program at 2.65% and Whites at 0.48%. In the City of Montgomery, Alabama Region, participation in the Housing Choice Voucher Program, the highest participants in this program are Blacks or African-Americans at 95.43% followed by Hispanic at 2.65% and Whites at 1.82%. Overall as it relates to the area median income (AMI) for the City of Montgomery, Alabama at 0-30%, 0-50%, and/or 0-80% AMIs, Blacks or African-Americans are the highest participants at each of these AMI levels. In the City of Montgomery Regional area, the positions are reversed with Blacks or African Americans and Whites. See Table 29-32 for more detail information.



**Table 30: Publicly Supported Housing Residents by Race/Ethnicity: City of Montgomery and Region**

Housing Type	City of Montgomery, Alabama					City of Montgomery, Alabama Region						
	Race/Ethnicity		Race/Ethnicity		Race/Ethnicity		Race/Ethnicity		Race/Ethnicity			
	White	Black or African Americans	Hispanic	Asian or Pacific Islander	White	Black or African Americans	Hispanic	Asian or Pacific Islander	White	Black or African Americans	Hispanic	Asian or Pacific Islander
Public Housing	# 10 % 0.77%	# 12.9 % 95.0%	# 2 % 0.15%	# 0 %	# 0 %	# 12.9 % 95.0%	# 2 % 0.15%	# 0 %	# 0 %	# 12.9 % 95.0%	# 2 % 0.15%	# 0 %
Project Based Section 8	# 780 % 35.65%	# 497 % 33.31%	# 1 % 0.04%	# 3 % 0.18%	# 280 % 12.62%	# 496 % 33.26%	# 1 % 0.04%	# 3 % 0.18%	# 280 % 12.62%	# 496 % 33.26%	# 1 % 0.04%	# 3 % 0.18%
Other Public Housing	# 6 % 0.28%	# 48 % 3.56%	# 0 %	# 0 %	# 6 % 0.28%	# 48 % 3.56%	# 0 %	# 0 %	# 6 % 0.28%	# 48 % 3.56%	# 0 %	# 0 %
HCY Program	# 1 % 0.05%	# 51.55%	# 2.87%	# 0 %	# 1 % 0.05%	# 51.55%	# 2.87%	# 0 %	# 1 % 0.05%	# 51.55%	# 2.87%	# 0 %
Total Public Housing	# 52,076 % 23.07%	# 43,212 % 18.07%	# 2,879 % 1.27%	# 1,488 % 0.67%	# 77,920 % 34.57%	# 43,211 % 18.07%	# 2,879 % 1.27%	# 1,488 % 0.67%	# 77,920 % 34.57%	# 43,211 % 18.07%	# 2,879 % 1.27%	# 1,488 % 0.67%
0-90% AMI	# 2,807 % 12.31%	# 2,710 % 11.32%	# 140 % 0.61%	# 218 % 0.97%	# 5,225 % 22.81%	# 2,709 % 11.31%	# 140 % 0.61%	# 218 % 0.97%	# 5,225 % 22.81%	# 2,709 % 11.31%	# 140 % 0.61%	# 218 % 0.97%
0-50% AMI	# 7,345 % 32.11%	# 22,688 % 96.38%	# 630 % 2.73%	# 422 % 1.83%	# 28,084 % 12.11%	# 22,687 % 96.37%	# 630 % 2.73%	# 422 % 1.83%	# 28,084 % 12.11%	# 22,687 % 96.37%	# 630 % 2.73%	# 422 % 1.83%

Data Source: Department of APFH, CHAS

**Table 31: Demographics of Publicly Supported Housing Developments by Program Category: City of Montgomery, Alabama**

Development Name	PHA Name	# of Units	City of Montgomery, Alabama		Region	
			White	Black	Hispanic	Asian
Police Office	Housing Authority of the City of Montgomery	160	28	97%	1%	NA
Prozac Court	Housing Authority of the City of Montgomery	200	28	96%	1%	NA
Gracie Village	Housing Authority of the City of Montgomery	314	18	95%	6%	NA
Gracie Village	Housing Authority of the City of Montgomery	186	18	95%	6%	NA
Erley Court	Housing Authority of the City of Montgomery	291	28	100%	6%	NA
McTearson Terrace	Housing Authority of the City of Montgomery	91	18	89%	1%	NA
Vito-Turner Section 8	Housing Authority of the City of Montgomery	102	91	100%	1%	NA
McPherson-Centennial Hill 2	Housing Authority of the City of Montgomery	96	26	96%	1%	NA
McPherson-Centennial Hill 2	Housing Authority of the City of Montgomery	42	28	100%	6%	NA

Data Source: APFH

**Table 32: Demographics of Project-Based Section 8: City of Montgomery, Alabama**

Development Name	PHA Name	# of Units	City of Montgomery, Alabama		Region	
			White	Black	Hispanic	Asian
Veranda e	NA	80	0%	100%	0%	NA
Senior Haven	NA	100	83%	17%	0%	NA
Shorewood in Montgomery	NA	81	0%	100%	0%	NA
Albion 23 Phase 1	NA	20	35%	65%	0%	NA
Capital Heights	NA	20	55%	45%	0%	NA
E.H. Wright Apt.	NA	92	23%	77%	0%	NA
Fredshold Hall	NA	100	47%	53%	0%	NA
Kilbourne	NA	26	41%	59%	0%	NA
Arboretum Apartments	NA	56	1%	99%	0%	NA
Lynwood Apartments	NA	88	8%	92%	0%	NA
Eastover Rowland Community	NA	81	81%	19%	0%	NA

Data Source: APFH

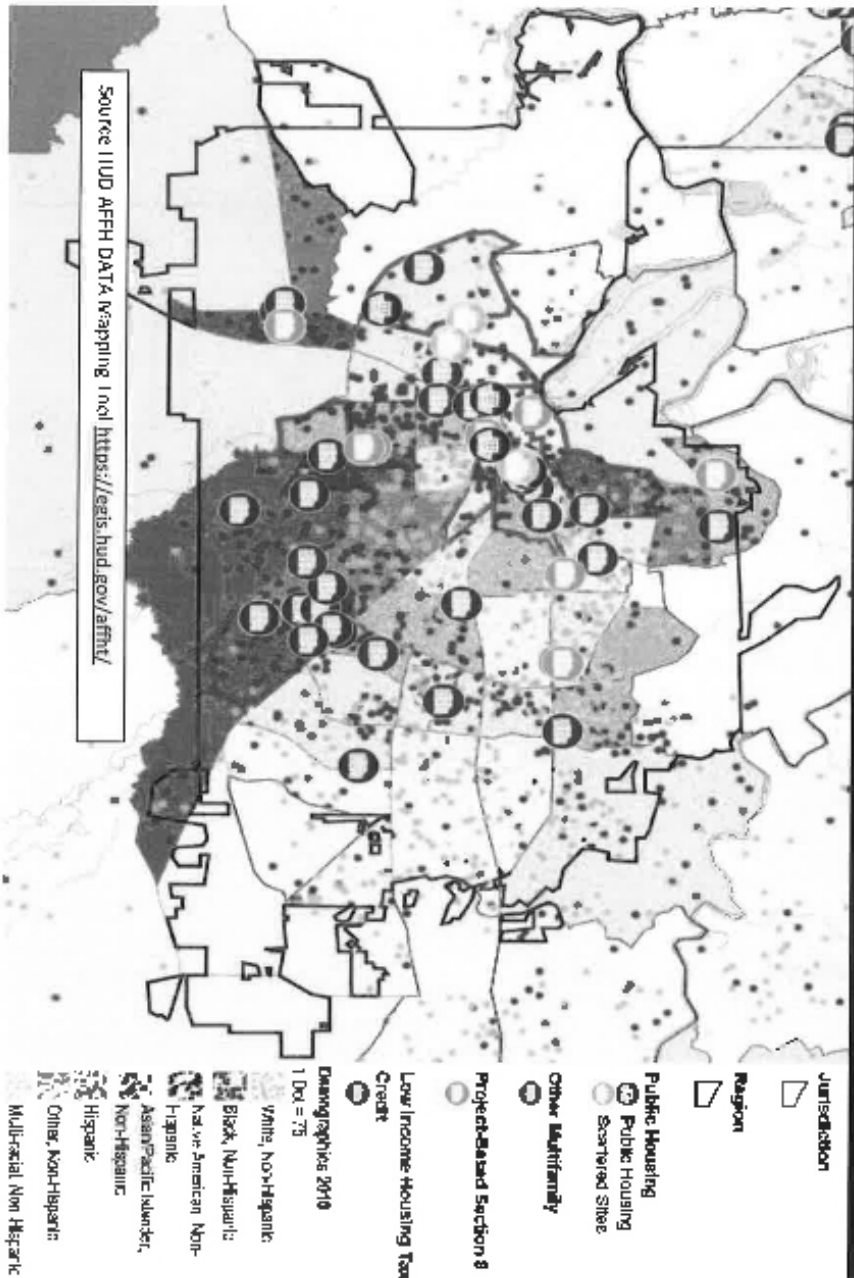
Table 33: Other Multi-Family Assisted Housing, City of Montgomery, Alabama							
Development Name	PHA Name	# of Units	White	Black	Hispanic	Asian	Household With Children
Ahips 23 - I Apartments	NA	71	0.7%	3.3%	0%	1%	NA
Ahips 23 Sheps III Apartments	NA	74	1.4%	8.3%	0%	NA	NA
Montgomery Community Homes II	NA	9	0.4	NA	NA	NA	NA
Montgomery Community Homes I	NA	9	NA	NA	NA	NA	NA
Capital City Community Homes	NA	25	27%	19%	3%	NA	NA
Capital Heights II	NA	50	24%	86%	1%	NA	NA

Data Source: AP9H

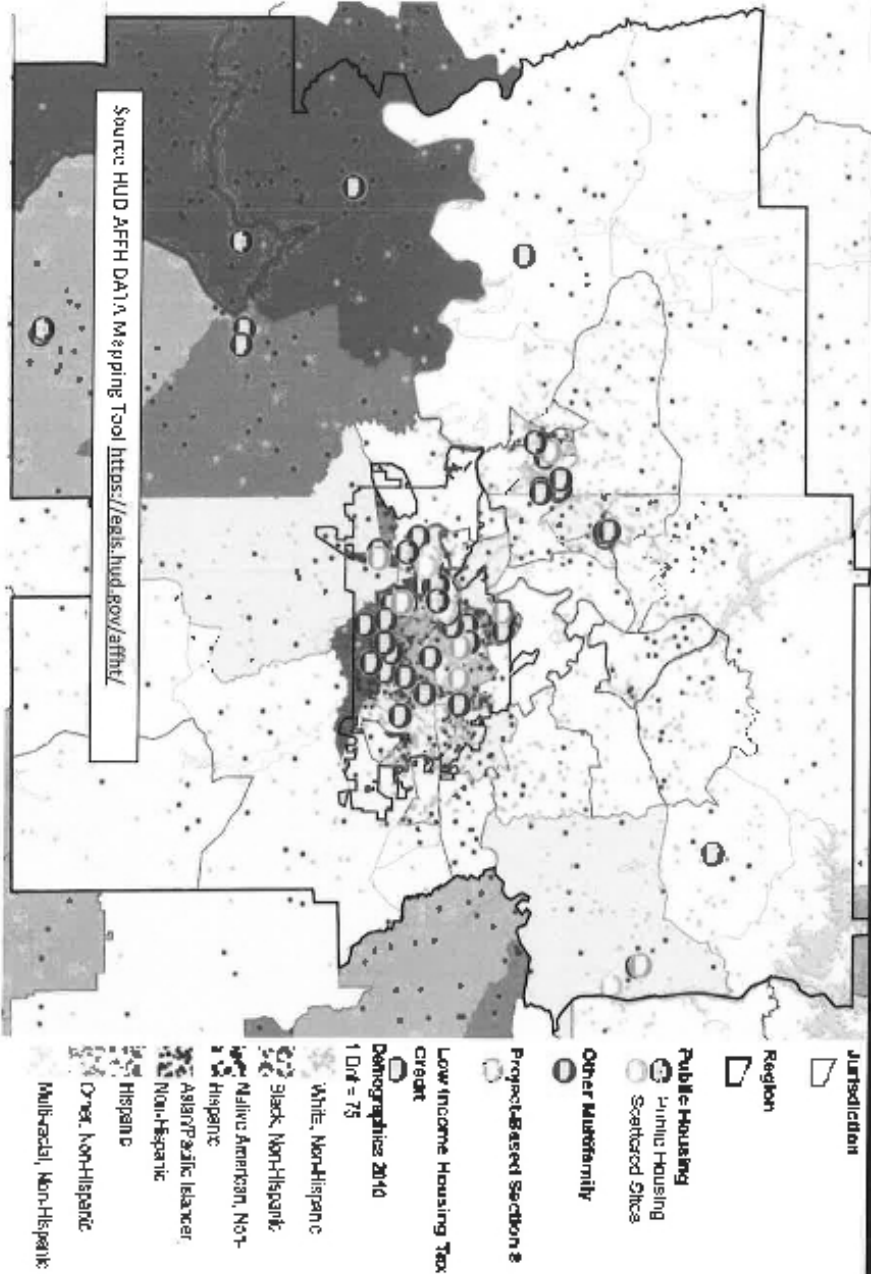
**Geography of Supported Housing**

Maps 36 and 37 show where the where publicly supported housing and race/ethnicity are located in the City of Montgomery, Alabama and the Montgomery Regional area. Map 36 for the City shows that majority of public housing, scattered site housing, and Project-Based Section-8 are located in West Montgomery where majority of the Black or African-American population resides. Majority of Low-income Housing Tax Credit projects are located in South Montgomery. There appears to be a concentration of Other Multi-Family residents located in or near East Montgomery. Overall West Montgomery appears to support majority of publicly supported housing while East Montgomery is minimally void of any publicly supported housing. In the City of Montgomery Region (Map 37), Low-Income Tax Projects appears to be the dominant publicly supported housing along with a few public housing projects scattered throughout the region.

Map 37 - Publicly Supported Housing and Race/Ethnicity in the City of Montgomery, 2011



Map 28: Publicly Supported Housing and Race/Ethnicity in the City of Montgomery, AL Region 1



### **Policy Review**

As a public housing authority, the Montgomery Housing Authority (MHA) is the entity responsible for administering nearly 3,100 Housing Choice Vouchers that are used in many neighborhoods throughout the City of Montgomery, Alabama and the organization also owns 1450 units of public housing distributed across several individual properties and locations. As required by HUD, the SHA maintains a comprehensive five-year PHA Plan, with annual plan updates, as well as other program-specific policies. MHA also has a policy and process for admissions and continued occupancy of its units and for administration of its Housing Choice Voucher program. These documents set policy for who may be housed by the MHA and how those tenant households are selected as well address matters to stay in compliance with fair housing choice.

Public housing, and particularly HCV assistance, is competitive and housing authorities often maintain lengthy waiting lists of potential tenants. The process by which applicants are ranked on and selected from a waiting list is guided by a tenant selection policy. For its voucher programs, MHA selects the selection of public housing tenants from its waiting list is determined first by the date and time of the household's application, then by the size of unit required, and finally by any special preference criteria for which the household may qualify. A "date and time" standard for waiting list selection, which MHA uses for both public housing and HCVs, can be somewhat problematic for disadvantaged applicants who have inflexible, hourly work schedules or transportation and childcare challenges. When the waiting list is opened, families with these constraints may be less able to quickly access the application, gather documents necessary to complete it, and submit them.

Tenant screening, specifically policies regarding criminal background checks, is the final aspect of this review. Housing authorities are required to consider an applicant's criminal background as part of their screening process for public housing occupancy but must conduct the screening so as not to violate the prospective tenant's fair housing rights. For HCV programs, tenant screening is optional for the housing authority. Recognizing that people of color are disproportionately more likely to have experienced an encounter with the criminal justice system and to have arrest records or criminal convictions, HUD issued guidance in 2016 warning that blanket policies of refusal to rent to people with criminal records could be discriminatory. Although criminal history is not a protected class, under the Fair Housing Act, restricting housing access on the basis of criminal history could be unlawful if it results in a disparate impact on people of a specific race or ethnicity. Rather than blanket policies, exclusions of persons with criminal histories must be tailored to the housing provider's legitimate interests, be applied consistently to all applicants, and take into account the type of crime, time since conviction, and other factors.

**CHAPTER 8- HOUSING FOR PEOPLE WITH DISABILITIES**

A disability is any condition of the body or mind (impairment) that makes it more difficult for the person with the condition to do certain activities (activity limitation) or interact with the world around them (participation restrictions). There are many types of disabilities, such as those that affect a person's vision, movement, thinking, remembering, learning, communicating, hearing, mental health and social relationships. Although "people with disabilities" sometimes refers to a single population, this is actually a diverse group of people with a wide range of needs. Two people with the same type of disability can be affected in very different ways. Some disabilities may be hidden or not easy to see. 25.6 % of adults in the U.S. have some type of disability. 33.2% of adults in Alabama have some type of disability.

Federal nondiscrimination laws provide housing protections for individuals with disabilities. These protections apply in most private housing, state and local government housing, public housing and any other federally-assisted housing programs and activities. The Fair Housing Act prohibits discrimination in housing and housing-related transactions because of disability. Section 504 of the Rehabilitation Act prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. Titles II and III of the Americans with Disabilities Act prohibit discrimination on the basis of disability in all programs, services, and activities of public entities and by private entities that own, operate, or lease places of public accommodation.

**Disability by Sex**

In the City of Montgomery, Alabama, the 2018 American Community Survey indicates that as it relates to "Disability by Sex", 14,514 (15.0% of the total population) males have at least one disability. 17,205 (16.3% of the total population) females living in the City of Montgomery, Alabama have at least one disability. In Montgomery County, Alabama, there are 18,680 (18.2%) males that have at least one disability. There are 20,154 (17% of the total population) females in Montgomery County that have at least one disability. In the Montgomery regional area (Etowah, Autauga, and Lowndes Counties), there are 14,377 (20.9% of the total population) males have a disability. There are 13,239 (20.0% of the total population) females in the regional area that have at least one disability. See Table 34 for more detailed information.

**Table 34: Disability by Sex**

Category Sex	City of Montgomery		Montgomery County, Alabama		Etowah County, Alabama		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Male	14,514	15.0%	18,680	18.2%	5,205	16.9%	4,333	18.0%	2,538	23.0%
Female	17,205	16.3%	20,154	17.7%	5,532	16.1%	5,530	19.7%	1,137	24.3%

Source: American Community Survey 2018 ACS 1-Year Estimates Subject Tables for 53800

**Disability by Race**

As it relates to "Disability by Race", the 2018 ACS 1-Year Estimates indicates that for the City of Montgomery, Alabama, Whites have the highest percentage of persons with at least one disability at 19.0% (10,920 for total disabled population). Blacks or African-Americans closely follow at 18.2% (22,337 for total disabled population). Hispanics or Latino followed at 5.5% (370 for the total disabled population). For Montgomery County, Alabama, the 2018 ACS 1-Year Estimate indicates that for Disability by Race, Whites make up 18.6% (14,044 of the total disabled population) for those with a least one disability. Blacks or African-Americans closely follow at 16.3% (23,924 of the total disabled population). Hispanics or Latino followed at 6.0% (450 for the total disabled population). For the City of Montgomery Area Region (Elmore, Autauga, and Lowndes Counties), the 2018 ACS 1-Year Estimate for Disability by Race indicates that Whites make up 19.23% (19,620) of the total population for those with at least one disability. Blacks or African-Americans make up 19.77% (5,831) of the total population for those with at least one disability. There was no available data for the other categories of race. See Table 35 for more detailed information.

Table 35: Disability by Race

Category/Race	City of Montgomery		Montgomery County, Alabama		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
White Alone	10,520	29.0%	14,344	18.6%	11,100	20.2%	7,427	17.8%	191	29.7%
Black or African American Alone	22,337	28.2%	28,324	18.1	1,275	8.5%	2,557	29.3%	2,113	26.7%
American Indian and Alaska Native alone	N	N	N	N	N	N	82	51.5%	3	6.5%
Asian alone	N	N	N	N	N	N	75	4.5%	0	0%
Native Hawaiian and Other Pacific Islander alone	N	N	N	N	N	N	0	0.0%	0	0%
Some Other Race Alone	N	N	N	N	N	N	120	20.3%	0	0%
Two or more races	N	N	N	N	N	N	274	27.1%	25	34.2%
White alone, not Hispanic or Latino	10,475	19.5%	13,987	18.9%	11,702	20.8%	7,362	17.9%	491	76.0%
Hispanic or Latino (of any race)	370	5.5%	450	6.0%	N	N	295	19.6%	0	0%

Source: American Community Survey 2018 ACS 1-Year Estimates Subject Table ID: S1810

**Disability by Age Group**

The 2018 ACS 1-Year Estimates indicate that for the City of Montgomery, Alabama, the highest age group percentage having at least one disability is the 75 years and over category at 60.9% (6,333 of the total population for this age category). This age group is followed by the age categories of 65 to 74 years at 32% (5,309 of the total population for this age category) and 35 to 64 years at 21.9% (15,720 of the total population for this age category). For Montgomery County, Alabama, the percentages and totals are nearly the same.

For the City of Montgomery, Alabama region (Elmore, Autauga, and Lowndes Counties), the highest age percentage age group having at least one disability in Elmore County, Alabama is the 75 years and over category at 59.3% (2,683 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 32.1% (2,365 of the total population for this age category) 35 to 64 years at 21.4% (6,317 of the total population for this age category). The highest age percentage age group having at least one disability in Autauga County, Alabama is the 75 years and over category at 59.8% (1,925 of the total population for this age category) This age group is followed by the category of 65 to 74 years at 42.4% (1,990) of the total population for this age category) 35 to 64 years at 19.9% (4,799 of the total population for this age category). The highest age percentage age group having at least one disability in Lowndes County, Alabama is the 75 years and over category at 62.8% (478 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 39.2% (399 of the total population for this age category) and the 35 to 64 years at 31.3% (1,216 of the total population for this age category). See Table 36 for more detailed information.

Table 36: Disability by Age Group

Category-Age	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Under 5 Years	162	1.1%	30	1.1%	0	0.0%	4	0.9%		
5 to 14 Years	2,554	7.7%	485	7.8%	1,025	11.9%	174	10.2%		
15 to 24 Years	8,894	8.1%	4,202	6.1%	1,508	9.3%	246	11.9%		
25 to 34 Years	29,721	21.9%	17,324	21.3%	5,117	21.4%	1,258	11.2%		
35 to 44 Years	5,309	32.1%	6,019	32.1%	2,326	32.1%	343	39.2%		
45 to 54 Years	6,113	40.9%	7,577	59.2%	2,697	59.8%	478	62.8%		
75 Years and Over										

Source: American Community Survey 2018 ACS 1-Year Estimates Subject Tables (S1810)

**Disability by Detailed Age Group- Hearing Difficulty**

The 2018 ACS 1-Year Estimates indicate that for the City of Montgomery, Alabama, the highest age group percentage having a hearing disability is the 75 years and over category at 76.0% (2,704 of the total population for this age category). This age group is followed by the age categories of 65 to 74 years at 7.8% (1,295 of the total population for this age category) and 35 to 64 years at 2.2% (1,556 of



the total population for this age category). For Montgomery County, Alabama, the highest age group percentage having a hearing disability is the 75 years and over category at 23.1% (2,992 of the total population for this age category). This age group is followed by the age categories of 65 to 74 years at 2.3% (1,912 of the total population for this age category) and 35 to 64 years at 2.2% (1,556 of the total population for this age category).

For the City of Montgomery, Alabama region (Elmore, Autauga, and Lowndes Counties), the highest age percentage age group having a hearing disability in Elmore County, Alabama is the 75 years and over category at 37.8% (1,713 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 12.2% (903 of the total population for this age category) and 35 to 64 years at 6.1% (1,816 of the total population for this age category). The highest age percentage age group having a hearing disability in Autauga County, Alabama is the 75 years and over category at 24.4% (786 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 14.9% (698 of the total population for this age category) 35 to 64 years at 4.1% (878 of the total population for this age category). The highest age percentage age group having a hearing disability in Lowndes County, Alabama is the 75 years and over category at 24.7% (188 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 6.2% (63 of the total population for this age category) and the 35 to 64 years at 5.0% (199 of the total population for this age category). See Table 37 for more detailed information.

**Table 37: Disability by Detailed Age Group- Hearing Difficulty**

Category-Detailed Age Hearing Difficulty	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Population under 2 Years	182	1.2%	162	1.1%	0	0.0%	0	0.0%	0	0.0%
Population 5 to 17 Years	209	0.1%	270	0.5%	0	0.0%	113	1.1%	31	0.6%
Population 18 to 24 Years	94	1.1%	926	1.8%	0	0.0%	88	2.8%	15	0.6%
Population 25 to 34 Years	1,555	2.2%	1,912	2.3%	1,416	4.1%	578	4.1%	199	5.0%
Population 35 to 64 Years	1,295	4.8%	1,881	7.2%	303	12.1%	698	14.3%	53	6.2%
Population 75 Years and Over	2,704	26.0%	2,792	24.1%	1,713	37.8%	786	24.2%	188	24.7%

*Source: American Community Survey 2008, ACS 1-Year Estimates Subject Table ID: S2310*

**Disability by Detailed Age Group- Vision Difficulty**

The 2018 ACS 1-Year Estimates indicate that for the City of Montgomery, Alabama, the highest age group percentage having vision difficulty is the 75 years and over category at 15.5% (1,609 of the total population for this age category). This age group is followed by the age categories of 65 to 74 years at 7.8% (1,290 of the total population for this age category) and 35 to 64 years at 2.0% (974 of the total population for this age category). For Montgomery County, Alabama, the highest age group percentage having vision difficulty is

the 75 years and over category at 14.9% (1,939 of the total population for this age category). This age group is followed by the age categories of 65 to 74 years at 6.7% (1,360 of the total population for this age category) and 35 to 64 years at 3.4% (2,806 of the total population for this age category).

For the City of Montgomery, Alabama region (Elmore, Autauga, and Lowndes Counties), the highest age percentage age group having vision difficulty in Elmore County, Alabama is the 65 to 74 years category at 7.8% (577 of the total population for this age category) and 75 years and over at 4.0% (183 of the total population for this age category). The highest age percentage age group having vision difficulty in Autauga County, Alabama is the 75 years and over category at 8.0% (257 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 6.3% (298 of the total population for this age category) 35 to 64 years at 2.8% (601 of the total population for this age category). The highest age percentage age group having vision difficulty in Lowndes County, Alabama is the 35 to 64 years category at 5.6% (221 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 5.3% (54 of the total population for this age category) and the 65 to 74 years at 4.7% (36 of the total population for this age category). See Table 38 for more detailed information.

**Table 38: Disability by Detailed Age Group- Vision Difficulty**

Category Detailed Age Vision Difficulty	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Population Under 5 Years	3	0.0%	0	0.0%	50	1.2%	0	0.0%	4	0.6%
Population 5 to 17 Years	749	1.1%	989	1.6%	26	0.1%	105	1.1%	40	2.4%
Population 18 to 24 Years	477	0.7%	1,313	1.8%	896	4.7%	109	1.1%	53	2.5%
Population 25 to 34 Years	1,393	2.0%	2,805	3.4%	1,354	6.3%	901	2.8%	421	5.0%
Population 35 to 64 Years	1,629	2.3%	1,489	1.7%	282	1.3%	298	0.9%	54	1.1%
Population 65 to 74 Years	1,939	2.8%	1,360	1.6%	183	0.8%	257	0.8%	36	0.7%
Population 75 Years and Over	1,939	2.8%	1,360	1.6%	183	0.8%	257	0.8%	36	0.7%

Source: American Community Survey 2018 ACS 1-Year Estimates Subject Table S8810

**Disability by Detailed Age Group- Cognitive Difficulty**

The 2018 ACS 1-Year Estimates indicate that for the City of Montgomery, Alabama, the highest age group percentage having cognitive difficulty is the 75 years and over category at 20.9% (2,167 of the total population for this age category). This age group is followed by the age categories of 35 to 64 years at 8.3% (5,950 of the total population for this age category) and 65 to 74 years at 6.6% (1,086 of the total population for this age category). For Montgomery County, Alabama, the highest age group percentage having cognitive difficulty is the 75 years and over category at 19.2% (2,497 of the total population for this age category). This age group is followed by

the age categories of 35 to 64 years at 7.8% (6,448 of the total population for this age category) and 65 to 74 years at 5.7% (1,161 of the total population for this age category).

For the City of Montgomery, Alabama region (Elmore, Autauga, and Lowndes Counties), the highest age percentage age group having cognitive difficulty in Elmore County, Alabama is the 75 years and over category at 12.4% (563 of the total population for this age category). This age group is followed by the category of 35 to 64 years at 5.6% (1,659 of the total population for this age category) and 65 to 74 years at 3.2% (237 of the total population for this age category). The highest age percentage age group having cognitive difficulty in Autauga County, Alabama is the 75 years and over category at 21.9% (703 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 10.1% (476 of the total population for this age category) 35 to 64 years at 6.6% (1,421 of the total population for this age category). The highest age percentage age group having cognitive difficulty in Lowndes County, Alabama is the 65 to 74 years category at 14.5% (258 of the total population for this age category). This age group is followed by the category of 35 to 64 years at 12.3% (485 of the total population for this age category) and the 75 years and over at 10.4% (106 of the total population for this age category). See Table 39 for more detailed information.

**Table 38. Disability by Detailed Age Group- Cognitive Difficulty**

Category-Detailed Age Cognitive Difficulty	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Population Under 18 Years	2,032	6.1%	2,704	6.2%	369	2.8%	1,074	11.6%	112	6.6%
Population 18 to 24 years	7,429	4.8%	2,512	4.1%	709	4.1%	576	5.7%	136	6.3%
Population 25 to 34 years	5,930	6.4%	6,487	7.8%	1,333	3.8%	1,471	6.6%	482	2.7%
Population 35 to 64 years	1,085	1.0%	1,191	5.7%	437	3.2%	476	10.1%	258	4.4%
Population 65 years and over	2,167	21.9%	2,497	19.2%	563	12.4%	703	21.9%	258	10.4%

Source: American Community Survey 2018, ACS 1-Year Estimates Subject Table 100-5202

**Disability by Detailed Age Group- Ambulatory Difficulty**

The 2018 ACS 1-Year Estimates indicate that for the City of Montgomery, Alabama, the highest age group percentage having ambulatory difficulty is the 75 years and over category at 43.9% (4,565 of the total population for this age category). This age group is followed by the age categories of 65 to 74 years at 18.6% (3,075 of the total population for this age category) and 35 to 64 years at 14.9% (10,684 of the total population for this age category). For Montgomery County, Alabama, the highest age group percentage having ambulatory difficulty is the 75 years and over category at 41.2% (5,350 of the total population for this age category). This age

Group is followed by the age categories of 65 to 74 years at 18.7% (1,996 of the total population for this age category) and 35 to 64 years at 14.6% (11,998 of the total population for this age category).

For the City of Montgomery, Alabama region (Elmore, Autauga, and Lowndes Counties), the highest age percentage age group having ambulatory difficulty in Elmore County, Alabama is the 65 to 74 years category at 27.1% (1,996 of the total population for this age category). This age group is followed by the categories of 75 years and over at 25.2% (1,142 of the total population for this age category) and 35 to 64 years at 12.2% (3,621 of the total population for this age category). The highest age percentage age group having ambulatory difficulty in Autauga County, Alabama is the 75 years and over category at 11.2% (2,423 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 27.1% (1,274 of the total population for this age category) 35 to 64 years at 47.0% (1,512 of the total population for this age category). The highest age percentage age group having ambulatory difficulty in Lowndes County, Alabama is the 75 years and over category at 46.0% (350 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 29.2% (485 of the total population for this age category) and the 35 to 64 years at 23.3% (919 of the total population for this age category). See Table 40 for more detailed information.

Category-Detailed Age Ambulatory Difficulty	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Population under 18 years	68	0.7%	63	0.2%	0	0.0%	81	0.9%	0	0.0%
Population 18 to 24 years	73	1.5%	72	1.5%	0	0.0%	241	2.1%	0	0.0%
Population 25 to 34 years	30,884	14.6%	11,999	14.5%	3,621	12.2%	7,023	11.2%	919	23.5%
Population 35 to 64 years	13,777	28.6%	3,591	18.2%	1,490	27.1%	1,274	27.1%	297	29.2%
Population 65 to 74 years and over	4,561	48.9%	5,230	41.2%	1,272	22.2%	1,512	47.0%	350	46.0%

Table 39: Disability by Detailed Age Group-Ambulatory Difficulty

**Disability by Detailed Age Group-Self-Care Difficulty**

The 2018 ACS 1-Year Estimates indicate that for the City of Montgomery, Alabama, the highest age group percentage having self-Care Difficulty is the 75 years and over category at 21.0% (2,182 of the total population for this age category). This age group is followed by the age categories of 35 to 64 years at 4.0% (2,845 of the total population for this age category) and 65 to 74 years at 2.7% (449 of the total population for this age category). For Montgomery County, Alabama, the highest age group percentage having self-Care difficulty is the 75 years and over category at 21.1% (2,743 of the total population for this age category). This age group is followed by the age

categories of 35 to 64 years at 4.0% (3,306 of the total population for this age category) and 65 to 74 years at 3.4% (691 of the total population for this age category).

For the City of Montgomery, Alabama region (Elmore, Autauga, and Lowndes Counties), the highest age percentage age group having self-care difficulty in Elmore County, Alabama is the 75 years and over category at 13.9% (627 of the total population for this age category). This age group is followed by the categories of 65 to 74 years at 7.2% (533 of the total population for this age category) and 35 to 64 years at 2.3% (682 of the total population for this age category). The highest age percentage age group having self-care difficulty in Autauga County, Alabama is the 75 years and over category at 20.2% (651 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 8.5% (399 of the total population for this age category) 35 to 64 years at 4.1% (896 of the total population for this age category). The highest age percentage age group having self-care difficulty in Lowndes County, Alabama is the 75 years and over category at 20.4% (155 of the total population for this age category). This age group is followed by the category of 35 to 64 years at 8.8% (348 of the total population for this age category) and the 65 to 74 years at 6.1% (62 of the total population for this age category). See Table 41 for more detailed information.

Table 41 Disability by Detailed Age Group Self-Care Difficulty  
City of Montgomery, Alabama, Montgomery County, Alabama and Region

Category Detailed Age Self-Care Difficulty	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Population 18 to 24 years	455	1.4%	465	1.3%	3	0.0%	102	1.0%	13	0.3%
Population 25 to 34 years	581	0.4%	297	0.4%	3	0.1%	119	1.0%	43	2.1%
Population 35 to 64 years	2,845	4.0%	3,306	4.0%	102	2.3%	695	4.1%	348	8.8%
Population 65 to 74 years	446	2.7%	691	2.4%	523	7.2%	399	6.5%	62	6.1%
Population 75 years and over	2,192	21.0%	2,793	21.1%	627	13.9%	551	20.2%	155	20.4%

Source: American Community Survey 2018 ACS 1-Year Estimates Subject Table S1810

**Disability by Detailed Age Group- Independent Living Difficulty**

The 2018 ACS 1-Year Estimates indicate that for the City of Montgomery, Alabama, the highest age group percentage having independent living difficulty is the 75 years and over category at 31.8% [3,303 of the total population for this age category]. This age group is followed by the age categories of 65 to 74 years at 9.2% (1,521 of the total population for this age category) and 35 to 64 years at 6.7% (4,830 of the total population for this age category). For Montgomery County, Alabama, the highest age group percentage having independent living difficulty is the 75 years and over category at 29.2% (3,794 of the total population for this age category). This age group is followed by the age categories of 65 to 74 years at 8.8% (1,788 of the total population for this age category) and 35 to 64 years at 6.6% (5,434 of the total population for this age category).

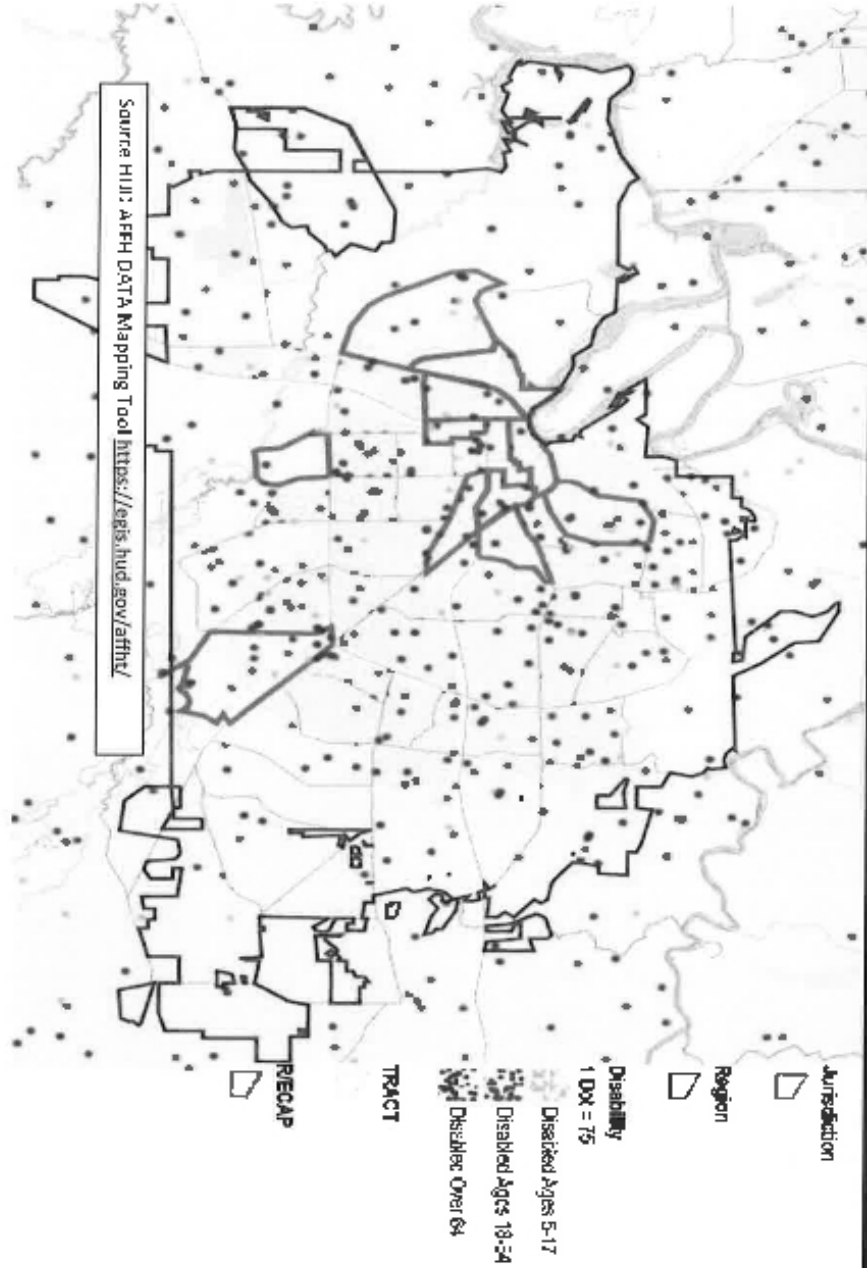
For the City of Montgomery, Alabama region (Elmore, Autauga, and Lowndes Counties), the highest age percentage age group having independent living difficulty in Elmore County, Alabama is the 75 years and over category at 33.4% (1,440 of the total population for this age category). This age group is followed by the categories of 65 to 74 years at 7.8% (553 of the total population for this age category) and 35 to 64 years at 7.1% (2,139 of the total population for this age category). The highest age percentage age group having independent living difficulty in Autauga County, Alabama is the 75 years and over category at 8.7% (1,882 of the total population for this age category). This age group is followed by the category of 65 to 74 years at 11.9% (557 of the total population for this age category) 35 to 64 years at 34.0% (896 of the total population for this age category). The highest age percentage age group having independent living difficulty in Lowndes County, Alabama is the 75 years and over category at 33.8% (2,570 of the total population for this age category) and the 35 to 64 years at 11.7% (463 of the total population for this age category). See Table 42 for more detailed information. Maps 38 and 39 show the disbursement of persons that have at least one disability that are living in the City of Montgomery, Alabama and regional area.

**Table 42: Disability by Detailed Age Group—Independent Living Difficulty**  
 City of Montgomery, Alabama, Montgomery County, Alabama and Region

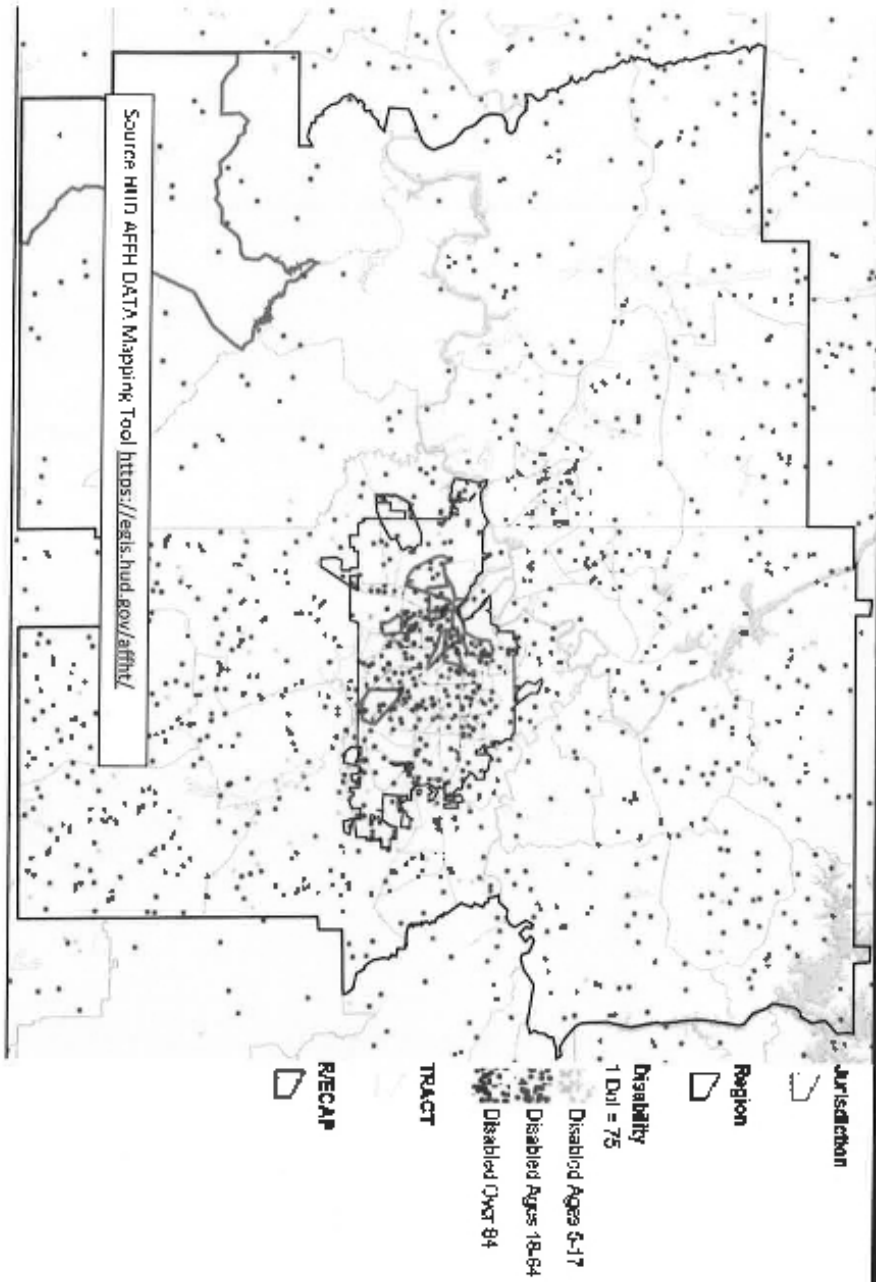
Category-Detailed Age Difficulty	City of Montgomery		Montgomery County		Elmore County		Autauga County		Lowndes County	
	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population	Total	% of Population
Population 18 to 34 years:	830	1.7%	1,230	2.2%	744	4.5%	246	2.7%	87	4.2%
Population 35 to 64 years:	7,800	6.7%	2,474	4.3%	2,139	7.2%	1,882	8.7%	463	11.7%
Population 65 to 74 years:	1,571	3.2%	3,788	6.2%	658	7.6%	557	11.9%	277	18.5%
Population 75 years and over:	3,000	21.8%	3,784	29.2%	1,481	11.4%	214	34.0%	257	33.8%

Source: American Community Survey 2018 ACS 1-Year Estimates, Subject Table ID: S1810

Map 39: People with a Disability by Age in the City of Montgomery, AL



Map 40 People with a Disability by Age in the City of Montgomery, All Region





#### CHAPTER 9- THE 2040 COMPREHENSIVE PLAN AND FAIR HOUSING OPPORTUNITIES

In 2018, the City of Montgomery, Alabama community began an ambitious process to write a new Comprehensive Plan. It had been more than 50 years since the 1963 document was adopted. The plan which adopted in July of 2020 points out several factors that the City needs to address that will affect fair housing opportunities. The comprehensive plan is a cohesive policy statement for a community. It can cover a wide range of topics from land use and transportation to economic development and parks. Within each of these topics, the plan serves as a framework for decision-making that is rooted in the values and vision of the entire community.

#### **Landuse, Development, Community Character and Urban Design**

The land use topic focuses on the use, regulation and character of development across the Montgomery Planning Area. The topic includes a breakdown of the city's current use of land along with the history that led to this distribution. Community character is another important consideration of the plan, and the variety of built and natural environments. Finally, land is regulated in Montgomery through zoning. These tools, actors and processes are outlined and explored. Some major challenges/opportunities exposed through the research include:

- Establishing strong and consistent policies on land development and redevelopment
- Understanding the fiscal implications of growth versus consolidation
- Addressing commercial vacancy and land redevelopment
- Utilizing existing planning and regulatory tools to achieve community goals
- Addressing equity issues related to past land development or investment decisions
- Developing a new palette of development types that enhance quality of place, secure fiscal productivity and promote new or continued inclusive investment

#### **Mobility**

Transportation, or the movement of people and goods, is a fundamental component of a comprehensive plan. The analysis within this topic focuses on the efficiency, safety and utilization of the existing network in Montgomery. Some major challenges / opportunities exposed through the research include:

- Unlike many urban areas, congestion in Montgomery is not a major concern, even when compared to peer cities in Alabama. Maintenance and modernizing the city's aging network should be the major focus when considering how to make the best use of limited resources.
- Active transportation facilities are extremely limited, and what facilities do exist are disconnected from each other. This has created unsafe biking and walking conditions and an environment where most rely on cars for all trips, regardless of the distance.

- Investing in low-cost, high-impact active transportation improvements, along with education programs, has the opportunity to result in a significant mode shift. A significant proportion of Montgomery residents have very short commutes, representing an opportunity to shift a large portion of the city's trips off the city's streets and onto the sidewalks or bike lanes, even if seasonally.
- There is currently no strong project prioritization process in place and no transit leadership board. A restructuring of these institutional decision-making processes can improve the efficiency of the city's operations, as well as ensure an equitable and effective use of program funding.
- The city's Complete Streets policy, adopted in 2013, provides guidance toward a desire to be inclusive of all modes and work toward a more balanced system.

#### **Housing and Community Development**

Safe and affordable housing is an essential component of a strong and resilient community. Stable neighborhoods are the building blocks of a strong city and contain housing types that reflect the diversity of the community overall. The Housing topic is an outline of the key conditions and trends within the Montgomery housing market along with a review of major neighborhood plans and initiatives. These pertain to the full spectrum of housing conditions from homelessness to homeowners. Some major challenges/opportunities exposed through the research include:

- Housing affordability is an increasing challenge
- Housing stock is generally older and will require rehabilitation to prevent blight
- There are numerous growing and competitive markets surround Montgomery
- Vacancy, hypervacancy and abandonment are issues in certain areas
- The lack of "missing middle" housing types contributes to the challenge of housing affordability
- Out-of-community residential property ownership challenges local ownership and reinvestment

#### **Parks and Recreation**

The City of Montgomery maintains over 1,400 acres of public park land and recreation facilities distributed between parks, community centers and special facilities. The department's facilities support both specific neighborhoods and larger communities with both passive and active recreation. In addition, the system provides city wide youth baseball and softball, youth summer and after school programs and senior programs. Because of Montgomery's large footprint, Montgomery struggles to directly serve all of its residents with physical amenities and services. As Montgomery continues its efforts to retain its youth, support its aging population and grow economically, a quality parks and recreation system and experience will play a large role. Some major challenges / opportunities exposed through the research include:

- Develop trails and greenways to connect Montgomery's parks, neighborhoods, and destinations; including the development of trails to trails opportunities
- Develop park land in the flood prone and contiguous forest that surround Montgomery
- Develop parks on vacant or tax delinquent parcels or underserved neighborhoods
- Expand recreational services to include more youth sports, adult and senior physical activities
- Update aging park equipment and community centers
- Market parks and recreation's past to connect with broader Civil Rights efforts
- Update subdivision regulations to include dedication for public open space
- Support grassroots park support and volunteerism
- Conduct a comprehensive parks assessment, facilities and distribution of facilities
- Develop a city-wide parks and recreation specific plan

#### **Education and Cultural Arts**

This analysis within the education and cultural arts component focuses on how Montgomery's education systems (public and private) support its citizens from pre-K to adult learning, and how cultural arts are represented in throughout the community. Some major challenges / opportunities exposed through the research include:

- Create a stronger support network for school readiness
- Support the public school system to ensure equitable education for all of Montgomery's youth
- Reinforce the bond between Montgomery's public schools and workforce opportunities

#### **Public Health**

The public health topic focuses on the physical and mental wellbeing of the community as a whole and how health trends of the compare to the state and the nation overall. This topic will highlight the many interrelated factors that determine a person's health outcomes, including personal behaviors, how person's interact with their physical surroundings, access to health care and education, economic situation and genetics. Some major challenges / opportunities exposed through the research include:

- Explore and implement proactive health policies
- Highlight and improve inequalities of health outcomes across the community
- Better understand the effects of the built environment on community health

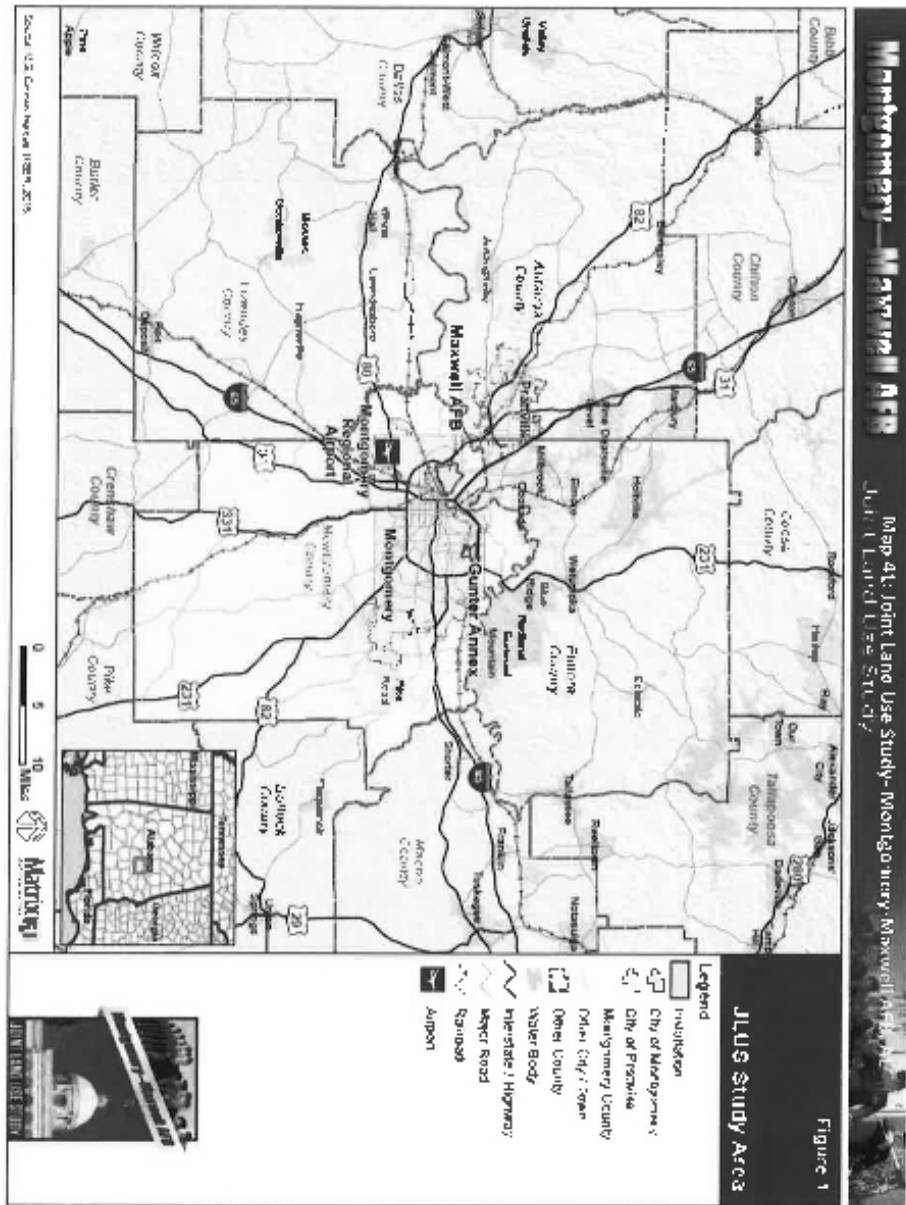
## CHAPTER 10- JOINT LAND USE STUDY REPORT AND FAIR HOUSING OPPORTUNITIES

### Joint Land Use Study (JLUS)

A Joint Land Use Study (JLUS) is a planning process accomplished through the collaborative efforts of stakeholders in a defined study area to identify compatible land uses and growth management guidelines within jurisdictions, and adjacent to, active military installation. These stakeholders include local community, state, and federal officials, residents, business owners, federal resource agencies and landholders, nongovernmental organizations, and the military. The process is intended to establish and encourage a working relationship among military installations and proximate communities to prevent and / or reduce encroachment issues associated with future mission expansion and local growth. Although primarily funded by the Department of Defense (DOD), Office of Economic Adjustment (OEA), a JLUS is produced by and for local communities. The project sponsor and grant administrator for the Maxwell AFB JLUS is the City of Montgomery.

The Maxwell Air Force Base (AFB) Joint Land Use Study (JLUS) is a collaborative planning effort led by the City of Montgomery in partnership with Montgomery County and the City of Prattville. The JLUS was undertaken in an effort to guide planning and development in the areas surrounding Maxwell AFB and Gunter Annex to help mitigate any future issues and enhance coordination among all entities involved in the process.

The study area for the Maxwell JLUS covers large expanses of south-central Alabama and is focused on Maxwell AFB and Gunter Annex. The study area includes three communities in south central Alabama. These communities are: Montgomery County, the City of Montgomery, and the City of Prattville. An overview of the JLUS study area communities is provided to gain a better understanding of the activities outside the fence line and how those activities may impact mission operations. The goal of the Maxwell JLUS is to protect the viability of current and future military missions and operations, while simultaneously guiding community growth, sustaining the environmental and economic health of the region, and protecting public health, safety, and welfare.



## CHAPTER 11. FAIR HOUSING RESOURCES AND ACTIVITIES

### **Office of Fair Housing and Equal Opportunity (FHEO)**

HUD's Office of Fair Housing and Equal Opportunity (FHEO) works to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities. The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws. The laws implemented and enforced by FHEO include: The Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 109 of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, Titles II and III of the Americans with Disabilities Act of 1990, The Architectural Barriers Act of 1968, The Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, and Section 3 of the Housing and Urban Development Act of 1968. Some of FHEO's activities include: Investigating fair housing complaints, Conducting compliance reviews, Ensuring civil rights in HUD programs and Managing fair housing grants.

### **National Fair Housing Alliance (NFHA)**

The National Fair Housing Alliance (NFHA) is the voice of fair housing. NFHA works to eliminate housing discrimination and to ensure equal housing opportunity for all people through leadership, education, outreach, membership services, public policy initiatives, community development, advocacy, and enforcement. The National Fair Housing Alliance is dedicated to ending housing discrimination and fostering diverse, inclusive communities through advocacy. NFHA's public policy team works with the federal government to create and affect policy that expands equal access to fair housing choice for all. NFHA supports policy initiatives that advance our goals of eliminating discrimination in housing and expand equal access to homeownership opportunities.

NFHA also co-chairs, with the NAACP Legal Defense and Educational Fund, the Fair Housing Task Force. The Fair Housing Task Force is a coalition of the Leadership Conference on Civil and Human Rights consisting of civil rights, housing and community development, and other advocacy organizations. The Fair Housing Task Force meets to address the most pressing contemporary issues related to the enforcement of the Fair Housing Act and to advocate for policies that promote equal access to housing opportunities. NFHA tracks the federal budget process and advocates for the highest possible appropriations for key fair housing and other housing programs run through the U.S. Department of Housing and Urban Development.

### **The Central Alabama Fair Housing Center (CAFHC)**

The Central Alabama Fair Housing Center (CAFHC) is a non-profit civil rights agency created in 1995 to ensure equal housing opportunity for all people living in central Alabama regardless of race, color, national origin, religion, gender, family status, or disability. They are dedicated to eliminating housing discrimination, enforcing fair housing laws and educating individuals regarding fair housing

laws. Their mission is to promote understanding of fair housing rights; and to eliminate housing discrimination through enforcing the Federal Fair Housing Act and other laws.

Central Alabama Fair Housing Center assists individuals and organizations with allegations of illegal housing discrimination. Housing discrimination complaint will be reviewed by a fair housing specialist to determine if the alleged act violates the Fair Housing Act. Intake staff will assist in sorting the facts and provide counsel to individuals on their rights and options under the fair housing laws. The Central Alabama Fair Housing Center works to increase public awareness of fair housing rights and to educate housing professionals about their responsibilities under the Fair Housing Act. CAFHC's education and outreach efforts are essential in eliminating housing discrimination. Through its education and outreach efforts people are informed of their fair housing rights and are empowered to exercise them.

The Central Alabama Fair Housing Center (CAFHC) operates a fair housing testing program to monitor housing industry practices and to collect valuable evidence of housing discrimination. Fair housing "testing" is an investigative tool used by fair housing centers throughout the country. The process is similar to that used by "mystery shoppers" in the retail market. Fair housing centers train community members to pose as people seeking to rent an apartment, buy a home, obtain a home loan, or purchase home insurance. CAFHC operates the only fair housing testing program in central Alabama.

#### **CHAPTER 10- FAIR HOUSING GOALS AND ACTIVITIES**

##### **Past Fair Housing Goals and Related Activities**

The City of Montgomery, Alabama through the Department of Economic and Community Development (Community Development Division) continued to make steady progress in its efforts to "Affirmatively Further Fair Housing" (AFFH). Actions taken during the 2014-2019 HUD Consolidated Action Plan included training of staff and HUD funds recipients as well as hiring an attorney that was knowledgeable of HUD housing regulations and statutes. The Community Development Division also strengthen its subrecipient agreements and monitoring procedures to ensure that recipients of HUD funding from the City abide by the AFFH regulator's and requirements. The Central Alabama Fair Housing Agency identified 15 impediments along with recommendations that the City needed to improve on as its relates to affirmatively furthering fair housing. Table 43 describes the impediments and recommended activities to correct those impediments. The City of Montgomery, Alabama made significant improvements towards correcting those impediments and will continue to do so during the next 5-Year Consolidated Action Plan.





Summary of Impediments		Recommendations	Progress	Also Progress
3	COBG found that the city currently has two forms: 1. "Special Home Improvement" - the failure to address the effects in Montgomery to improve rental and other affordable housing in the city and housing related services.	<p>2. Housing providers who receive or receive from COBG, HOME, and other federal funds awarded through the city should be required to develop specific action plans to be affirmatively "utilized" for housing. The plans should report to the city, at a minimum, on an annual basis.</p> <p>3. Beneficiaries of COBG, HOME, and other federal funds awarded through the city should be required to verify that their efforts receive full housing training on an annual basis.</p> <p>4. Where available, recipients of COBG, HOME, and other federal funds awarded through the city should be required to adopt a reasonable accommodation policy for people with disabilities.</p> <p>5. Where applicable, policies of COBG, HOME, and other federal funds awarded through the city should be required to affirmatively market their opportunities to first-time homebuyers and other historically diverse communities throughout the area, and to provide such opportunities.</p> <p>6. The city should accept a robust Anti-Discrimination Plan (ADP) to ensure protected class members in securing affordable housing or improve opportunities areas when they are categorized as a "well-served" or "other city redevelopment" areas.</p> <p>7. The City of Montgomery should, like many other U.S. cities, pass an ordinance that makes families and individuals with Housing Choice Vouchers a part of all city programs. This would make it illegal for housing providers to discriminate against these special populations on the basis that they participate in the Housing Choice Voucher program.</p>	X	X
4	Most private landlords and housing managers do not provide an opportunity for renters to be at their apartment or home. Homeless and individuals who receive Housing Choice Vouchers. As a result, these families and individuals are required to find housing in the private market where there are few beds, few opening opportunities and segregated neighborhoods.	<p>1. Homeowner Education Program: Making sure that the city, through its own efforts and necessary involvement of any other stakeholders, is able to provide the best possible education to the owners that should be in the program.</p> <p>2. Rental Housing Program: The city should be able to provide training and other support to the owners who are currently providing housing to the city and to provide such support to the city and to provide such support to the city and to provide such support to the city.</p> <p>3. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>4. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>5. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>6. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>7. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p>	X	X
5	The city must address the issue of the Montgomery Housing Authority to be able to provide housing for its residents. The city must address the issue of the Montgomery Housing Authority to be able to provide housing for its residents. The city must address the issue of the Montgomery Housing Authority to be able to provide housing for its residents.	<p>1. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>2. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>3. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>4. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>5. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>6. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>7. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p>	X	X
6	The Montgomery Area Transit System has made significant strides in its efforts to provide transit services to its customers. However, there are still many challenges that remain, including: 1. Lack of time to travel to and from work and home. 2. Lack of transit services on weekends and holidays. 3. Lack of transit services on weekends and holidays. 4. Lack of transit services on weekends and holidays.	<p>1. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>2. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>3. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>4. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>5. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>6. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p> <p>7. Fully fund the city's efforts to ensure that the city is able to provide the best possible education to the owners that should be in the program.</p>	X	X

Summary of Impediments		Recommendations		Progress	No Impediment
6.	<p>3. Inadequate number of chart reviews to assess all enrollment in east VA service. Available review further east. MATS access to adjust the number of accommodations those who work there.</p> <p>4. Irreversible bus stops.</p> <p>7. Lack of bidirectional travel. MATS does not allow bi-directional travel or brochures and has not made its website available in Spanish.</p> <p>8. Inadequacy of direct service workers within the Montgomery Area.</p>			X	
7.	<p>The City of Montgomery provides unnecessary and costly zoning, building codes and fire safety codes. The codes are too strict and do not allow for the use of new technologies. The codes are too restrictive and do not allow for the use of new technologies. The codes are too restrictive and do not allow for the use of new technologies.</p>	<p>1. The city should review its zoning, building codes and fire safety codes to ensure they are up-to-date and allow for the use of new technologies.</p> <p>2. For housing, the city should review its zoning, building codes and fire safety codes to ensure they are up-to-date and allow for the use of new technologies.</p>		X	X
8.	<p>The City of Montgomery provides unnecessary and costly zoning, building codes and fire safety codes. The codes are too strict and do not allow for the use of new technologies. The codes are too restrictive and do not allow for the use of new technologies.</p>	<p>1. For housing, the city should review its zoning, building codes and fire safety codes to ensure they are up-to-date and allow for the use of new technologies.</p> <p>2. For housing, the city should review its zoning, building codes and fire safety codes to ensure they are up-to-date and allow for the use of new technologies.</p>		X	
9.	<p>The City of Montgomery provides unnecessary and costly zoning, building codes and fire safety codes. The codes are too strict and do not allow for the use of new technologies. The codes are too restrictive and do not allow for the use of new technologies.</p>	<p>1. The city should adopt a streamlined "reasonable modification" process for group home conversions and other uses of residential buildings for people with disabilities on spaces existing within Montgomery County jurisdictions.</p> <p>2. The city should establish an affordable and rental development strategy that will require buildings to include affordable units. Planned Unit Developments (PUDs) that are designed to provide more affordable units. The city should offer agreements to provide a percentage of the units for affordable housing. The city should offer incentives for other city incentives, including offering city-owned properties to developers of affordable housing.</p>		X	

Summary of Impediments		Recommendations	Progress	No. Programs
10.	There is a lack of diversity in affordable housing in Montgomery, where less than 10 percent in low opportunity, middle income areas of the city. The lack of affordable housing in urban opportunity areas continues to segregate housing patterns and limit opportunities for many residents, including people of color, with disabilities, young adults, and low-income families with children.	<ol style="list-style-type: none"> <li>The city should adopt or incentivize zoning and zoning ordinance changes to create a certain number of affordable housing units for new residential developments before obtaining building and other necessary permits.</li> <li>Approved sources in the city should review and amend zoning and other zoning regulations as necessary to permit the affordable single family and multi-family housing residential zones.</li> <li>The city should expand use of "incentive" zoning where possible to allow for mixed-use and affordable housing stock throughout the city.</li> </ol>	X	X
11.	Renovated properties in neighborhoods adjacent to the sale of non-banks owned homes are the same. However, in the same neighborhoods, many renovated homes do not include affordable housing. In the same block, this does not mean that where there are more homes for sale, they are renovated. The majority of renovated properties do not have affordable housing. However, we do have a few homes, under the right circumstances, that have been renovated and include affordable housing. These homes are often located in areas that have been renovated and are often in areas that have been renovated.	<ol style="list-style-type: none"> <li>Seek zoning and zoning ordinance changes to allow for the use of accessory units in existing single-family homes. The city should also consider zoning ordinance changes to allow for the use of accessory units in existing single-family homes.</li> <li>Create a zoning ordinance that allows for the use of accessory units in existing single-family homes and single-family homes. The city should also consider zoning ordinance changes to allow for the use of accessory units in existing single-family homes.</li> <li>Encourage the use of non-bank owned and bank owned properties in areas that have been renovated and are often in areas that have been renovated.</li> <li>Encourage the use of non-bank owned and bank owned properties in areas that have been renovated and are often in areas that have been renovated.</li> <li>Encourage the use of non-bank owned and bank owned properties in areas that have been renovated and are often in areas that have been renovated.</li> </ol>	X	X
12.	Key city staff members are a mix of those who are not familiar with the city's housing code and those who are familiar with the city's housing code. This is a result of the city's housing code being updated in 2015 and the city's housing code being updated in 2015.	<ol style="list-style-type: none"> <li>Provide training for city staff on the city's housing code and the city's housing code.</li> <li>Provide training for city staff on the city's housing code and the city's housing code.</li> <li>Provide training for city staff on the city's housing code and the city's housing code.</li> <li>Provide training for city staff on the city's housing code and the city's housing code.</li> <li>Provide training for city staff on the city's housing code and the city's housing code.</li> </ol>	X	X
13.	Montgomery's website contains information on affordable housing, but it is not clear if the information is up to date. The city should consider updating the website to include information on affordable housing, but it is not clear if the information is up to date.	<ol style="list-style-type: none"> <li>Update the city's website to include information on affordable housing, but it is not clear if the information is up to date.</li> <li>Update the city's website to include information on affordable housing, but it is not clear if the information is up to date.</li> <li>Update the city's website to include information on affordable housing, but it is not clear if the information is up to date.</li> <li>Update the city's website to include information on affordable housing, but it is not clear if the information is up to date.</li> <li>Update the city's website to include information on affordable housing, but it is not clear if the information is up to date.</li> </ol>	X	X

Summary of Requirements		Table 43: City of Montgomery, AL Post-Fair Housing Goals and Related Activities		
		Recommendations		
14.	There is a need to enhance work with estate professionals, apartment referral services, legal assistance agencies, social service agencies, and civil rights organizations to ensure that potential buyers of discrimination victims do not suffer housing rights.	The City of Montgomery should convene an annual summit designed to inform real estate and mortgage professionals and agencies so that all participants better understand their opportunities and obligations to work toward a truly integrated city.	X	
15.	Public schools in Montgomery, including private schools, lack diversity and are mostly non-minority.	<p>1. The city should ensure that block centers and other institutions have the same opportunity as white students to attend magnet schools and other new schools in east Montgomery, and that all schools within the city's diversity be the recipient, where possible. The city should work with the voluntarily-recognized charter schools to ensure that the charter school system is a diverse system and should adopt measures to increase diversity and use of magnet schools to increase the city's public schools.</p> <p>2. The city should ensure that the county school system does not have a dual system in a way that excludes black students or other students from attending schools with higher white student enrollment.</p>	X	

**Community Input Survey**

The City of Montgomery attempted to reach out numerous agencies (for and non profit) and the general public to get their responses to a survey concerning housing discriminations. The results are as follows:

**SERVICE PROVIDERS' RESPONSES TO QUESTIONNAIRE**

Responses to Questions		Questions	
	Yes	No	
1	8	19	Do you know of clients who you believe were denied housing or evicted due to RACE OR COLOR?
2	2	22	Do you know of clients who you believe were denied housing or evicted due to NATIONAL ORIGIN (country of birth or ancestry)?
3	3	20	Do you know of clients who you believe were denied housing or evicted due to GENDER?
4	1	24	Do you know of clients who you believe were denied housing or evicted due to RELIGION?
5	1	23	Do you know of clients who you believe were denied housing or evicted due to having CHILDREN IN THE HOUSEHOLD UNDER THE AGE OF 18?
6	3	21	Do you know of clients who you believe were denied housing or evicted due to a PHYS CAL OR MENTAL DISABILITY?
7	5	20	Do you know of clients who you believe were denied housing or evicted because they were victims of DOMESTIC VIOLENCE?
8	17	13	Do you know of clients who you believe were evicted so or away from neighborhoods where you are looking to buy or rent housing due to RACE OR NATIONAL ORIGIN?
9	3	27	Do you know of clients who you believe were discriminated against based on race, national origin, gender, or any other protective class status when trying to buy HOME INSURANCE?
10	8	16	Do you know of clients who you believe were discriminated against based on race, national origin, gender, or any other protected class when trying to obtain A HOME LOAN OR SECOND MORTGAGE?
11	5	15	Have any of your clients been unable to find housing due to a LACK OF ACCESSIBLE UNITS?
12	3	0	If your agency is a GROUP HOME SERVICE PROVIDER, have you faced neighborhood opposition when trying to locate a group home? (THIS QUESTION ONLY APPLIES TO THREE RESPONDENTS, AND ALL THREE ANSWERED "YES")
13	0	3	If your agency is a GROUP HOME SERVICE PROVIDER, have you experienced zoning or permit problems when trying to locate a group home?
14	3	13	Do you know of any other incidents of housing discrimination you or clients have encountered?
15	5	0	Do you know of any other fair housing issues you have encountered that are not listed above?

Most notably:

- 8 out of 27 respondents indicated that they had clients they believe were discriminated against based on race or color when looking to buy or rent homes;
- 5 out of 25 respondents indicated that they had clients they believe were discriminated against because they were victims of domestic violence;

- 12 out of 25 respondents indicated that they had clients they believe were steered to or away from neighborhoods based on race or national origin;
- 8 out of 24 respondents indicated that they had clients they believe were discriminated against based on race or other protected class status when they tried to obtain a home mortgage;
- 9 out of 24 respondents indicated that they had clients who could not find handicap accessible housing in Montgomery; and
- 3 out of 3 group homes providers faced neighborhood opposition when trying to locate a group home.

#### **Identification of the City of Montgomery Alabama's Impediments and Goals**

What is a housing impediment? A housing impediment is any action, omission, or decision that restricts, or has the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The following impediments were identified as factors that contribute to housing discrimination in the City of Montgomery, Alabama. Each contributing factor is associated with a goal developed to reduce the impediment. These items, along with the Assessment of Past Goals, form the basis for the City's Fair Housing Action Plan. The Fair Housing Action Plan describes specific steps that the City of Montgomery, Alabama should take to eliminate impediments to fair housing choice and estimates the cost, complexity, and timeframe associated with implementing each action item. Potential partners and funding sources are identified to facilitate the implementation of the recommended initiatives. As many contributing factors are outside of the City's authority—for example, the City has no influence over the number of available Housing Choice Vouchers—only action steps that can be taken by municipal entities are described.

An action item's complexity is assessed based on the level of coordination and technical expertise necessary to implement the initiative. Items with a "Low" score can be implemented with little need for public coordination or technical assistance. Conversely, items with a "High" score will require significant public involvement and coordination with other City departments and/or external agencies, and likely require special/technical assistance.

Action items with a score of "Medium" fall somewhere in between. The cost of implementing each action item is estimated using the following scale: (1) Low - Less than \$1,000, (2) Medium - \$1,000 to \$10,000, and (3) High - Greater than \$10,000. The timeframe associated with implementing each action item is estimated using the following scale:

- Short – Less than one year,
- Medium – One to three years, and
- Long – Greater than three years.

The impediments and goals are as follows:

**Impediment #1:** Fair housing education and outreach efforts continue to be necessary to educate residents about their rights and responsibilities and to deter housing discrimination as demonstrated by:

**Goal #1:** Increase fair housing education and outreach opportunities available to residents; landlords, property management agents and real estate professionals; City staff, appointed boards and commissions; and, City municipal leaders.

**Impediment #2:** Persons with limited English proficiency may not be able to fully access the City of Montgomery, Alabama housing and community development programs and services for which they are eligible due to language barriers.

**Goal #2:** Ensure that persons with limited English proficiency can access the City's affordable housing and community development Services and programs

**Impediment #3:** An inadequate supply of affordable housing including elderly, veterans, homeless and disability housing throughout the City of Montgomery, Alabama.

**Goal #3:** Expand affordable housing choice throughout the City of Montgomery, Alabama (including high opportunity areas) to meet existing and future market demand for members of the protected classes.

**Impediment #4:** The City of Montgomery, Alabama needs to develop a more concise plan for targeted neighborhood reinvestment to include providing economic development support to new small businesses that will create jobs

**Goal #4:** Continue to provide economic development support such as infrastructure assistance for new small businesses that fill market niches and create jobs.

**Impediment #5:** The City of Montgomery, Alabama's Zoning Ordinance does not specifically address any prohibitions in its ordinances to prevent housing discrimination or to promote affirmatively furthering fair housing.

**Goal #5:** Review the City of Montgomery, Alabama's current zoning ordinances as it relates to affirmatively furthering fair housing and incorporate the necessary language (while removing all vagueness and ambiguities) that supports and ensure fair housing.

**Impediment #6:** The City of Montgomery, Alabama lacks a coordinated internal place across departments to address affirmatively furthering fair housing.

**Goal #6:** Incorporate a fair housing plan and housing development plans adopting recommendations set forth in the City of Montgomery's Alabama 2040 Comprehensive Plan as it relates to land use, mobility, housing, community development, parks and recreation, cultural arts, and public health.



Table on City of Montgomery, Alabama Fair Housing Plan						
Goal	Action Items	Complexity	Cost	Funding Source	Timeline	Implementation Partners
<p><b>Goal 1:</b> Increase fair housing education and outreach opportunities available to renters, landlords, property managers, agents and real estate professionals, city staff, applicants, buyers and commissioning and, city council members.</p>	<ul style="list-style-type: none"> <li>Continue fair housing education activities, with a focus on expanding the pool of organizations the City and County work with (e.g. churches, schools, faith community organizations)</li> </ul>	Low	Low	CDBG, HOME, ESG	Short	Lead: City of Montgomery, HUD Department of Economic and Community Development
<p><b>Goal 2:</b> Ensure that renters with limited English proficiency can access the City's affordable housing and community development services and programs.</p>	<ul style="list-style-type: none"> <li>Translate fair housing educator materials to the variety of languages represented in the City of Montgomery and Montgomery County. Develop an agreement for having translators or other interpreters from people who speak languages other than English and Spanish.</li> </ul>	Low	Low	CDBG, HOME, ESG	Medium	Lead: City of Montgomery, and Department of Economic and Community Development  Partners: Centro Alabama Fair Housing, Department of Planning, Montgomery Housing Authority, Hispanic and Other Local Ethnic Organizations
<p><b>Goal 3:</b> Provide affordable housing to the City of Montgomery, Alabama (including high opportunity areas) to meet the needs of the underserved and vulnerable.</p>	<ul style="list-style-type: none"> <li>Work for support, either in developing affordable housing in all areas in the City of Montgomery and surrounding areas.</li> </ul>	High	High	CDBG, HOME	Long	Lead: City of Montgomery, and Department of Economic and Community Development  Partners: Central Alabama Fair Housing, Department of Planning, Community Housing Development Organizations Montgomery Housing & Interlocal Local Entities
<p><b>Goal 4:</b> Continue to provide economic development support and infrastructure assistance for new small businesses, local firms, and entrepreneurs and create jobs.</p>	<ul style="list-style-type: none"> <li>Partner with local workforce development agencies, colleges and universities offer complimentary and cross-jurisdictional assistance and provide other resources to small businesses and entrepreneurs.</li> <li>Develop and implement program that will allow workforce development and other entrepreneurs, provide technical and financial assistance, training and capacity building to support the local economy.</li> </ul>	High	High	CDBG, ETR	Long	Lead: City of Montgomery, Department of Economic and Community Development and the Economic Development

<p>Goal 85: Invest in the City's future by ensuring that all residents have the opportunity to participate in the economic and social development of the city. This goal is achieved through the following actions:</p> <ul style="list-style-type: none"> <li>• Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</li> <li>• Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</li> <li>• Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</li> </ul>	<p>Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</p>	High	Low	City	Medium	<p>State Community College, Downtown Business Association, Montgomery Area Chamber of Commerce</p> <p>City of Montgomery, Department of Economic Development, Planning Department, and Land Use Division.</p> <p>City of Montgomery, Department of Economic Development, Planning Department, and Land Use Division.</p>
<p>Goal 86: Invest in the City's future by ensuring that all residents have the opportunity to participate in the economic and social development of the city. This goal is achieved through the following actions:</p> <ul style="list-style-type: none"> <li>• Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</li> <li>• Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</li> <li>• Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</li> </ul>	<p>Review the City of Montgomery, Alabama's current zoning ordinances to ensure that they are up-to-date and reflect the city's current needs and goals.</p>	Medium	Medium	City	Medium	<p>City of Montgomery, Department of Economic Development, Planning Department, and Land Use Division.</p> <p>City of Montgomery, Department of Economic Development, Planning Department, and Land Use Division.</p>

## DEFINITIONS & ACRONYMS

**American Disability Act (ADA) of 1990-** The ADA is a civil rights law that prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the general public. The purpose of the law is to make sure that people with disabilities have the same rights and opportunities as everyone else. The ADA gives civil rights protections to individuals with disabilities similar to those provided to individuals on the basis of race, color, sex, national origin, age, and religion. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications. The ADA is divided into five titles (or sections) that relate to different areas of public life.

**Affirmatively Furthering Fair Housing-** For purposes of the rule, affirmatively furthering fair housing "means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns; transforming racially and ethnically concentrated areas of poverty into areas of opportunity; and fostering and maintaining compliance with civil rights and fair housing laws.

**Affordable-** Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition: HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

**Age-** Census Bureau programs define age as the length of time in completed years that a person has lived. For the most recent decennial census, age was the length of time in completed years that a person had lived as of Census Day--April 1, 2010. The Census Bureau's national surveys compute age as of the interview date.

**American Community Survey (ACS)-** The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count

(like the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

**American Indian or Alaska Native**— A person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment.

**Area Median Income (AMI)**— The area median income (AMI) is the household income for the median — or middle — household in a region. Each year, the Department of Housing and Urban Development (HUD) calculates the median income for every metropolitan region in the country. HUD focuses on the region — rather than just the city — because families searching for housing are likely to look beyond the city itself to find a place to live.

**Analysis to Impediments to Fair Housing (AIF)**— An Analysis of Impediments (AIF) is an assessment of a state or a unit of local government's laws, ordinances, statutes, and administrative policies as well as local conditions that affect the location, availability, and accessibility of housing.

**Asian or Pacific Islander**— A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.

**Black or African-American**— A person having origins in any of the Black racial groups of Africa.

**Comprehensive Housing Affordability Strategy (CHAS)**— Comprehensive Housing Affordability Strategy (CHAS) data demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

**Comprehensive Plan**— The comprehensive plan is a cohesive policy statement for a community. It can cover a wide range of topics from land use and transportation to economic development and parks. Within each of these topics, the plan serves as a framework for decision-making that is rooted in the values and vision of the entire community.

**Cost Burdened Household**— A household is cost burdened if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.

**Disability-** The term "disability" means, with respect to an individual:

1. A physical or mental impairment that substantially limits one or more major life activities of such individual;
2. A record of such an impairment; or being regarded as having such an impairment.

**Environmental Health Index-** Environmental Health Index measures exposure based on EPA estimates of air quality (considering carcinogenic, respiratory, and neurological toxins) by neighborhood. The index only measures issues related to air quality and not other factors impacting environmental health.

**Fair Housing Act-** Title VIII of the Civil Rights Act, 42 U.S.C. 3601. The Fair Housing Act is a broad statute that prohibits discrimination based on race, color, religion, sex, national origin, disability, or familial status in most housing and housing-related transactions.

**Fair Housing Choice-** Fair Housing Choice means that individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:

1. Actual choice, which means the existence of realistic housing options;
2. Protected choice, which means housing that can be accessed without discrimination; and
3. Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing.

**Fair Housing-** Fair housing is the right to choose housing free from unlawful discrimination. Federal, state and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance.

**Family-** A family is defined as "a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family."

**Family Household-** A family household is more inclusive, consisting of "a household maintained by a householder who is in a family (as defined above), and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there." In 2014 the US Census Bureau began including same sex marriages in their counts of families and family households. Prior to this, they were counted as cohabiting partners and thus not considered to form a family.

**Federal Financial Institutions Examination Council (FFIEC)**- The Federal Financial Institutions Examination Council (FFIEC) is a formal U.S. government interagency body composed of five banking regulators that is "empowered to prescribe uniform principles, standards, and report forms to promote uniformity in the supervision of financial institutions". It also oversees real estate appraisal in the United States. Its regulations are contained in title 12 of the Code of Federal Regulations.

**Hispanic**- The United States Census Bureau uses the ethnonyms Hispanic or Latino to refer to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race and states that Hispanics or Latinos can be of any race, any ancestry, any ethnicity.

**Home Mortgage Disclosure Act of 1975 (HMDA)**- The Home Mortgage Disclosure Act (or HMDA, pronounced HUM-duh) is a United States federal law that requires certain financial institutions to provide mortgage data to the public.

**Household Size**- The term "size of household" includes all the people occupying a housing unit. "Size of family" includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. "Size of related subfamily" includes the husband and wife or the lone parent and their new-born, married sons and daughters under 18 years of age. "Size of unrelated subfamily" includes the reference person and all other members related to the reference person. If a family has a related subfamily among its members, the size of the family includes the members of the related subfamily.

**Housing Choice Voucher (HCV) Program**- The housing choice voucher program is the federal government's major program for assisting very low income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. ... Housing choice vouchers are administered locally by public housing agencies (PHAs).

**Jobs Proximity Index**- The Jobs Proximity Index measures the physical distance between place of residence and job locations.

**Joint Land Use Study (JLUS)**- A Joint Land Use Study (JLUS) is a planning process accomplished through the collaborative efforts of stakeholders in a defined study area to identify compatible land uses and growth management guidelines within jurisdictions, and adjacent to, active military installation. These stakeholders include local community, state, and federal officials, residents, business owners, federal resource agencies and landholders, nongovernmental organizations, and the military.

**Labor Market Engagement Index**- The Labor Market Engagement Index is based on unemployment rate, labor force participation rate, and the percent of the population age 25 and over with a bachelor's degree or higher.

**Lack of Complete Kitchen Facilities-** Complete kitchen facilities are a sink with piped water, a range or stove, and a refrigerator.

**Lack of Complete Plumbing Facilities-** Complete plumbing facilities are defined as hot and cold piped water, a bath-tub or shower, and a flush toilet.

**Limited English Proficiency (LEP) Language-** Limited English proficiency (LEP) is a term used in the United States that refers to a person who is not fluent in the English language, often because it is not their native language.

**Low Transportation Cost Index-** The Low Transportation Cost Index measures the cost of transport and proximity to public transportation by neighborhood. The higher the Low Transportation Cost Index, the lower the cost of transportation in that block group.

**Low Poverty Index-** The Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure exposure to poverty by neighborhood.

**National Fair Housing Alliance (NFHA)-** Founded in 1988 and headquartered in Washington DC, the National Fair Housing Alliance (NFHA) is the only national organization dedicated solely to ending discrimination in housing. NFHA works to eliminate housing discrimination and to ensure equal housing opportunity for all people through leadership, education and outreach, membership services, public policy initiatives, community development, advocacy and enforcement. Today NFHA is a consortium of more than 200 private, non profit fair housing organizations, state and local civil rights agencies, and individuals from throughout the United States. NFHA recognizes the importance of "home" as a component to the American Dream and hopes to aid in the creation of diverse, barrier free communities across the nation.

**National Origin-** National origin refers to the country a person was born in or where their ancestors lived. National origin discrimination is when an individual is mistreated because of their country of origin, culture, ancestry, linguistic characteristics, accent, or physical appearance.

**Native Hawaiian or Other Pacific Islander-** A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

**Naturalized Citizen-** One who, being born an alien, has lawfully become a citizen of the United States Under the constitution and laws. He has all the rights of a natural born citizen, except that of being eligible as president or vice-president of the United States.

**NIMBYism- NIMBY** (an acronym for the phrase "not in my back yard") or Nimbys is a characterization of opposition by residents to proposed developments in their local area, as well as support for strict land use regulations. It carries the connotation that such residents are only opposing the development because it is close to them and that they would tolerate or support it if it were built farther away. The residents are often called Nimbys, and their viewpoint is called Nimbysism. The NIMBY tendency has been described as a bipartisan phenomenon.

**Non-Citizens-** Non-US citizens are people who do not hold or are unable to obtain a US passport. These individuals may have traveled to the US, but are not considered full citizens.

**Office of Fair Housing and Equal Opportunity (FHEO)-** The U.S. Department of Housing and Urban Development's Office of Fair Housing and Equal Opportunity (FHEO) works to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities. The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws.

**Opportunity Dimensions-** Opportunity Dimensions are factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and transit.

**Opportunity Index Disparity-** The Opportunity Index Disparity measures the difference between the scores for the white non-Hispanic group and other groups. A negative score indicates that the particular subgroup has a lower score on that dimension than the white non-Hispanic group. A positive score indicates that the subgroup has a higher score than the white non-Hispanic Group.

**Overcrowded Household-** A household is overcrowded if there is more than 1.0 people per room, not including kitchen or bathrooms.

**Owner-Occupied-** A housing unit is owner-occupied if the owner or co owner lives in the unit, even if it is mortgaged or not fully paid for. The unit is "Owned by you or someone in this household with a mortgage or loan" if it is being purchased with a mortgage or some other debt arrangement such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. The unit also



s. considered owned with a mortgage if it is built on leased land and there is a mortgage on the unit. Mobile homes occupied by owners with installment loan balances also are included in this category.

**Poverty-** Poverty is a state or condition in which a person or community lacks the financial resources and essentials for a minimum standard of living. Poverty means that the income level from employment is so low that basic human needs can't be met.

**Project-based Section 8-** Project Based Section 8 housing is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance.

**Protected Class-** The following definition of federally protected classes is used in this document: Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

**Public Housing-** Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 HAs. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (LHAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

**Race/Ethnicity-** is defined as "a category of humankind that shares certain distinctive physical traits." The term ethnicity is more broadly defined as "large groups of people classed according to common racial, national, tribal, religious, linguistic, or cultural origin or background."

**Racially and Ethnically Concentrated Areas of Poverty (RE/CAP)-** HUD defines a racially/ethnically concentrated area of poverty as a census tract with a family poverty rate greater than or equal to 40%, or a family poverty rate greater than or equal to 300% of the metro tract average, and a majority non-white population, measured at greater than 50%

**Reasonable Accommodations-** In the housing context, a reasonable accommodation is a change in a rule, policy, practice, or service that may be necessary to allow a person with a disability the equal opportunity to use and enjoy a dwelling. Failure to provide a reasonable accommodation may be construed as discrimination.

**Rehabilitation Act of 1973-** The Rehabilitation Act of 1973, as Amended (Rehab Act) prohibits discrimination on the basis of disability in programs conducted by federal agencies, in programs receiving federal financial assistance, in federal employment and in the employment practices of federal contractors.

**Renter-Occupied-** All occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

**Severe Cost Burden Household-** Severe Cost Burden Housing is when more than 50% of monthly housing income is spent on housing costs.

**Severe Overcrowding Housing** Severe Overcrowding Housing is when there is more than 1.5 people per room, not including kitchens or bathrooms.

**Sex -** For the purpose of Census Bureau surveys and the decennial census, sex refers to a person's biological sex. Distinction between the concepts of gender and sex: In general discussions, the concept of gender is often confused with the concept of sex, and the terms are used interchangeably. The meanings of these two concepts are not the same: sex is based on the biological attributes of men and women (chromosomes, anatomy, hormones), while gender is a social construction whereby a society or culture assigns certain tendencies or behaviors the labels of masculine or feminine.

**Single-Family Residential Zones-** Single family residential zones allow family residential use by right, i.e., without any conditional or special use permit, and are not in and of themselves discriminatory.

**Superfund Sites -** Superfund sites are polluted locations in the United States requiring a long-term response to clean up hazardous material contaminations. They were designated under the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) of 1980.

**Toxics Release Inventory (TRI)-** The Toxics Release Inventory (TRI) is a publicly available database that contains information on toxic chemical releases and other waste management activities reported annually by certain covered industry groups as well as federal facilities.

**Transit Trip Index -** The Transit Trip Index measures how often low-income families in a neighborhood use public transportation.

**Walkability** - Walkability is a measure of how friendly an area is to walking. Walkability has health, environmental, and economic benefits. Factors influencing walkability include the presence or absence and quality of footpaths, sidewalks or other pedestrian rights-of-way, traffic and road conditions, land use patterns, building accessibility, and safety, among others. Walkability is an important concept in sustainable urban design.

**White** - A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.

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- Age Range - Source: 2018 ACS 1 Year Estimates Subject Table ID: DP05
- Bicycle and Pedestrian Plan Goals - City of Montgomery, Alabama Study Area Bicycle and Pedestrian Plan
- Capital City Plume Superfund Site - Source: EPA National Priorities List (NPL) Sites by State
- Demographic Profile - Source: U.S. Census Bureau Quick Facts July 1, 2019 Estimates
- Disability and Institutionalized Persons with Disabilities - Source: 2018: ACS 1-Year Estimates Subject Table ID: DP05
- Examples of Housing Discrimination - Source: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview)
- Fair Housing Planning Guide - Source: <https://www.hud.gov/sites/documents/FHFG.PDF>
- History of the Fair Housing Act - Source: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/aboutthe/history](https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutthe/history)
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- Joint Land Use Study (JLUS) and Fair Housing Opportunities - Source: City of Montgomery, Alabama Adopted Joint Land Use Study 2020
- J-titled English Proficiency # (EP) Language - Source: US Census 2018 ACS 5 Year Survey (Table B05002)
- Map 1: Racially and Ethnically Concentrated Areas of Poverty (KAP) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 10: Share of Households that are Families with Children (Region) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 11: School Proficiency Index (KPI) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 12: School Proficiency Index (KPI) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 13: Job Proximity Index (City) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 14: Job Proximity Index (Region) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 15: Labor Market Index (City) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 16: Labor Market Index (Region) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 17: Transit Stops Index (City) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 18: Transit Stops Index (Region) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>
- Map 19: Low Transportation Cost Index (City) - Source: HUD AFFH DATA Mapping Tool <https://egis.hud.gov/affh/>

SOURCE DATA

- Map 2: Racially and Ethnically Concentrated Areas of Poverty (Region II) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 20: Low Transportation Cost Index (Region) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 21: Low Poverty Index (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 22: Low Poverty Index (Region) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 23: Environmental Health Index (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 24: Environmental Health Index (Region) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 25: U.S. Agriculture & Nutrition Co. (Montgomery Plan) Superfund Site in the City - Source: EPA National Priorities List (NPL) Sites - by State
- Map 26: Capital City Prime Superfund Site in the City of Montgomery, AL - Source: EPA National Priorities List (NPL) Sites - by State
- Map 27: Toxic Release Inventory Facilities in the City and Region - Source: <https://www.epa.gov/toxics-release-inventory-tr-program>
- Map 28: Public Parks in the City of Montgomery - Source: City of Montgomery Alabama Website
- Map 29: Housing Burden and Race/Ethnicity (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 3: Population by Race and Ethnicity (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 30: Housing Burden and Race/Ethnicity (Region) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
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- Map 33: Percent of Renting Households (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
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- Map 35: Percent of Owner Households (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 36: Percent of Owner Households (County) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 37: Publicly Supported Housing and Race/Ethnicity (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 37: Publicly Supported Housing and Race/Ethnicity (Region) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 39: People with a Disability by Age (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 4: Population by Race and Ethnicity (Region) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>
- Map 40: People with a Disability by Age (City) - Source: HUD AFFH DATA Mapping Tool <https://egs.hud.gov/affh/>

SOURCE DATA

- Map 41: Joint Land Use Study- Montgomery-Maxwell AFB. A. - Source: City of Montgomery, Alabama Adopted Joint Land Use Study 2020
- Map 5: Population by National Origin (City) - Source: HUD AFFH DATA Mapping Tool <https://gis.hud.gov/affht/>
- Map 6: Population by National Origin (Region) - Source: HUD AFFH DATA Mapping Tool <https://gis.hud.gov/affht/>
- Map 7: Population with Limited English Proficiency (City) - Source: HUD AFFH DATA Mapping Tool <https://gis.hud.gov/affht/>
- Map 8: Population with Limited English Proficiency (Region) - Source: HUD AFFH DATA Mapping Tool <https://gis.hud.gov/affht/>
- Map 9: Share of Households that are Families with Children (City) - Source: HUD AFFH DATA Mapping Tool <https://gis.hud.gov/affht/>
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- National Origin- Source: US Census 2018 ACS 5-Year Survey
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- Past Fair Housing Goals and Related Activities – City of Montgomery, Alabama 2014 Analysis of Impediments to Fair Housing
- Population and Percentage of Male and Female- Source: 2018 ACS 1 Year Estimates Subject Table ID: DP05
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- Racially and ethnically Concentrated Areas of Poverty- (RECAP) - Source: <https://hudis-hud.opendata.arcgis.com>
- Table 10 - Disparity in Access to Neighborhood Opportunity (City) - Source: HUD AFFH DATA Mapping Tool <https://gis.hud.gov/affht/>
- Table 11- Disparity in Access to Neighborhood Opportunity (County) - Source: HUD AFFH DATA Mapping Tool <https://gis.hud.gov/affht/>
- Table 12- SUPERFUND National Priorities List (NPL) Sites (City) - Source: EPA National Priorities List (NPL) Sites - by State
- Table 13- Demographics of Households with Housing Needs (City and Region) - Source: Comprehensive Housing Affordability Strategy (CHAS)
- Table 14- Demographics of Households with Severe Housing Costs Burdens (City and Region) - Source: Comprehensive Housing Affordability Strategy (CHAS)
- Table 15- Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children –City- Source: APFH
- Table 16- Selected Housing Characteristics (City and Region) - 2018 ACS 1-Year Estimates Table ID: DP04
- Table 17- Rental Rates by Race/Ethnicity (City and Region) - Source: American Community Survey 2018, ACS 1 Year Estimates Subject Tables ID: S2502

**SOURCE DATA**

- Table 18: Homeownership Rates by Race/Ethnicity (City and Region) - Source: American Community Survey 2018 ACS 1-Year Estimates Subject Tables ID: S2502
- Table 19: 2019/2018 FHIEC Report Mortgage Loan Actions Taken for Montgomery County and MSA - Source: 2018/19 FHIEC Home Mortgage Disclosure Act Data
- Table 20: 2019/2018 FHIEC Report Loan Type for Montgomery County and MSA - Source: 2018/19 FHIEC Home Mortgage Disclosure Act Data
- Table 21: 2019/2018 FHIEC Report Loan Purpose for Montgomery County and MSA - Source: 2018/19 FHIEC Home Mortgage Disclosure Act Data
- Table 22: 2019/2018 FHIEC Mortgage Loans by Race - Montgomery County MSA and Montgomery County - Source: 2018/19 FHIEC Home Mortgage Disclosure Act Data
- Table 23: 2019/2018 FHIEC Report Mortgage Loans by Race (Hispanic) - Montgomery County MSA and Montgomery County - Source: FHIEC Home Mortgage Disclosure Act Data for 2018/19
- Table 24: 2019/2018 FHIEC Report Mortgage Loans by Sex - Montgomery County MSA and Montgomery County - Source: 2018/19 FHIEC Home Mortgage Disclosure Act Data
- Table 25: 2015-2017 FHIEC Report Mortgage Loans by Race - Montgomery MSA - Source: FHIEC Home Mortgage Disclosure Act Data for 2015-2017
- Table 26: 2015-2017 FHIEC Report Mortgage Loans by Race - Montgomery County - Source: FHIEC Home Mortgage Disclosure Act Data for 2015-2017
- Table 27: 2015-2017 FHIEC Report Mortgage Loans by Sex - Montgomery MSA - Source: FHIEC Home Mortgage Disclosure Act Data for 2015-2017
- Table 28: 2015-2017 FHIEC Report Mortgage Loans by Sex - Montgomery County - Source: FHIEC Home Mortgage Disclosure Act Data for 2015-2017
- Table 29: Publicly Supported Housing Units by Program Category (City) - Data Sources: Decennial Census, APSH
- Table 30: Publicly Supported Housing, Residents by Race/Ethnicity, City and Region - Source: Decennial Census, APSH, CHAS
- Table 31: Demographics of Publicly Supported Housing Developments by Program Category (City) - Data Sources: APSH
- Table 32: Demographics of Project-Based Section 8 (City) - Data Sources: APSH
- Table 33: Other Multi-Family Assisted Housing (City) - Data Sources: APSH
- Table 34: Usability by Sex (City and Region) - Source: American Community Survey 2018, ACS 1-Year Estimates Subject Table ID: S1810
- Table 35: Disability by Race (City and Region) - Source: American Community Survey 2018, ACS 1-Year Estimates Subject Table ID: S1810
- Table 36: Disability by Age Group (City and Region) - Source: American Community Survey 2018, ACS 1-Year Estimates Subject Table ID: S1810

SOURCE DATA

- Table 37: Disability by Detailed Age Group - Hearing Difficulty (City and Region) - Source: American Community Survey 2018: ACS 1-Year Estimates Subject Table ID: S1810
- Table 38: Disability by Detailed Age Group - Vision Difficulty (City and Region) - Source: American Community Survey 2018: ACS 1-Year Estimates Subject Table ID: S1810
- Table 39: Disability by Detailed Age Group - Cognitive Difficulty (City and Region) - Source: American Community Survey 2018: ACS 1 Year Estimates Subject Table ID: S1810
- Table 40: Disability by Detailed Age Group - Ambulatory Difficulty (City and Region) - Source: American Community Survey 2018: ACS 1-Year Estimates Subject Table ID: S1810
- Table 41: Disability by Detailed Age Group - Self-Care Difficulty (City and Region) - Source: American Community Survey 2018: ACS 1-Year Estimates Subject Table ID: S1810
- Table 42: Disability by Detailed Age Group - Independent Living Difficulty (City and Region) - Source: American Community Survey 2018: ACS 1 Year Estimates Subject Table ID: S1810
- The Central Alabama Fair Housing Center (CAFHC) - Source: <https://centralalabamafairhousing.org/>
- Walkability - Source: City of Montgomery, Alabama Study Area B Cycle and Pedestrian Plan
- What is Prohibited Under Title II Fair Housing Act? Source: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opo/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opo/fair_housing_act_overview)
- What Types of Housing Are Covered Under Title II Fair Housing Act? Source: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opo/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opo/fair_housing_act_overview)
- Who is Protected by the Fair Housing Act? - Source: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opo/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opo/fair_housing_act_overview)
- Who Must Comply with the Fair Housing Act? Source: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opo/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opo/fair_housing_act_overview)



Grantee SF-424's and Certification(s)

OMB Number 4040-0004  
Expiration Date 12/31/2002

Application for Federal Assistance SF-424		
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Change/Corrected Application	*2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	*3. Revision, select appropriate criteria: <input type="text"/> * Other (Specify): <input type="text"/>
*3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
6a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
*8. Legal Name: <input type="text" value="City of Montgomery"/>		
*9. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="03-0000120"/>	*9. Organization's DUNS: <input type="text" value="0736618850000"/>	
d. Address:		
* Street1: <input type="text" value="P.O. Box 111"/>	* Street2: <input type="text"/>	
* City: <input type="text" value="Montgomery"/>	* County/Parish: <input type="text" value="Montgomery"/>	
* State: <input type="text" value="AL: ALABAMA"/>	* Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip/Postal Code: <input type="text" value="36101"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Economic &amp; Community Dev."/>	Division Name: <input type="text" value="Community Development"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
* Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Dezmond"/>	* Last Name: <input type="text" value="Wilson"/>
* Middle Name: <input type="text"/>	* Title: <input type="text" value="Grants Administrator, Community Development"/>	
Organizational Address: <input type="text" value="City of Montgomery"/>		
* Telephone Number: <input type="text" value="334-525-2725"/>	* Fax Number: <input type="text" value="334-525-7412"/>	
* E-mail: <input type="text" value="dewilson@montgomery.gov"/>		

Application for Federal Assistance SF-424			
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City or Township Government"/>			
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>			
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>			
<b>* Other (Specify):</b> <input type="text"/>			
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development (HUD)"/>			
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.210"/>			
<b>CFDA Title:</b> <input type="text" value="Community Development Block Grant (CDBG)"/>			
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="14.210"/>			
<b>* Title:</b> <input type="text" value="Community Development Block Grant (CDBG)"/>			
<b>13. Competition Identification Number:</b> <input type="text"/>			
<b>Title:</b> <input type="text"/>			
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Montgomery's CDBG and related funds are authorized to continue to provide affordable programming, monitoring, and management of activities meeting a CDBG national objective."/>			
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>			

**Application for Federal Assistance SF-424**

16. Congressional Districts Of:

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

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

17. Proposed Project:

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

18. Estimated Funding (\$):

* a. Federal	1,690,314.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	1,690,314.00

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

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes  No

If "Yes" provide explanation and attach

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

\*\* I AGREE

\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:  \* First Name:

Middle Name:


\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  \* Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number 4940-0039  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

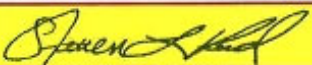
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs); to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900 Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1689), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1942 (42 U.S.C. §§280 dd-3 and 280 dd-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 4241 (Rev. 7-97)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Title II, sub III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 48 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§37-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955 as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966 as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§466a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133 "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000 as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect; (2) Procuring a commercial sex act during the period of time that the award is in effect; or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	FACM
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF MONTGOMERY	11/19/2021

SF-424D (Rev. 7-87) Back

Application for Federal Assistance SF-424		
* 1. Type of Submission <input type="checkbox"/> Re-application <input checked="" type="checkbox"/> Application <input type="checkbox"/> Change/Continued Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* 3. Division, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received <input type="text"/>	4. Applicant Identifier <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
3. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
9. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Montgomery"/>		
* b. Employer/Taxpayer identification Number (EIN/TIN): <input type="text" value="00-0000000"/>	* c. Organizational DUNS: <input type="text" value="0789618956363"/>	
d. Address:		
* Street: <input type="text" value="1000 1st St"/>	Street 2: <input type="text"/>	
* City: <input type="text" value="Montgomery"/>	County/Parish: <input type="text" value="Montgomery"/>	
* State: <input type="text" value="AL - Alabama"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	Zip/Postal Code: <input type="text" value="36101"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Economic &amp; Community Dev"/>	Division Name: <input type="text" value="Community Development"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Deborah"/>	
Middle Name: <input type="text"/>	* Last Name: <input type="text" value="Wilson"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="Grants Administrator, Community Development"/>	
Organizational Address: <input type="text" value="City of Montgomery"/>		
* Telephone Number: <input type="text" value="205-255-2735"/>	Fax Number: <input type="text" value="205-255-4412"/>	
* Email: <input type="text" value="dwilson@montgomery.gov"/>		

Application for Federal Assistance SF-424			
* 8. Type of Applicant 1: Select Applicant Type:			
<input type="text" value="City of Montgomery Government"/>			
Type of Applicant 2: Select Applicant Type:			
<input type="text"/>			
Type of Applicant 3: Select Applicant Type:			
<input type="text"/>			
* Other (specify):			
<input type="text"/>			
* 10. Name of Federal Agency:			
<input type="text" value="U.S. Department of Housing and Urban Development (HUD)"/>			
11. Catalog of Federal Domestic Assistance Number:			
<input type="text" value="14.219"/>			
CFDA Title:			
<input type="text" value="HOME Investment Partnerships Program (HUD)"/>			
* 12. Funding Opportunity Number:			
<input type="text" value="19R13"/>			
* Title:			
<input type="text" value="HOME Investment Partnerships Program (HUD)"/>			
13. Competition Identification Number:			
<input type="text"/>			
* 8a:			
<input type="text"/>			
14. Areas Affected by Project (Cities, Counties, States, etc.):			
<input type="text"/>	<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>	<input type="button" value="View Attachment"/>
* 16. Descriptive Title of Applicant's Project:			
<input type="text" value="Provide and implement the development of affordable housing."/>			
Attach supporting documents as specified in agency instructions.			
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>	

**Application for Federal Assistance SF-424**

16. Congressional Districts Of:

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

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

17. Proposed Project:

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

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="912,000.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="912,000.00"/>

\* 18. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

\* 20. Is the Applicant Delinquent On Any Federal Debt? (if "Yes," provide explanation in attachment.)

Yes  No

If "Yes" provide explanation and attach

21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurance" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 316, Section 1001)

I AGREE

\*\* The list of certifications and assurance, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:  \* First Name:

Middle Name:


\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:



ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4840-0039  
Expiration Date: 06/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the approved time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 800, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4601 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1581-1683, and 1685-1688) which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-618), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd, 3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102


11. Will comply or has already complied with the requirements of Titles I and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§ 1501-1503 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§ 276a to 276a-7), the Copeland Act (40 U.S.C. § 276c and 18 U.S.C. § 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§ 327-333) regarding labor standards for federally-assisted construction agreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§ 1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§ 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§ 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. § 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§ 38a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(a) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF MONTGOMERY	10/03/2020

SF-240 (Rev. 7-97) Back

Application for Federal Assistance SF-424		
*1. Type of Submission: <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	*If Revision, see appropriate letter(s) <input type="text"/> * Other (Specify) <input type="text"/>
*3. Date Received: <input type="text"/>	4. Applicant Identifier <input type="text"/>	
5a. Federal Entity Identifier <input type="text"/>	5b. Federal Award Identifier <input type="text"/>	
State Use Only:		
6. Date Received by State <input type="text"/>	7. State Application Identifier <input type="text"/>	
<b>B. APPLICANT INFORMATION:</b>		
*8. Legal Name: <input type="text"/> City of Montgomery		
*9. b. Employer/Payor Identifier Number (FIN/TIN) <input type="text"/>	*9. c. Organizational UUNS: <input type="text"/>	
<b>d. Address:</b>		
* Street1: <input type="text"/>	* Street2: <input type="text"/>	
* City: <input type="text"/>	* County/Parish: <input type="text"/>	
* State: <input type="text"/>	* Province: <input type="text"/>	
* Country: <input type="text"/>	* Zip/Postal Code: <input type="text"/>	
<b>e. Organizational Unit:</b>		
Department Name: <input type="text"/>	Division Name: <input type="text"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: <input type="text"/>	* First Name: <input type="text"/>	
Middle Name: <input type="text"/>	* Last Name: <input type="text"/>	
Suffix: <input type="text"/>	Title: <input type="text"/>	
Organizational Address: <input type="text"/>		
* Telephone Number: <input type="text"/>	Fax Number: <input type="text"/>	
* Email: <input type="text"/>		

Application for Federal Assistance SF-424			
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City and Municipal Government"/>			
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>			
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>			
<b>* Other (specify):</b> <input type="text"/>			
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development (HUD)"/>			
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.211"/>			
<b>CFDA Title:</b> <input type="text" value="Emergency Solutions Grant (ESG)"/>			
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="11.231"/>			
<b>* Title:</b> <input type="text" value="Emergency Solutions Grant (ESG)"/>			
<b>13. Competition Identification Number:</b> <input type="text"/>			
<b>Title:</b> <input type="text"/>			
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/>			
		<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>
		<input type="button" value="View Attachment"/>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="ESG Program provides funding to prevent homelessness: rapidly re-housing homeless indiv; vuln; families; help operate and provide essential services in emergency shelters for homeless persons/families."/>			
Attach supporting documents as specified in agency instructions.			
<input type="button" value="Add Attachments"/>		<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="AL 227"/>	* b. Program/Project: <input type="text" value="AL 227"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="09/01/2020"/>	* b. End Date: <input type="text" value="04/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="146,140,000"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="146,140,000"/>
* 19. Is Application Subject to Review By State Under Executive Order 12872 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12872 Process for review on: <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12872 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12872.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach:	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Steven"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Keehl"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="334-628-2400"/>	* Fax Number: <input type="text" value="334-628-4422"/>
* Email: <input type="text" value="steven.keehl@montgomeryal.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="10/07/2020"/>

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0005  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the construction work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 18 statutes or regulations specified in Appendix A of O-PM's Standards for a Merit System of Personnel Administration (5 C.F.R. §00, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1696-1698) which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290-4d-3 and 290-5), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the applicant.

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Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11736; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 103 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§466a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1998 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(b) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect; (2) Procuring a commercial sex act during the period of time that the award is in effect; or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Executive
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF MONTGOMERY	12/09/2020

SF-424D (Rev. 7-97) Back

**CERTIFICATIONS**

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

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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

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

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

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

  
 Signature of Authorized Official 10/07/2020  
 Date

Mayor  
Title



### Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

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

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

**1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2018, 2019, 2020 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

**3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 20003d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

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

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature of Authorized Official

10/07/2020  
Date

Mayor  
Title

**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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

**Subsidy layering** Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

  
Signature of Authorized Official

10/07/2020  
Date

Mayor  
Title

### **Emergency Solutions Grants Certifications**

The Emergency Solutions Grants Program recipient certifies that:

**Major rehabilitation/conversion/renovation** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

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

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

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

**Matching Funds** – The recipient will obtain matching amounts required under 24 CFR 576.201.

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

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

**Consolidated Plan** – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

**Discharge Policy** – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature of Authorized Official

10/07/2020  
Date

Mayor  
Title

**APPENDIX TO CERTIFICATIONS**

**INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

**Lobbying Certification**

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

**ASSURANCES - NON-CONSTRUCTION PROGRAMS**

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0040), Washington, DC 20503.


**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to pre-award standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683 and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1967, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the case of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§280 dd 3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§801 et seq.) as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
7. Will comply, or has already complied with the requirements of Title II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7326) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

8. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction subagreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11998; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 175(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523), and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1986, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.)
14. Will comply with P.L. 93-548 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by the award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1998 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
19. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect; (2) Procuring a commercial sex act during the period of time that the award is in effect; or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF MONTGOMERY	11/27/2021

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## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>FFIEC Reports</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The U.S. Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Federal Financial Institutions Examinations Council Census Reports (FFIEC) Online Census Data System is an online tool that can be used to access FFIEC census data by MSA/MD, county, and census tract. The system also provides data for non-MSA areas, counties, and census tracts. There are four report options – Census Demographic Data Summary, Census Income Data Summary, Census Population Data Summary, and Census Housing Data Summary.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The data set was develop to give the user an in depth look a census tract data on categories such as tract population, minority percentage per tract, tract income level (upper, middle or low), families per tract, households per tract, race total per tract, median and estimated median family income per tract, median household income per tract, owner-occupied units per tract, distressed or underserved tract, etc.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>This data covers all of the geographical census tracts for the selected city and/or MSA while providing information on demographic, income, population and housing.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>This program uses 2010 ACS data as well as 2014 estimated data for the categories chosen.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The status of the data set is complete.</p>
<b>2</b>	<p><b>Data Source Name</b></p> <p>AHARS Exhibits 1-4</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Mid-Alabama Coalition for the Homeless, Inc.</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>The 2014 Annual Homeless Assessment Report (AHARS) Exhibits 1-4 report outlines the key findings of the 2014 Point-In-Time (PIT) and Housing Inventory (HIC) counts conducted in January 2014. Specifically, this report provides 2014 national, state, and CoC-level PIT and HIC estimates of homelessness, as well as estimates of chronically homeless persons, homeless veterans, and homeless children and youth.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The Annual Homeless Assessment Report (AHAR) is a HUD report to the U.S. Congress that provides nationwide estimates of homelessness, including information about the demographic characteristics of homeless persons, service use patterns, and the capacity to house homeless persons. The report is based primarily on Homeless Management Information Systems (HMIS) data about persons who experience homelessness during a 12-month period.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2014</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The methodology used was Point In Time (PIT) surveys, HMIS data, and surveys collected from sheltered facilities.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Homeless counts included the following persons in families in emergency shelters, transitional housing, permanent housing, and individuals in emergency shelters, transitional housing, and permanent housing to include children and chronic homeless persons.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>99% African-Americans; 1% White, Non-Hispanic/Non-Latino</p>
3	<p><b>Data Source Name</b></p> <p>Real Estate Assessment Center</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Department of Housing and Urban Development</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>HUD's Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing and are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary and in good repair. This data source provides a full historical view of the results of those inspections, providing point-in-time property scores.</p>

<p><b>What was the purpose for developing this data set?</b></p>
<p>These inspection data set was develop to enable researchers, advocacy groups and the general public to better understand the physical condition of the HUD-assisted housing stock, as well as changes in the stock over time; hold providers accountable for housing quality; and, plan for future affordable housing needs.</p>
<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p>
<p>This data gives the date of inspection and inspection score of the City’s public housing facilities.</p>
<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p>
<p>This inspection was for the Public Housing Physical Inspection Scores 2019.</p>
<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p>
<p>The status of the data set is complete.</p>