

**PY 2020-2024
PRIORITIES/NEEDS
BASED ON COMMUNITY/PUBLIC SURVEYS**

1. HOMELESS SERVICES	
Emergency Shelter Operations	70.0
Homelessness Prevention	68.0
Rapid Re-Housing Assistance	61.0
Street Outreach	48.0
AVERAGE	61.75
2. INFRASTRUCTURE	
Street Improvement	78.9
Sidewalks And Curbing	66.2
Flood/Drainage Improvements	49.3
Water/Sewer Improvement	47.9
Tree Planting	24.6
AVERAGE	53.38
3. HOUSING	
Weatherization Improvements	68.0
Handicap Accessibility	67.3
Removal of Mold/Mildew	66.0
Emergency Rehabilitation	65.1
Energy Efficiency – Single/Multi-Family Housing	62.5
Lead-Based Paint Screening	54.3
Fair Housing Services	31.5
Housing Counseling	25.4
AVERAGE	55.02
4. PUBLIC FACILITIES	
Youth Centers	66.4
Senior Centers	51.8
Centers For The Disabled	50.4
Neighborhood Facilities	48.2
Community Centers	48.2
Health Facilities	46.0
Handicap Access	42.3
Parks/Recreational Facilities	40.9
Childcare Center/Daycare	40.9
AVERAGE	48.35
5. BUSINESS/ECONOMIC DEVELOPMENT	
Neighborhood-Based Development/Creation	70.5
Technology-Based Business Development	54.9
Support For Minority Owned Business	54.5
Support For Community Development Corporations (CDCs)	49.0
Financial Assistance – Small Business	48.6
Support for Small/Micro Business	46.5
Agricultural Business Development	40.0
Façade Improvement	38.2
Employment Training	35.2
Downtown Commercial & Retail Development	32.4
Property Acquisition for Business	29.9
AVERAGE	45.43

PY 2020-2024
PRIORITIES/NEEDS
BASED ON COMMUNITY/PUBLIC SURVEYS

6. PUBLIC SERVICES	
Homelessness Programs	61.3
Abused & Neglected Children	50.0
Crime Awareness/Prevention	38.8
Mental Health Services	38.1
Employment Training	35.2
Youth Services	33.3
Health Care/Clinic	31.5
Senior Citizen Services	31.5
Transportation	31.2
Domestic Violence Services	29.9
People With Disabilities	28.8
Childcare	27.5
Substance Abuse Treatment	26.1
AIDS Patient Programs	25.2
Legal Services	24.1
AVERAGE	34.84

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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**

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- 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

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

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

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.

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

All public comments and views will be 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.

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:

Desmond Wilson, Director

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Department of Economic & Community Development

Community Development Division

25 Washington Avenue, 4th Floor

Montgomery, AL 36104

Phone: (334) 625-2735

Fax: (334) 625-4432

Email: dwilson@montgomeryal.gov

Website: www.montgomeryal.gov

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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), 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	Agency/Group/Organization	MONTGOMERY AREA COALITION FOR THE HOMELESS
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Montgomery Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Community Action Partners of North Alabama
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	MONTGOMERY AREA WELLNESS COALITION-MAWC
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 phone calls. No organizations or individuals were deliberately omitted from the process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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):

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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.

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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
NUMBER OF HOUSEHOLDS										
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

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
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
NUMBER OF HOUSEHOLDS										
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:

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

	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

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 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 a disproportional rate primarily by 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

Severe 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	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

Severe 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	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

Severe 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	1,205	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

Severe 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	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 by 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 in account for 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.

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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.

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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

Data Source: PIC (PIH Information Center)

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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.

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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.

Figures based on “Estimated Homeless Counts: Point in Time Counts taken from the Annual 2018 Annual Homeless Assessment Report (AHAR) conducted in the months of October 2013, and January, April and July of 2014, the “Estimated Total on an Average Night for “Persons in Families in Emergency Shelter” was 10; 70 for “Persons in Families in Transitional Housing”; 68 for Persons in Families in Permanent Supportive Housing”; 95 for “Persons Individuals in emergency Shelters”; 155 for “Individuals in Transitional Housing “; 139 for “Individuals in Permanent Supportive Housing” and 537 for “Estimated Total Numbers of Homeless Persons Across Reporting Categories”.

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)	105	11	398	100	120	90

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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 Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	304	70	1,512	500	600	180
Chronically Homeless Individuals	10	25	324	30	15	365
Chronically Homeless Families	2	0	4	2	2	365
Veterans	25	14	80	15	20	90
Unaccompanied Child	0	0	4	1	3	30
Persons with HIV	4	1	8	3	3	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)

Race:	Sheltered:	Unsheltered (optional)
White	245	0
Black or African American	812	0
Asian	2	0
American Indian or Alaska Native	13	0
Pacific Islander	9	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	8	0
Not Hispanic	804	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 75 families in Emergency and Transitional programs . Only 4 families had an adult male. The vast majority are single women with children. Two 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 69 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 are as follows: January 2012 – 144; January 2013 – 116; and January 2019 – 81.

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 HUD Annual Homeless Assessment Report (AHAR) Estimated Homeless Count (10/1/2014-9/30/2019) 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%
Total	92,180	100%

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%
Total	44,979	100%	34,899	99%

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%
Total	34,878	100.0%

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

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

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
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%
Total	44,964	100%	34,895	100%

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%
Total	44,968	101%	34,889	100%

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

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.

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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%
Total	84,694	100%

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

% of Low/ Mod:	
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	North Boundary - Fuller Road (Madison Park); South Boundary - Carter Hill Road; East Boundary - Dalraida Road; and, West Boundary - I-65
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	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.
Identify the needs in this target area.	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>What are the opportunities for improvement in this target area?</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>Are there barriers to improvement in this target area?</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>3</p>	<p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p> <p>Identify the neighborhood boundaries for this target area.</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>Include specific housing and commercial characteristics of this target area.</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>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</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>Identify the needs in this target area.</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>What are the opportunities for improvement in this target area?</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>Are there barriers to improvement in this target area?</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>4</p>	<p>Area Name:</p>	<p>Westside of Montgomery</p>
<p>Area Type:</p>	<p>Low-Income Areas</p>	
<p>Other Target Area Description:</p>	<p>Low-Income Areas</p>	
<p>HUD Approval Date:</p>		
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>North Boundary - Southern Boulevard; South Boundary - Hyundai Boulevard; East Boundary - Troy Highway; and, West Boundary - Felder Road</p>	

<p>Include specific housing and commercial characteristics of this target area.</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>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</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>Identify the needs in this target area.</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>What are the opportunities for improvement in this target area?</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>

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

	Associated Goals	Affordable Housing Non-Housing Community Development Program Administration
	Description	The following were deemed as a priority under the infrastructure category -
	Basis for Relative Priority	Community-wide survey
3	Priority Need Name	Housing
	Priority Level	High
	Population	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
	Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section
	Associated Goals	Affordable Housing Program Administration
	Description	The following categories were deemed as a priority under Housing -

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

Population	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
Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section
Associated Goals	Non-Housing Community Development Homelessness Program Administration
Description	The following categories were deemed as a priority under Public Services -
Basis for Relative Priority	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 (\$1,690,472) - \$338,094

The HOME Program will use its administration cap at 10% of its total allocation (\$912,271) - \$91,227

The ESG Program will use its administration cap at 7.5% of its total allocation (\$146,352) - \$10,976; and, 10% of its total ESG-CV2 allocation (\$125,863)

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	1,690,472	0	0	1,690,472	6,761,888	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	912,271	0	0	912,271	3,649,084	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	1,404,986	0	0	1,404,986	1,844,042	ESG funds will be used for program administration, operations and maintenance of homeless shelters, and homeless prevention and rapid re-housing activities. ESG-CV2 funds will be used to prevent, prepare, and respond to the Coronavirus pandemic.

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.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
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
Other			

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: \$5,494,040 HOME: \$4,105,220 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: \$1,267,850 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: \$3,068,285	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: \$1,690,470 HOME: \$456,135 ESG: \$180,743	Other: 16 Other

Table 53 – Goals Summary

Goal Descriptions

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

2	Goal Name	Non-Housing Community Development
	Goal Description	Improve living conditions in Montgomery by addressing non-housing community development needs.
3	Goal Name	Homelessness
	Goal Description	Expand housing and services offered to homeless families and individuals in Montgomery.
4	Goal Name	Program Administration
	Goal Description	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), 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 (\$1,690,472) - \$338,094

The HOME Program will use its administration cap at 10% of its total allocation (\$912,271) - \$91,227

The ESG Program will use its administration cap at 7.5% of its total allocation (\$146,352) - \$10,976; and, 10% of its total ESG-CV2 allocation

(\$125,863)

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	1,690,472	0	0	1,690,472	6,761,888	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	912,271	0	0	912,271	3,649,084	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	1,404,986	0	0	1,404,986	1,844,042	ESG funds will be used for program administration, operations and maintenance of homeless shelters, and homeless prevention and rapid re-housing activities. ESG-CV2 funds will be used to prevent, prepare, and respond to the Coronavirus pandemic.

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: \$703,378 HOME: \$821,044	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	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	ESG: \$1,268,147	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: \$338,094 HOME: \$91,227 ESG: \$136,839	Other: 4 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>CDBG (\$703,378) - 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; and, up to four (4) homeowner-occupied single family dwellings.</p> <p>HOME (\$821,044) - 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>

2	Goal Name	Non-Housing Community Development
	Goal Description	<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	Goal Name	Homelessness
	Goal Description	<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>

4	Goal Name	Program Administration
	Goal Description	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 & ESG-CV2

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	Project Name	Montgomery STEP Foundation
	Target Area	Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: \$1,690,472
	Description	Public Service - Limited Clientele
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 youth
	Location Description	Citywide benefit Organization address: 4131 Carmichael Rd., Suite 13, Montgomery 36106
Planned Activities	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	Project Name	City of Montgomery Youth Mentoring Program (Montgomery Education Foundation)
	Target Area	Westside of Montgomery Southside Montgomery
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: \$1,690,472
	Description	Public Service - Low-Mod Area (LMA) benefit (Total Area benefit = 62%)
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	200 Households

	Location Description	Census Tracts 7, 12, 13, 22.01, and 23 Organization address - 5950 Carmichael Place, Suite 101 Montgomery 36117
	Planned Activities	(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.
3	Project Name	Medical Outreach Ministries
	Target Area	Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: \$1,690,472
	Description	Public Service - Limited Clientele
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	250 individuals from low-moderate income (LMI) households
	Location Description	Citywide benefit Organization address: 1401 East South Blvd., Montgomery 36116
Planned Activities	Medical Outreach Ministries' <i>Combat Chronic Disease</i> program will help vulnerable, high-risk adults manage their chronic conditions through primary care, medication, and nutrition education.	
4	Project Name	Citywide Street Improvements
	Target Area	Westside of Montgomery Southside Montgomery
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Infrastructure
	Funding	CDBG: \$1,690,472

	Description	Infrastructure Improvements in primarily residential, low-mod areas (LMA)
	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1000 persons residing in primarily residential, low-moderate income areas (LMA)
	Location Description	Census Tracts -
	Planned Activities	Infrastructure improvements - streets, sidewalks, curbs, and/or gutters
5	Project Name	ACTS CDC
	Target Area	Westside of Montgomery
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$1,690,472
	Description	Rental unit rehabilitation
	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	One (1) low-moderate income household (LMH)
	Location Description	Project address - 1615 E.D. Nixon Avenue, Montgomery 36104
Planned Activities	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	Project Name	Project Exodus
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$1,690,472
	Description	Rental unit rehabilitation
	Target Date	4/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	12 rental units rehabilitated -
	Location Description	
	Planned Activities	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	Project Name	Homeowner Emergency Rehab
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$1,690,472
	Description	Homeowner housing rehabilitation
	Target Date	5/1/2022
	Estimate the number and type of families that will benefit from the proposed activities	Up to four (4) homeowner-occupied single-family dwellings - all low-moderate income (LMI) households
	Location Description	Citywide benefit Organization's address - 2249 Congressman W L Dickinson Drive, Montgomery 36109
	Planned Activities	Emergency home repairs for low-income homeowners
8	Project Name	Infrastructure Improvements (Lanier Place IV)
	Target Area	Citywide Westside of Montgomery
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$1,690,472
	Description	Low-income households (LMH)
	Target Date	4/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Up to 27 low-income households
	Location Description	Project location - E.D. Nixon Avenue, Montgomery 36104
	Planned Activities	Infrastructure improvements (streets, sidewalks, curbs and/or gutter) for low-income housing (LMH)
9	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Homeless Services Infrastructure Housing Public Facilities Public Services
	Funding	CDBG: \$1,690,472
	Description	General administration
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	25 Washington Avenue, 4th Floor, Montgomery 36104
	Planned Activities	General program administration
10	Project Name	CHDO Operating Costs
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$912,271
	Description	CHDO operating costs
	Target Date	4/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A CHDO's address -
	Planned Activities	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).
11	Project Name	HOME Affordable Housing Development
	Target Area	Citywide Westside of Montgomery
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	HOME: \$912,271
	Description	HOME Entitlement & CHDO Reserve
	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Up to 27 low-income households
	Location Description	Project location- E.D. Nixon Avenue, Montgomery 36104

	Planned Activities	<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 (\$683,580) will be made available to either non-profit or for-profit organizations.</p>
12	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Housing
	Funding	CDBG: \$912,271
	Description	General administration
	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	25 Washington Avenue, 4th Floor, Montgomery 36104
Planned Activities	General program administration	
13	Project Name	HESG 2020 & ESG-CV2
	Target Area	Citywide
	Goals Supported	Homelessness Program Administration
	Needs Addressed	Homeless Services
	Funding	ESG: \$1,404,986

<p>Description</p>	<p>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 Emergency Solutions Grant - Coronavirus 2 (ESG-CV) - Emergency Shelter/Homeless Prevention Friendship Mission - Temporary Crisis Center (\$502,771); Rapid Re-Housing - Mid-Alabama Coalition for the Homeless, Inc. (MACH) - (\$500,000); Montgomery Area Mental Health Authority (MAMHA) - (\$100,000); Salvation Army - (\$30,000); and, Program Administration @ 10% Cap - \$125,863</p>
<p>Target Date</p>	<p>4/30/2022</p>
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Homeless population, individuals/families at risk of becoming homeless, and/or domestic violence/battered and abused women; and, ESG administration (PY 2020 ESG)</p> <p>Homeless population, individuals/families at risk of becoming homeless and/or domestic violence/batter and abused women during COVID-19 pandemic (ESG-CV2)</p>
<p>Location Description</p>	<p>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 Salvation Army - 900 Maxwell Blvd., Montgomery 36104 Montgomery Area Mental Health Authority (MAMHA) - 2140 Upper Wetumpka Rd., Montgomery 36109 Temporary Crisis Center (Friendship Mission) - 3444 LeBron Rd., Montgomery 36111</p>
<p>Planned Activities</p>	<p>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</p> <p>Planned activities - Operations and maintenance of homeless shelter programs, rapid re-housing homelessness prevention, and management of the Homeless Management and Information Systems (HMIS); and, operations and maintenance of Temporary Crisis Center</p>

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).

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

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

One Year Goals for the Number of Households Supported Through	
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
Total Program Income:	0

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(I)(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.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>FFIEC Reports</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</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>What was the purpose for developing this data set?</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>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</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>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This program uses 2010 ACS data as well as 2014 estimated data for the categories chosen.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The status of the data set is complete.</p>
2	<p>Data Source Name</p> <p>AHARS Exhibits 1-4</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Mid-Alabama Coalition for the Homeless, Inc.</p>

	<p>Provide a brief summary of the data set.</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>What was the purpose for developing this data set?</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>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2014</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The methodology used was Point In Time (PIT) surveys, HMIS data, and surveys collected from sheltered facilities.</p>
	<p>Describe the total population from which the sample was taken.</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>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>99% African-Americans; 1% White, Non-Hispanic/Non-Latino</p>
<p>3</p>	<p>Data Source Name</p> <p>Real Estate Assessment Center</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development</p> <hr/> <p>Provide a brief summary of the data set.</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>What was the purpose for developing this data set?</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>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data gives the date of inspection and inspection score of the City’s public housing facilities.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This inspection was for the Public Housing Physical Inspection Scores 2019.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The status of the data set is complete.</p>