

City of Birmingham Consolidated Plan 2010-2015



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Executive Summary

Introduction

The City of Birmingham is an entitlement community and a participating jurisdiction with the U.S. Department of Housing and Urban Development (HUD). This status allows the City to receive direct assistance from HUD for the Community Development Block Grant (CDBG) program, the Home Investment Partnership program (HOME), the Emergency Shelter Grant (ESG) program as well as receiving assistance through the Housing Opportunities for Persons with AIDs (HOPWA).

The Consolidated Plan is a comprehensive document that describes the City's housing market conditions, identifies needs for affordable housing and community development and provides strategies to address the needs over the next five years. The plan coordinates the City's housing and economic development with other public, private and non-profit community housing providers and non-housing service agencies. The resulting Consolidated Plan provides a unified vision for community development and housing actions with the primary goals of providing affordable housing, public facilities, revitalized target neighborhoods, preserve historic resources, support for homeless and special needs populations and building and maintaining existing infrastructure.

Citizen Participation and Consultation

The Consolidated Plan establishes a unified, coordinated vision of community development actions for the upcoming five years. Key elements of this Consolidated Plan are its emphasis on citizen participation and the collaborative nature of the process. The City uses the input from citizens and its community development partners to determine its housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies. Specifically, The City is actively involved with, and obtains significant input from, specialized organizations, agencies, committees focused on the needs of the City and its residents. Input is also gathered throughout the year through public meetings, citizen participation, and interaction with residents and business and community leaders. For the purposes of developing this Consolidated Plan, a Consolidated Plan Advisory Committee was also convened that consisted of housing providers, service providers, and governmental representatives.

The City of Birmingham ensures that there are multiple opportunities for interested community stakeholders to review and comment on the City's Housing and Community Development plans. In preparation for the City 2010-2015 Consolidated Plan along with the 2010-2011 Annual Action Plan, public meetings were held and City staff also attended Neighborhood Council meetings to communicate with citizens about plans for Housing and Community Development funds.

Contents of Plan

The Consolidated Plan is presented in five sections beginning with a profile of the City of Birmingham. The profile is followed by the second component -- an analysis of market conditions with a focus on housing. After the market analysis, the third component describes Birmingham's housing needs and offers a homeless needs assessment. The fourth part outlines strategic choices the City has made to address its housing and community development needs. This part includes detailed goals, objectives and strategies as well as performance indicators. The fifth and concluding part contains the first year Annual Action Plan. While the Consolidated Plan is presented in this simple manner, it also provides the Department of Housing and Urban Development with all required information for the official review and approval.

1. Community Profile

The population of Birmingham has declined 38.5 percent since 1960, and in the last eight years from 2000 to 2008, the population declined from 243,072 to 209,639. The elderly population has been declining in the City and the median age in the City is 37 years. Females account for 53 percent of the population with males accounting for 47 percent. The household size has also decreased from 2.17 in 2000 to an estimated 1.88 in 2008.

Although Birmingham reflects a diversity of ethnic groups, 74 percent are African-American, twenty three percent are Caucasian, and one percent is Asian. Hispanic ethnicity (regardless of race) constitutes 1.3 percent of the population.

The largest industries in Birmingham include: education, health and social services at 23.7 percent; retail trade at 11.6 percent; professional, management and administrative services at 9.4 percent; arts, entertainment, recreation, accommodation and food serves at 9.2 percent; and, manufacturing at 8.1 percent. The unemployment rate in Birmingham was 9.1 percent in 2009.

2. Housing Market Analysis

According to the 2008 American Community Survey, there were 88,795 housing units and 20.3 percent of these units were vacant. Owner occupied units accounted for 53.3 percent of the units in 2000. Single family detached units comprised 94.8 percent of the owner occupied units in a 2008 estimate. Overall, owner occupied housing decreased by 6.4 percent between 1990 and 2000 and another 9.9 percent by 2008.

Buildings with five or more units comprised 52.7 percent of the rental housing in 2008. From 1990 to 2000, rental of single family detached housing increased 3.9 percent and increased by another 8.3 percent by 2008. All other types of buildings showed a decrease during this period with single attached housing decreasing the most -- 26.2 percent by 2000 and another 50.4 percent by 2008.

Birmingham has an older housing stock with 81.6 percent built before 1980 and 50 percent built before 1960. Owner occupied housing is older than rental housing with almost one half of the owner occupied housing built between 1950 and 1969. The median value of owner occupied housing in Birmingham was \$85,400 in 2008, an increase from \$62,100 in 2000. Gross rents range between \$400 and \$899 for more than half of the rental housing units, and the median gross rent in 2008 was \$653.

In 2009, an extremely low income four person household in Birmingham (earning \$18,250 or 30 percent of the area median income of \$60,900) could afford rent of no more than \$456, while the fair market rent for a two bedroom unit was \$698.

The Housing Authority of the Birmingham District (HABD) owns and manages 5,407 public housing units and administers 4,916 Section 8 vouchers. HABD is planning to demolish 77 public housing units and remove them from the inventory. In 2010, there were 2,982 families on the waiting list for Section 8 tenant-based assistance. The HABD has an active HOPE VI program, with two new mixed-income developments in process. Other HABD programs include a Section 8 Homeownership program, a Lease-Purchase Home Ownership program, a housing counseling program, a Family Self-Sufficiency program, and Drug Elimination program. HABD also manages a large Project-Based Section 8 Assistance program.

The City of Birmingham operates a number of housing programs including, a deferred loan program, rehabilitation programs, and a critical repair grants program. The Alabama Housing Finance Agency (AHFA) manages a number of housing programs for individuals and families with modest incomes who want to buy their first home or repair their current home. AFHA also offers a variety of rental programs for lower income residents.

3. Housing Needs Assessment

This component of the plan assesses all aspects of housing needs and related needs specified in HUD instructions.

Overall Needs

Affordability of housing and the condition of housing units remains Birmingham's top housing problems. The age of housing stock and the decline in population has left large amounts of substandard housing that the extremely low income and low income families are forced to rent because of the affordability of the units. Census data show that one-third of all households experience a housing problem and over one-quarter experience cost burden of 30 percent or more. The entitlement programs that Birmingham is receiving are still not meeting the great and growing need in the City.

The census data shows that over 40 percent of all renter households experience some type of housing problem. Income levels correlate with the extent of housing problems encountered by renters, with 80 percent of the extremely low income renters experiencing housing problems. Fifty nine percent of the very low income renters experienced housing problems and the percentage dropped to 48 percent for low income renters.

Approximately one fourth of all homeowners experience a housing problem and the percentage of households with a housing problems drops as the income rises. Birmingham also suffers from disproportionate need. For renter households, Hispanic households have housing problems at a rate 53 percent and 44.9 percent of African American households have housing problems. In owner occupied housing, Hispanics suffer housing problems at a rate of 49.4 percent with Native Americans at 46.2 percent. The median household income in the City of Birmingham was \$32,070 in 2007, while the median income was \$55,500 in the Birmingham MSA for the same year. The median value of owner occupied housing in the City was \$85,400 in 2008. Seven percent of the households had an income of 30 percent or less than the median income, 13.8 percent of households had an income of 50 percent or less than the median income. Minority renters and home owners experience a significant incidence of housing problems and affordability issues.

Birmingham helps to provide supportive housing for non-homeless persons with special needs. Birmingham supports 16 retirement and independent living communities and 20 assisted living facilities. The City also has 33 nursing homes that provide 24 hour medical attention.

Lead Based Paint

Birmingham has a very old housing stock and consequently, a big lead-based paint problem. There are 84,242 units that were built before 1979 and 84 percent or 70,397 have lead-based paint. Fifty six percent of these units are owner occupied and 44 percent are renter occupied. The city has received two lead removal grants from HUD and has remediated 662 units.

Barriers to Affordable Housing

In considering the barriers to affordable housing, three major factors emerge – the affordability of housing, the cost of housing compared to median incomes and regulatory reform. These three factors are interrelated and contribute to the City's affordable housing problem. There is a long list of regulatory barriers that contribute to higher housing costs.

Fair Housing in Birmingham

The City continues to emphasize and expand fair housing activities to educate the community. The City has identified a list of impediments to fair housing and proposed steps to solve the impediment. One of the most significant impediments to fair housing is current state law that prevents the City from establishing a Fair Housing Ordinance. The City can request that the State pass enabling legislation so that the City can pass its own Ordinance.

Homeless Needs Assessment

The City of Birmingham is in a Continuum of Care along with Jefferson, St. Clair, and Shelby Counties that is managed by the Metropolitan Birmingham Services for the Homeless (MBSH). The purpose of the continuum partnership, which contains nearly 60 organizations, is to increase the level of self-sufficiency among the homeless and ameliorate the underlying causes of homelessness. It was conceived to assure that available services were not unnecessarily duplicated and that outreach, assessment, emergency shelter, transitional housing, supportive services, and permanent supportive housing were available in a well-coordinated, seamless system.

MBSH estimates that in 2010, a total of 2,273 persons were considered homeless in Birmingham. Data was collected in 2008 by volunteers in a Point-in-Time survey of the homeless. The gap analysis based on the survey revealed that Birmingham needs 696 emergency shelter beds for individuals without dependent children, and 168 emergency shelter beds for families with dependent children.

The Point-in-Time count also revealed that there were 269 chronically homeless persons in shelters and 247 chronically homeless persons with no shelter. HUD's definition of a chronically homeless person is someone who is unaccompanied, disabled, and has been continually homeless for over one year or has been homeless four or more times in three years. Among other homeless population sub-populations, 810 persons were seriously mentally ill, 1,105 were chronic substance abusers, 130 were victims of domestic violence, 433 were veterans, 34 were unaccompanied youth, 155 were persons with HIV/AIDS.

Birmingham had a strategy and is focusing resources on the special needs of persons with HIV/AIDS. The City maintains transitional and permanent housing for persons with HIV/AIDS and has a service enriched permanent housing facility with 14 beds.

4. Birmingham Strategic Plan

The fourth part of the plan outlines strategic choices the City has made to address its housing and community development needs. The goal and objectives are listed below:

Goals & Objectives

- Goal 1: Provide decent and affordable housing for low and very-low income households
- Objective 1: To reduce the percentage of existing homeowners with incomes at or below 80 percent of median who are living in substandard housing.
 - Objective 2: To decrease significantly the number of houses that stand vacant and/or distressed and pose a direct threat to the safe environment of neighborhoods (Sustainable Living Environment)
 - Objective 3: To build affordable houses on vacant land that is to be sold to homebuyers who meet median income requirements for the City of Birmingham (Decent Housing)

- Goal 2: To provide down payment assistance to first time homebuyers meeting program income guidelines and requirements.
- Objective 1: To increase the percentage of homeownership among those populations at or below 80 percent of median income (Decent Housing)
 - Objective 2: To expand homeownership opportunities provided through programs offered by the Department Of Community Development (Decent Housing)
 - Objective 3: To rebuild communities by creating homeownership opportunities for the rental population of Birmingham, Alabama (Decent Housing)
- Goal 3: To provide housing and services for populations with special needs
- Objective 1: To reduce the number of houses that is not accessible by the disabled persons population
 - Objective 2: To reduce the unmet need for permanent housing and associated supportive services (Decent Housing)
- Goal 4: To provide housing and supportive services for homeless populations
- Objective 1: To reduce the unmet need for permanent supportive housing (Decent Housing)
 - Objective 2: To reduce the number of homeless individuals and families living on the street
- Goal 5: Promote city-wide economic development
- Objective 1: To promote and strengthen the economic base and business climate through the creation and retention of livable wage jobs in Birmingham (Creating Economic Opportunities)
- Goal 6: Public facility/infrastructure activities
- Objective 1: To support affordable housing development and economic development including, but not limited to, acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements carried out by the City or other public or private nonprofit entities.

Anti-Poverty Strategy

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as one comprehensive plan for reducing the number of families that fall below the poverty level. The strategic plan, goals and objectives noted throughout this part promote self-sufficiency and empowerment.

The Department of Community Development, as the lead agency in the implementation of the Consolidated Plan, will coordinate efforts among its many partner organizations to

ensure that the goals outlined in the consolidated plan are met. These partners include neighborhood residents, representatives of health and human service agencies, businesses, churches, nonprofit developers, lenders and for-profit entities. The key principles of the county's anti-poverty strategy and five-year Strategic Plan are:

1. Improve the quality and availability of affordable housing
2. Provide for and improve public service
3. Strategies to improve neighborhoods and stimulate economic development

Public Housing Improvements

The Housing Authority of the Birmingham District has developed a strategic plan for the next five years that includes; developing HOPE VI housing, encouraging public housing resident initiatives, encouraging Section 8 homeownership, improving the condition of public housing units, and carrying out a capital fund program to improve the quality of public housing developments.

5. Birmingham Action Plan

The City of Birmingham describes the action plan to implement the city strategies with specific programs and funding amounts for the next year. This action plan carries out the programs that will begin to meet the needs addressed in the previous sections of the Consolidated Plan.

Conclusion

Birmingham faces serious challenges at the start of this five-year period. It has suffered significant population loss over the last three decades. The City contains a large number of vacant and abandoned units, and it has an increasing low income and minority population. But the City recognizes these challenges and is urgently working to address them.

The strategic plan and the allocation of City and Federal resources focus on activities that can contribute to an improvement of the current conditions. This strategy reflects a commitment and determination of the City to make a positive difference in the lives of its citizens. In keeping with this determined spirit, the City of Birmingham's submits to HUD the Consolidated Plan for the period of 2010-2015.

Section 1 • Community Profile

1.1 History of Birmingham

Birmingham was incorporated in 1871 at the height of America’s industrial revolution. The city began as a speculative real estate venture with the intersection of two railroads as its center, and the local abundance of iron, ore, limestone and coal—all of the necessary ingredients needed to produce steel. Once known as the “Pittsburgh of the South”, Birmingham today is the business, financial, educational and cultural hub of the state and is the largest city in the state of Alabama comprising a land area of 163 square miles and a population of 209,639.¹

1.2 Government Structure

The structure of a city government refers to how the government is organized to make policy and to administer its affairs. Historically, both legislative and administrative responsibilities have been vested in the city’s governing board.

The City of Birmingham has a strong Mayor-Council form of government with the Mayor representing the Executive Branch of the government and the nine members of the City Council representing the legislative branch of the government. Each member of the City Council represents a single-member district in the city and this allows the City of Birmingham to enjoy wide discretion in providing services that will best serve the needs of the residents of the City of Birmingham including public works and safety, parks and recreation, affordable housing, services for the homeless, education, arts, music, etc.

1.3 Birmingham Today

The People

Birmingham’s residents, according to the 2008 American Community Survey, number approximately 209,000, although this reflects a significant drop in population since its peak of 340,887 in 1960, and the 2000 count of 243,072. The median age for residents of Birmingham is 37 years, with females accounting for 53% and males accounting for 47% of the population. Birmingham’s elderly population (those aged 65 and over) accounts for approximately 27,000 individuals or 13% of the population. This has been steadily declining since 1990, when elderly numbered nearly 40,000 (14.8% of the population) and 2000, when elderly accounted for 13.6% of the population, numbering just over 33,000.

Along with population, the number of households in Birmingham has also been decreasing. According to the 2008 survey, there were 88,795 households in Birmingham, which

¹ U.S. Department of Commerce, Bureau of the Census (2006-2008 American Community Survey).

represents a 10.1% decrease in households since 2000 after a 6% decrease between 1990 and 2000. The more rapid decrease in population (-13.8% between 2000 and 2008) over households equates to smaller household size. In 1990, the average household size was 2.26 persons. By 2000, the average household size decreased to 2.17 and was estimated to be 1.88 by 2008.

Racially, Birmingham reflects diversity with a Caucasian population of approximately 48,000, an African-American population of approximately 155,000, an Asian population of approximately 2,000, and other (including two or more races) of approximately 4,000. There are approximately 6,000 individuals of Hispanic ethnicity. Since 2000, the Caucasian population has declined in terms of numbers and its percentage of the total population, while all other races have increased in number and as a percentage of the total population. African-Americans constitute 74.1% of the population, Caucasians constitute 23.0%, Asians constitute 0.9%, and those of Hispanic ethnicity (regardless of race) constitute 1.3% of the population.

The Economy

The economic profile of Birmingham, Alabama (per the 2000 Census Data Economic Characteristics) shows an economy dependent on a variety of industries including education, health and social services (23.7%) retail trade (11.6%), professional, management and administrative services (9.4%) arts, entertainment, recreation, accommodation and food services (9.2%) and manufacturing (8.1%). Household income ranged between less than \$10,000 to over \$200,000. The following chart indicates the wide wage in household incomes and associated percentages per household category for residents of Birmingham:

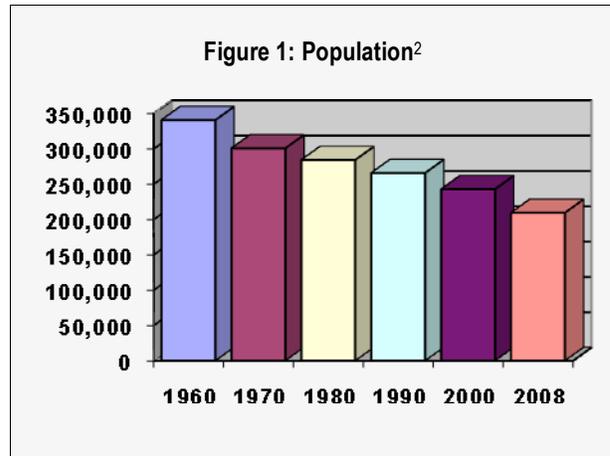
Less than \$10,000	13.8%
\$15,000-\$24,999	25.6%
\$25,000-\$34,999	14.2%
\$35,000-\$49,999	15.8%
\$50,000-\$74,999	15.3%
\$75,000-\$99,999	7.6%
\$100,000-\$149,999	4.7%
\$150,000-\$200,000	3.1%

SECTION 2 • HOUSING MARKET ANALYSIS

2.1 General Market Conditions

Population

Currently, the population of Birmingham is 209,639. The population of the city has been steadily declining since its peak of 340,887 in 1960. Since then, the population has dropped by 131,248 or 38.5%. The largest decreases occurred during the 1960's and since 2000 with population losses of 11.7% and 13.8%, respectively.



Households

Along with the population, the number of households in Birmingham has also been decreasing. According to the 2008 estimates, there were 88,795 households in Birmingham, which represents a 15.4% decrease in households since 1990 (compared to a 21.2% decrease in the population during the same period). The more rapid decrease in population over households equated to smaller household sizes. In 1990, the average household size was 2.53 persons. By 2000, the average household size decreased to 2.46 and was estimated to be 2.36 by 2008.³

Racial Composition

The racial composition of Birmingham is changing dramatically. Between 1990 and 2000, the white population declined in terms of numbers and its percentage of the total population, while all other races increased in number and as a percentage of the total population. Since 2000, the white, African-American and American Indian/Alaska Native populations have all declined, numerically and as a percent. From 2000 and 2008, the White population is estimated to have declined an additional 18.1% beyond its 1990 to 2000 loss of 38.1%, and now represents just under 23.0% of the total population of the city. The African-American population is estimated to have decreased by nearly 13.0% between 2000 and 2008, despite its 5.8% increase between 1990 and 2000, and now represents nearly 74.1% of the total population. From 1990 to 2000, the Asian population increased 4.2%, and is estimated to have increased by another 3.9% to 1,877 (0.9% percent of the total population).

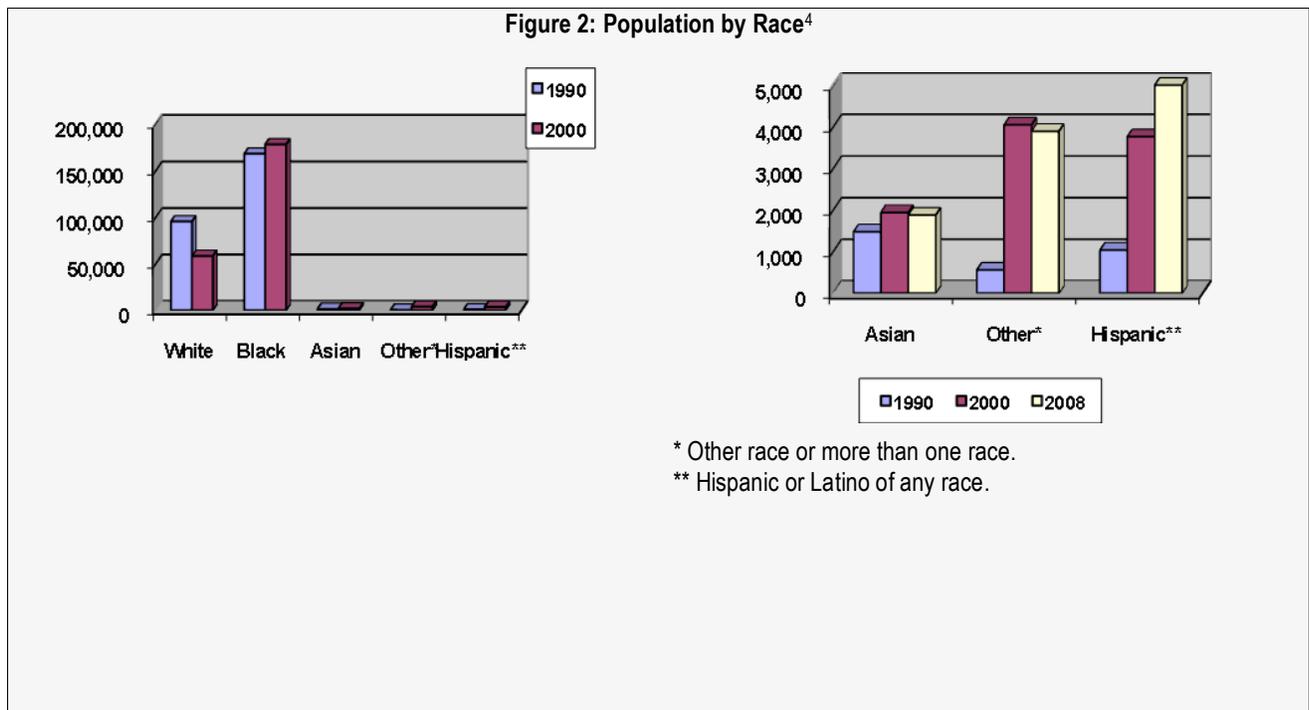
The most dramatic increase is in the Hispanic community. The Hispanic population grew from 1,175 in 1990 to 3,694 by 2000, representing a 214.4% increase and 1.5% of

² U.S. Department of Commerce, Bureau of the Census (Census 1990 and 2000 Summary File 3) and U.S. Census Bureau, 2006-2008 American Community Survey.

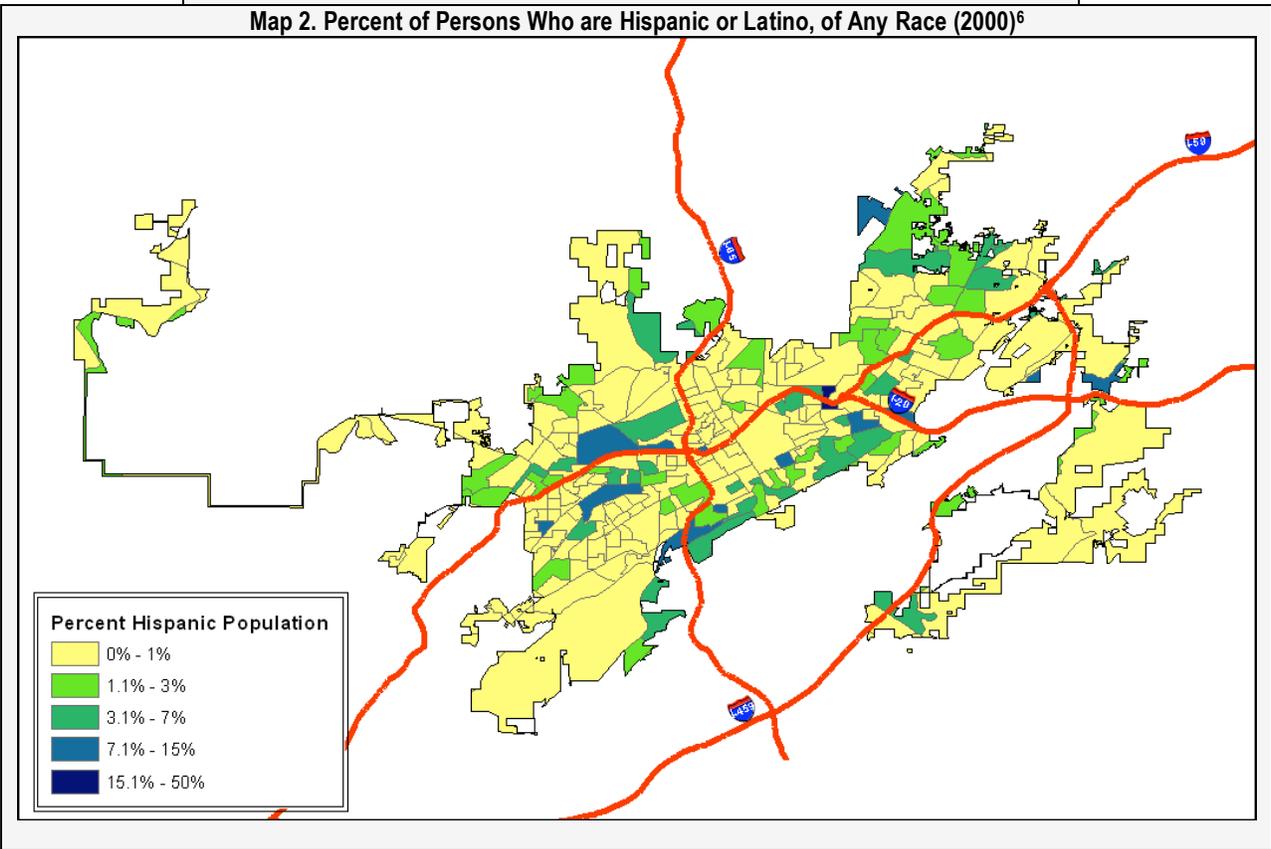
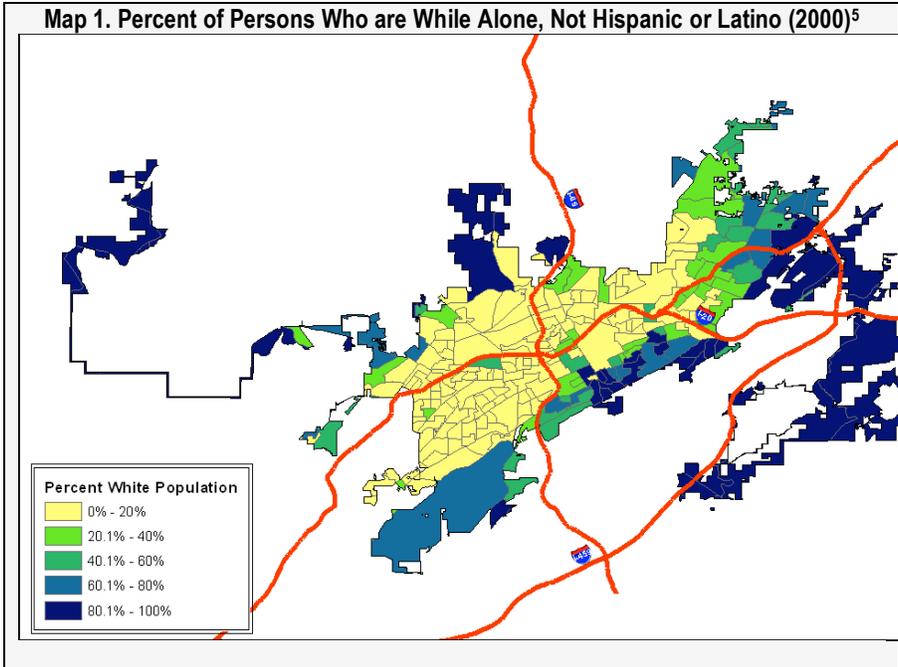
³ U.S. Department of Commerce, Bureau of the Census (Census 1990 and 2000 Summary File 3) and U.S. Census Bureau, 2006-2008 American Community Survey.

the total population in Birmingham (up from 0.4% ten years earlier). By 2008, the Hispanic population was estimated to have increased to 6,069, representing an additional 64.3% increase over 2000, and now comprising 2.9% of the total population of Birmingham.

Although the data show a dramatic increase from 1990 to 2000 among those reporting other race or two or more races, information on two or more races is not shown separately in the 1990 census data. Between 2000 and 2008, this population segment was estimated to have increased by an additional 4.9%, now estimated to comprise 1.9% of the total population.



⁴ U.S. Department of Commerce, Bureau of the Census (Census 1990 and 2000 Summary File 3) and U.S. Census Bureau, 2006-2008 American Community Survey.

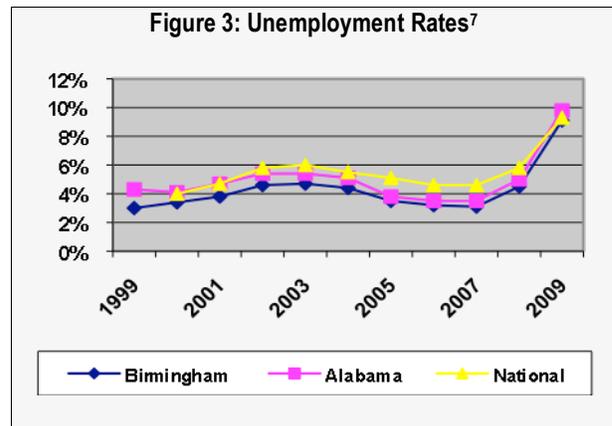


⁵ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3).

⁶ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3).

Unemployment Rates

The unemployment rates for the Birmingham MSA have been less than one point below the statewide unemployment rates, which have closely mirrored the national rates. In the Birmingham MSA, unemployment has ranged from a low of 3.0% in 1999 to a high of 4.7% in 2003, until the 2009 high of 9.1%. According to information from the Bureau of Labor Statistics, the unemployment rates in the Birmingham MSA for 2002 and 2003 were the highest during the 10-year period until 2009.



Median Family Income

In 2009, the median family income for the Birmingham MSA was \$60,900. This represents a 27.1% increase in median income over the past 10 years. For all years except 2001 and 2007, Birmingham experienced an increase in median income. In 2001, the median income remained steady and in 2007 it declined by 3.3% from its 2006 level. The strongest years of growth were in 2000 and 2008, where income grew by more than 6.5%. The 2008 increase, however, is largely attributable to the 3.3% decline in the previous year. As shown in Map 3, households with lower median incomes are concentrated near the city center along the I-20 corridor, which is also the area of a concentration of non-White households (see Map 1).

Table 1. Median Family Income⁸

Year	Income	Change	
		Amount	Percent
2009	60,900	1,800	3.0%
2008	59,100	3,600	6.5%
2007	55,500	-1,900	-3.3%
2006	57,400	1,150	2.0%
2005	56,250	1,050	1.9%
2004	55,200	1,000	1.8%
2003	54,200	1,500	2.8%
2002	52,700	1,600	3.1%
2001	51,100	—	—
2000	51,100	3,200	6.7%
1999	47,900	—	—

Median Household Income

In 1989 (the year for which 1990 Census income data were collected), the median household income in Birmingham was \$19,193. Ten years later, this had increased by 39.3% to \$26,735. According to American Community Survey estimates, median household income had risen to \$32,070 (an increase of nearly 20%) by 2007.

2.2 Supply and Demand—General

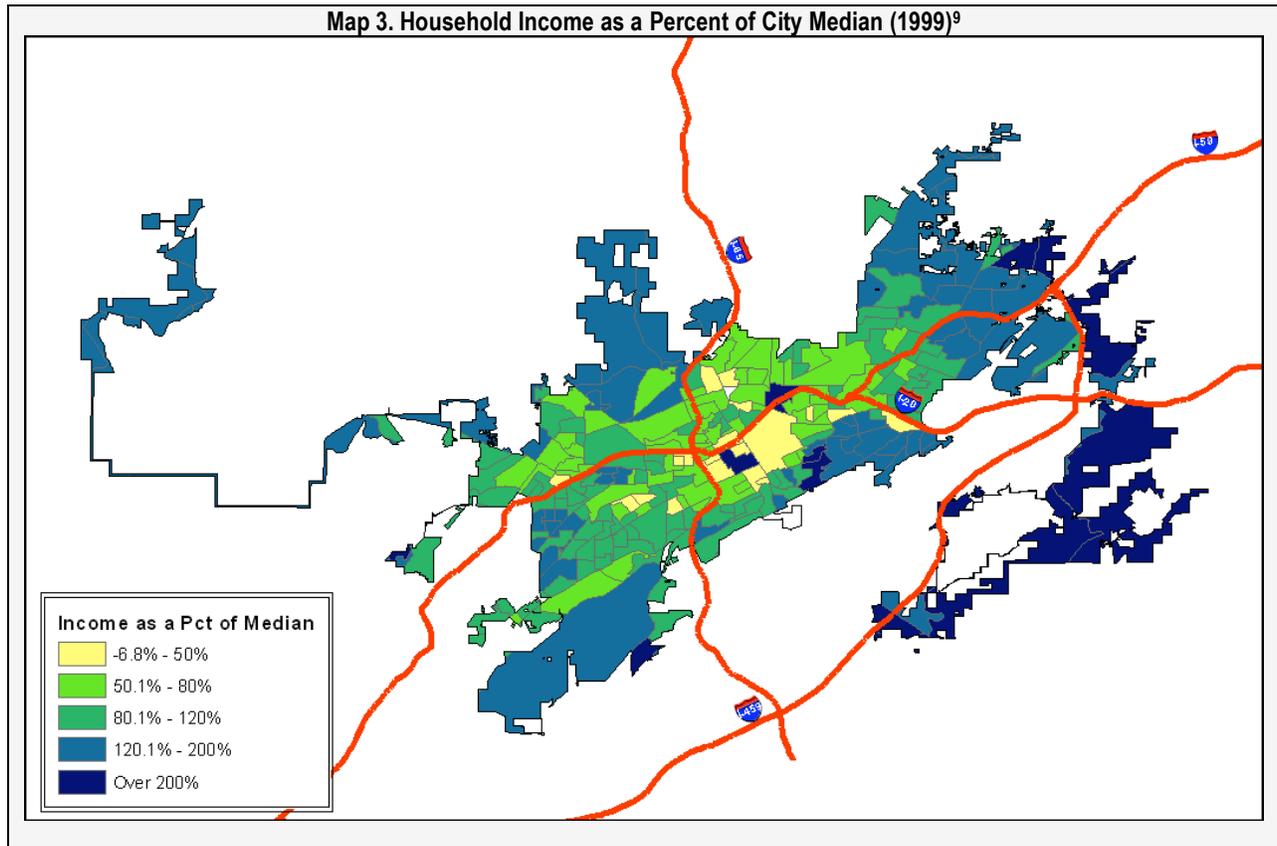
Housing Units

In 1990, the total number of housing units in Birmingham was 117,636. During the period 1990 to 2000, the total number of housing units decreased by 4.6% to 112,229

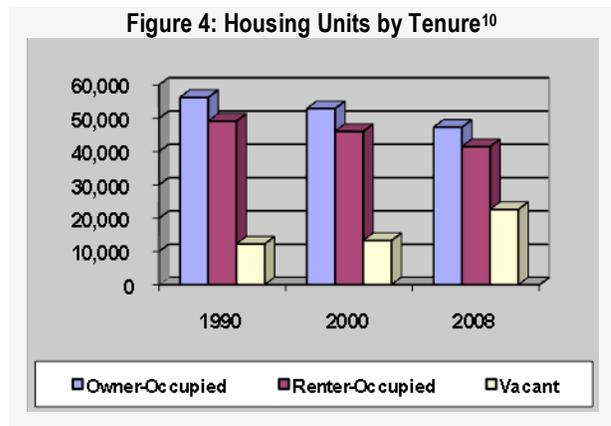
⁷ Decennial Census (1990, 2000), 2006-8 ACS 3-year estimates, Bureau of Labor Statistics (Series LNS14000000, LASST45000003, LAUMT45439003).

⁸ U.S. Department of Housing and Urban Development, Policy Development and Research (Data Sets: Median Income Limits)

units—the number of owner-occupied units decreased by 3,388 and renter-occupied units decreased by 3,091. In the same timeframe, the number of vacant units increased by 8.8%. In 2000, owner-occupied housing represented 53.5% of all housing units and rental housing comprises 46.5%, and vacant units accounted for 11.8% of all housing units.



According to 2008 American Community Survey estimates, vacant units had increased to 22,603 (20.3%) of the remaining 88,795 housing units. Of occupied housing units, 53.3% were owner-occupied and 46.7% were renter occupied, comprising essentially the same composition as that in 2000.



⁹ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

¹⁰ U.S. Department of Commerce, Bureau of the Census (Census 1990 and 2000 Summary File 3) and U.S. Census Bureau, 2006-2008 American Community Survey.

Single-family detached housing units represented the majority of the owner-occupied housing stock in Birmingham in 2000, at 94.1%. This was estimated to have increased to 94.8% by 2008.

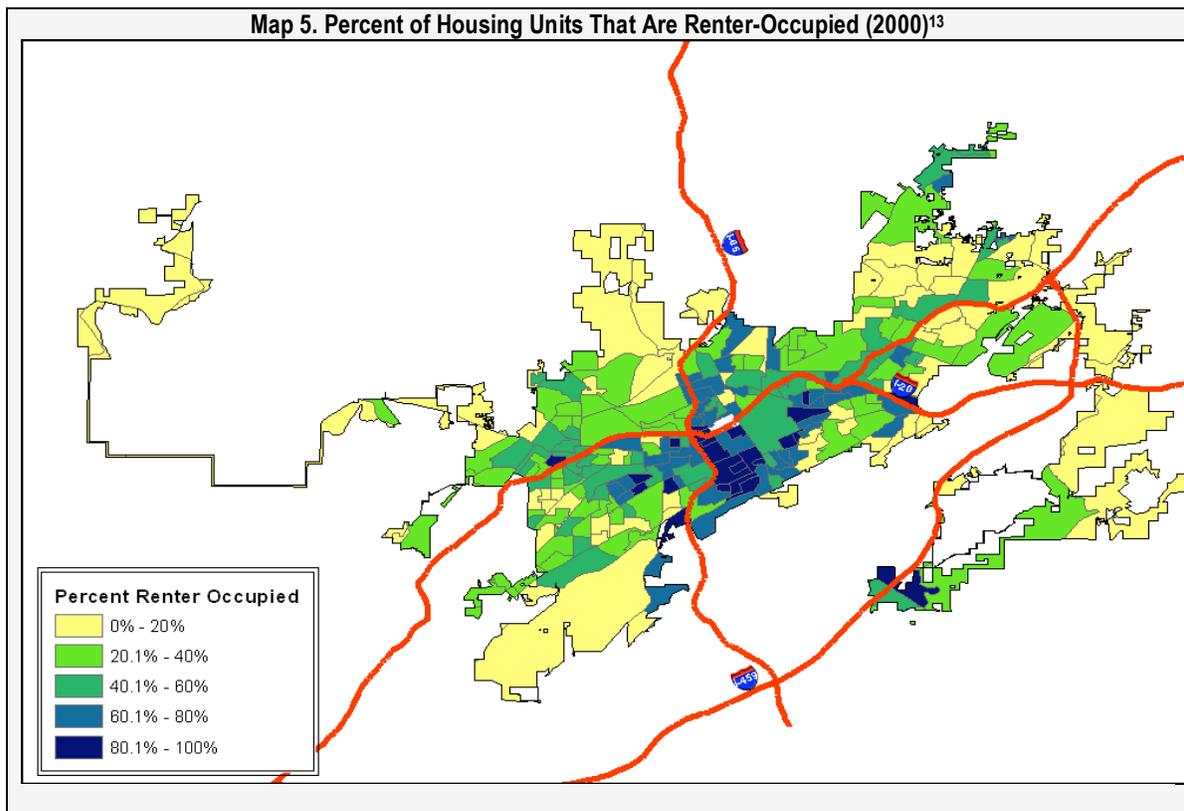
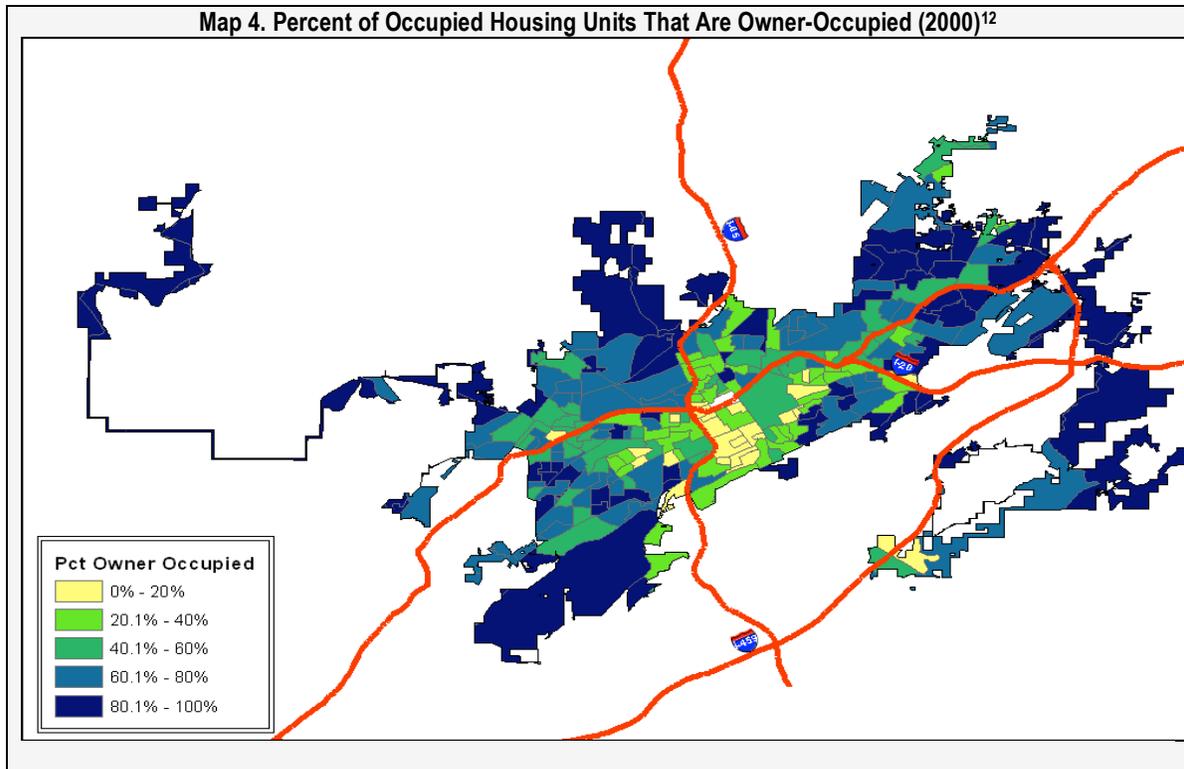
Although by 2000 the number of single-family detached units had decreased by 3,237 since 1990, it continued to represent about the same percentage of owner-occupied housing in that year. This number was estimated to have decreased by another 4,927 units by 2008, which in part accounts for the decline in owner occupancy. Overall, owner-occupied housing decreased 6.4% (3,388 units) between 1990 and 2000 and another 9.9% by 2008. Increases were only seen for owner-occupied housing in buildings of 20 to 49 units—4.2% increase in these high-occupancy buildings, with a net decline of 18.7% among all structures of two or more units between 2000 and 2008.

In terms of rental housing, buildings with five or more units continue to be the majority of the housing stock at 55.5% in 1990 and 54.6% in 2000, which represents a 7.8% decrease during this period. By 2008, this figure was 52.7%, representing an additional decline of 13.1%. The number of mobile homes used for rental housing increased by 34.0% from 100 units in 1990 to 134 units in 2000, but was estimated to have declined to 128 units (4.5%) by 2008. From 1990 to 2000, rental of single-family detached housing increased 3.9%, and increased by another 8.3% by 2008. All other types of buildings showed a decrease during this period with single-family attached housing decreasing the most—26.2% by 2000, and 50.4% by 2008.

Table 2. Housing Units by Tenure and Number of Units¹⁰¹¹

Tenure and Number of Units		2000		2008		Change	
		Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1 Unit (detached)	49,765	94.10%	44,838	94.78%	-4,927	-9.90%
	1 Unit (attached)	1,048	1.98%	958	2.03%	-90	-8.59%
	2 Units	126	0.24%	37	0.08%	-89	-70.63%
	3 or 4 Units	307	0.58%	189	0.40%	-118	-38.44%
	5 or more Units	1,344	2.54%	1,218	2.57%	-126	-9.38%
	Mobile Home	280	0.53%	67	0.14%	-213	-76.07%
	Other	16	0.03%	0	0.00%	-16	-100.00%
	Total	52,886	100.00%	47,307	100.00%	-5,579	-10.55%
Renter-Occupied	1 Unit (detached)	12,611	27.38%	13,661	32.93%	1,050	8.33%
	1 Unit (attached)	1,621	3.52%	804	1.94%	-817	-50.40%
	2 Units	2,160	4.69%	1,313	3.16%	-847	-39.21%
	3 or 4 Units	4,333	9.41%	3,710	8.94%	-623	-14.38%
	5 or more Units	25,161	54.64%	21,872	52.72%	-3,289	-13.07%
	Mobile Home	134	0.29%	128	0.31%	-6	-4.48%
	Other	31	0.07%	0	0.00%	-31	-100.00%
	Total	46,051	100.00%	41,488	100.00%	-4,563	-9.91%

10 U.S. Department of commerce, Bureau of the Census (Census 1990 and 2000 Summary file 3) and U.S. Census Bureau, 2006 – 2008 American Community survey.



¹² U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3).

¹³ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3).

Age of Housing

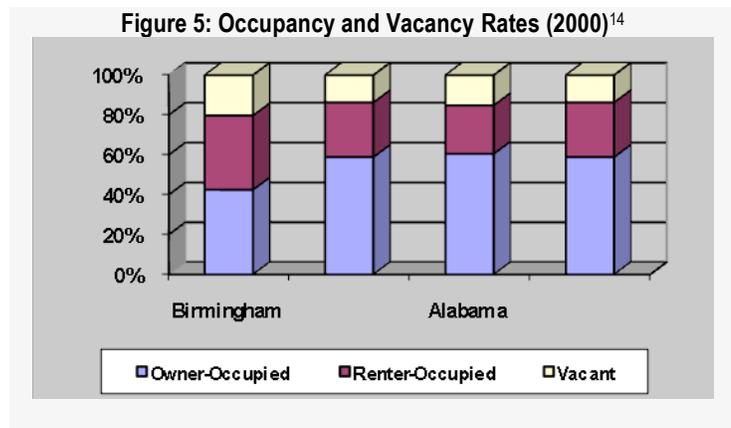
Birmingham has an older housing stock. According to 2008 American Community Survey data, most of the housing (81.6%) was built between before 1980 and almost half (49.8%) was built before 1960.

Owner-occupied housing is older than rental housing. Almost one-half (43.1%) of owner-occupied housing was built between 1950 and 1969, with 12,046 of those units built between 1950 and 1959. Just 3.5% of owner-occupied housing was built between 1990 and 2000, and another 2.4% was built after 2000. The median year that owner-occupied housing was built is 1958.

In terms of renter-occupied housing, 36.0% was built between 1960 and 1979, with 8,538 of those units built between 1970 and 1979. Between 1990 and 2000, 7.1% of renter-occupied housing was built, and another 4.9% was built after 2000. The median year that renter-occupied housing was built is 1967.

Occupancy and Vacancy Rates

Renter and owner occupancy rates are reported as proportions of occupied housing units. Birmingham's 2008 estimated renter occupancy rate of 46.7% has not changed significantly since 1990, when this rate was 46.6%. The same holds true for the 2008 owner occupancy rate of 53.3%, as compared to the 1990 rate of 53.4%.



These rates have held steady even while the Jefferson County renter occupancy rate declined from 34.7% in 1990 to 33.5% in 2000 to an estimated 31.8% in 2008. Statewide renter occupancy grew from held steady from 29.5% in 1990 to 27.5% in 2000 and was estimated to be 28.7% in 2008. At the same time, national renter occupancy rates declined from 35.8% in 1990 to an estimated 31.8% in 2008. When compared to these larger geographic areas, the renter occupancy rate within the City of Birmingham is quite high. There is no discussion of vacancy rates which should be a big deal in Birmingham

¹⁴ U.S. Department of Commerce, Bureau of the Census (Census 1990 and 2000 Summary File 3) and U.S. Census Bureau, 2006-2008 American Community Survey.

Housing Costs

Owner-Occupied Housing

According to the 2008 census, the median value of owner-occupied housing was \$85,400—up from \$62,100 in 2000. This compares with the concurrent county median value of \$137,900, a statewide median value of \$114,700 and the national median value of \$192,400.¹⁵

Housing values have been increasing in Birmingham. Still, over one-third of the owner-occupied housing in Birmingham is valued between \$60,000 and \$99,999 with an additional 15% valued between \$100,000 and \$149,999. Over 61% of Birmingham’s owner-occupied housing has a value below \$100,000. This is an improvement over 2000 when 44,366 units (or 81.4%) of owner-occupied housing was valued below \$100,000. In 2000, 6.7% of owner-occupied housing (3,640 units) had a value of \$150,000 or more. By 2008, this segment of the housing market increased to 12,645 units (23.5%).

Table 4. Value of Owner-Occupied Housing (2000)¹⁵

Value	2000		2008	
	Qty	Pct	Qty	Pct
Under \$15,000	943	1.7%	630	1.2%
\$15,000 to \$19,999	749	1.4%	224	0.4%
\$20,000 to \$29,999	3,336	6.1%	892	1.7%
\$30,000 to \$39,999	6,653	12.2%	2,309	4.3%
\$40,000 to \$49,999	7,294	13.4%	4,043	7.5%
\$50,000 to \$59,999	7,320	13.4%	4,444	8.3%
\$60,000 to \$99,999	18,071	33.1%	20,387	37.9%
\$100,000 to \$149,999	6,529	12.0%	8,231	15.3%
\$150,000 to \$199,999	1,839	3.4%	6,088	11.3%
\$200,000 to \$249,999	598	1.1%	2,755	5.1%
\$250,000 to \$299,999	364	0.7%	1,069	2.0%
\$300,000 to \$399,999	346	0.6%	927	1.7%
\$400,000 to \$499,999	197	0.4%	742	1.4%
\$500,000 or More	296	0.5%	1,065	2.0%

Rental Housing

Rental units consist of a combination of single-family homes (attached or detached), various types of small complexes (one to four units), and larger apartment developments (five or more units). Census statistics classify all occupied units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, as renter-occupied.

Larger apartment developments—those with five or more units—represent 52.7% of the renter-occupied housing in Birmingham. Of the remaining rental units, 34.9% are single-family units (attached or de-

Table 5: Units by Rent Amount (2008)¹⁷

Amount of Rent	Contract Rent		Gross Rent	
	Units	Percent	Units	Percent
Under \$100	47	0.1%	38	0.1%
\$100 to \$199	1,206	2.4%	976	1.9%
\$200 to \$299	2,002	3.9%	1,620	3.2%
\$300 to \$399	3,258	6.4%	2,637	5.1%
\$400 to \$499	5,216	10.2%	4,221	8.2%
\$500 to \$599	7,833	15.3%	6,339	12.4%
\$600 to \$699	8,224	16.0%	6,656	13.0%
\$700 to \$799	6,653	13.0%	5,384	10.5%
\$800 to \$899	4,606	9.0%	3,728	7.3%
\$900 to \$999	2,743	5.4%	2,220	4.3%
\$1,000 or More	6,634	12.9%	5,369	10.5%
No Cash Rent	2,842	5.5%	2,300	4.5%

¹⁵ U.S. Department of Commerce, Bureau of the Census (Census 1990 and 2000 Summary File 3) and U.S. Census Bureau, 2006-2008 American Community Survey.

¹⁶ U.S. Department of Commerce, Bureau of the Census (2006-2008 American Community Survey).

¹⁷ U.S. Department of Commerce, Bureau of the Census (2006-2008 American Community Survey).

tached), 12.1% are two- to four-family units; and the remaining units (0.3%) are mobile homes.

As shown in Table , gross rents (rent plus utility expenses) range between \$400 and \$899 for more than half of the rental housing (51.4%) in Birmingham. Just over 10% of all rental units have gross rents below \$400. The median gross rent for 2008 was \$653.

The fair market rents (FMRs) for the Birmingham MSA have increased on average 6.9% per year since 2007, with the highest increase between 2007 and 2008 (14.3%). The rate of increase has slowed dramatically in recent years; the annual increase between 2008 and 2009 was 1.1%, and 5.3% from 2009 to 2010. Table 6 provides the FMRs for the Birmingham MSA by number of bedrooms for the last four years.

Table 6: Fair Market Rents¹⁸

Year	Number of Bedrooms				
	Zero	One	Two	Three	Four
2010	\$593	\$659	\$735	\$933	\$960
2009	\$563	\$626	\$698	\$886	\$912
2008	\$557	\$619	\$690	\$876	\$901
2007	\$487	\$542	\$604	\$766	\$789

Housing Affordability

According to *Out of Reach 2009* published by the National Low Income Housing Coalition, an extremely low-income four-person household in Birmingham (earning \$18,250, 30% of the 2009¹⁹ area median income of \$60,900) could afford rent or mortgage of no more than \$456.25, while the fair market rent for a two-bedroom unit was \$698 in that same year.²⁰

A minimum wage earner (earning \$7.25 per hour) can afford a housing expense payment (rent or mortgage) of no more than \$377, and an SSI recipient receiving \$653 a month in 2009²¹ can afford a housing expense payment of no more than \$195.90, while the fair market rent for a one-bedroom unit was \$626 in that same year. In Birmingham, a worker earning the minimum wage (\$7.25 per hour) must work 78 hours per week to earn enough so that a two-bedroom unit—at the area's fair market rent—would be affordable (that is, the household would pay no more than 30% of its income to cover the gross rent).

¹⁸ U.S. Department of Housing and Urban Development, Policy Development and Research (Data Sets: Fair Market Rents)

¹⁹ Based on the 2009 area median income of \$60,900. An extremely low-income household could afford a monthly housing expense payment of no more than \$456.25 compared to the \$414 reported in 2004.

²⁰ A unit is considered affordable if it costs no more than 30% of the household's income.

²¹ Updated benefit information retrieved from <http://usgovinfo.about.com/od/federalbenefitprograms/a/aboutssi.htm>, 3/7/10.

Housing Condition

According to 2008 census data, 0.4% of the occupied housing units in Birmingham lacked complete plumbing facilities and 0.5% lacked complete kitchen facilities in 2007.²³

This is comparable to the percentages of units with-

out these facilities statewide and nationally. However, in Birmingham renters are much more likely to be living in housing without adequate facilities. Fifty-three percent of units without complete plumbing facilities and 73% of units without complete kitchen facilities are renter-occupied.

Table 7: Housing Facilities (2008)²²

Tenure and Geographic Area		Without Complete Plumbing Facilities		Without Complete Kitchen Facilities	
		Units	Percent	Units	Percent
Owner	Birmingham	174	0.4%	117	0.2%
	Jefferson Co	402	0.2%	227	0.1%
Occupied	Alabama	4,445	0.3%	4,246	0.3%
	National	306,130	0.4%	283,741	0.4%
Renter	Birmingham	194	0.5%	321	0.8%
	Jefferson Co	250	0.3%	1,030	1.2%
Occupied	Alabama	4,173	0.8%	6,422	1.2%
	National	258,047	0.7%	495,374	1.3%

2.3 Supply and Demand for Public and Assisted Housing

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the local public housing authority (PHA). The PHA also administers the federal Section 8 tenant-based rent subsidy program, which assists very low-income families in paying rent for privately owned housing units of their choice.

In addition, by using other federal, state, and local programs, Birmingham is attempting to encourage the development and rehabilitation of other assisted affordable housing for its low- and moderate-income citizens.

Public Housing Programs

The Housing Authority of the Birmingham District (HABD)—the local public housing authority—is responsible for the administration and normal routine maintenance of public housing developments. The HABD owns and manages over 5,407 public housing units and administers over 4,916 Section 8 vouchers.

Conventional Public Housing Program

The conventional public housing program provides safe, affordable housing for low- and moderate-income families. In addition to assisting in the improvement of housing for most residents, it also serves as a stepping-stone for upward mobility. There are 17 conventional public communities in Birmingham providing 4,904 housing units.

²² U.S. Department of Commerce, Bureau of the Census (2006-2008 American Community Survey).

²³ Note that units without complete plumbing facilities may also lack complete kitchen facilities (and vice versa) and may be represented twice in the data.

Leased Housing (Section 8)

Section 8 is a rent subsidy program designed to assist very low-income families in paying rent for private housing of their choice, not owned by HABD. Individuals who are admitted to the Section 8 Program must be individually determined eligible under the terms of the Housing Choice Voucher program guidelines. Section 8 program participants use vouchers for housing units that fall within certain rent levels and that have been inspected by a Section 8 inspector to assure that they comply with U.S. Department of Housing and Urban Development's Housing Quality Standards. The HABD administers 4,659 Section 8 housing units.²⁴

Waiting Lists

The HABD maintains lists of eligible families that have applied for public housing or Section 8 assistance who are waiting for an available unit in a public housing project or for rental assistance to become available. Although the HABD does not provide any admission preferences for its public housing waiting list, preference is given to those on the Section 8 waiting list that have been displaced by Hurricanes Katrina/Rita, homeless families, and families displaced due to a formally recognized natural disaster or Government Action. The housing authority's waiting lists are described in the following sections.²⁵

Demolition

The PHA is planning to demolish public housing units and remove them from the inventory in several developments in Birmingham. The units to be demolished include:

- Morton Simpson Village - 44 units
- North Birmingham Homes – 21 units
- Roosevelt City – 12 units

This will result in a decrease of 77 units from the inventory.

Section 8 Waiting List

As of February 1, 2010, there were 2,982 families on the waiting list for Section 8 tenant-based assistance. Some key characteristics of the households on the waiting list include:

- Of the 2,982 households on the waiting list, 2427 (81.4%) have incomes at or below 30% of the area median and the remainder have incomes between 31% and 50% of the area median
- Families with children comprise 76% of the households waiting for tenant-based assistance
- Families with disabilities account for 10.9% of the households on the waiting list

Characteristics		Families
Race/Ethnicity	White	32
	Black	2948
	Other	2
Family Income	Extremely Low-Income	2427
	Very Low-Income	470
	Low-Income	104

Almost all (98.9%) of the households waiting for tenant-based assistance are African-American and the remainder are White

Other Public Housing Authority Initiatives

HOPE VI Grants

The HOPE VI Program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a national action plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements and social and community services to address resident needs.

Table 9: Conventional Public Housing Communities

Development Name	Type	Number of Units
Benjamin Greene Village	Family	30
Collegetown	Family	394
Cooper Green	Family	312
Elyton Village	Family	555
Freedom Manor	Family	102
Harris Homes	Family	200
Kimbrough Homes	Family	231
Loveman Village	Family	500
Marks Village	Family	500
Metropolitan Gardens	Family	910
Morton Simpson	Family	500
North Birmingham Homes	Family	292
Roosevelt City	Family	99
Smithfield Court	Elderly/Disabled	456
Southtown	Family	451
Tom Brown Village	Family	248
Tuxedo Court	Family	488

The HABD has been awarded approximately \$35 million in 1999 HOPE VI funds to revitalize the Metropolitan Gardens Community. In addition, HABD has pledged approximately \$8 million in Capital Program Funds to assist in the redevelopment of Metropolitan Gardens, which includes development of replacement housing both on- and off-site. Two new mixed-income developments will be created as part of this redevelopment plan. The first phase of development will comprise 446 units encompassing five blocks of the Metropolitan Gardens area. Additional units will be developed as off-site housing. Low-income housing units will be mixed with retail and commercial uses to create mixed-income neighborhoods.

Upon completion of the redevelopment, the new community will be comprised of a total of 663 mixed income units, of which 264 units will continue to be operated as public housing. The remaining units will include:

- 77 units of off-site public housing
- 80 units of affordable homeownership
- 320 Section 8 Housing Choice Vouchers

In addition, a community center will also be developed either through the rehabilitation of an existing building or through new construction.

Section 8 Homeownership

The Housing Authority of the Birmingham District offers homeownership opportunities to Section 8 participants who qualify to participate in its Section 8 Homeownership Program. For first-time homebuyers, HABD provides at least 3% of the purchase price for

down-payment assistance, with at least 1% coming from the family's personal resources. The family must meet the general admission requirements for the HABD Section 8 tenant-based program. Current Section 8 participants must be in full compliance with their lease and the Section 8 Housing Choice Voucher program requirements. Potential homebuyers must enroll in HABD's designated pre- and post-purchase homeownership counseling programs and be deemed to be "mortgage ready" before a homeownership voucher will be issued. The program gives priority to Section 8 families who are enrolled in HABD's Family Self Sufficiency Program.

Lease-Purchase Homeownership Program

The HABD has developed a Lease-Purchase Home Ownership Program to provide affordable homeownership opportunities for low- and moderate-income families. Under the program, HABD builds new homes on selected HABD-owned sites or acquires existing homes in targeted neighborhoods. The program provides selected participants the opportunity to lease a home for a period not to exceed three years. At the end of this period, the participant must obtain a permanent mortgage with a private lender or financing acceptable to the HABD.

To be eligible for participation in this program, the purchaser must be a first-time homebuyer. The minimum annual income of the household must be at least \$15,000; however, income must be below 80% of the median income for the Birmingham MSA. To ensure the success of purchaser's in obtaining and maintaining homeownership, homebuyers must agree to participate in HABD's Homeownership Education Program. Homebuyers must pay \$500 towards down-payment, which will be credited toward the purchase. How many units have been sold and what is the plan for sales over the next five years?

Housing Counseling Program

The U.S. Department of Housing and Urban Development (HUD) developed the Housing Counseling Agencies to provide consumers advice and/or options on buying a home, renting, mortgage defaults, foreclosures, credit issues, money management and reverse mortgages for senior citizens. Agencies receive HUD approval to provide this counseling and grant funding to administer the program. Homeowners with problems, which could result in default of their mortgage or foreclosure on their property, are particularly encouraged to seek a HUD-approved counseling agency.

Family Self-Sufficiency Program

The Family Self-Sufficiency (FSS) program was created by Section 554 of the National Affordable Housing Act, which amended Title I of the U.S. Housing Act of 1937. Any family member 18 or older currently living in Section 8 or Public Housing is eligible to participate in the program.

The HABD established its Family Self-Sufficiency program to help families assisted by the Public Housing and Section 8 programs to achieve economic independence. The Family Self-Sufficiency program pulls together training, skill development and support-

tive resources to foster the self-confidence necessary to earn an income that can support the family without assistance.

The HABD supports the belief that change is within reach for all families. The FSS staff works with families to identify personal and professional goals, and prepares a written five-year plan and participation contract for achieving self sufficiency. This plan outlines steps necessary to assist families in overcoming barriers such as transportation, day care and domestic violence. After the families' educational and employment goals are met, they soon should be able to live without public assistance.

Drug Elimination Program

The HABD's Public Housing Drug Elimination Program (PHDEP) supports a wide variety of measures used in its efforts to reduce or eliminate drug-related and other types of crime in public housing communities. Some of the social programs funded by PHDEP are the Boy Scouts, Girl Scouts, Tennis, Camp Fire Boys/Girls, Alethia House-Kids Who Care/Summer Day Camp and the Summer Youth Intern Program.

The HICOPP Program is funded through the Public Drug Elimination Program (PHDEP) Grant. The program began in 1993 with police officers assigned to HABD public housing communities with the highest incidence of crime. The police officers are responsible for on-site law enforcement through foot, bicycle, car and undercover patrols. The assigned officers are also responsible for the collection of data on criminal activity. They must also attend Resident Council meetings. Officers employ a community policing concept with a philosophy of full service personalized policing. The same officers patrol and work in a consistent area on a permanent basis from a decentralized place. The officers work in a partnership with citizens to identify and solve problems.

Other Assisted Housing

Other affordable housing options in Birmingham include the following federal, state and local programs.

Project-Based Section 8 Assistance

In addition to the Section 8 tenant-based assistance program, rental assistance under the Section 8 program can also be project-based. The assistance is provided directly to project owners who rent apartments to qualifying tenants. HABD pays the owner the difference between 30% of the family's adjusted income and a Housing Authority determined payment standard or the gross rent for the unit, whichever is lower. Table 10 (on the following page) lists developments that received Section 8 project-based assistance.

Birmingham Housing Programs

The City of Birmingham through its Community Development Department encourages individuals and families to become homeowners. To assist homebuyers with limited resources purchase homes within the city limits, Birmingham operates a Down Payment Assistance Program that provides up to \$5,000 of forgivable loans and grants to cover down payment and closing costs. In addition, it provides up to \$10,000 in down payment support using American Dream Down-payment Initiative funds.

For households that are in need of home improvements and repairs, Birmingham’s Community Development Department offers three programs to bring their homes up to city housing code standards:

- **Deferred Loan Program**—This program provides elderly and/or disabled homeowners that are very low-income (those earning 50% or less of the area median income) with loans up to \$15,000 at 0% interest that are deferred until the property is leased, sold or transferred. How many units?
- **Rehabilitation Program**—This program provides low-income homeowners (those earning 80% or less of the area median income) with loans up to \$40,000 at 2% interest repayable over 20 years. How many units?
- **Critical Repair Grants Program**—This program provides extremely low-income homeowners (those earning 30% or less of the area median income) with grants up

Property	Type	Number of Bed-rooms			
		1	2	3	4
Agape House	Disabled	•			
Agape II	Disabled	•		•	
Alameda Terrace	Family		•		
Bankhead Towers	Elderly	•	•		
Birmingham Towers	Elderly	•	•		
Carson Place	Disabled	•			
Chalkville Manor	Family		•	•	
Community Options Housing	Disabled	•			
Crestline Homes	Disabled	•			
Deer Park	Family		•	•	
Deville Place	Disabled	•			
Don L. West Teamster Manor	Disabled	•	•	•	
East Lake House	Elderly	•			
Episcopal Place	Elderly	•	•		
Episcopal Place II	Elderly	•			
Fair Park	Family		•		
Farrington	Family		•	•	•
Faush Metropolitan Manor	Disabled	•			
Forest Hills Village	Family	•	•	•	•
Four Winds East	Elderly	•			
Four Winds West	Elderly	•			
Gerry Fullan House	Disabled	•			
Harc IV	Disabled	•			
Highland Manor	Elderly	•	•		
Horizon Homes	Disabled	•	•		
Janmar	Family		•		
Jefferson Ave	Family		•	•	
Jernigan House	Disabled	•			
Mcmillon Adventist Estates	Elderly	•			
Monroe Avenue	Family		•		
New Pilgrim Homes	Elderly	•	•		
Parkland Place	Disabled	•			
Park Place	Disabled	•	•	•	
Princeton Towers I	Elderly	•			
Princeton Towers II	Elderly	•			
Rickwood	Family		•		
Roosevelt Manor	Elderly	•			
Southampton	Family		•	•	•
St. Charles Villas	Family		•	•	•
Summit Ridge	Family	•	•	•	
Timber Ridge	Family	•	•	•	
Valley Brook	Family	•	•	•	
Villa Maria Manor	Elderly	•			

²⁷ U.S. Department of Housing and Urban Development

to \$5,000 for eligible critical repairs, which include roof, plumbing, electrical, heating and air conditioning (HVAC), and foundation or structural repairs. How many units/

Birmingham also provides low-interest loans for the acquisition and rehabilitation, rehabilitation only and new construction of multifamily housing. Birmingham's multifamily financing focuses on substandard or aging multifamily housing units that are suitable for rehabilitation. How many loans/

Alabama Housing Programs

The Alabama Housing Finance Authority (AHFA) offers a variety of programs designed for individuals and families with modest incomes who want to buy their first home or repair their current home. Homeownership programs include the following:

- **First Step**—This tax-exempt Mortgage Revenue Bond (MRB) program offers below-market interest rate mortgages to first-time and lower-income home buyers.
- **Step Up**—This down payment assistance program is designed specifically for moderate-income homebuyers—those whose incomes can sustain a market-rate mortgage but whose savings fall short of the amount needed for entry costs such as down payment, closing costs and prepaid items.
- **Mortgage Credit Certificates**—Mortgage Credit Certificates reduce low- and moderate-income homebuyers' federal tax liability, increasing the amount of disposable income available to purchase a home.
- **American Dream Downpayment Initiative**—This program offers \$10,000 in interest-free mortgage funds to reduce out-of-pocket expenses for first-time home buyers with lower incomes.
- **Rural Alabama Mortgage Program**—This program represents a partnership between AHFA and the U.S. Department of Agriculture's Rural Development, which is designed to increase homeownership in rural areas where 30-year, fixed-rate mortgage loans can be difficult to obtain.
- **Habitat for Humanity Loan Purchase Program**—The partnership between AHFA and Habitat for Humanity created a unique loan purchasing program in which AHFA purchases loans from Alabama's 32 Habitat affiliates. This allows the affiliate to receive funds up-front in a lump sum that can be used to build more affordable housing and AHFA to receive monthly mortgage payments over the life of the loan.
- **Building Blocks to Homeownership**—This free seminar, held several times a year, helps to educate new and prospective homebuyers by demystifying the home buying and maintenance processes. Topics include money management, consumer credit, mortgage credit, financing tools and home maintenance.

AHFA also offers a variety of rental programs designed to provide clean, safe and modestly priced housing opportunities to thousands of Alabamians who are not ready for homeownership or for elderly or disabled people, many of whom are on fixed incomes and may prefer living independently in a group setting. Combined, these programs have built or renovated more than 40,000 affordable apartment units statewide since 1980. Rental housing programs include the following:

- Home Investment Partnerships Program—AHFA allocates HOME funds to developers for the production of rental housing for affordable to low-income households and for other uses deemed necessary by AHFA.
- Low-Income Housing Tax Credits—AHFA allocates federal tax credits to developers and property owners purchasing land or buildings and constructing or repairing housing to be rented to low-income tenants at affordable rates.
- Multifamily Mortgage Revenue Bonds—Using multifamily bond proceeds, AHFA provides financing for rental housing, which offers developers below-market interest rates in exchange for reserving a portion of their units for tenants earning less than the local median income.
- Alabama Multifamily Loan Consortium—The Alabama Multifamily Loan Consortium is a joint venture between AHFA and the Alabama Bankers Association, which works to unite the state's banks and savings and loan institutions to provide long-term financing for affordable multifamily housing development and rehabilitation.

In addition, the Alabama Department of Economic and Community Affairs administers a Weatherization Program that is designed to save energy and enhance the self-sufficiency of low-income families by helping them to reduce their home heating and cooling bills through the installation of insulation, replacement or repair of windows and doors, sealing of air leaks, patching small areas of the roof or under-skirting.

Section 3 • Housing Needs Assessment

3.1 Overall Needs

An examination of housing needs in Birmingham continues to show that a large percentage of extremely low-income and very low-income households are experiencing one or more housing problems. Households with housing problems are those who occupy housing units without a complete kitchen or bathroom, that contain more than one person per room, and/or that

Housing Problem	Income Level	Households		
		Renter	Owner	Total
Any Housing Problems	30% or Less of Median	70.0%	67.9%	69.3%
	31% to 50% of Median	59.0%	49.8%	54.8%
	51% to 80% of Median	25.2%	29.7%	27.5%
	All Income Levels	41.7%	25.3%	33.0%
Cost Burden Over 30%	30% or Less of Median	67.1%	66.9%	67.0%
	31% to 50% of Median	52.7%	47.7%	50.4%
	51% to 80% of Median	18.3%	27.6%	23.1%
	All Income Levels	36.8%	23.5%	29.7%
Cost Burden Over 50%	30% or Less of Median	49.3%	50.2%	49.6%
	31% to 50% of Median	10.7%	22.5%	16.1%
	51% to 80% of Median	1.6%	5.8%	3.8%
	All Income Levels	19.5%	11.1%	15.0%

pay more than 30% of their income to cover housing expenses. A summary of a breakdown of the percentage of households with housing problems by type of problem and income level is found in Table 1. Census data shows that one-third of all households (at any income level) experience a housing problem while over one-quarter experience a cost burden of 30% or more. A closer analysis of the data reveals that fifteen percent of all households experience a cost burden of 50% or more with almost one-half of all extremely low-income households (those earning 30% or less of the area median income) falling into this category. A look at the table reveals a detailed breakdown of households with housing problems by type of problem, housing tenure, income level, and household composition.

Characteristics of low-income households experiencing housing problems in Birmingham are shown in Table 3 and Table 4. When looking at renter-occupied and owner-occupied housing separately, census data shows important distinctions based on the following income levels:

- **Extremely low-income households** - These are households earning 30% or less of the area median income (adjusted for family size). Given the area median household income for the Birmingham MSA in 2004 is \$55,200 (for a household of four), households earning \$16,560 or less annually are considered extremely low-income.
- **Very low-income households** - Households earning between 31% and 50% of the area median household income (adjusted for family size) fall into this category. Given the area median household income for the Birmingham MSA in 2004 is \$55,200 (for a household of four), households earning \$27,600 or less annually are considered very low-income.

²⁸ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (2000).

Table 2 Household by Income and Housing Problem		Renter Households					Owner Households					Total Households
		Elderly	Small Related	Large Related	All Others	Total	Elderly	Small Related	Large Related	All Others	Total	
Income of 50% or Less of Median	Total Households	4,282	9,467	1,919	7,810	23,478	6,446	3,800	1,050	2,300	13,596	37,074
	Total Households	2,907	6,160	1,137	5,511	15,715	3,421	1,798	430	1,405	7,054	22,769
Income of 30% or Less of Median	Percent with Any Housing Problems	62.6%	72.2%	78.5%	69.7%	70.0%	65.9%	72.7%	80.0%	62.8%	67.9%	69.3%
	Percent with Cost Burden Over 30%	62.3%	67.7%	66.4%	69.1%	67.1%	65.8%	71.5%	70.2%	62.6%	66.9%	67.0%
	Percent with Cost Burden Over 50%	36.7%	51.7%	44.4%	54.4%	49.3%	42.6%	59.0%	61.9%	53.7%	50.2%	49.6%
	Total Households	1,375	3,307	782	2,299	7,763	3,025	2,002	620	895	6,542	14,305
Income Between 31% and 50% of Median	Percent with Any Housing Problems	43.9%	56.7%	65.9%	68.9%	59.0%	31.8%	62.5%	69.4%	69.1%	49.8%	54.8%
	Percent with Cost Burden Over 30%	43.9%	52.1%	29.8%	66.6%	52.7%	31.8%	62.0%	51.9%	66.8%	47.7%	50.4%
	Percent with Cost Burden Over 50%	12.1%	9.5%	3.6%	14.1%	10.7%	16.4%	26.8%	15.2%	38.2%	22.5%	16.1%
	Total Households	578	3,687	823	4,075	9,163	3,313	3,953	1,055	1,550	9,871	19,034
Income Between 51% and 80% of Median	Percent with Any Housing Problems	25.4%	21.2%	48.0%	24.2%	25.2%	20.1%	33.3%	33.8%	37.9%	29.7%	27.5%
	Percent with Cost Burden Over 30%	25.4%	15.2%	5.8%	22.7%	18.3%	19.7%	32.1%	21.7%	36.8%	27.6%	23.1%
	Percent with Cost Burden Over 50%	6.1%	0.5%	0.5%	2.1%	1.6%	4.2%	8.0%	1.9%	6.1%	5.8%	3.8%
	Total Households											

Note: Elderly 1-2 persons; Small Related 2-4 persons; Large Family 5 or more persons

- **Low-income households** - Those earning between 51% and 80% of the area median household income (adjusted for family size) are considered low income. Given the area median household income for the Birmingham MSA in 2004 is \$55,200 (for a household of four), households earning \$44,160 or less annually are considered low-income.

Renter Households

Harvard University's Joint Center for Housing Studies projects that the number of renter households will increase by more than 1.8 million by 2015. This increase in renter households could be attributed to an increase in household formation by the children of baby boomers and baby boomers choosing to downsize their housing to move to smaller, more convenient rental units²⁹.

Birmingham, like other cities across the country is experiencing an increase in the need for rental housing units. The impact of foreclosures caused by the housing crisis of the previous decade will be felt for years to come and place a greater demand on the need for rental housing.

Nationally, only a third of low income households receive housing assistance leaving the other two-thirds with overwhelming housing cost burdens that consume more than half of their meager incomes³⁰. The lack of adequate incomes contributes to many of the housing problems for low wealth and low income families. Often the cost of housing is such a burden that little income is left for the basic necessities of life.

A review of the census data below shows that over 40% of all renter households experience some type of housing problem. This represents a 1.2% decrease of households experiencing this problem since 1990. Table 3 shows that the percentage of renters with housing problems in every income category has decreased since 1990. The most dramatic decrease can be found among low-income renters. Households that were 30% or more cost burdened have dropped from 26.7% in 1990 to 18.3% in 2000 according to census data.

²⁹ www.jchs.harvard.edu/publications/rental....., Renter Demographics, p. 6-7

³⁰ ⁵ www.jchs.harvard.edu/publications/rental.....Renter Demographics, p 7

Table 2: Summary of Renter Households with Housing Problems

	1990				2000			
	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*
Income 30% or Less of Median	15,629	71.6%	68.1%	50.9%	15,715	70.0%	67.1%	49.3%
Income 31% to 50% of Median	8,268	64.0%	58.6%	13.7%	7,763	59.0%	52.7%	10.7%
Income 51% to 80% of Median	8,831	32.8%	26.7%	1.8%	9,163	25.2%	18.3%	1.6%
Total Households	47,559	42.9%	**	**	45,041	41.7%	36.8%	19.5%

* Households experiencing a cost burden greater than 50% are a subset of those experiencing a cost burden greater than 30%.

** Data unavailable.

6 U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (1990 and 2000).

Extremely Low-Income Renters

An analysis of the census data reveals that among extremely low-income renters, large related households experience many more housing problems than other groups. One or more housing problems are experienced by almost 80% of large related households. Overall, a very high percentage of extremely low-income households are cost burdened paying 30% or more of their income for housing. Almost one-half of all extremely low-income renters are 50% or more cost burdened. Individual or unrelated households have the greatest percentage of households (54.4%) paying 50% or more for housing expenses.

Very Low-Income Renters

Housing problems are experienced by 59.0% of related very low income renters. Individual and unrelated households experience the greatest number of housing problems in all categories with 68.9% having a housing problem, 66.6% experiencing a cost burden of 30% or more and 14.4% experiencing a cost burden of 50% or more.

Low-Income Renters

Among low-income renters almost one-quarter experience a housing problem, with large related households experiencing more housing problems (48.0%) than any other group. Elderly households, living on fixed incomes, are more likely to experience a housing cost burden than other groups, with 25.4% of elderly households 30% or more cost burdened and 6.1% having a cost burden of 50% or more. Limited incomes weigh heavily on housing costs for this population.

Owner Households

Data from the 2000 Census shows that over one-fourth of all owner households experience a housing problem. This represents a 2.0% increase since 1990. Table 4 shows that the percentage of extremely low-income owners that experience a cost burden over 50% has increased from 1990 to 2000 by 50.2%. During this same period, however, extremely low-income owners experienced a slight decrease in any housing problems and in cost burdens over 30%. Among very low-income owners, there has been an overall increase in the number of housing problems. Nationally as well as locally the housing problems and hardships being experienced by owner households are more prevalent. Problems have been compounded by the sub-prime mortgage crises.

Table 3: Summary of Owner Households with Housing Problems³¹

	1990				2000			
	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*	Total Households	Any Housing Problem	Cost Burden Over 30%	Cost Burden Over 50%*
Income 30% or Less of Median	7,214	68.1%	67.2%	45.6%	7,054	67.9%	66.9%	50.2%
Income 31% to 50% of Median	6,695	44.1%	42.0%	16.5%	6,542	49.8%	47.7%	22.5%
Income 51% to 80% of Median	9,962	28.8%	26.6%	5.8%	9,871	29.7%	27.6%	5.8%
Total Households	57,432	23.3%	**	**	51,614	25.3%	23.5%	11.1%

* Households experiencing a cost burden greater than 50% are a subset of those experiencing a cost burden greater than 30%.

** Data unavailable.

Extremely Low-Income Owners

Over two-thirds extremely low-income homeowners experience any housing problem while large related households experience more than any other group (80.0%). For those households experiencing a cost burden of 30% or more, the greatest impact is on small related households (71.5%) and large related households (70.2%). Among extremely low-income households one half has a 50% or more cost burden, with 61.9% of large related households in this situation.

Very Low-Income Owners

A further review of the data shows that almost one-half of very low-income households experience some housing problems. Among the elderly, 31.8% experience significantly fewer housing problems than all other groups, with small related households at 62.5%, large related households at 69.4% and individual or unrelated households at 69.1%. Individual and unrelated households experience more cost burden than other groups with 66.8% of households 30% or more cost burdened and 38.2% with a cost burden of 50% or more.

³¹ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (1990 and 2000).

Low-Income Owners

Low income owners continue to be plagued by housing problems. A study of the census data reveals that among low-income homeowners, 29.7% experience some housing problems, with non-elderly owners more likely than elderly owners to experience one or more housing problems. Over one-third of small related and individual or unrelated households experience a cost burden of more than 30%. Further, 8.0% of small related households experience a cost burden of more than 50%. Homeowners are more likely than renters to experience a cost burden due to issues related to owning a house and supporting it on a limited income.

3.2 Disproportionate Needs

The U. S. Department of Housing and Urban Development (HUD) has established that “for any of the income categories enumerated, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included in consolidated plan discussions. HUD has provided that for this purpose, disproportionately greater needs exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. An analysis of the 2000 census data has been conducted to determine the extent to which racial or ethnic groups may have disproportionately greater needs compared to the housing needs of all groups in Birmingham. Due to the gravity of housing problems for those in this category, disproportionate needs should be examined closely and given priority for being addressed.

Race	Renter Occupied	Owner Occupied	Total
White	33.8%	18.2%	24.5%
African American	44.9%	29.9%	37.1%
Hispanic	53.1%	29.2%	47.8%
Native American	45.0%	49.4%	49.4%
Asian	38.7%	46.2%	46.2%
Pacific Islander	0.0%	0.0%	0.0%
All Households	42.1%	26.1%	33.5%

When looking at households with any housing problem by race and tenure we see from the table below that among renters, at a rate of 53.1%, Hispanic households experience a disproportionately higher percentage of housing problems³³. Native American renters follow at a rate of 45% and African Americans at 44.9%. When it comes to homeowners, Native Americans and Asians experience a disproportionately higher percentage of housing problems. When we look at all households, which include both renters and owners, we find that Hispanic, Asians, and Native American households experience a disproportionately higher percentage of housing problems.

In most cases, very low-income households (those earning one-half or less of the area’s median) and extremely low-income households (those earning 30% or less of the area median) have the greatest number of housing problems, whether they are renters or

³² U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (2000).

³³ Households with housing problems are those households occupying units without a complete kitchen or bathroom, that contain more than one person per room and/or that pay more than 30% of their income to cover housing expenses.

homeowners. However, among Hispanics, Native Americans and Asians, a large percentage of low-income households (those earning 80% or less of the area median), experience housing problems—sometimes more than lower income households.

Given the state of the economy and problems created by the sub-prime lending market crisis, it is likely that this trend has continued and priority should be given to policies that can begin to address this area of housing need. This trend carries over in the City of Birmingham with minority renters and homeowners continuing to experience significant housing problems related primarily to their low household income. Data tend to support that white families tend fare better and experience less severe housing problems.

3.3 Supportive Housing for Non-Homeless Persons with Special Needs

The City of Birmingham, in its attempts to address the community's housing needs, has also given consideration to the supportive housing needs of several groups:

- elderly, frail elderly,
- persons with disabilities (including mental, physical, and developmental),
- alcohol and substance abusers
- persons with HIV/AIDS and their families as well as
- victims of domestic violence.

Individuals who fall into these groups are not always homeless, but they do require specific types of housing that may be connected to supportive services. A careful examination and discussion of the housing needs for these sub-populations must occur if the City is going to be comprehensive in its approach to addressing the housing needs of all of its citizens. The individuals who fall into these categories are often least able to advocate for themselves and often struggle just to maintain their existence because of the challenges that often confront them.

Elderly and Frail Elderly Persons

According to the U. S. Senate Special Committee on Aging, Congress needs to act to address the demand for safe, affordable housing that allows the elderly to remain independent. Senator Herb Kohl says that many seniors are currently on waiting lists for years before finding a home they can afford. The elderly and frail elderly have physical, financial, and emotional challenges that hinder their ability to find decent, safe, and affordable housing where they can live independently.

There are over 300,000 seniors living in 6,000 Section 202 developments across the country, with ten senior vying for each housing units that becomes available. It is expected that 730,000 additional senior units will be needed by 2020 in order to address the housing needs of the low income elderly. 11 The demands for assisted living and nursing homes continues to grow. While the City of Birmingham has seen a decline in the number of elderly, the housing challenges facing the existing population are very significant. The City's focus must continue to be on insuring that an adequate number

of decent, safe, and affordable housing units are available. Housing stock would include assisted living units and nursing homes in addition to the 202 housing previously discussed.

Census data collected during the period from 1990 to 2000 reveals that the number of elderly households in Birmingham has decreased by 6,061 households down from 26,859 to 20,798. Local data supports that this trend continues. As a percentage of total households, this represents a decrease from 1990 when 25.6% of all households were elderly compared to 21.5% of by 2000. In 2000 there were 20,798 elderly households in Birmingham, of which 14,619 households, or 70.3%, were low-income. An overview of renter and owner elderly households which summarizes the analysis of the data can be found in Table 6.

As is usually the case, the majority of elderly households (70.3%) are low-income. Of the 5,657 elderly households that are renters, 4,860 (or 85.9%) are low-income. Among the 15,141 elderly homeowners, 9,759 (or 64.5%) are low-income.

11 <http://www.knowledgeplex.org/news>, Article Kohl,Schumer Reintroduce Bill to Boost Low Income Senior Housing and Services,p.1

The percentage of low-income renters has dropped from 87.1% of all elderly renter households in 1990 to 85.9% by 2000 while the percentage of low-income homeowners has risen.

In 1990, 63% of all elderly owner-occupied households were low-income. By 2,000, this percentage increased to 64.5%.¹²

Given the data in this census period, it is apparent that elderly households who are homeowners face a very challenging set of problems. As the house ages, the cost of maintenance and upkeep escalates. Homeowner’s insurance rates and taxes increase almost annually.

As the elderly age, incomes tend to decrease, the cost of living escalates, the cost of medication and medical care soars, and housing repairs and maintenance become secondary issues. Consequently, elderly owner households become financially burdened by the need to maintain the property, paying higher taxes and rising insurance rates. These costs are sometimes compounded by a decline in the owner’s health that often leads to major medical costs.

Table 5: Elderly and Elderly Low-Income Households (2000)³⁴

	All Households			Low-Income Households	
	Total	Elderly	Percent of Total	Elderly	Percent Low-Income
Renters	45,041	5,657	12.6%	4,860	85.9%
Owners	51,614	15,141	29.3%	9,759	64.5%
Total	96,655	20,798	21.5%	14,619	70.3%

¹² U. S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (2000).

³⁴ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (2000).

The elderly often find it medically beneficial and emotionally comforting to remain in their homes, with their families in a familiar setting; making decent and affordable housing a major concern for this segment of the community. This is one of several reasons that such a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle. Thus, an objective for this population becomes one of insuring close, convenient, and immediate access to recreational, medical, and social service resources. The types of housing for the elderly and frail elderly vary depending on the special features and/or services necessary for meeting the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, close proximity to healthcare, shopping, and other services, affordability, and ease of property upkeep. Housing for the elderly includes a number of options. Among them are the following categories:

- Independent living housing that includes apartments, congregate housing, multi-unit assisted housing with services, adult communities, retirement communities and shared housing
- Assisted living housing that includes adult care homes and multi-unit assisted housing with services
- Nursing homes

The continued aging of Baby Boomers will mean that the City of Birmingham must insure that a housing priority must be one that focuses on the need to insure that housing remains accessible and affordable for this population.

Retirement Communities and Independent Living

Retirement homes and independent living facilities continue to be a vital component that makes up the housing fabric of the City of Birmingham. Housing that make up retirement communities and independent living include homes, condominiums, apartments, retirement hotels, and cooperative housing arrangements. These facilities provide age-segregated, independent living units and offer personal care services, social activities and limited nursing supervision. The City of Birmingham has a number of existing facilities which include the following:³⁵

- The Altamont
- Birmingham Building Trade Towers
- Brookdale Place
- Chateau Vestavia
- Episcopal Place I
- Fairhaven
- Faush Metropolitan Manor
- Galleria Woods Retirement
- Golden Care Domiciliary
- Heavenly Place Manor
- Mount Royal Towers

³⁵ Extended Care Information Network (www.extendedcare.com)

- New Pilgrim Towers
- Pinson Country Manor
- Presbyterian Manor
- Princeton Towers
- Princeton Towers II
- Regency Retirement Village
- St. Martin's in the Pines

Assisted Living

Assisted living accommodations include senior housing arrangements that provide a combination of personal care and nursing supervision, medication monitoring, social opportunities, meals, and housekeeping. Facilities available to Birmingham citizens include:³⁶

- The Altamont
 - Alabama Living Center
 - The Barrington
 - Columbia Cottage
 - Fairhaven
 - Galleria Oaks Guest House
 - Galleria Woods Retirement Community
 - Greenwood Place Retirement Village
 - Greenbriar at the Altamont
 - Home Care Assistance
 - Jackson Home for the Elderly
 - Johnson's Domiciliary
 - Lake View Estates
 - Lake Villa Assisted Living
 - Mount Royal Towers
 - Paragon Assisted Living
-
- Ridgefield Manor
 - Smith's Rest Home
 - St. Martin's in the Pines
 - Tri-Shelters, Inc.

Nursing Homes

Included among nursing homes are skilled nursing facilities, convalescent hospitals, intermediate care facilities, and rehabilitation centers for seniors who 24-hour medical attention. There are a number of facilities available in the Birmingham area which include the following:³⁷

- Beverly Healthcare Center – Birmingham
- Birmingham Baptist Medical Center – Montclair

³⁶ Extended Care Information Network (www.extendedcare.com)

³⁷ Extended Care Information Network (www.extendedcare.com)

- Birmingham Nursing and Rehab Center
- Brookdale Place
- Brookwood Medical Center (Tenant HealthSystem)
- Civic Center Health and Rehabilitation
- Consult America East Haven
- East View Health Care Center
- East Glen Center for Nursing
- Estes Nursing Facility – Civic Center
- Estes Nursing Facility – Northway
- Estes Nursing Facility – Oak Knoll
- Estes Nursing Facility – South
- Fairfield Nursing and Rehabilitation
- Fairhaven
- Fairhaven North
- Fairview Nursing Home
- Forestdale Healthcare Center
- Galleria Woods Retirement Community
- Hanover Health and Rehabilitation Center
- Hearthstone at Frayson Valley
- Highlands Center for Nursing and Rehabilitation
- Jefferson County Home
- Kindred Healthcare
- Kirkwood by the River
- Lake Villa Assisted Living
- Lakeview Nursing Home
- Northway Health and Rehabilitation
- Oakknoll Health and Rehab, LLC
- Mary Lewis Convalescent Center
- Montclair East Nursing Center
- Mount Royal Towers
- Mountainview Healthcare Center
- The Noland Center at Carraway
- Princeton Baptist Medical Center
- Rehabilitation and Healthcare Center of Birmingham (Kindred Healthcare)
- Riverchase Healthcare Center
- Southgate Village
- South Haven Nursing Home
- St. Martin's in the Pines
- Sunbridge Care and Rehab
- Trinity Medical Center
- University of Alabama Hospital

Persons with Disabilities

Persons with disabilities continue to face significant housing needs and challenges. The seriousness of this segment of the community's challenges are clearly indicated in the Technical Assistance Collaborative's publication "Priced Out in 2008: The Housing

Crisis for People with Disabilities.” The research conducted for this publication documents that amidst all of the housing turmoil, the decade long housing crisis affecting people with disabilities continues to escalate. It is well documented that persons with mental illness, disabilities, and substance abuse problems need affordable housing that is combined with an array of services. Individuals with disabilities require housing that is designed to ensure residents maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Unfortunately, due to the lack of affordable housing for this population many are forced to live in institutions and facilities even though they could live on their own, if affordable community housing was available. In some instances those with disabilities are faced with options that include:

- Having to live with family or friends who can provide support and/or respite services
- Living in small, home-like facilities in communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate

It should be the objective of every residential placements to provide the equipment and supplies needed to assist in successful, long-term housing stability. No individual or family should ever have to consider admission to state or private hospitals, mental retardation centers, state schools or alcohol and drug abuse treatment centers as the alternative for permanent or long-term residential options. Priority should be given to developing new housing choices for this segment of the community consistent with the City’s policy to ensure that persons with disabilities have the opportunity to enjoy all city services, activities, and programs on an equal basis.

Mentally III

According to the Substance Abuse and Mental Health Services Administration, 20 to 25% of the homeless population in the United States suffers from some form of severe mental illness. A 2008 survey performed by the U.S. Conference of Mayors determined that mental illness was the third largest cause of homelessness for single adults in 48% of the cities surveyed.³⁸ The City of Birmingham, like other cities across the country faces critical housing needs in this area. The demand for housing and supportive services far outweighs the housing available and the resources for responding to the needs of the mentally challenged.

Across the country, the lack of funding is a significant barrier to the successful implementation of much needed housing options. Even with funding from HUD, Projects for Assistance in Transition from Homelessness (PATH), the American Recovery and Reinvestment Act (ARRA), which included \$1.5 billion for homelessness prevention and rehousing (National Alliance to End Homelessness, 2009); there are still not enough resources to provide adequate services for the homeless populations and those at risk for homelessness. Efforts must continue in Birmingham and in areas across the country to

³⁸ National Coalition for the Homeless, July 2009

ensure that those funds that are available are used in ways that will most effectively help the mentally ill.³⁹

Individuals experiencing severe and ongoing mental health problems are often financially impoverished due to the long-term debilitating nature of the illness. The majority of these individuals receive their sole source of income from financial assistance programs—Social Security Disability Insurance or Social Security Income. The mentally ill face challenges with finding employment to generate additional income because of related problems of drug abuse and physical illness. The housing needs for this population are similar to other low-income individuals. However, because of limited incomes, many of these individuals live in either unsafe or substandard housing. A coordinated combination of case management, support services, and outpatient treatment services are needed by this population and systems should be put in place to monitor and treat their mental illness while addressing housing needs.

A comprehensive system of outpatient and residential services for adults with serious mental illness and children with severe emotional disorders is provided by the Alabama Department of Mental Health and Mental Retardation, Division of Mental Illness. In addition to providing services to individual clients in the least restrictive environment possible, the service delivery system provides continuity of service and support for clients and their families. They recognize the benefits and importance of decent and affordable housing to the treatment process for the mentally ill. The Department along with other mental health partners throughout the State collaborated in the development of a Supportive Housing Plan to guide the development of support for those with mental illness in the State of Alabama. The Plan includes objectives for determining the housing needs and types for each area with a focus of seeking funding for the development of supportive housing statewide. Objectives include the need to:

- Develop definitions of supportive housing overall and of the components of the supportive housing continuum
- Determine the numbers and types of supportive housing units needed statewide in each mental health region
- Identify and access resources to fund development of supportive housing units
- Implement system supports for development of supportive housing in all regions across the state

Alabama's mental health support system is supported by seven department-operated residential facilities for individuals with mental illness. Short-term, acute care is provided by Bryce Hospital in Tuscaloosa, Searcy Hospital in Mt. Vernon, North Alabama Regional Hospital in Decatur and Greil Hospital in Montgomery. Extended psychiatric care is provided at Bryce Hospital for the northern portion of the state and Searcy Hospital in

³⁹ http://www.nationalhomeless.org/factsheets/mental_illness...published by the National Coalition for the Homeless, July 2009

the south. Three facilities provide specialized services: Mary Starke Harper Center (geriatric psychiatry) and Taylor Hardin Secure Medical Facility (forensic evaluation and treatment) in Tuscaloosa and the Thomasville Mental Health Rehabilitation Center (psychiatric rehabilitation). Residential psychiatric services for adolescents are available at Bryce Hospital.⁴⁰

The Alabama Department of Mental Health and Mental Retardation, Mental Retardation Services provides a comprehensive service system across the state. The delivery of services is managed through four geographic regions. The division works closely with community providers to coordinate the flow of services between and among the community. Developmental centers provide residential services to those who continue to need institutional care in small, modern, regional centers. These centers include the William D. Partlow Developmental Center in Tuscaloosa, Lurleen B. Wallace Developmental Center in Decatur, Albert P. Brewer Developmental Center in Mobile and J.S. Tarwater Developmental Center in Wetumpka. Each of these facilities provides comprehensive services—including specialized medical, behavioral, and programmatic services—that are developed based on individual need. The centers are certified as intermediate care facilities by complying with applicable Medicaid standards and requirements.⁴¹

Other facilities in the Birmingham area that provide behavioral and/or psychiatric care include the following:⁴²

- Birmingham Baptist Medical Center – Montclair
- Birmingham Baptist Medical Center – Princeton
- Bradford Health Service
- Brookwood Medical Center (Tenet HealthSystem)
- Carraway Methodist Medical Center
- Center for Psychiatric Med
- Children’s Hospital/Children’s Behavioral Health Center
- Chilton – Shelby Mental Health
- Gateway Residential Program
- Glenwood Incorporated
- Hill Crest Behavioral Health Services
- JBS Mental Health Treatment
- Lifesource
- Pearson Hall Residential Treatment
- Psych Partners
- Trinity Medical
- University of Alabama Hospital
- VA Medical Center
- Western Mental Health Center

⁴⁰ Alabama Department of Mental Health and Mental Retardation (www.mh.state.al.us)

⁴¹ Alabama Department of Mental Health and Mental Retardation (www.mh.state.al.us)

⁴² Extended Care Information Network (www.extendedcare.com)

Developmentally Disabled

Developmental disability is a term used to describe life-long disabilities attributable to mental and or physical or combination of mental and physical impairments. The term is used most commonly to refer to disabilities affecting daily functioning in three or more of the following areas:

- capacity for independent living
- economic self- sufficiency
- learning
- mobility
- receptive and regressive language
- self-care
- self-direction ⁴³

The State of Alabama and the City of Birmingham recognize the needs and rights of individuals who fall into this category and have developed policies that are directed at insuring equal access to the benefits that are available to all citizens.

It has been established that 54 million people or 20.6 percent of all Americans have some level of disability. According to the Disability Statistics Center:

- Employment has increased for individuals with disabilities as a result of the Americans with Disabilities Act (ADA)
- Education rates for people with disabilities are increasing with graduates from both high school and college
- Technological advances are eliminating many of the physical and informational barriers that have long existed for people with disabilities
- Public awareness of disability issues is growing and changing
- America's population is aging and disability increased with age. The number of Americans aged 65 and older is projected to increase 135% by 2050, according to the Census Bureau. ⁴⁴

Given the projected increases in an aging population the unique needs and challenges of this group should become a greater priority for the state and the City of Birmingham. The City can become an integral partner with the Alabama Association of Mental Retardation and Developmental Disabilities in helping to facilitate the involvement of other community mental health service agencies to address housing needs and to provide various options for living accommodations. The Association is comprised of local public service agencies that plan, assess needs, and provides services for individuals with mental retardation. The agencies are not limited to serving adults only, but serve children with developmental disabilities as well. Through this coalition of agencies, the City of Birmingham along with other local governments, are able to provide services locally instead of referring them to state institutions and schools.

⁴³ http://en.wikipedia.org/wik/developmental_disability

⁴⁴ http://www.alabama.gov/portal/secondaryContent.jsp?page=Standard_Policies

A variety of housing options must be considered in order to meet the unique needs of persons with diverse types of disabilities. Services must be provided by local programs or contracted privately. Housing options could include group home placements, intermediate care facilities, supported living programs, supported employment, sheltered workshops, home ownership, and rental subsidy. The City should give careful consideration to insure that this segment of the community benefits from fair and equal housing opportunities.

Individuals living in Birmingham have access to the Alabama Association of Mental Retardation and Developmental Disabilities (AAMRDD) which is a statewide association of local public agencies responsible for planning, needs assessment, and services for individuals with mental retardation. Services for children with developmental disabilities are also served by these agencies.

Consistent with a trend that is becoming popular in the United States is the provision of mental health services that are provided on a local level, rather than sending individuals away to state hospitals and schools. Families are also working together to purchase condominiums or buildings wherein the costs of housing and services can be shared and family members who are mentally or physically disabled can live with individuals who share the same types of challenges. These agencies were formed because concerned families and citizens wanted agencies that focused their efforts on individuals with mental retardation rather than being a part of a system which also served individuals with mental illness and substance abuse.

The local agency serving Birmingham is the Mental Retardation and Developmental Disabilities Health Care Authority of Jefferson County. This agency provides information and referral services, case management, assessment, day services, employment and supported employment, residential services, in-home services and early intervention. Its residential services include making living arrangements for individuals in six- to ten-person group type homes, supervised two- to six-person homes, individual foster type homes and in apartments with supervision or supports, which are based upon individual needs and preferences.⁴⁵

The University of Alabama's Birmingham site is one of the affiliated Centers of Excellence on Developmental Disabilities. They, in collaboration with the Alabama Protection and Advocacy Program, and the Alabama Council for Developmental Disabilities which is comprised of 36 member organizations, contribute to a comprehensive approach for the delivery of services for those with developmental disabilities and their families. The efforts of these organizations have assisted in identifying the needs of individuals with developmental disabilities, and identifying resources, focusing on the traditionally underserved African American and the emerging Spanish-speaking communities.

Areas of emphasis include health, education, employment, transportation, and housing, all of which make a significant difference in the lives of the developmentally disabled.

⁴⁵ Alabama Association of Mental Retardation and Developmental Disabilities (www.almrservices.org)

The activities and assistance provided through the collaboration enable this population to exercise independence, productivity, integration, and inclusion within the community. The Independent Living Center of Birmingham and the Lifelong Coordination Clinic, both located in Birmingham, help individuals achieve independent living.⁴⁶

Additional services for the developmentally disabled are provided by the Glenn Ireland II Development Center, a developmental disability home, located just north of Birmingham, north of Birmingham. The center has 49 beds that are dedicated to nursing and intermediate care.⁴⁷

Alcohol and Substance Abusers

Substance abuse is one of the nation's most pressing health problems, responsible for half a million preventable deaths annually. The morbidity and mortality from tobacco use, alcohol abuse, and other drugs are staggering.⁴⁸ (Substance Abuse Policy Research Program) Not only do drugs and alcohol affect the lives of those who are dependent on them, but also the lives of their families and those in the communities in which they reside. Many users overcome by the ills of their dependencies become jobless and homeless.

Providing housing and support services for substance abusers costs taxpayers less than leaving them on the street, where taxpayer money goes towards police and emergency health care. Stable housing also results in reduced drinking among homeless alcoholics, according to a study published in the Journal of the American Medical Association.⁴⁹ A combination of programs, services and housing options should be made available to this population. Preventive programs that are incorporated into housing services are one of many solutions that may help to address this pervasive problem for substance abusers.

Housing First is a program that has been implemented in major cities throughout the country to chronically homeless, alcohol-dependent individuals. A study of individuals who participated in the program were shown to stay out of jails, emergency rooms, and other crisis institutions. Stable housing was shown to play a major factor in the reducing the use of services and use of alcohol.⁵⁰

For individuals in the State of Alabama and the City of Birmingham assistance for drug and alcohol addictions may be sought through the Alabama Department of Mental Health and Mental Retardation, Division of Substance Abuse Services. This agency has the responsibility for development, coordination, and management of a comprehensive system of treatment and prevention services for alcoholism/drug addiction and abuse. Additionally, the agency is responsible for contracting for services with local providers, monitoring service contracts, evaluating and certifying service programs ac-

⁴⁶ University of Alabama Center of Excellence on Developmental Disabilities (<http://circ-uab.infomedia.com/content.asp?id=99253>)

⁴⁷ 18 Extended Care Information Network (www.extendedcare.com)

⁴⁸ http://www.saprp.org/pm_about.cfm

⁴⁹ http://www.saprp.org/m_press_larimer033109.cfm

⁵⁰ http://www.saprp.org/m_press_larimer033109.cfm

ording to departmental standards for substance abuse programs, and developing models for a continuum of treatment and prevention services.⁵¹

Substance abuse treatment facilities in Birmingham that provide treatment and/or residential services include the following:⁵²

- Alcohol and Drug Abuse Treatment Centers of Birmingham
- Aletheia House
- Best Alcohol Solutions
- Birmingham Healthcare
- Birmingham Metro Treatment Center
- Bradford Health Services, Birmingham Regional Office
- Community Substance Abuse Program of Birmingham
- Department of Veterans Affairs, Medical Center
- End Alcohol Abuse of Birmingham
- Fellowship House
- Jefferson County Committee for Economic Opportunity, Community Substance Abuse Program
- Oakmont Center
- Tri-County Treatment Center
- University of Alabama at Birmingham, Center for Psychiatric Medicine
- University of Alabama in Birmingham, Substance Abuse Programs
- VA Medical Center of Birmingham

Persons with HIV/AIDS

According to the *Southern States Manifesto: Update 2008*, "...rising infection rates coupled with inadequate funding, resources, and infrastructures have resulted in a disparate and catastrophic situation in our public health care systems in the South. The impact of HIV/AIDS on populations that also disproportionately reflect vast poverty and inadequate support continues to fuel the challenges of 1) reducing new infections; 2) identifying infections as early as possible; and 3) providing adequate care, treatment, and housing." ⁵³

As of December 31, 2009, the Alabama Department of Public Health has reported 7,302 HIV infections and 9,541 AIDS cases for a combined total of 16,843 HIV/AIDS cases in Alabama. Jefferson County has a cumulative HIV/AIDS incidence rate of 4,777 with 175 cases reported in the first three quarters of 2009. Statewide, African-Americans have a disproportionately higher incidence of HIV/AIDS. Although African-Americans make up 26% of the state's population, 63.8% (10,760 cases) of all reported HIV/AIDS in Alabama are from this group. Of all HIV/AIDS cases reported in Alabama, 44.6% (7,513 cases)

⁵¹ Alabama Department of Mental Health and Mental Retardation (www.mh.state.al.us)

⁵² U.S. Department of Health and Human Services, Substance Abuse & Mental Health Services Administration, Substance Abuse Treatment Facility Locator (<http://go.vicinity.com/samhsa/>)

⁵³ *Southern States Manifesto: Update 2008*, July 21, 2008 (www.southernaidscoalition.org)

are African-American males and 19.6% (3,247 cases) are African-American females. Jefferson County accounts for 28% of all reported HIV/AIDS cases in Alabama.⁵⁴

Through its HIV/AIDS Division, the Alabama Department of Public Health provides or supports the following services to local communities and to eligible persons with HIV/AIDS:

- Confidential testing and counseling
- HIV prevention and direct care community planning groups
- Peer advocates to support newly diagnosed HIV-positive individuals
- Case management
- Alabama AIDS Drug Assistance Program
- Laboratory services
- Referrals to medical services
- Assistance with purchasing medications
- Educational information on its website
- Alabama HIV/AIDS Hotline

While prevention, medical, and support services are available to people with HIV/AIDS, a huge need exists for permanent supportive housing, rental assistance, transitional supportive housing for patients leaving institutions of physical health or incarceration, residential substance abuse programs, and residential mental health facilities. According to the National AIDS Housing Coalition, “AIDS housing experts estimate that about half of all [persons living with HIV/AIDS] - over 500,000 - will need some form of housing assistance during the course of their illness.

Research shows that persons with stable housing are less likely to engage in risky behaviors and more likely to reduce HIV risk than their counterparts who are homeless/unstably housed, highlighting the potential of housing as a structural intervention to reduce the spread of HIV.”⁵⁵

of HIV/AIDS. Although African-Americans make up 26% of the states population, 61.8% of all reported HIV/AIDS cases are from this group. Of all HIV/AIDS cases reported in Alabama, 43.8% are African-American males and 18.1% are African-American females. Jefferson County accounts for 29.8% of all reported cases of HIV/AIDS among African-Americans.⁵⁶

Through its HIV/AIDS Division, the Alabama Department of Public Health provides the following services to local communities and to people with HIV/AIDS:

- Confidential testing and counseling
- HIV Prevention Community Planning Groups

⁵⁴ Alabama Department of Public Health, HIV/AIDS Division (www.adph.org/aids)

⁵⁵ National AIDS Housing Coalition, HIV/AIDS Research Summit Series (www.nationalaidshousing.org)

⁵⁶ Alabama Department of Public Health, Alabama HIV/AIDS Statistics (www.adph.org/aids/)

- Regional Direct Care Consortia for planning of services
- Case management
- Laboratory services
- Referrals to medical services
- Assistance with purchasing medications
- Alabama HIV/AIDS Hotline

While prevention, medical, and support services are available to people with HIV/AIDS, a huge need exists for permanent supportive housing, rental assistance, transitional supportive housing for patients leaving institutions of physical health or incarceration, residential substance abuse programs, and residential mental health facilities. According to the National AIDS Housing Coalition, “AIDS housing experts estimate that about half of all [persons living with HIV/AIDS] - over 500,000 - will need some form of housing assistance during the course of their illness. Research shows that persons with stable housing are less likely to engage in risky behaviors and more likely to reduce HIV risk than their counterparts who are homeless/unstably housed, highlighting the potential of housing as a structural intervention to reduce the spread of HIV.”⁵⁷

AIDS Alabama, a nonprofit organization, offers services to persons living with HIV disease and to those concerned about HIV transmission with a clear focus on provision of housing. AIDS Alabama devotes its energy and resources statewide to help people with AIDS live healthy, independent lives and to help prevent the spread of HIV. Through AIDS Alabama persons living with HIV can access housing, rental assistance, financial assistance, and a variety of other supportive services. AIDS Alabama operates the U. S. Department of Housing and Urban Development (HUD) Housing Opportunities for Person with AIDS (HOPWA) formula grants for both the State of Alabama and the City of Birmingham. Housing assistance available through these programs includes:

- Short-Term Utility, Rental and Mortgage Assistance (STRMU) - Emergency financial assistance for people with HIV that are experiencing a temporary problem paying their rent, utilities, or mortgages that will enable individuals to keep their current housing.
- Tenant-Based Rental Assistance (TBRA) - For persons with chronic health issues that have some income, long-term rental assistance pays the difference between 30% of monthly income and fair market rent.
- Project-Based Rental Assistance (PBRA) – For persons living in a structured housing program, project-based rental assistance pays the difference between 30% of monthly income and fair market rent.
- Agape House -18 one-bedroom, subsidized apartments for people with HIV.
- Agape II –12 subsidized apartments for individuals and families with HIV.

⁵⁷ National AIDS Housing Coalition, HIV/AIDS Research Summit Series (www.nationalaidshousing.org)

- Living in Balance Chemical Addiction Program (LIBCAP) – A residential substance abuse program for adults who are homeless and living with HIV/AIDS. LIBCAP is certified by the Alabama Department of Mental Health's Substance Abuse Division, and the funding is made possible by a grant from Substance Abuse and Mental Health Services Administration (SAMHSA)/Center for Substance Abuse Treatment (CSAT). Three components of the program, all of which are transitional housing programs, include:
 - ✓ The Rectory - 12 beds available for entry level into the LIBCAP program in this communal living facility that includes a comprehensive curriculum five days a week. All meals are provided. Participants may stay up to one month.
 - ✓ NextStep Housing – 21 beds in leased units for Rectory LIBCAP graduates with comprehensive case management services and continuing substance abuse treatment groups with focus on assisting consumers to attain income through jobs or benefits, acquiring GEDs or entry to college, settling legal and credit issues, and making a plan for re-entry. All meals are provided. Participants may stay up to two months.
 - ✓ Re-entry – 18 beds in six leased two-bedroom apartments for NextStep graduates needing additional time to make the transition to independent community living. NextStep programming continues with more focus on discharge. Participants may stay up to four months.
- Transitional Housing - Twelve beds in four leased apartments (located in same complex with Re-Entry) for homeless individuals and families. These residents have case management and assistance to help them move to permanent housing with average stays of up to seven months. Participants may stay up to two years.
- Family Places – Four single-family homes and two apartments, all with multiple bedrooms, of permanent housing for homeless families in scattered sites in Birmingham.
- JASPER House - 14-unit residential care facility designed for individuals who are living with HIV/AIDS and who also have a diagnosis for a serious mental illness. JASPER House is certified by the Alabama Department of Mental Health as an Adult Day Rehabilitation and Residential Group Home. All meals are provided.
- Mustard Seed – A permanent housing facility consisting of three one-bedroom apartments that have recently been completed in a partnership between AIDS Alabama and the City of Birmingham's HOME program. These units are available to low-income individuals living with HIV/AIDS, and supportive services are provided to tenants.
- Woodlawn - Four two-bedroom apartments provide permanent housing for low-income, HIV-positive individuals.

- Alabama Rural AIDS Project (ARAP)—Nine three-bedroom homes in rural areas across the state provide permanent supportive housing for families that wish to remain in rural settings near their families and community support. Local AIDS Service Organizations contract with AIDS Alabama to provide case management and linkage to medical and social services for tenants.
- Rural Studio Project—Two facilities developed in collaboration with Auburn University provide three one-bedroom and two two-bedroom permanent supportive housing units in Lee County for clients utilizing case management and other services to gain skills to live independently. Unity Wellness Center, the local AIDS Service Organization, partners with AIDS Alabama to provide case management and linkage to medical and social services for tenants.
- Magnolia Place—15-unit apartment complex in Mobile provides permanent, supportive housing for low-income individuals and families living with HIV/AIDS. South Alabama CARES, the local AIDS Service Organization, partners with AIDS Alabama by providing case management and linkage to medical and social services for tenants.

In addition to actual housing programming, AIDS Alabama offers a comprehensive education program that focuses on HIV testing, pre- and post-test education and counseling, and prevention education programming and outreach in schools, churches, colleges, and many other arenas, such as high-risk facilities.

AIDS Alabama also implements support groups, case management services, transportation for residents, and Ryan White program funding for emergency financial and insurance co-pay assistance, mental health services, and substance abuse treatment. In 2009 the Education Department provided services to 4,974 persons in the Birmingham area through all programs.

Birmingham AIDS Outreach (BAO), a community-based nonprofit organization, provides services to people and families with HIV and AIDS to help improve their quality of life and to prevent further spread of the disease through age-appropriate prevention education programs. BAO has seen an increase in its number of active clients over the past year. Currently, the organization is serving more than 700 active clients. Demographically, its clients are represented as follows:

- 73% Male
- 27% Female
- 66% African American
- 33% Caucasian
- 1% Hispanic/Other

The services provided by the BAO include a food bank, case management services, counseling, holiday gift boxes, transportation for clients not in AIDS Alabama housing,

medication assistance, medically needed items, support groups, prevention education, and HIV testing.

Jefferson County AIDS in Minorities (AIM) is another private non-profit that operates in Birmingham's west end with a special focus on prevention education, HIV testing, pre- and post-test education and counseling, support groups, and information and referral.

Both BAO and AIM contract with AIDS Alabama to provide many of their services, such as prevention education and testing, the dissemination of housing information, referrals to AIDS Alabama for housing placement, grants to provide Medicaid Targeted Case Management and other supportive services, etc.

While prevention, medical and support services are available to people with HIV/AIDS, there is also a need for permanent supportive housing, rental assistance and transitional supportive housing for patients leaving institutions of physical health or incarceration. As the Southern State AIDS/STD Directors Work Group points out, "several studies confirm that stable housing is one of the greatest needs of persons living with HIV/AIDS. Without stable housing, individuals living with HIV/AIDS cannot access the complex treatment and care vital to survival. Research has confirmed that stable housing, coupled with supportive services responsive to their complex needs, increases the ability of persons living with HIV/AIDS, particularly those who are poor and low-income, to access and comply with life sustaining HIV/AIDS treatment."⁵⁸

3.4 Lead-Based Paint Hazards

Problems associated with exposure to lead based paint continue to pose a serious environmental threat to children in this country. Birmingham like other cities across the nation must be diligent in its efforts to insure that all young children in the community are not needlessly exposed to the hazards of lead or lead dust. HUD has made addressing the hazards of addressing lead-based paint a national priority because of the serious medical problems that can affect a child's physical or mental health. Building on its strategy to eliminate elevated blood levels in children by 2010, the Center for Disease Control and Prevention will continue to pursue its work on lead based paint through the formulation of objective being updated in the Developing Healthy People 2020 initiative.

Approximately 250,000 children in the United States aged 1-5 have elevated blood levels greater than 10 micrograms of lead per deciliter of blood, the level at which the CDC recommends that public health actions be initiated. (<http://www.cdc.gov/nceh/lead/>) Children are at higher risk to suffer lead poisoning than adults; but children under age six are even more vulnerable because their nervous systems are still developing. The CDC reports that lead poisoning can affect nearly every system in the body. At high levels, lead poisoning can cause convulsions, mental retardation, coma, and even death. Such severe cases of lead poisoning are now extremely rare, but do still occur.

⁵⁸ Southern State AIDS/STD Directors Work Group and National Alliance of State and Territorial AIDS Directors, Southern States Manifesto on HIV/AIDS & STD's in the South: A Call to Action!, March 2, 2003.

At lower levels, observed adverse health effects from lead poisoning in young children include reduced intelligence, reading, and learning disabilities, impaired hearing, and slowed growth. Research has shown that even low lead levels can have serious health consequences. These include reduced intelligence and short-term memory, slower reaction times, poorer hand-eye coordination, reduced height, hearing problems, and numerous behavioral problems.

There are many sources of lead in the environment, including drinking water, food, emissions from gasoline combustion, and industrial emissions, it is clear that lead-based paint plays a major role in high blood levels among children throughout the country and in the City of Birmingham. Although the hazards associated with lead-based paint are a greater concern for low-income families that do not have the financial resources to make their homes safe, the City of Birmingham must continue its current efforts to make the removal of lead in the homes that are being rehabilitated a priority and seek to minimize the reported cases of child lead poisoning.

The CDC identified the two most important remaining sources of lead hazards to be deteriorated lead-based paint in housing built before 1978 and urban soil and dust contaminated by past emissions of leaded gasoline. Data provided in the National Survey of Lead and Allergens in Housing Published in 2001 indicated that older homes are more likely to have lead based paint than newer homes. A significant factor in the incidence of lead based paint is the fact that the use of lead-based paint was banned in 1978. An estimated 3% of homes built between 1960 and 1979 have deteriorated lead based paint, but the percentage increases to 32% for homes built between 1940 and 1959, and to 56% for homes built before 1940. Overall, 2% of homes built after 1960 show signs of deteriorated lead paint. The rate increases to 25% of all homes built between 1940 and 1959, and up to 44 % for homes constructed prior to 1940.

Housing with Lead-Based Paint Hazards

National Trends

A HUD sponsored survey published in 2001, titled the National Survey of Lead and Allergens in Housing (NSLAH) looked at housing where children resided and evaluated lead in paint, dust and soil. Findings at the conclusion of the study included the following:

- 38 million housing units (40%) had lead-based paint and 24 million (25%) had significant lead-based paint hazards.
 - 1.2 million dwellings with at least one significant lead-based paint hazard housed low income families with a child under the age of 6.
 - 14% of housing units had significantly deteriorated lead-based paint, 16% had dust-lead hazards, and 7% had soil-lead hazards.
- <http://www.hud.gov/offices/lead/researchers.cfm>

Despite these figures, a recent HUD survey indicated that the number of housing units with lead-based paint has declined by more than 40% from 1990 – 2000.

It is estimated that nearly 49 million privately-owned homes have lead-based paint on their interiors. Although a large majority of pre-1980 homes have lead-based paint, the affected areas are relatively small. The amounts of lead based paint per housing unit vary with the age of the dwelling unit. Pre-1940 units have, on

Construction Year	Occupied Housing Units (000)	Housing with Lead-Based Paint	
		Units (000)	Percent
Total	77,117	64,443	84%
1960 to 1979	35,681	27,275	76%
1940 to 1959	20,476	18,742	92%
Before 1940	21,018	18,424	88%

Source

average, about three times as much lead-based paint as units built between 1960 and 1979. Table 7 shows the estimated privately-owned occupied housing units built before 1980 with lead-based paint somewhere in the building.⁵⁹

Nationally, the presence of lead is even more widespread in public housing; 86 percent of all pre-1980 public housing family units have lead-based paint somewhere in the building. These figures are beginning to decrease as a result of HUD’s campaign to remove lead from housing.

Local Estimates

According to the Report on the National Survey of Lead-based Paint in Housing, there are no statistically significant differences in the prevalence of lead-based paint by type of housing, market value of the home, amount of rent payment, household income, or geographic region. Table 7 includes data from the 2000 census on the year housing units in Birmingham were built. By applying the estimated national percentages of housing with lead-based paint somewhere in the building, we can estimate the housing units in Birmingham with lead-based paint.

Construction Year	Occupied Housing Units	Housing with Lead-Based Paint	
		Units	Percent
Total			84%
1960 to 1979	84,242	70,397	76%
1940 to 1959	36,043	27,552	92%
Before 1940	33,763	30,904	88%
Table Source	14,436	12,654	

Based on these estimates, 70,397 occupied housing units in Birmingham contain lead-based paint. Of the occupied units with lead-based paint, 55.8% (46,985 units) are owner-occupied and 44.2% (37,257 units) are occupied by renters. Owner-occupied housing units are generally older than renter-occupied units. Among the owner-occupied units 45.5% were built between 1940 and 1959, while 51.8% of units occupied by renters were built between 1960 and 1979.

⁵⁹ Westat, Inc. under contract with the U.S. Department of Housing and Urban Development and the Environmental Protection Agency, Report on the National Survey of Lead-Based Paint In Housing, (June 1995), pp. 8, 18 and 26

According to City staff the need for the removal of lead-based paint in housing continues to be overwhelming. The City's ongoing efforts have barely scratched the surface and there has not been a lot of downward movement in the statistics at this point. The City has received two lead-based paint grants, one in 2004 and another in 2007. With the initial grant, 313 housing were addressed and 349 were addressed with the most recent grant. Recognizing the extensiveness of the lead paint problem, the City of Birmingham is following HUD guidelines for the removal of lead and in many instances is doing complete gutting of areas where lead based paint exists. The majority of households assisted are African American and the units are occupied by those with low and moderate incomes.

The City works very closely with Jefferson County's Health Department for surveys, referrals, education, and tests. The Health Department has been instrumental in conducting assessments and providing helpful information for addressing lead based problems in the City of Birmingham.

Access to services and resources is also provided through the Alabama Childhood Lead Poisoning Prevention Project (ACLPPP). This project is the result of collaborative efforts of the Alabama Department of Public Health Bureaus of Family Health Services and Environmental Services and the Alabama Medicaid Agency. ACLPPP accomplishes its mission by providing public outreach and education, case investigation, and case management services to help prevent further lead exposure in Alabama's children.⁶⁰

These efforts are supportive of the City's strategies to insure the successful implementation of HUD's Lead Based Paint Hazard Control and Lead Hazard Reduction programs. Consistent with HUD requirements, the City of Birmingham and its lead based paint staff continue to work on the following key HUD program components per Title X of the Housing and Community Development Act of 1992. Components include:

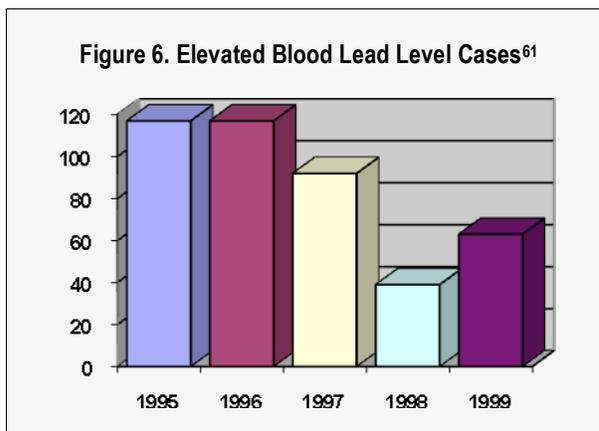
- Training and contractor pool development
- Community outreach/marketing of program
- Developing and implementing procedures & guidelines for the program
- Using qualified staff with good organization experience

The City, working very closely with its contractors on a city-wide program that targets both owner occupied and rental units, estimates that there are over 6,000 units with lead paint problems that were built before 1960. Finding resources to address this problem will continue to be a challenge for the City of Birmingham over the next five year. Addressing the lead based paint problem will continue to be a major priority given the seriousness of the problem.

⁶⁰ <http://www.adph.org/aclppp/>

Lead-Based Paint Hazard Reduction

The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971. This is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.



In Jefferson County, all Jefferson County Department of Health clinics provide lead screening for children 12 months to 72 months of age. Figure 6 shows the number of elevated blood lead level cases in Jefferson County between 1995 and 1999.

Children with venous lead levels of 10µg/dL or higher are referred to Childhood Lead Poisoning Prevention for follow-up. At lead levels of 10 to 14µg/dL, a home visit is scheduled where nutritional, hygienic and health education, as well as plans for follow-up are discussed. A questionnaire designed to determine the source of the child's exposure is also completed at this time. In addition, parents of children with lead levels greater than 14µg/dL are referred to Jefferson County Department of Health, Environmental Health Services for an environmental assessment of the home. This assessment includes testing painted surfaces using NITON portable x-ray fluorescence (XRF) analyzers⁶² as well as collecting soil, water, and dust samples for testing at the Alabama Department of Public Health Laboratory in Montgomery.

3.5 Barriers to Affordable Housing

Regulatory reform is key to the development of affordable housing that is challenged by overly restrictive regulations, zoning laws, and NIMBY sentiments all of which drive up the cost of development. HUD recognizes that public regulatory policies such as zoning ordinances and subdivision regulations can directly or indirectly affect affordability by controlling supplies of residential land, the intensity and character of its use, and many of the costs in developing, owning, and renting housing. In response to these obstacles to development, HUD's Office of Policy Development and Research created the Regulatory Barriers Clearinghouse (RBC) to help the City of Birmingham and other

⁶¹ Jefferson County Department of Health, Childhood Lead Poisoning Prevention (www.jcdh.org)

⁶² NTRON XRF analyzers are portable instruments that determine lead concentrations in milligrams per square centimeter using the principle of x-ray fluorescence.

cities across the country identify and overcome barriers to affordable housing development.⁶³)

Regulations that create barriers to the affordability of housing include the following:

- Administrative processes and streamlining – Allow developers to receive approval to develop affordable housing. It includes the process for obtaining zoning changes, building permits, and occupancy permits. Approvals are required for the development process, as well as required public hearings or citizen meetings.
- Building and Housing Codes – State and local ordinances that prescribe certain minimum standards for constructions, rehabilitation, or occupancy of affordable housing. Local governments accept or reject new building designs, materials, or technology intended to reduce the cost of affordable housing.
- Fees and Dedications – State and local requirements for the payment of fees, dedication of property, or installation of infrastructure to meet the increased demand on public services that result from a particular development.
- Planning and Growth Restrictions – Barriers and solutions in this category relate to the process of developing a comprehensive land use plan and the restrictions placed on future development based on a map of the community. Smart growth programs, sewer and building permit moratoriums, or requirements for fiscal impact studies are also included.
- Redevelopment/Infill – Refers to the rules under which abandoned or underused property is redeveloped. Inner city redevelopment, single lot infill, and Brownfield redevelopment are included as well as the process of obtaining state and local government authorization to proceed with development.
- Rent controls – State and local government action that restrict rent increases or service fee charges to tenants.
- State and Local Environmental and Historic Preservation Regulations/Enforcement Process – Refers to state and local enforcement of environmental and historic preservations laws. State and local governments sometimes require additional regulations that exceed federal requirements.
- Tax policies – Any barriers or solutions that impact housing affordability, and include laws related to property taxes, tax assessments, transfer taxes, and sales taxes on building materials. It also refers to tax abatements or concessions and homestead exemptions.

⁶³ <http://www.huduser.org/rbcdocs/rbc.brochure>

- Zoning, Land Development, Construction, and Sub-division regulations – Includes any rules and regulations that affect the use of land. Also contained are rules and regulations that permit an owner to divide his land into smaller tracts. Activities include barriers, such as exclusionary zoning, as well as solutions, such as bonus density zoning and deed restrictions.⁶⁴
- Various Local, State and Federal Regulations—Developers of housing can get caught between governmental entities imposing various regulations (for example, the county oversees the sewer system but the city performs related functions), which will ultimately drive up the cost of developing housing.

The cost of developing housing can rise due to the time consuming nature of obtaining re-zoning or variances, obtaining approvals of design and engineering work, securing permits and getting inspections completed. While there are legitimate reasons for the quantity and variety of local land development requirements and regulations—such as the protection of public health and safety, protection against nuisances from neighbors, development, and maintenance of infrastructure and protection against inappropriate land use—they can greatly increase housing costs. Regulations can affect the cost of development in the following ways:

- Land Prices—As a rule, land prices escalate when the demand for development is high and land supply is limited. Land that can be developed can be limited in availability through regulatory constraints, such as requiring large minimum lot sizes or curtailing the expansion of water and sewer systems. Land constitutes from 10 to 35% of the cost of new housing. An increase in land prices will cause the overall development costs of a project to increase.
- Developers' Costs—Costs imposed on developers through local government fees for filing necessary applications, reviewing plans, obtaining inspections, etc. will be passed on in the form of higher sales prices or higher rents to the potential buyer or renter.
- Site Improvement Costs—The costs associated with developing a site—which can constitute 10% to 20% of the costs of a new single-family home—are increased through high standards for streets, parking and infrastructure.

Through the creative use of regulatory controls, the City of Birmingham like other local governments can demonstrate their ability to reduce development costs and find that more efficient regulatory procedures also cut local governments' administrative costs. In its efforts to develop more affordable housing, the City of Birmingham is working diligently to address areas that create barriers to development and, thereby, significantly decrease high housing costs that often limit housing choice.

⁶⁴ <http://www.huduser.org/rbc/search/Terminology.html>

Since there is no Alabama or Birmingham law which allows the City to conduct fair housing investigations, HUD staff in Atlanta, Ga. is obligated to accept and process all complaints in the State.

3.6 Impediments to Fair Housing

This section presents the Fair Housing Impediment Analysis Update for the Birmingham 2010-2015 Consolidated Plan. It includes parts of existing 2007 impediments to fair housing choice currently being addressed – and the plans recommended to remedy them, as well as four new impediments. The City’s prior Analysis of Impediments was conducted in 2007 and included issues that are carried over to this update. This update is based on available public/private information from the City, Northern Alabama Fair Housing Center the real estate, insurance and banking industries, the Birmingham Housing Authority, and the Atlanta and Birmingham HUD Offices of Fair Housing and Equal Opportunity and Community Planning and Development.

Important Considerations

Three key housing related groups in the City—the Office of Community Development, the non-profit assistance and development sector and the City Housing Authority must all work continually with the private sector to promote and explain the requirements of the Fair Housing Act. Local housing providers do receive calls when an alleged violation occurs, and provide information on the Act, and provide guidance on how to lodge a formal complaint. Complaints relative to projects funded with federal dollars situations as well as all private citizen complaints are investigated by HUD as described in the Introduction. Many complaints are channeled through the North Alabama Fair Housing Center.

Throughout the year, the City and local housing providers must work together to promote fair housing, hold conferences, distribute materials, educate both tenants and landlords, and continually strive to limit the local violations to the Fair Housing Act.

Discussions are and should continue to be held with the Chamber of Commerce, government officials, Realtors® and individuals regarding discriminatory practices and complaints lodged and resolved successfully through mediation. The more widely distributed resolved complaints are the higher the educational value to the community.

The City joins with Realtors® to disseminate current information on fair housing as training tools for housing industry professionals. In general, Realtors in the home sales portion of the business do not currently utilize the Equal Opportunity logo effectively in either print or electronic media.

Home Mortgage Disclosure Act (HMDA) data suggests that the lending practices of major lending institutions in the City are not entirely fair, reporting some disparities in accessibility to home mortgage financing by race, income and geographic concentration.

The City encourages lenders to participate in educational workshops on Fair Housing/Equal Opportunity.

One frequent threat to Fair Housing is the development of housing options for special needs populations. In some instances, residents place significant pressure on local elected officials and zoning officers to deny variances, permits, etc.

During the next five years, it will be important to continue to provide community education to ensure the ability to continue to develop affordable housing that will also take into account economic and health issues that are directly related the problems of deteriorated housing including the presence of lead based paint and the literacy that relates to employability of the low/moderate income community in the City.

Implementation of activities includes:

- Continue to develop fair housing brochures and flyers.
- Continue disseminating fair housing brochures and flyers throughout the community, via conferences, housing fairs, information racks in public facilities, etc.
- Continue to review proposed policies in the City land use plans, codes, and zoning to guard against unintended violations of the Fair Housing Law.
- Recommend the inclusion of policies allowing for a diversity of housing types and locations.
- Review existing zoning and land development policies for possible revisions to permit more affordable housing.
- Review successful models for developing new low- and moderate-income housing by other communities and private developers.

Finally, based upon the current data available, the following are the impediments and suggested actions that have been identified for the City. The City will document and report its actions to HUD on the removal of impediments through Annual Reports which are a part of the Consolidated Plan Process, and independent efforts of non profits such as the Northern Alabama Fair Housing Center.

Impediment # 1

Lack of Equivalent Fair Housing Law in Birmingham or the State Requires HUD Atlanta Office to Conduct All Complaint Investigations and Adjudications

Observation

Since there is no Alabama or Birmingham law which allows the City to conduct fair housing investigations, HUD staff in Atlanta, GA is obligated to accept and process all complaints in the State.

Suggested Steps to Remove this Impediment

The City may wish to consider asking the State to adopt new legislation for an equivalent Fair Housing Ordinance that would allow the State to conduct its own fair housing program and request HUD FHIP (for Initiatives) and HUD FHAP (for Investigation and Adjudication) funding to cover most of the cost and allow the State to carry out Fair Housing Initiatives appropriate to the community. Alternatively, the City can ask the State to pass enabling legislation for the city to establish an equivalent Fair Housing Ordinance.

The City may wish to ask the Northern Alabama Fair Housing Center to study this proposition and recommend a course of action to the Office of Community Development.

Impediment # 2

Potential Protected Class Discrimination in Homebuyer Lending Market

Observation

Often Protected Classes are not equal partners in the home buying market in the City. Prime lenders had few applications and high originations and sub prime lenders had high applications and few originations.

Loan data show an under representation of applicants for loan applications and denials based on debt to income ratios and credit history. These are factors which could point to disinvestment in low/mod neighborhoods which limit access to home improvement loans, access to refinancing loans and access to funds to afford new homes.

Suggested Steps to Remove this Impediment

Lenders need to be made aware of this issue and initiate positive efforts in establishing a broader market. Working with local lenders, the City should do further analysis of lending data to determine to what extent disparate treatment of protected classes accounts for loan denials.

The City should take an active role in monitoring Home Mortgage Disclosure Act Data (HMDA) to insure that lenders continue to equalize lending practices.

Impediment # 3

Public Policy Implementation and Lack of Fair Housing Training Often Lead to Misunderstanding in Local Housing Initiatives

Observation

As is the case in any local governmental operation, elected official and staff turnover requires periodic training to stay up to date in various requirements such as addressing fair housing and civil rights policies. While various City staff have lead assignments and serve on supportive committees for fair housing, representatives need to be aware that certain public policies such as building requirements, lack of public infrastructure, taxes, land use and zoning could lead to unintended discriminatory action

Suggested Steps to Remove this Impediment

The City should support a strategy of addressing fair housing in all departments and programs by articulating supportive government-wide civil rights policies and training for staff involved in activities related to fair housing. The City should also be careful in adopting land use policies and related zoning that would have the effect of limiting fair and affordable housing opportunities. Additionally, the City needs to continue support of rental and homeownership development in areas where assisted and affordable housing may be readily available to protected classes. Finally, the City needs to continue to support ways to deal with the cost of real estate, higher taxes, and public infrastructure requirements.

Impediment # 4

Continuum of Care needs to Continue to Consider the Need for Permanent Housing for the Homeless, Persons with HIV AIDS, or Those at Risk of Being Homeless

Observation

There are limited housing opportunities for the homeless, those who are at risk of homelessness, and special needs populations. There is not enough funding for permanent housing. Too many citizens are on the brink of becoming homeless because they have to spend too much of their income on housing (many times not decent or safe housing) or have a foreclosure facing them.

Suggested Steps to Remove this Impediment

The City should continue to support programs to increase family self-sufficiency and to prepare homeless, at risk and special needs populations for rental or homeownership opportunities through financial literacy, credit counseling and rental assistance. The City also needs to support a number of initiatives to assist low-moderate homebuyers with down-payment assistance, default delinquency counseling, anti-predatory lending counseling and homeless prevention programs. City needs to take full advantage of ARRA programs such as NSP to deal with foreclosures and need for additional revitalization.

The results of FHCNA's fair housing discrimination inquiries have resulted in several impediments sited in previous impediment studies. They include the following:

- **Lack of Accessible Units for Persons with Disabilities**

Apartment owners and especially those that are publically assisted need to be encouraged, assisted, and required by law (as appropriate) to make units accessible by installing grab bars, bathrooms, kitchens, light switches, and accessible routes as appropriate.

The City should establish a special referral service for ADA accessibility complaints, bringing these to the attention of the City housing inspector, who is charged with ensuring that accessibility requirements are met.

- **Need for Improved Transportation**

The City should continue to encourage the transit authority to seek state funding for transit funding; to seek federal matching funding for transit funding; to find ways of increasing efficiency of current operation system; to implement plans for upgrading current service; to implement plans for offering new service to better cover a larger area

- **Rental issues for Hispanic, Latino, and other Protected Class Housing Seekers**

The City should post bilingual public notices with information about FHCNA and City housing assistance services and Fair Housing enforcement agencies. Related steps include securing local news media advertising informing both English and non-English speaking residents about their rights as homebuyers and tenants, and providing residents with information about whom to contact with a Fair Housing complaint; scheduling Fair Housing training sessions for City employees to enable them to provide residents with Fair Housing information and appropriate referrals; providing similar training to Realtors, lenders, insurance agents, and landlords to inform them of their obligations to homebuyers, borrowers and tenants under Fair Housing law; and establishing a written policy on how HUD and FHCNA and the Fair Housing enforcement process will respond to citizen complaints by investigating and resolving all housing discrimination complaints in a timely manner.

- **Declining property values**

Although this matter is not technically or legally a fair housing issue, the City should take full advantage of all public and private assistance available to revitalize Birmingham's housing market and economy. The low-moderate population as well as protected class citizens are always injured to a greater impact than those citizens of greater means.

3.7 Homeless Needs Assessment

Continuum of Care

The Stewart B. McKinney Homeless Assistance Act defines "homeless" or "homeless individuals" or "homeless person" as in individual who lacks a fixed, regular, and adequate nighttime residence; and who has a primary nighttime that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelter, and transitional housing for the mentally);
- An institution that provides a temporary residence for individuals for individuals intended to be institutionalized; or

- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The City of Birmingham, along with Jefferson, St. Clair, and Shelby Counties works in cooperation with a Continuum of Care developed by the Metropolitan Birmingham Services for the Homeless (MBSH). The Continuum, which is comprised of nearly 60 organizations, works to identify and provide various housing and supportive services to those that meets HUD definition of homeless. This Continuum of Care, working with all of its partners, provides information and data on homeless prevention, outreach and assessment, emergency shelter, transitional housing, permanent housing, and supportive services. MBSH, along with other non-profit organizations, coordinates the various types of housing and supportive services to homeless individuals throughout the city. Working in a decision making capacity, the Continuum has primary responsibility for managing the overall planning efforts of the entire Continuum of Care and is actively engaged in project and site monitoring, determining project priorities, oversight of the funding application process, and the implementation of the Homeless Management Information System (HMIS). Working together member of the Continuum has as a primary objective to help end the problem of homelessness in Birmingham and surrounding areas.

MBSH estimates that in 2010 a total of 2,273 persons were considered homeless in Birmingham. The reasons that contribute to homelessness in Birmingham are varied. Typical factors that contribute to homelessness include the following:

- Decline in public assistance
- Divorce
- Domestic Violence
- Drug and Alcohol related problems
- Illness
- Job loss
- Lack of Affordable housing
- Lack of child support
- Low wages
- Mental Illness
- Natural Disaster/Fire
- Physical Disabilities
- Post Traumatic Stress Disorder
- Poverty
- Severe Depression
- Tragedy⁶⁵)

Homeless persons in Alabama listed their reasons for being homeless as the following: substance abuse, unemployment, inadequate income, and mental illness.

⁶⁵ <http://www.homelessnessresourcenetwork.org/causes.html>

Birmingham's most recent data from a survey conducted by the University of Alabama cited findings in the 10 year Plan to End Homelessness for 2007 – 2017. The survey was completed in an effort to help the community have a better understanding of those experiencing homelessness. Of the 1,414 participants who were surveyed 88% were born and raised in Birmingham. The following are conclusions are listed:

- Family Status:
 - unaccompanied adults: 74%
 - Homeless with families: 26%
 - Single parent families: 16%
 - Couples with children: 7%
 - Couples without children: 2%
 - Various other family arrangements: 1%

- Gender : 70 percent were men and 30 percent were women

- Race/Ethnicity: 68 percent were African American, 31 percent were Caucasian/White, and 31 percent were Hispanic. Other races were less than 2 percent.

- Education: 2 percent have college degree, 6 percent have trade school or business certificate, 66 percent have a high School diploma and/or college courses, and 27 percent have less than a high school diploma.

- Time spent homeless: 52 percent were homeless less than eight months, and 66 percent were first time homeless within the past three years.

- Place of residence at the time of the interview: 34 percent lived in transitional housing, 22 percent lived in emergency shelters, 12 percent were in treatment facilities, 12 percent were living on the street, and 7 percent were living with a friend or relative.

According to the report from the Ten Year Plan, more men (70%) are homeless than women (30%). These statistics indicate a gender difference when reporting contributing factors to homelessness. Women are more than likely report that family difficulties such as domestic violence and divorce contributed to their homelessness. Men are more likely to report substance abuse, illness, or disability. Ironically, the Birmingham homeless individual, on average, had a considerably higher high school graduation rate (around 70%) and at least 2% were identified who had achieved a Master's degree from an institution of higher learning.

Continuum of Care – Gaps Analysis

The Birmingham Continuum of Care conducts a survey of homeless persons each January. Members providing services to homeless people were asked about the esti-

mated need and current inventory portions of the gaps analysis. Holes in the area "safety net" were examined to determine the areas most in need of capacity building.

The Birmingham Continuum of Care conducted its count of homeless persons. Volunteers and shelter staff also administered surveys to those counted regarding the respondents' length of time and reason for homelessness. On that night, more than 2,104 persons were counted⁶⁶.

The table below includes the persons who were sheltered on that day or persons who were interviewed by Point-in-Time volunteers. Data collected during the 2008 homeless count revealed there were 833 shelter beds for homeless adults without dependent children and 407 homeless persons with children that were in shelters in 2008 (Table 9). In the 2008 survey, Birmingham determined that there were 168 unsheltered family members and 696 persons without dependent children that were unsheltered.

Table 9 Housing Gap for Homeless		Current Inventory	Under Development	Unmet Need/Gap
Individuals				
Beds	Emergency Shelter	393		696
	Transitional Housing	440		
	Permanent Supportive Housing	541		
	Total	1,374		696
Persons in Families with Children				
Beds	Emergency Shelter	72		168
	Transitional Housing	335		
	Permanent Supportive Housing	664		
	Total	1,071		168

* Data is for the entire 2008 Birmingham CoC area Source: *Birmingham Continuum of Care, HUD's 2008 Continuum of Care Homeless Assistance Programs, Homeless Populations and Subpopulations, 2008.*

At the time of the 2008 count there were 1,240 homeless persons housed in shelters (Table 10). Of these, 407 (33%) were in homeless families with children and 833 (67%) were individuals. Shelters include all emergency and transitional shelters for the homeless, but do not include persons who are "doubling up" and persons in mental health, chemical dependency, or criminal justice facilities. Shelters also do not include formerly homeless families and individuals living in permanent supportive housing. Birmingham has 1,205 units of permanent housing with 664 of these units set aside for families with children.

In order to count homeless persons who were unsheltered (sleeping in places not meant for human habitation such as streets, parks, alleys, transportation depots, and

⁶⁶ HUD's 2008 Continuum of Care Homeless Assistance Programs, Homeless Populations and Subpopulations.

abandoned buildings), Birmingham used trained volunteers to conduct interviews at known locations where persons who are homeless congregate. The volunteers conducted interviews and each person was assigned a unique ID number which was used to de-duplicate the final database.

The count revealed that there were 269 chronically homeless persons in shelters; 247 chronically homeless persons were encountered with no shelter. HUD’s definition of a chronically homeless person is someone who is unaccompanied, disabled, and has been continuously homeless for over one year or has been homeless four or more times in three years. Among other homeless sub-populations:

- 371 persons were seriously mentally ill and sheltered with 439 unsheltered
- 740 chronic substance abusers were sheltered, while 365 were not sheltered
- 116 victims of domestic violence and 14 were not sheltered
- 140 persons with HIV/AIDS were housed while 15 were not, and
- 381 veterans were sheltered while 52 were not sheltered.

Table 10 Continuum of Care: Homeless Population and Subpopulations*				
Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	31	122	75	228
1. Number of Persons in Families with Children	72	335	168	575
2. Number of Single Individuals and Persons in Households without children	393	440	696	1,529
(Add Lines Numbered 1 & 2 Total Persons)	465	775	864	2,104
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	269		247	516
b. Seriously Mentally Ill	371		439	810
c. Chronic Substance Abuse	740		365	1,105
d. Veterans	381		52	433
e. Persons with HIV/AIDS	140		15	155
f. Victims of Domestic Violence	116		14	130
g. Unaccompanied Youth (Under 18)	10		24	34

*Data is for the entire Birmingham CoC area Source: Birmingham, Continuum of Care, Homeless Populations and Subpopulations, 2008.

Homeless Strategies

The work of the Continuum of Care is carried out by several committees which meet on a regular basis to aid in the implementation of its strategies from addressing the problems of homelessness in the area. Committees meet to address Continuum planning issues, conduct project review and selections, utilization of funding, identification of re-

sources, partnership development, and HMIS participation. The committees responsible for the implementation these strategies include:

- MBSH Membership
- MBSH Board of Directors
- ARRA/HPRP
- 10 Year Plan Continuation /Regional Oversight Committee
- Homeless Management Information system (HMIS) Committee

Addressing the needs of its homeless population (homeless individuals, homeless families with children, and the related sub-populations continues to be a priority for the City of Birmingham. Sub-populations include the severely mentally ill, alcohol or drug addicted, domestic violence victims, homeless youth, and persons diagnosed with HIV/AIDS as well as their families. Among the goals and strategies for addressing the needs of the homeless populations the City and the Continuum are focusing on the following:

- (1) **Emergency Shelter/Services** – Emergency shelter, food, counseling and other supportive services will continue to be provided to the chronically homeless, the homeless, and the homeless sub-populations. The City of Birmingham fully anticipates the continued funding of applications during the coming year for programs specifically designed to benefit these populations.
- (2) **Housing & Services For Transition To Permanent Housing & Independent Living** – Housing and services for transition to permanent housing and independent living will continue to be provided to homeless and homeless sub-populations. The City will also support applications for funding by entities that may not be eligible to apply or for which it elects to have other entities apply. Efforts will be made to increase the time that homeless individuals remain in permanent housing and to encourage more individuals to move from transitional to permanent housing. Emphasis will also be placed on creating greater self sufficiency by increasing the percentage of persons employed.
- (3) **Permanent Housing & Services For Those Incapable Of Achieving Independent Living** – The City will continue its practice of providing emergency shelter, food, counseling and supportive services to those incapable of achieving independent living. It will also support the funding applications of those who provide services in this area.
- (4) **Permanent Affordable Housing Opportunities For Persons Who Successfully Complete A Transitional Housing Program** – Transitional housing opportunities and related services will be provided to those individuals who successfully complete a transitional housing program.
- (5) **Assistance For Preventing Low-Income Individuals and Families With Children (particularly those with income below 30% of median) From Becoming**

Homeless – A priority for the City of Birmingham will continue providing assistance to low-income homeowners and renters in order to prevent them from becoming homeless. This will be done by upgrading and expanding the availability of affordable housing; through outreach and assessment in order to identify needs and make supportive services connections. It will also offer emergency utility payment assistance, counseling and legal services, job training, credit counseling, and other life skills training as well as to offer daycare for children of working parents. Efforts will also be made to decrease the number of homeless households with children.

- (6) **New Permanent Housing Beds for Chronically Homeless** – The City of Birmingham is opening its first Housing First pilot program. In addition to this new program other new programs will be sought.

Based on the strategies previously discussed and those cited in the Ten Year Plan to End Homelessness, the City of Birmingham has identified the homeless and homeless sub-population needs that will be addressed and undertaken during the five year period of this Consolidated Plan. HPRP and Neighborhood Stabilization Program stimulus funds are being used and efforts will continue to be made to access any new source of funding that becomes available to support the implementation of the strategies for addressing homelessness in the coming years. Every available group that has an interest in this issue and every available resource will be used to continue combating the homeless problem. MBSH has expressed that it will continue to publicize the need to house the homeless and keep a focus on the problem despite the challenges caused by the fallout from the economic crisis that threatens the nation.

Chronic Homelessness

On any given night, approximately 664,000 individuals are homeless in America. More than 124, 000 are chronically homeless, 36.5% are chronic substance abusers, 26.3% are severely mentally ill and about 15% are veterans. HUD describes the chronically homeless as an unaccompanied, disabled individual who has been continuously homeless for over one year. Birmingham like other cities across the nation has a significant population that falls into this category. The Continuum of Care currently has 257 beds for the chronically homeless and plans to create 29 additional beds in the next twelve months.

Like cities across the nation, Birmingham has found that there is no single reason for homelessness since the cause, nature, and full extent of homelessness is both varied and complex. In spite of reduced funding sources, there still remains a myriad of needs that must be addressed in the next five years. Attention will be given to the “chronically homeless” who are a portion of the community’s homeless population and have multiple needs that tax the already stretched resources of Birmingham’s homeless service delivery system and Continuum of Care. In addition, the City of Birmingham has completed a 10-year plan to end chronic homelessness. The plan contains strategies and actions to meet the needs of this special homeless population. Initial goals include the following:

- Goal 1: Ensure an innovative partnership across federal, state, and local levels including non profit and faith-based organizations to address homelessness.
- Goal 2: Evaluate the impact of strategies to address homelessness by identifying and quantifying homeless services in Alabama.
- Goal 3: Improve economic and social well-being of people experiencing homelessness by increasing access to affordable permanent housing.
- Goal 4: Create a useful and comprehensive data system to fully understand the funding, services, and homeless populations in Alabama.
- Goal 5: Increase awareness of the causes and state of homelessness of all Alabamians.

The plan supports the administration’s commitment to prevent and end homelessness in the City of Birmingham.

Discharge Coordination Policy

The City of Birmingham’s “Discharge Coordination Policy” includes policies, strategies, and protocols for the discharge of individuals from publicly funded institutions. Publicly funded institutions are defined as health care facilities, youth facilities, correctional facilities, mental facilities, and/or foster care. The Continuum has strategic meetings with officials from publicly funded institutions in order to be aware of anticipated discharge dates of individuals along with the actual scheduled release dates. The City’s policy requires that housing units along with the required supportive services be readily available to individuals in need before they are discharged from publicly funded institutions.

In the area of Foster Care, the CoC shares that all youth in the care of the State of Alabama through the Department of Human Resources are evaluated by case managers at high school graduation or upon aging out of the system, whichever comes first, for placement in transitional housing programs managed by partners supported by a non-McKinney Vento funded program. The State’s Human Resource Policy states “ The purpose of discharge planning is to identify and begin implementing steps to successfully finalize a youth’s discharge from the system of care based on the established permanency goal. Placement in the permanent living situation shall occur within a timeframe that allows at least six (6) months of post foster care supervision. Discharge planning shall begin no later than twelve (12) months prior to the anticipated date that youth will be discharged from the system of care. “ Finally, the City of Birmingham supports non-profit organizations and for-profit developers in their efforts to develop affordable supportive housing units for individuals facing discharge from publicly funded institutions.”

As it relates to health care and mental health, the Continuum's Exhibit 1 describes several organizations work closely with hospital staff and social work staff to determine housing options for those who frequently require hospital services. One organization, Bridges Ministries assists families in the hospital who have lost homes while hospitalized or are at risk of being homeless. Discussions continue with the partners to seek ways to be more responsive in addressing housing issues. With regards to mental health, Exhibit 1 states that "Alabama Department of Mental Health policy for all state operated facilities is that discharge planning is done by case workers with consumer involvement and input. Further, it states that patients may go home to family or they may be released ONLY into certified group homes or permitted boarding homes. Protocol is understood by the Continuum and the State of Alabama Department of Mental Health that supervised placements are followed up with a case worker and patients are not discharged into homelessness or into any McKinney-Vento funded program." Similarly, there are very specific discharge policies for local HIV/AIDS housing providers and patients.

Special Needs Populations

Jefferson County has seen 4,777 reported cases of HIV/AIDS. The Alabama Department of Public Health does not report cases by cities but by county and Public Health Areas. Financial support and supportive services are critical to maintaining housing for this population. According to the National AIDS Housing Coalition, "...stable housing is the strongest predictor of connection to care and good health outcomes among [persons living with HIV/AIDS]."⁶⁷

The needs of this population are significant. During AIDS Alabama's 2007 Needs Assessment Survey in which 298 HIV-positive individuals from the Birmingham area participated, more than seventy-two percent (72%) of respondents reported having less than eight hundred dollars (\$800) per month income. More than twenty-five percent (25%) reported that they would have to move if their rent increased by fifty dollars (\$50) a month. Forty-one percent (41%) of respondents identified reported that they were in need of assistance with housing problems at the time of the survey.

In the City of Birmingham, there are currently twenty-nine (29) HIV-positive individuals and families on the TBRA waiting list. There are eighteen (18) HIV-positive individuals and families awaiting housing through AIDS Alabama's other housing programs. On any given night in the Birmingham Metropolitan Statistical Area, there are 155 HIV-positive homeless individuals according to the 2007 Homeless in Alabama Statewide Data Report.⁶⁸ The need for transitional and permanent supportive housing is apparent, and both are ranked as high priorities by the local Continuum of Care, MBSH.

Considering the preceding discussion on needs, the City of Birmingham, Alabama will continue its focus funding on the following types of services and programs:

⁶⁷ National AIDS Housing Coalition, HIV/AIDS Research Summit Series (www.nationalaidshousing.org)

⁶⁸ The Governors Statewide Interagency Council on Homelessness, Homeless in Alabama Statewide Data Report 2007, www.ServeAlabama.gov/Homelessness.

- rental assistance;
- supportive services (including social work, case management, support staff, and transportation);
- resource identification;
- building rehabilitation; and
- operation of existing housing within the City of Birmingham
- appropriate administrative fees

Through AIDS Alabama and the HOPWA program, the City of Birmingham's goal is to provide approximately fifty (50) unique households in Birmingham with HOPWA Short-Term Utility, Rental and Mortgage Assistance (STRMU) in each year of the five-year period. The average rental or mortgage assistance will be approximately four-hundred fifty dollars (\$450). Each household will not exceed twenty-one (21) weeks assistance during their assistance year.

The City of Birmingham's HOPWA goal for Tenant-Based Rental Assistance (TBRA) program is to provide twenty-four (24) unique households with rental or mortgage assistance during their each year of the five-year period. Currently AIDS Alabama assists twenty-two (22) unique households with long term assistance.

The City will assist AIDS Alabama in sustaining efficient operations of the congregated campus facilities in Ensley as well as existing scattered-site housing throughout the city for up to one-hundred and twenty-three (123) individuals at any given point in time.

Through AIDS Alabama, the City will continue to offer several types of supportive housing to persons with HIV/AIDS in Birmingham:

- **Transitional Housing** - 66 beds in Rectory, NextStep, Re-Entry, and the Transitional Housing Program for individuals and families.
- **Permanent Housing** - Agape House and Agape II offer apartment complex living in Birmingham for persons with HIV/AIDS. There are thirty one, two, and three-bedroom units in these two complexes. Family Places is a Birmingham-based program of six (6) scatter-site units (four (4) three-bedroom houses and two (2) two-bedroom apartments) for families living with HIV/AIDS. Two small apartment complexes in East Lake (four two-bedroom units) and in Ensley (three one-bedroom units) provide additional options for permanent housing.
- **Service Enriched Permanent** – JASPER House in Birmingham offers fourteen (14) beds in a single-room occupancy model for persons who are unable to live independently due to their HIV status and mental illness. JASPER House is the first and only facility of its kind in the State of Alabama and is certified by the Alabama Department of Mental Health as a Day Rehabilitation Center and to provide adult mental health services

The City will support acquisition/renovation/conversion through AIDS Alabama's current and future renovation projects as approved. Community activities are an important part of a healthy, independent lifestyle. Through the AIDS recent Alabama renovation project, AIDS Alabama has almost completed conversion of an old church into a community center for the use of the agency, its consumers, and the neighborhood. Arts and crafts classes, substance abuse and mental health groups, agency sponsored gatherings, and many other activities are held monthly, weekly, and sometimes daily for consumer residents to attend. Prior to the community center, space for these beneficial activities was limited with one resident facility as the usual destination for the events. These meetings interfere with the daily lives of consumers in that facility. Future projects for acquisition/renovation/conversion are not beyond the realm of possibility as AIDS Alabama continues to increase the City's affordable housing stock and to expand available services for the HIV-positive individuals.

The City of Birmingham proposes to spend HOPWA funds in the following manner for the PY 2010 (This budget assumes a \$554,848.00 overall grant for this program in program year 2010. Adjustments will be made when the amount of available funding changes.):

Table 9: Proposed HOPWA Expenditures for 2010	
Rental Assistance	\$220,460.00
Supportive Services	\$128,329.00
Operating Costs	\$156,720.00
Rehabilitation/Conversion	\$10,000.00
Resource Identification	\$500.00
Administration	\$38,839.00
TOTAL	\$554,848.00

Section 4 • Five-Year Strategic Plan

4.1 Overview

This five-year Strategic Plan is the result of an extensive needs assessment and community outreach process completed by the City of Birmingham through its Department of Community Development. By gathering and applying a wide variety of research data and community input, the City of Birmingham has developed this comprehensive approach to housing and community revitalization. This strategic plan outlines the goals and priorities that will serve as the overall framework for the five-year strategy and provide a linkage between these identified priorities and the adopted strategies and programs of the City of Birmingham. The final section of this portion of the Plan highlights other relevant public policies as required by HUD.

4.2 Priority Analysis and Strategy Development

As a dynamic community, the city of Birmingham must successfully balance a diverse array of housing and community development issues. Given the range of competing needs, the community must invest its scarce public resources wisely. Therefore, as a general principle, the City of Birmingham will attempt to expend public funds in a way that leverages the commitment of private sector support whenever possible. Based upon an active public participation and consultation process, the City of Birmingham has identified the community's overall goals and priorities as follows:

Goal 1 – Provide Decent and Affordable Housing for Low and Very Low-Income Households

The goal of the City of Birmingham is to maintain existing homeowners in neighborhoods and communities throughout the city while simultaneously increasing opportunities for homeownership through rehabilitation and/or new construction. This goal is specifically targeted to existing homeowners and first-time homebuyers since the City of Birmingham firmly believes that homeownership is the most effective way to sustain neighborhoods and, where necessary, rebuild communities in a way that effects change positively.

Priority Needs

- 1.1. To rehabilitate existing houses by providing rehabilitation grants and/or loans to low and very low-income homeowners
- 1.2. To put products and services in neighborhoods where housing rehabilitation will contribute significantly to the overall revitalization of the entire community
- 1.3. To build new affordable homes on buildable vacant land

Goal 2 – To Provide Down-Payment Assistance to First-Time Homebuyers Meeting Program Income Guidelines and Requirements

The goal of the City of Birmingham is to provide financial assistance to first-time homebuyers seeking to purchase a home in the city. This goal is directly linked to a priority of the city promoting itself as a “welcoming and inviting” place to reside for families, businesses, and individuals of all age and income groups.

Priority Needs

- 2.1. To provide down-payment assistance loans for purchasers at or below 80% of median income
- 2.2. To increase homeownership opportunities for low to very low-income individuals and/or families throughout the city
- 2.3. To assist low-income renters to purchase homes and become stakeholders in the various neighborhoods and communities of Birmingham

Goal 3 – To Provide Housing and Services for Populations with Special Needs

The goal of the City of Birmingham is to provide assistance to populations in need of housing and supportive services so that they can maintain a safe and dignified lifestyle that prevents them from becoming homeless and from living in housing that is inaccessible due to a disability.

Priority Needs

- 3.1. To provide assistance that allows for modifications to homes occupied by disabled persons thereby removing barriers that prevented accessibility throughout the home
- 3.2. To provide housing for the elderly and for people with HIV/AIDS

Goal 4 – To Provide Housing and Supportive Services for Homeless Populations

The goal of the City of Birmingham is to provide emergency shelter for the homeless, supportive services for the homeless, and transitional housing for the homeless.

Priority Needs

- 4.1. To provide permanent supportive housing for the homeless
- 4.2. To provide emergency shelter for homeless individuals and families

Goal 5 – Promote City-Wide Economic Development

The goal of the City of Birmingham is to promote and strengthen economic development throughout the city by supporting a diversified economy. The city will continue to utilize all federal, state and local resources to assist in the development of local businesses

which in turn will lead to the development, particularly for very low to low and moderate income persons, of opportunities of permanent jobs paying a living wage.

Priority Needs

- 5.1. To increase the availability of good jobs for low, very low and moderate income individuals

Goal 6 – Public Facility/Infrastructure Activities

The goal of the City of Birmingham, Alabama is to provide support to Public Facilities and Infrastructure Activities in support of affordable housing development and economic development including, but not limited to, acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements carried out by the City or other public or private nonprofit entities.

Priority Needs

- 6.1 To provide public facilities and infrastructure improvements in support of affordable housing development and economic development throughout the City.

The following tables summarize these priorities using the format provided in the required HUD Tables 2A and 2B.

Table 8. Priority Housing Needs in Birmingham, Alabama (2000)					
(HUD Table 2A)					
Description of Housing Needs			Priority Need Level	Estimated Households*	Estimated Dollars to Address**
Renter	Small Related	0 to 30%	M	6,160	\$92,400,000
		31 to 50%	M	3,307	33,070,000
		51 to 80%	M	3,687	27,652,500
	Large Related	0 to 30%	M	1,137	17,055,000
		31 to 50%	M	782	7,820,000
		51 to 80%	M	823	6,172,500
	Elderly	0 to 30%	H	2,907	43,605,000
		31 to 50%	H	1,375	13,750,000
		51 to 80%	H	578	4,335,000
	All Other	0 to 30%	H	5,511	82,665,000
		31 to 50%	H	2,299	22,990,000
		51 to 80%	H	4,075	30,562,500

Owner	0 to 30%	H	7,054	105,810,000
	31 to 50%	H	6,542	65,420,000
	51 to 80%	H	9,871	74,032,500
Special Needs**	0-80%	H	1,678	16,780,000

*The estimated households is calculated by taking the total number of renter, owner and special needs households in the income categories and multiplying them by the percentage with any housing problems.⁶⁹

**The estimated dollars includes the public and private funds necessary to address the identified housing needs. The cost to address the needs varies by income level from \$15,000 per unit for households with incomes less than 30% of the area median to \$7,500 for higher income households.

***Households where one or more person has a long-lasting condition that substantially limits one or more physical activity (such as walking, climbing stairs, reaching, lifting or carrying) and/or a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing or getting around inside the home.

Description of CD Needs	Priority Need Level	Estimated Dollars to Address**
PUBLIC FACILITY NEEDS (projects)		
Senior Centers	M	\$494,000
Handicapped Centers		
Homeless Facilities		
Youth Centers	M	713,000
Child Care Centers	L	771,000
Health Facilities	L	563,000
Neighborhood Facilities	H	402,000
Parks and/or Recreation Facilities	H	4,412,000
Parking Facilities	L	646,000
Non-Residential Historic Preservation	L	2,073,000
Other Public Facility Needs	L	1,809,000
INFRASTRUCTURE (projects)		
Water Improvements	L	467,000
Sewer Improvements	L	260,000
Street Improvements	H	6,019,000
Sidewalks	H	568,000
Solid Waste Disposal Improvements	M	1,740,000
Flood Drain Improvements	H	2,930,000
Other Infrastructure Needs	L	207,000
PUBLIC SERVICE NEEDS (people)		
Senior Services	H	312,000
Handicapped Services	H	312,000

⁶⁹ Source: U.S. Department of Housing and Urban Development

Youth Services	H	568,000
Child Care Services	M	341,000
Transportation Services	H	114,000
Substance Abuse Services	M	528,000
Employment Training	H	852,000
Health Services	L	227,000
Lead Hazard Screening		
Crime Awareness	H	227,000
Other Public Service Needs	L	2,839,000
ECONOMIC DEVELOPMENT		
ED Assistance to For-Profits(businesses)	L	829,000
ED Technical Assistance(businesses)	L	1,704,000
Micro-Enterprise Assistance(businesses)	H	1,704,000
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	M	2,761,000
C/I* Infrastructure Development (projects)	L	1,704,000
Other C/I* Improvements(projects)	M	1,704,000
OTHER COMMUNITY DEVELOPMENT NEEDS		
Energy Efficiency Improvements	L	568,000
Lead-based Paint Hazards	H	2,784,000
Code Enforcement	L	127,000
PLANNING		
Planning	H	426,000
OTHER NEEDS NOT LISTED ABOVE		
Asbestos Removal	L	11,000
Fair Housing Counseling	H	312,000
Tenant/Landlord Counseling	H	114,000
Accessibility Needs	H	1,363,000
Residential Historic Needs	L	847,000
Other Economic Development Needs	H	828,000
TOTAL ESTIMATED DOLLARS NEEDED ***:		\$1,804,879,000
*Commercial or industrial improvements by grantee or non-profit		
**Estimated Dollars includes the public and/or private funds necessary to address the identified community development needs. The cost figures are taken from the prior Birmingham ConPlan and adjusted downward for needs met by that plan and upward where necessary for the increased costs associated with improvements estimated in 2010 dollars. Those costs adjusted upward are increased by the rise in the Consumer Price Index from January 2005 to December 2009.		
***Total Estimated Dollars is a combined total of those estimates on Tables 1 and 2 (HUD Tables 2A and 2B).		

¹ Source: U.S. Department of Housing and Urban Development

4.3 Geographic Priorities

Birmingham is the seat of Jefferson County in the north central part of the state. Located in Jones Valley, the city is a center of commerce, banking, insurance and research as well as culture. Covering an area of 4,034 square miles and with a city government structured as a Mayor-City Council form of government, Birmingham is a thriving community that is recognized as a leader in the areas of engineering, telecommunications and finance.

The City of Birmingham intends to direct assistance during the ensuring program year on a city wide basis so as to provide widespread benefit from the limited federal and other resources anticipated to be available to the city's very low, low and moderate income population. By investing resources on a city wide basis, the city expects to be able to pursue its basic community development goals. The City anticipates that this distribution of resources will achieve an appropriate balance that places the resources where they can meet community needs without promoting areas of low-income concentration.

The City of Birmingham through its mandated Citizen Participation Plan, seeks and receives on-going citizen input from the 99 Neighborhood Associations whose officers make up 23 Community Advisory Committees of which the presidents make up one city-wide Citizens Advisory Board. This representational structure helps city government officials identify, analyze, prioritize and implement a wide range of housing and community development programs that improve the quality of life for all neighborhoods in Birmingham.

During the term of this Strategic Plan, the City of Birmingham plans to promote neighborhood revitalization and stability through homeownership and housing rehabilitation; improve the economic viability of the city by attracting and maintaining new business development opportunities; and provide housing and supportive services for the homeless, people with HIV/AIDS, and individuals who are disabled.

4.4 Objectives, Strategies and Performance Indicators

For each of the above goal and priority need statements, the City of Birmingham has set specific objectives, listed strategies and identified proposed accomplishments and outcomes it hopes to achieve. These are expressed below in quantitative terms over a five-year time frame from July 1, 2010 to June 30, 2015. The information is provided in accordance with guidance issued by HUD under the Outcome Performance Measurement System.

Goal 1 – Provide Decent and Affordable Housing for Low and Very-Low Income Households

<i>Priority 1.1 – To rehabilitate existing houses by providing rehabilitation grants and/or loans to low and very low-income homeowners</i>	
Objective:	To reduce the percentage of existing homeowners with incomes at or below 80% of median who are living in substandard housing (Decent Housing)
Strategies:	<ul style="list-style-type: none"> - Provide information to homeowners on short and long-term maintenance needs - Provide information to homeowners on rehabilitation loan and grant programs administered by the city - Rehabilitate existing homes for low and moderate income homeowners
Performance Indicators:	- 500 homeowner households assisted
Outcome:	- Availability/accessibility of housing
<i>Priority 1.2 – To put products and services in neighborhoods where housing rehabilitation will contribute significantly to the overall revitalization of the entire community</i>	
Objective:	To decrease significantly the number of houses that stand vacant and/or distressed and pose a direct threat to the safe environment of neighborhoods (Sustainable Living Environment)
Strategies:	<ul style="list-style-type: none"> - Facilitate the timely transfer of title to non-profit organizations, faith-based groups and other developers with regard to redevelopment efforts - Provide loans and/or grants to non-profit organizations, faith-based groups and other developers with regard to the rehabilitation of distressed properties - Provide technical assistance to affordable housing developers on issues such as acquisition, construction, financing and asset management - Provide downpayment and closing cost assistance to purchasers of newly rehabilitated houses
Performance Indicators:	<ul style="list-style-type: none"> - 250 rehabilitated houses for sale - 250 new homebuyers assisted

Outcome	- Sustainability
<i>Priority 1.3 –To build new affordable homes on buildable vacant land</i>	
Objective:	To build new affordable houses on vacant land that is to be sold to homebuyers who meet median income requirements for the City of Birmingham (Decent Housing)
Strategies:	<ul style="list-style-type: none"> - Facilitate land assembly for renovation and redevelopment - Provide low-interest acquisition and construction loans to non-profit organizations, faith-based groups and other developers in order to acquire lots and construct new houses on land suitable for development - Increase housing affordability through efforts at infill development and development subsidies
Performance Indicators:	<ul style="list-style-type: none"> - 250 new houses built - 250 new low-income homebuyers
Outcome:	- Affordability

Goal 2 – To Provide Down-Payment Assistance to First-Time Homebuyers Meeting Program Income Guidelines and Requirements

Priority 2.1 – To provide down-payment assistance loans and/or grants for purchasers at or below 80% of median income

Objective:	- To increase the percentage of homeownership among those populations at or below 80% of median income (Decent Housing)
Strategies:	- Provide homebuyer counseling and education to low-income renters - Provide funds to non-profit organizations, faith-based groups and other developers to create affordable homebuyer opportunities
Performance Indicators:	- 250 potential low-income homebuyers successfully complete a counseling program - 150 low-income homebuyers purchase a home
Outcome:	- Affordability

Priority 2.2 – To increase homeownership opportunities for low to very low income individuals and/or families throughout the city

Objective:	- To expand homeownership opportunities provided through programs offered by the Department of Community Development (Decent Housing)
Strategies:	- Provide financial assistance to first-time homebuyers for downpayment assistance and closing costs - Provide financial assistance to community-based development organizations to construct new low cost housing aimed at lower income cost burdened households
Performance Indicators:	- Add 150 additional units of housing for purchase by low to very low income individuals and/or families
Outcome:	- Affordability

Priority 2.3 – To assist low-income renters to purchase homes and become stakeholders in the various neighborhoods and communities of Birmingham, Alabama

Objective:	- To rebuild communities by creating homeownership opportunities for rental population of Birmingham, Alabama (Decent Housing)
Strategies:	- Expand the supply of affordable homebuyer properties

	<ul style="list-style-type: none">- Provide homeownership and home maintenance counseling- Provide downpayment and closing cost assistance
Output Indicators:	<ul style="list-style-type: none">- 75 potential new homebuyers
Outcome:	<ul style="list-style-type: none">- Affordability

Goal 3 – To Provide Housing and Services For Populations with Special Needs

<i>Priority 3.1 – To provide assistance that allows for modification to homes occupied by disabled persons thereby removing barriers that prevented accessibility throughout the home</i>	
Objective:	- To reduce the number of houses that are not accessible by the disabled persons population (Decent Housing)
Strategies:	<ul style="list-style-type: none"> - Provide financial assistance to households to make improvements to ensure that their homes are accessible - Apply for any funds that are specifically directed at disabled special needs populations - Advocate for the disabled persons population by requiring that new home developers construct homes that embrace accessibility measurements
Performance Indicators:	- 50 inaccessible disabled population households
Outcome:	- Availability/accessibility
<i>Priority 3.2 – To provide housing and supportive services for the elderly and people with HIV/AIDS</i>	
Objective:	- To reduce the unmet need for permanent housing and associated supportive services (Decent Housing)
Strategies:	<ul style="list-style-type: none"> - Provide funds for elderly homeowners to make home improvements - Work with local developers to provide more specially designed housing for the elderly - Provide rental assistance to individuals with HIV/AIDS and their families
Performance Indicators:	<ul style="list-style-type: none"> - Intervene and assist 150 elderly homeowners over a 5-year period - Intervene and assist 100 individuals with HIV/AIDS and their families over a 5-year period
Outcome:	- Availability/accessibility

Goal 4 – To Provide Housing and Supportive Services for Homeless Populations

<i>Priority 4.1 – To provide permanent supportive housing for the homeless</i>	
Objective:	- To reduce the unmet need for permanent supportive housing (Decent Housing)
Strategies:	<ul style="list-style-type: none"> - Apply for, or assist non-profit agencies and/or other developers in applying for the Section 8 Single Room Occupancy program - Apply for, or assist non-profit agencies and/or other developers in applying for Shelter Care funds to create permanent housing options for homeless people with disabilities - Use HOME funds to provide permanent affordable housing opportunities for transitional housing
Performance Indicators:	<ul style="list-style-type: none"> - Add an additional 100 new units of permanent housing for homeless persons who are able to live independently - Intervene and assist 100 persons with aggressive case management to get out of homelessness
Outcome: Indicators:	- Availability/accessibility
<i>Priority 4.2 – To provide emergency shelter housing for homeless individuals and families</i>	
Objective:	- To reduce the number of homeless individuals and families living on the street (Decent Housing)
Strategies:	<ul style="list-style-type: none"> - Use ESG funds to assist emergency shelters with operating costs and rehabilitation needs, essential services and prevention activities - Provide job training opportunities for the homeless so that they can become self-sufficient - Provide affordable childcare during regular and non-traditional hours and after school care
Performance Indicators:	<ul style="list-style-type: none"> - Reduce the number of homeless individuals and families living on the street - Increase the number of homeless individuals and families obtaining employment and thereby becoming self-sufficient
Outcome:	- Availability/accessibility

Goal 5 – Promote City-Wide Economic Development

<i>Priority 5.1- To Increase the Availability of Good Jobs for Low, Very Low and Moderate Income Individuals</i>	
Objective:	- To promote and strengthen the economic base and business climate through the creation and retention of livable wage jobs in Birmingham (Creating Economic Opportunities)
Strategies:	<ul style="list-style-type: none"> - To fully utilize all federal, state and local resources to attract and fund viable economic development activities which are beneficial to the city and it's ready workforce - Undertake business development and job training activities under the Economic Development component of the Enterprise Community grant - Continue to utilize Interim "Float Loans" and Loan Guarantees to attract new business development and other economic development activities which will provide jobs for citizens of Birmingham
Performance Indicators:	<ul style="list-style-type: none"> - Creation and expansion of business opportunities - Increase the city's tax base and revenue thereby enabling the city to continue to meet underserved needs
Outcome:	- Sustainability

4.5 Anti-Poverty Strategy

Overview

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as one comprehensive plan for reducing the number of families that fall below the poverty level. The strategic plan, goals and objectives noted throughout this part promote self-sufficiency and empowerment.

The Department of Community Development, as the lead agency in the implementation of the Consolidated Plan, will coordinate efforts among its many partner organizations to ensure that the goals outlined in the consolidated plan are met. These partners include neighborhood residents, representatives of health and human service agencies, businesses, churches, nonprofit developers, lenders and for-profit entities. The key principles of the county's anti-poverty strategy and five-year Strategic Plan are described in the following sections.

Improve the Quality and Availability of Affordable Housing

Eliminating many of the physical signs of poverty is a key element in the anti-poverty strategy. The housing, public housing and community revitalization initiatives work toward fulfilling this goal. The Department of Community Development will direct significant resources toward the creation of affordable housing and coordinating the efforts of local nonprofit and for-profit providers. Affordable housing is the foundation for achieving self-sufficiency.

Provide For and Improve Public Services

Important long-term goals in the strategy to reduce and eliminate poverty include providing services to residents of the City of Birmingham. Specifically, the strategy includes an emphasis on the provision of operational subsidies for service providers.

Neighborhoods and Economic Development

Another component of the anti-poverty strategy includes goals and objectives for improving the living and business environments throughout Birmingham. The consolidated plan includes strategies to demolish or reuse vacant properties, encourage businesses to invest in Birmingham and redevelop City and County-owned properties to improve the overall character of the area's neighborhoods.

Through a comprehensive five-year plan, the City of Birmingham will continue to fund communities on a city-wide basis by utilizing CDBG and HOME funds to revitalize neighborhoods and communities. In addition, other public and private sector funds will also be sought as a means to leverage the CDBG and HOME allocations received by the city on an annual basis.

4.6 Institutional Structure and Coordination of Resources

Public Institutions and Private Organizations

Historically public institutions and private organizations have worked well together in to provide housing and community development programs and services to the people of Birmingham. Various resources are coordinated to help the city's families and individuals in need of housing assistance, elderly, low and very low income, and special needs populations.

Federal, state, local and private resources will continued to be utilized by the city over the coming five years. Working through a number of non-profit and other eligible entities, the city anticipates that public services will be used in tandem with private sector services to continue meeting the needs and priorities of neighborhoods and communities all over the city.

City of Birmingham, Alabama

Institutional Structure

The City of Birmingham, Alabama has operated the Community Development Block Grant (CDBG) program for many years as a HUD entitlement community. The City, in working with a variety of community agencies, has a well-established structure for implementing its programs. Birmingham has in the past and presently continues to maintain extensive contracts and coordination with a broad variety of community organizations.

General administration, program implementation, and monitoring responsibilities of the CDBG, HOME and related programs rest with the City's Department of Community Development. The Department of Community Development knows the importance of properly managing all federally funded programs. It seeks to improve its administrative role and to strengthen necessary partnerships within the community. The staff of the Department of Community Development maintains and coordinates relationships with various housing, human resource, and related agencies throughout the city. Over the next five-year period, the City intends to sharpen its own management skills and to solidify community relationships.

To increase the availability of affordable housing units to residents in Birmingham, the city partners with CHDOs, non-profit organizations, community development corporations, and private developers as well as with private lenders, the Alabama Housing Finance Authority, the Jefferson County Department of Health and the Alabama Department of Human Resources.

No serious gaps in the institutional delivery system in Birmingham have been identified. However, the City recognizes a need for continued development, capitalization, and capacity building of viable non-profit organizations to carry out housing development activities. The City will attempt to designate additional housing development organizations as new CHDOs. For those organizations already operating as CHDOs, the Community Development Department will provide increased levels of technical assistance and guidance to build the organization's capacity and thereby improve housing production performance. The Department will also strengthen its oversight through improved monitoring and compliance of certified CHDOs.

The Department of Community Development will continue to participate in initiatives arising from the City's Ten Year Plan to End Chronic Homelessness (adopted in 2007) and other local service delivery and sub area planning processes. The Department of Community Development will continue to work on improving coordination and communication among service providers to reduce duplication and deliver services more efficiently.

Coordination

The Consolidated Plan was developed by the Department of Community Development, on behalf of the City of Birmingham. The Plan was reviewed by other local government agencies, and the Department of Community Development staff members will continue to work with key departments to carry out housing and community development strate-

gies. These departments include: Department of Planning, Engineering and Permits; Parks and Recreation Board; Police Department; and other city departments.

Other key public entities are many and varied and include, but are not limited to, the Housing Authority of the Birmingham District, non-profit community housing development organizations (CHDOs), community development corporations (CDCs), community and neighborhood associations and organizations, non-profit human services and shelter providers and non-profit organizations that work with special needs populations served by the mental health, disabled and substance abuse care provider systems, including Metropolitan Birmingham Services for the Homeless.

The Department of Community Development has developed and maintained a very good working relationship with the Alabama Housing Finance Authority, which administers several below market-rate mortgage programs and allocates the Low Income Housing Tax Credit (LIHTC) Program for the state of Alabama.

4.7 Public Housing Improvements and Resident Initiatives

As part of a process to establish clear direction and quantifiable goals, the Housing Authority of the Birmingham District developed a strategic plan for HUD as part of its 5 Year PHA Plan in early 2010. The following strategies outlined in the Housing Authority of the Birmingham District's plan serve to address its identified needs:

1. Increase the availability of decent, safe, and affordable housing
2. Improve the community quality of life and economic vitality
3. Promote self-sufficiency and asset development of families and individuals
4. Ensure equal opportunity in housing for all Americans

HOPE VI Grants

The Housing Authority of the Birmingham District has been awarded approximately \$35 million in 1999 HOPE VI funds to revitalize the Metropolitan Gardens Community. In addition, the Housing Authority of the Birmingham District has pledged approximately \$8 million in Capital Program Funds to assist in the redevelopment of Metropolitan Gardens, which includes development of replacement housing on and off site. Two new mixed-income developments have been created as part of this redevelopment plan. The first phase of development comprises 446 units encompassing five blocks of the Metropolitan Gardens area. Additional units will be developed as off-site housing. Low-income housing units will be mixed with retail and commercial uses to create mixed-income neighborhoods.

Upon completion of the redevelopment, the new community will be comprised of a total of 663 mixed income units, of which 264 units will continue to be operated as public housing. The remaining units will include: 77 units of off-site public housing; 80 units of affordable homeownership; and 320 Section 8 Housing Choice Vouchers. In addition, a community center will also be developed either through the rehabilitation of an existing building or through new construction.

Public Housing Resident Initiatives

The City of Birmingham will continue to encourage the Housing Authority of the Birmingham District to increase involvement of residents in the management of public housing and to expand homeownership opportunities for residents of public housing.

The City of Birmingham will continue to advocate participation by residents of public housing in the various HUD programs designed to provide affordable housing opportunities for prospective homeowners. Such programs include, but are not limited to, the HOME Investment Partnership program, HOPE VI and other HUD initiatives and new construction programs. The City of Birmingham will provide technical assistance directly to the Housing Authority of the Birmingham District as requested should the agency find it appropriate to apply for assistance under HUD programs designed to expand homeownership opportunities.

Section 8 Homeownership

The Housing Authority of the Birmingham District offers homeownership opportunities to Section 8 participants who qualify to participate in its Section Eight Homeownership Program. For first-time homebuyers, the Housing Authority of the Birmingham District provides at least 3% of the purchase price for down-payment assistance, with at least 1% coming from the family's personal resources. The family must meet the general admission requirements for the Housing Authority of the Birmingham District Section 8 tenant-based program. Current Section 8 participants must be in full compliance with their lease and the Section 8 Housing Choice Voucher program requirements. Potential homebuyers must enroll in the Housing Authority of the Birmingham District's designated pre- and post-purchase homeownership counseling programs and be deemed to be "mortgage ready" before a homeownership voucher will be issued. The program gives priority to Section 8 families who are enrolled in the Housing Authority of the Birmingham District's Family Self-Sufficiency Program.

Condition of Public Housing Units

The Housing Authority of the Birmingham District conducts an annual assessment of the condition of its housing units. Based on its assessment, the housing authority identified its needs for capital improvements over the next five years, prioritized these needs, and established a long-term schedule for improving its housing stock.

Over the last five years, \$62 million have been utilized to improve various properties as part of a comprehensive modernization program. All sites have experienced some level of modernization over the last year. Extensive modernization efforts have been realized at Collegeville Center, Roosevelt City, Smithfield Court, Southtown, and Tom Brown Village. Efforts are under way for comprehensive modernization at Harris Homes as well as the demolition of 131 units at Elyton Village. A new central office is in the planning stage. The Authority is constructing 21 single-family homes for sale to low and moderate income families.

Security screens, new doors and screen doors have been installed at Cooper Green, Loveman Village, Marks Village, Tuxedo Court. Also, fresh landscaping has been completed at Cooper Green. New furnishings and updated decor graces the work environment for employees at Southtown, Cooper Green, North Birmingham Homes, and Tom Brown Village management offices. Modernization efforts have been completed on the George McCoy Maintenance facility.

Capital Fund Program

The Housing Authority of the Birmingham District carries out a Capital Fund Program as approved by HUD. A summary of the scope of work and estimated costs is included in Table 9. Those public housing communities not scheduled for capital improvements are not included in the table. Improvements related to the Housing Authority of the Birmingham District's PHA-wide and scattered site units are comprised of a variety of different capital improvement projects spread across the housing authority's properties.

Table 9: Public Housing Capital Improvement Schedule⁷⁰						
Development Name	Description of Work	Cost Estimate				
		2009	2010	2011	2012	2013
Physical Improvements		NA	\$4,999,188	\$4,998,755	\$5,007,274	\$5,007,719
Management Improvements		NA	190,000	190,000	190,000	190,000
Administration	Fees and Costs	NA	680,000	680,000	680,000	680,000
Development		NA	400,000	400,000	400,000	400,000
Capital Fund Financing	Debt Service	NA	2,474,902	2,475,335	2,466,816	2,466,371
Total CFP Funds			\$8,744,091	\$8,744,091	\$8,744,091	\$8,744,091
Physical Improvements						
Elyton Village	Building Renovations	NA	\$3,099,594	\$4,000,000	\$4,000,000	\$4,000,000
Southtown	Building Renovations	NA	50,000	50,000	50,000	50,000
Marks Village	Building Renovations	NA	50,000	50,000	100,000	50,000
Loveman	Building Renovations	NA	50,000	50,000	100,000	50,000
Smithfield	Building Renovations	NA	100,000	100,000	100,000	100,000
Tom Brown	Building Renovations	NA	0	0	50,000	0
Morton Simpson	Building Renovations	NA	50,000	50,000	75,000	75,000
Collegeville	Building Renovations	NA	75,000	75,000	75,000	75,000
Harris Homes	Building Renovations	NA	0	50,000	50,000	50,000
North Birmingham Homes	Building Renovations	NA	100,000	100,000	100,000	100,000
Cooper Green	Building Renovations	NA	1,099,594	73,755	57,274	48,755
Kimbrough	Building Renovations	NA	175,000	175,000	0	175,000
Freedom	Building Renovations	NA	50,000	0	0	0
Ben Green	Building Renovations	NA	0	125,000	125,000	125,000
Roosevelt	Building Renovations	NA	100,000	100,000	125,000	100,000
Single Family	Single-Family Houses	NA	400,000	400,000	400,000	400,000
PHA-Wide Improvements	Various Projects	NA	870,000	870,000	870,000	870,000

² Source: Housing Authority of the Birmingham District, Capital Fund Program—Five-Year Action Plan, 2010

⁷⁰ Housing Authority of the Birmingham District information

SECTION 5 • ANNUAL ACTION PLAN

5.1 Proposed Funding

Table 1 shows the funding available to Birmingham, Alabama for the fiscal year 2005 (July 1, 2010 – June 30, 2011) from the U.S. Department of Housing and Urban Development.

Table 1. Fiscal Year 2005 Funding

Source of Funds Amount	Amount
CDGB	\$7,223,115
HOME	\$2,259,018
HOPWA	\$ 593,523
ESG	\$ 291,788
Anticipated Program Income	\$1,150,375
Anticipated Float Loan Income	\$1,000,000
Total	\$12,517,819

5.2 Proposed Activities and Proposed Projects

The following tables show the summary of activities (Table 2) and associated proposed projects to be undertaken during the fiscal year 2005 (July 1, 2010 – June 30, 2011). Detailed descriptions of the projects are included in Appendix G.

Table 2. Summary of Activities

Program	Activity	Amount
CDBG	Administration	\$1,557,688
	Planning and Management	\$32,540
	Repayment of Section 108 Loan	\$136,032
	Special Economic Development	\$150,000
	Interim Float Loan Program/Historic Preservation	\$1,000,000
	Housing Rehabilitation Activities	\$5,172,383
	Public Service Activities	\$1,024,091
	Commercial Revitalization	\$188,221
	Total	\$9,260,955
	HOME	Administration
Rental Activities		\$194,260
Homebuyer Activities		\$1,612,540
CHDO Activities		\$338,852
Total		\$2,371,553
HOPWA	Rental Assistance	\$240,460
	Supportive Services	\$128,329
	Operating Costs	\$178,187
	Resource Identification	\$5,000
	Administration	\$41,547
	Total	\$593,523
ESG	Essential Services	\$32,600
	Maintenance/Operation	\$225,883
	Prevention Services	\$33,305
	Total	\$291,788
	Grand Total for All Action Plan Programs	\$12,517,819

5.3 Anti-Poverty Strategy

The Anti-Poverty Strategy for the annual action plan is the same as that described in the five year strategic plan.

5.4 Institutional Structure and Coordination of Resources

The institutional structure and coordination of resources for the annual action plan is the same as that described in the five-year strategic plan.

5.5 Geographic Distribution

The City of Birmingham, Alabama covers a geographic area of 4,034 square miles. The City of Birmingham through its Department of Community Development intends to direct assistance during the ensuing program year on a city-wide basis so as to provide maximum benefit with the limited federal, state, county and private sector resources anticipated to be available in FY 2005 to the City's very low, low and moderate income populations. It is anticipated that the investment of resources on a city-wide basis to address the priority needs and specific objectives identified in the City of Birmingham's Strategic Plan will permit the City to pursue for the entire City its three basic community development goals: (1) To encourage neighborhood stability through physical improvements and housing rehabilitation; (2) Improve the economic life of the City by encouraging business development and the creation of permanent jobs; and (3) Foster increased production and home ownership for families at all income levels.

Given its multi-faceted role as an employment, cultural, government, and recreational center for surrounding neighborhoods and the region, the City's central business district will continue to receive commercial revitalization efforts to ensure an attractive focal point for the community.

The balance of housing and community development assistance will be widely dispersed throughout the City of Birmingham, Alabama. Homeless and special needs assistance will be directed to agencies located in a wide geographic area; emergency shelter programs are primarily housed in the downtown area, while efforts will be made to integrate transitional and permanent housing for homeless and special needs populations as widely as possible. Similarly, to promote increased housing choice and opportunity, more public and assisted housing units will be located outside areas of minority and low-income concentration.

5.6 HOME Program Requirements

Resale and Recapture Provisions

The City of Birmingham, Alabama through its Department of Community Development intends to use HOME program funds to promote home buying opportunities for lower-income residents. As such, it will comply with the resale and/or recapture provisions outlined in the HOME program regulations at 24 CFR Part 92.

Initially, housing that is acquired for homeownership using HOME funds will comply with the following provisions:

- The purchase price may not exceed the HUD Section 203(b) mortgage limit for the type of single-family housing
- If repairs are necessary, the appraised value of the property (after rehabilitation) may not exceed the HUD established mortgage limit for the type of housing

- The household must have an annual income of 80 percent or less of the HUD-established area median, adjusted for household size
- The property must be used as the household's principal residence

To ensure the long-term affordability, restrictions will be placed on HOME-assisted properties as follows:

- Either a covenant attached to the land or a deed restriction will be placed on each property at the time of purchase with HOME funds, which will establish a HUD-defined compliance period based on the amount of assistance and type of activity and a local affordability period equal to 5 to 15 years for existing housing or 20 years for new housing.
- The City of Birmingham, Alabama through its Department of Community Development may forgive the HOME subsidy at the rate of 1/15th per year for existing housing and 1/20th per year for new housing.
- To be considered affordable, any subsequent purchaser must have an annual income of 80 percent or less of the HUD-established area median, adjusted for household size, and the subsequent purchaser's mortgage payment⁷¹ may not exceed 30 percent of the household's gross income.
- The compliance period for any subsequent purchaser will be the remaining period under the initial covenant or deed restriction unless additional HOME-assistance is provided, then a new compliance period is triggered.

The method of repayment will vary dependent upon the specific program; however, the method will be determined prior to the closing of the loan.

1. **Resale Provision** – The property must be sold to an income-eligible household, which will use it as their principal residence. The seller (initial purchaser) will be entitled to a fair return on its investment, including the value of any improvements, which the City of Birmingham, Alabama will determine using a method prescribed by HUD. If, after a foreclosure or transfer in lieu of foreclosure, the initial purchaser (or any business or family entity that includes the initial purchaser) acquires an ownership interest in the property, the original period of affordability will be revived.

2. **Recapture Provision** – The outstanding amount of the HOME assistance⁷² will be recaptured by the City of Birmingham through its Department of Community Development and used to assist other eligible homebuyers. If the net proceeds⁷³ of any

⁷¹ The mortgage payment includes principal, interest, taxes and insurance.

⁷² The outstanding HOME assistance is the initial amount of HOME funds less any amount forgiven and less any amount of repaid.

⁷³ Net proceeds are defined as the sales price, less customary and reasonable closing costs.

sale are less than the outstanding HOME assistance, the City of Birmingham, Alabama will only recapture the net proceeds.

Manufactured Housing

Manufactured housing to be assisted with HOME funds will be considered affordable housing if it is:

- Situated on a permanent foundation
- Connected to permanent utility hook-ups
- Located on land that is held in fee-simple, land trust, or a long-term lease with a term equal to or greater than the compliance period
- In compliance with all required housing quality standards
- In conformance with all conditions and standards previous stated in this section

Match Requirement

The City of Birmingham, Alabama through its Department of Community Development will maintain a Match Log to ensure its obligations under HOME regulations are met.

5.7 Monitoring Plan

The City of Birmingham through its Department of Community Development is committed to a comprehensive program of monitoring and evaluating the progress of housing and community development activities. The goal of the jurisdiction is to ensure long-term compliance with the applicable regulations and standards, particularly the National Affordable Housing Act. The Department of Community Development administers and monitors activities funded in whole or in part under programs covered by the consolidated plan. The Department of Community Development is responsible for overseeing funds distributed to sub-recipients and other entities, and for reporting performance and accomplishments in the Consolidated Annual Performance and Evaluation Report.

Because the CPD formula block grant program promotes maximum flexibility in program design and since the use of these funds is driven by local choice, HUD believes that performance measurement systems should be developed at the state and local level. In accordance with the HUD-CPD Notice 03-09, issued in September 2003, the City is continuing its efforts to develop local performance measures. The City's Community Development Department is presently requiring quarterly reports from each of its CDBG, ESG, HOME and HOPWA grantees measuring performance and output measures. These reports are to be compiled and included as a part of the City's annual CAPER submission.

The City of Birmingham through its Department of Community Development is structuring its monitoring process to ensure that a system of continuous communication and evaluation is in place. The monitoring process facilitates the evaluation of accomplishments in relation to established goals and objectives. Information gained from the review will give the City of Birmingham an opportunity to determine which programs and /or strategies are working, which benefits are being achieved, which needs are being met and which objectives are being accomplished. Both qualitative and quantitative methods of evaluation will be used including the following:

- Surveys
- Telephone conversations
- Quarterly reports
- Periodic meetings
- Workshops
- Evaluation sessions
- Other forms of data collection

The Department of Community Development will require that all subrecipients, CHDOs, or other entities receiving funding execute written agreements before any CDBG, HOME, ESG, or HOPWA funds will be disbursed. These agreements will provide a description of the activity or project to be undertaken, its objectives, budget, and expected duration. The roles and responsibilities of each partner and the expected public benefit will be specified, measured, and recorded for tracking performance.

Service and/or housing providers will be required to submit quarterly reports on progress and accomplishments. The Department of Community Development will also conduct mid-year evaluations and site visits of funding recipients. These strategies will be used, as necessary, to redirect or refocus programs in order to meet annual and five-year objectives.

As part of the monitoring process, the City of Birmingham through its Department of Community Development will prepare and distribute a schedule of visits for each program, housing provider, and/or service provider. The schedule will be sent to each agency, organization or appropriate metropolitan government department as part of the initial CDBG, HOME, HOPWA, or ESG orientation. Notification letters, with schedules included, will address specific monitoring and technical aspects to be covered along with agency staff that should be involved. The Department of Community Development will also employ spot reviews and site visits as part of its monitoring activities.

The focus of the monitoring plan will center on key indicators, which demonstrate if programs are operating effectively and efficiently. The plan will help the City of Birmingham, Alabama to ensure that housing, homeless, and non-housing issues and the internal policies are consistent. Where projects and/or programs have experienced delays, assessments of the following will be conducted:

- Reasons for the delay

- Extent to which the delay is beyond the control of the housing and/or service provider
- Extent to which original priorities, objectives and schedules were unrealistic

Monitoring activities for the consolidated plan will incorporate aspects that have been included in the CDBG, HOME, HOPWA and ESG programs. This includes reviewing and documenting projects for eligibility, maintaining record-keeping requirements, and reviewing financial transactions, including budgets and funding. Since the consolidated plan is an integrated, comprehensive document, expansions and modifications of other monitoring procedures that have been used in the past will be conducted.

5.8 Anti-Displacement Plan

The City of Birmingham through its Department of Community Development will replace all low-and moderate-income dwelling units that are either occupied or deemed “vacant but suitable for occupancy” but which are subsequently demolished or converted to a non-housing use in connection with an activity assisted with funds provided under the Housing and Community Development Act of 1974, as amended, as described in 24 CFR 570.606(c) (1).

All replacement housing will be provided within four years after the commencement of the demolition or conversion. Before entering into a contract committing the Department of Community Development to provide funds for an activity that will directly result in demolition or conversion, the City of Birmingham through its Department of Community Development will make public a notice in local newspapers and submit to HUD the following information in writing:

- A description of the proposed assisted activity
- The location on a map and number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as low- or moderate-income dwelling units as a direct result of the assisted activities
- A time schedule for the commencement and completion of the demolition of conversion
- To the extent known, the location on a map and the number of dwelling units by size that will be provided as replacement dwelling units
- The source of funding and a time schedule for the provision of the replacement dwelling units

- The basis for concluding that each replacement dwelling unit will remain a low- or moderate-income dwelling unit for at least 10 years from the date of initial occupancy
- Information demonstrating that any proposed replacement of dwelling units with smaller dwelling units (for example, a two-bedroom unit with two one-bedroom units), is consistent with the housing needs of lower-income households in the county

If such data are not available for the last four items at the time of the general submission, the City of Birmingham through its Department of Community Development will identify the general location on an area map and the approximate number of dwelling units by size and provide information identifying the specific location and number of dwelling units by size as soon as it is available.

The Department of Community Development is responsible for tracking the replacement of housing and ensuring that it is provided within the required period. The department is also responsible for ensuring that relocation assistance, as described in 570.606(c)(2), is provided to any lower-income person displaced by the demolition of any dwelling unit or the conversion of a low- or moderate-income dwelling unit to another use in connection with an assisted activity.

Consistent with the goals and objectives of activities assisted under the Act, the City of Birmingham, Alabama will take the following steps to minimize the displacement of persons from their homes:

- Coordinate code enforcement with rehabilitation and housing assistance programs
- Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent their placing undue financial burden on long-established owners or tenants of multifamily buildings
- Stage rehabilitation of apartment units to allow tenants to remain during and after rehabilitation by working with empty units or buildings first • Locate temporary housing to house persons who must be relocated temporarily during rehabilitation
- Adopt public policies to identify and mitigate displacement resulting from intensive public investment in neighborhoods

5.9 Definition of Income

The Department of Community Development of the City of Birmingham, Alabama has adopted the Section 8 definition of income. The City of Birmingham through its Department of Community Development will develop procedures to ensure that these definitions are implemented consistently and accurately.

Appendices

Appendix A
Applications and Certifications

-- Signed Application Forms (SF 424s) and Certification Sheets Appear Here --
(Available from Community Development Department)

Appendix B
Citizen Participation Plan and Records

CITIZEN PARTICIPATION PLAN

City of Birmingham Consolidated Plan 2010-2015
Appendix B-Citizen Participation Plan and Records
May 17, 2010

CITY OF BIRMINGHAM, ALABAMA

The Citizen Participation Process. Ever changing and adapting to meet the needs of the people – The City of Birmingham’s Citizen Participation Plan is designed to achieve improved communication, understanding, and cooperation between citizens and city officials through a coordinated neighborhood and community structure. This structure provides for elected representation for each of the City’s 99 Neighborhood Associations, whose officers make up 23 Community Advisory Committees, the presidents of which make up one city-wide Citizens Advisory Board.

The representational structure is called upon to help city government identify, analyze, prioritize, and implement a whole range of programs.

The City’s Mayor’s Office of Citizen Assistance (MOCA), through its Community Resources Division, provides staff to support ongoing implementation of the Citizen Participation Plan. This support is available in six major areas: technical assistance, liaison, communications, complaint processing, training, and administration. The program operates as a partnership. It combines the organizational initiatives and priorities of neighborhoods with resources which support implementation processes that aid in improving the quality of life for residents in all of our neighborhoods.

CITY OF BIRMINGHAM
CITIZEN PARTICIPATION PLAN

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CITIZEN PARTICIPATION PLAN

INTRODUCTION

The City of Birmingham gratefully acknowledges the invaluable contributions made by thousands of residents throughout the City who have helped develop and implement the Citizen Participation Plan. The Citizen Participation Plan which was originally adopted by the City Council in October, 1974 was the result of more than nine (9) months of effort by the citizens of Birmingham and city officials.

In 1976, citizens and city officials conducted a ten (10) month evaluation of the plan. Through a lengthy process involving a series of meetings and workshops, the Citizen Participation Plan was revised again in 1978 by citizens and elected officials through a lengthy process involving a series of meetings and workshops. Likewise, in 1980 and again in 1992 other revisions were made. The City of Birmingham continues to be open to document changes that make the citizens participation process more open and responsive to the needs of the citizens of Birmingham. The most recent changes are required for the completion the 2010 – 2015 Consolidated Plan process.

As requested by citizens, the Citizen Participation Plan is evaluated by citizens and city officials once every two (2) years so that continued flexibility can be maintained. Thus, further modifications can be made when warranted and when deemed to be appropriate. Flexibility also has been maintained concerning boundaries and names of neighborhoods and communities. Following these reviews, changes have been made in response to citizens' requests. This flexibility will be maintained, and future modifications will be made in order to meet the needs of residents and to enhance the effectiveness of the Citizen Participation Program.

Neighborhood (the basic geographic unit) and community (comprised of two or more adjoining neighborhoods) boundaries and names will be reviewed no less than once every two (2) years and where indicated, further changes can be made. Further modifications in boundaries and names can include expansion of the City by annexation. Residents of new areas will be included in the Citizen Participation Program as soon as possible after required approvals are completed. Efforts will be made by the City to achieve this in accordance with needs and wishes expressed by citizens in those areas.

The Citizen Participation Program also recognizes special interest groups and provides two (2) alternatives for their representation. First, they have the opportunity to participate actively in the Neighborhood Association (NA) and be represented on Neighborhood Advisory Groups. Second, special interest groups with concerns that extend beyond the geographic boundaries of a particular neighborhood or community, have the opportunity to petition the Citizens Advisory Board for assistance.

By continuing to develop closer relationships between citizens and their city officials, the Citizen Participation Program enables everyone to work together more effectively for community improvements and neighborhood revitalization. As a result, the program helps train citizens in how their city government works and thus provides an ever growing reservoir of experienced citizens for leadership positions. As a result, the Citizen Participation Program has been determined to be a great benefit to the total community.

I. Statement of Intent

The City of Birmingham recognizes the need and desirability of involving its citizens more directly and continuously in its community development efforts. To meet this need, the Citizen Participation Program is designed to achieve improved communication, understanding, and cooperation between Birmingham citizens and city officials through increased communication between City Hall, neighborhoods, and communities throughout the City. More specifically, the goals of the program include the following:

1. Provide for the institution and operation of a system whereby citizens are elected and function effectively in order to represent the geographic areas and the social, ethnic, and economic groups of the City.
2. Provide for continuing, direct access for citizen representatives to public officials in order to increase citizen input and involvement in community improvement efforts in Birmingham.
3. Provide citizens with timely and current information concerning
 - a. Public resources
 - b. Plans and programs for the utilization of these resources
 - c. Activities and events of importance to citizens.
4. Provide city officials with timely and current information about citizen feelings concerning:
 - a. Community problems, plans, projects, and their relative priorities
 - b. Self-help community development action being carried out by citizens
 - c. Recommendations by the City for various projects and activities

The Citizen Participation Program operates as a joint undertaking by Birmingham residents and city officials. To assist in the operation of the program, the Mayor's Office of Citizen Assistance (MOCA) has been delegated the responsibility for maintaining contact with citizens and city officials in matters dealing with the Citizen Participation Program. On file in the Mayor's Office of Citizen Assistance (MOCA) are the official map of neighborhoods and communities and the written description of the boundaries with street index by neighborhood.

In accordance with established guidelines, the Citizen Participation Program shall not be

involved in partisan politics, including the endorsement of candidates. In their capacity as a Neighborhood Association Officer, an individual will not openly endorse or campaign for any candidate for any political office. When Neighborhood Association meetings are being conducted, officers will refrain from wearing or displaying candidate paraphernalia or demonstrating favoritism for one candidate over another. With this exception, the Citizen Participation Program is not limited in its scope of involvement. In keeping with the non-partisan concept, an official copy of the officers names and addresses as well as the schedule of regular meeting times and locations is available for public use in the Mayor's Office of Citizen Assistance (MOCA) during normal business hours.

II. NEIGHBORHOOD ASSOCIATIONS (NAs)

The basic organizational element of the Citizen Participation Program is the Neighborhood Association (NA), one of which is in each neighborhood throughout the City. All residents of a neighborhood are members of the Neighborhood Association in that neighborhood. Voting membership in each NA is open to all residents of the neighborhood sixteen (16) years or older. Other citizens having an interest in the neighborhood, such as those who work or own property there, are entitled to attend neighborhood meetings and express their views; however, they are not eligible to vote or hold an elected office in the NA.

Regular Citizen Participation Program elections for neighborhood officers (i.e., president, vice president, secretary) shall be held once every two (2) years in even number years in October on a specific date set by the City utilizing polling places provided by the City. NA elections shall be conducted in accordance with pertinent provisions of Section VI of this Plan. In addition to the president, vice president, and secretary, a NA may elect additional officers in accordance with its bylaws. Official recognition of their election is made at the appropriate meeting of City Council to each citizen elected as a president, vice president, or secretary.

Any resident of the City of Birmingham who is at least eighteen (18) years of age, has resided in the neighborhood for at least one hundred twenty (120) days prior to the Declaration of Candidacy deadline and who has attended at least four (4) of that neighborhood's meetings during the previous twelve (12) months prior to the Declaration of Candidacy deadline, is eligible to run for neighborhood office. In order to have his/her name placed on the ballot for a regular NA election, a candidate shall submit a completed Declaration of Candidacy form to the Mayor's Office of Citizen Assistance (MOCA) by the specified date. The Mayor's Office of Citizen Assistance (MOCA) will use official meeting attendance sheets to verify meeting requirements.

NA Officers shall assume their respective office on January 1 of the year following the election and serve through December 31 of the year of the NA election. The only exception to this will be in those neighborhood associations and/or individual races in which the election winner has not been declared by the Council, in which case the incumbent officer shall continue to serve until an election winner is declared.

Neighborhood presidents, vice presidents, and secretaries may succeed themselves indefinitely if the voters so desire. In the event that a neighborhood officer is appointed or elected to any city, county, state, or federal constitutional office; the neighborhood position becomes vacant. If a neighborhood officer is convicted of a felony (as defined by state law), his/her position becomes vacant upon conviction. If an elected neighborhood officer misses three (3) consecutive meetings without an excuse of illness, absence from the City, or unavoidable press of other business, the position becomes vacant and shall be filled in accordance with the procedures established in Section VI of this Plan. All neighborhood officers must reside within the geographical boundaries of the neighborhood in which they were elected for the entire period they hold their NA position. A temporary residency outside of the neighborhood may be allowed for periods up to sixty (60) calendar days upon written request to the Mayor's Office of Citizen Assistance (MOCA).

All NA records and supplies should be turned over promptly to the incoming officers by the outgoing officers. To assist them in carrying out their responsibilities, NA officers are provided with opportunities for ongoing training as needed.

If the position of president becomes vacant, it will be filled automatically by the vice president for the remainder of the unexpired term. In the event that the vice president does not wish to serve as NA president, he/she is to preside over the meetings until a new president can be elected. In that case, and if either of the positions, vice president, or secretary, becomes vacant; the vacancy will be filled through an election by secret ballot, following nominations from the floor during a regularly scheduled meeting. This vacancy shall be advertised in the monthly flier no later than two (2) meetings after the vacancy has been officially announced, to allow qualified residents to compete for the position. If either of the positions of vice president or secretary becomes vacant, it will be filled through an election by secret ballot following nominations from the floor, which should take place during the first meeting at which the vacancy is announced.

For each NA there may be an advisory group, the members of which are chosen by the president in consultation with the vice president and secretary. The president is responsible for assuring that all geographic areas and interest groups within the neighborhoods are represented on the Advisory Group. This group should include representatives of existing local organizations, the physically impaired, youth, ethnic minorities, the elderly, and the economically disadvantaged. Non-residents interested in the neighborhood, such as citizens who work or own property there, also may be included on the Advisory Group.

The Advisory Group should function to help the elected neighborhood leaders stay fully aware of local citizens' feelings on issues affecting the neighborhood or the City. They also should serve to assure that information is transmitted fully, accurately, and promptly to and from residents in the neighborhood.

The first meeting at which the newly elected officers shall preside shall be held in January of the year immediately following the regular election of NA officers, at the same lo-

cation and time that the meetings were held during the previous term of office. Exceptions to this may be approved by the Director of the Mayor's Office of Citizen Assistance (MOCA). Each NA should meet at least once per month throughout the year. At a minimum, each NA must meet at least once per month in six (6) different months in any calendar year. Exception to the minimum number of meetings may be granted by the Director of the Mayor's Office of Citizen Assistance (MOCA) in cases such as inclement weather, local/state/national times of emergency/mourning, etc. Official attendance and minutes must be taken for each meeting. In the event that an officer is absent, the minutes must reflect if it is an excused absence. If a president knows he/she will be absent prior to the meeting, notification should be made to the vice president and/or Community Resources Representative. The attendance list and minutes should be forwarded to the Mayor's Office of Citizen Assistance (MOCA) within ten (10) business days of the meeting.

Each NA, guided by its president, other elected officers, and members of the Advisory Group, should regularly analyze its own area in order to maintain a current listing of local problems, priorities, goals, and objectives. The NA should endeavor to solve those problems that are within its capabilities. Concerning the problems which are beyond its capabilities, the NA has, through its president (or in his/her absence, its vice president or designated representative) alternatives for action which include the following:

1. It may go to the Mayor's Office of Citizen Assistance (MOCA) which will forward and follow up on its requests for information and/or assistance to appropriate departments of city government.
2. It may go to its Community Advisory Committee, unite with other neighborhoods within its community, and thus gain support for its efforts.
3. It may go to the Citizens Advisory Board, unite with other areas outside of its community, and receive support for its efforts from outside parties.
4. It may go directly to other city departments with requests for information and/or assistance.
5. It may go directly to the Mayor and/or City Council to seek information and/or assistance.

Citizens are encouraged to utilize the Citizen Participation Program to present their concerns and opinions, since this can help city officials to continually be aware of the magnitude and seriousness of citizens' concerns. In addition to this means of communication, all Birmingham citizens and organizations have, and will continue to have, the right to present their views directly to the Mayor and City Council.

Staff members of Birmingham's Mayor's Office of Citizen Assistance (MOCA) are available to assist Neighborhood Associations in:

1. Developing and maintaining contact with NA officers, leaders of existing organizations, and other recognized local leaders within each neighborhood.
2. Helping assure that NA records and supplies are turned over promptly to incoming officers by outgoing officers.
3. Making available to NA officers, as soon as practical, supplies and materials requested by them and; in the event of delays, notifying the NA officers of this information.
4. Notifying NA officers, when requested by them, of the balance and status of funds allocated to their neighborhoods, i.e., communications funds.
5. Making training opportunities available to NA officers when needed.
6. Transmitting to appropriate city departments, through the Director of the Mayor's Office of Citizen Assistance (MOCA), requests from NA officers for information and/or action, and where appropriate, following up on these requests; as well as transmitting to NA officers replies to their requests for information and/or action from city departments.
7. Transmitting to NA officers other pertinent information included in Section V of this plan.

In addition to the aforementioned responsibilities, Mayor's Office of Citizen Assistance (MOCA) staff members strive to carry out other activities when appropriate and requested by NA officials. These activities include the following:

1. Assisting in scheduling and publicizing neighborhood meetings.
2. Cooperating with each NA president in order to
 - a. More effectively conduct meetings
 - b. Assure complete neighborhood representation on the Advisory Group
 - c. Form and maintain effective communication with the Advisory Group
 - d. Organize and follow up on committees
 - e. Assure effective two-way communication with neighborhood residents
 - f. Achieve other improvement actions
3. Assisting each secretary in setting up and maintaining a system for recording and preserving meeting minutes, attendance lists, and other information important to the NA.
4. Assisting each NA in planning and implementing a periodic neighborhood survey and other activities to secure accurate and complete information concerning local problems, goals, objectives, and priorities.

5. Assisting each NA in planning and implementing self-help development action.

Mayor's Office of Citizen Assistance (MOCA) staff members have the responsibility to encourage local leaders and other citizens to continue and increase their NA responsibilities and activities. All meetings of all NAs and their committees shall be open to the public. Participation in the meetings by non-residents of the neighborhood will be in accordance with guidelines established by each Neighborhood Association. A NA may invite non-residents of the neighborhood to participate and cooperate with the Neighborhood Association and Advisory Group. These non-residents include the Mayor, City Council members, other city officials, ministers, educators, business persons, property owners, and others interested in the neighborhood.

BOUNDARY CHANGES

A neighborhood that would receive additional property as a result of changes begins this process. Citizens vote at a neighborhood meeting to approve proposed changes to their neighborhood boundary. If the receiving neighborhood approves the change, they will then go to the neighborhood that will be losing property and make a request that the neighborhood vote to give up the portion that is being requested. If either neighborhood declines to approve, then the request is denied. However, if this is agreed to by both neighborhoods, then a form describing the change is completed and signed by both the receiving and the losing neighborhood. A copy of the neighborhood minutes from each neighborhood reflecting the changes is attached to the form. Once the description is on file, then a copy should be forwarded to GIS section of Planning, Engineering, and Permits so that the changes can be made to maps, etc.

III. COMMUNITY ADVISORY COMMITTEES (CAC's)

A community is defined, for the purposes of the Citizen Participation Program, as a geographic area made up of two (2) or more adjoining neighborhoods.

Within each community there is a Community Advisory Committee (CAC), voting membership of which is composed entirely of the presidents, vice presidents, and secretaries of the Neighborhood Associations (NAs) within the community. Proxy votes are not permitted, as each member has only one vote. During their time of membership on a CAC, all members must continue to reside within the geographic boundaries of the neighborhood in which they lived at the time of their election to NA office.

Members of each CAC shall elect a president, a vice president, and a secretary in regular elections which shall be held once every two (2) years and within fifteen (15) calendar days after the regular election of NA officers in every neighborhood in that community. Officers shall be elected by secret ballot in accordance with pertinent provisions of the Citizen Participation Program Election Process (Section VI). In addition to these offi-

cers, a CAC may elect additional officers in accordance with its bylaws. Official recognition of duly elected CAC presidents, vice presidents, and secretaries will be made at a regularly convened session of City Council.

CAC presidents, vice presidents, and secretaries may succeed themselves indefinitely if the voters so desire. In the event that a community officer misses three (3) consecutive community meetings without an excuse of illness, absence from the City, or unavoidable press of other business, the position becomes vacant and shall be filled in accordance with the procedures established in Section VI of this Plan.

If the position of CAC president becomes vacant, it will be filled automatically by the vice president for the remainder of the unexpired term. Should the Vice President choose not to assume the position of President, it will be filled through an election by secret ballot, following nominations from the floor, which should take place during the first meeting after the meeting at which the vacancy is announced. The vice president is to preside over the meetings until a new president can be elected.

If either of the positions of vice president or secretary becomes vacant, it will be filled through an election by secret ballot, following nominations from the floor, which should take place during the first meeting after the meeting at which the vacancy is announced. Such elections shall be carried, out in accordance with pertinent provisions of Section VI of this Plan. The replacement officers will serve for the remainder of the unexpired terms.

At least one meeting of each CAC should be held bi-monthly throughout the year. CAC presidents are responsible for scheduling and calling these meetings. They can secure assistance in publicizing the meeting from the Mayor's Office of Citizen Assistance (MOCA). Official attendance and minutes must be taken for each meeting. In the event that a community officer is absent, the meeting minutes must reflect if it is an excused absence. The attendance list and minutes should be forwarded to the Mayor's Office of Citizen Assistance (MOCA) within ten (10) business days after the meeting.

The CAC is responsible for receiving, evaluating, and taking appropriate action regarding information about problems, priorities, goals, and objectives received from Neighborhood Associations and other sources. The CAC should endeavor to solve those problems that are within its capabilities. Concerning the problems which are beyond its capabilities, the CAC has, through its president (or in his or her absence, its vice president, or designated representatives), alternatives for action which include the following:

1. It may go to the Citizens Advisory Board, unite with other communities, and thus gain support for its efforts.
2. It may go to the Mayor's Office of Citizen Assistance (MOCA) which will forward and follow up on its requests for information and/or assistance to appropriate departments of city government.

3. It may go directly to other city departments with requests for information and/or other assistance.
4. It may go directly to the Mayor and/or the City Council to seek information and/or assistance.

All CAC members have the responsibility for securing current information concerning the feelings of citizens in their respective communities about public problems, projects, and plans. The CAC president (or in his or her absence, the vice president) has the responsibility to communicate to all NA presidents, as soon as possible after meetings with city officials, information concerning what took place during meetings with these officials. In turn, the NA presidents are responsible for transmitting this information as soon as possible to other NA officers, members of NA Advisory Groups, and other residents of their respective neighborhoods. NA members then have the opportunity to express their views about the information to the CAC representatives. Staff members of Birmingham's Mayor's Office of Citizen Assistance (MOCA) are available to assist Community Advisory Committees. Where applicable, this assistance is similar to the help given by staff members to Neighborhood Associations.

All meetings of all CAC's shall be open to the public. Participation in these meetings by non-CAC members will be in accordance with guidelines established by each CAC. A CAC may invite non-residents of the community to participate and cooperate with the CAC. These non-residents include the Mayor, City Council members, other city officials, ministers, educators, business persons, property owners, and others interested in the community.

IV. CITIZENS ADVISORY BOARD (CAB)

On the citywide level of the Citizen Participation Program, there is a Citizens Advisory Board (CAB) that meets regularly with the Mayor, City Council and other city officials in order to achieve increased citizen input and involvement in governmental and community development efforts of the City of Birmingham. The membership of the CAB is composed entirely of the presidents of all Community Advisory Committees (CACs).

In the absence of a CAC president at a Citizens Advisory Board meeting, the CAC vice president (as first alternate) or the CAC secretary (as second alternate) may participate in the CAB meeting and vote as a representative of his or her community. When absences of CAC president occur, it is his or her responsibility to assure that the CA is represented at CAB meetings by the vice president or the secretary. During their time of membership on the Citizens Advisory Board, all CAB members must continue to reside within the geographic boundaries of the neighborhoods in which they lived at the time of their election to NA office.

Members of the CAB shall elect a president, a vice president, and a secretary in regular elections which shall be held once every two (2) years and within fifteen (15) calendar

days after the regular election of CAC presidents in all communities throughout the City. These CAB officers shall be elected by secret ballot in accordance with pertinent provisions of Section VI of this Plan. In addition to these officers, the CAB may elect additional officers in accordance with its bylaws. Official recognition of the duly elected CAB president, vice president, and secretary will be made at a formal meeting of City Council.

The CAB president, vice president, and secretary may succeed themselves indefinitely if the voters so desire. If a CAB officer or member is absent for three (3) consecutive regular meetings without an excuse of illness, absence from the City, or unavoidable press of other business, the position becomes vacant and shall be filled in accordance with the procedures established in Section VI of this Plan.

If the position of CAB president becomes vacant, it will be filled automatically by the vice president for the remainder of the unexpired term. Should the vice president choose not to assume the position of president, it will be filled through an election, by secret ballot, following nominations from the floor, which should take place during the first meeting after the meeting at which the vacancy is announced. The vice president is to preside over the meetings until a new president can be elected.

If either of the positions of vice president or secretary becomes vacant, it will be filled through an election by secret ballot, following nominations from the floor which should take place during the meeting at which the vacancy is announced. Such elections shall be carried out in accordance with pertinent provisions of Section VI of this Plan. The replacement officers will serve for the remainder of the unexpired terms. All CAB records and supplies should be turned over promptly to incoming officers by the outgoing officers.

The CAB shall meet monthly on a designated regular meeting date and at least one meeting of the CAB with the Mayor and City Council should be held quarterly throughout the year. The CAB President is responsible for coordinating the scheduling of these meetings with the Mayor and the City Council President.

In order to assure that city officials most concerned with agenda topics are invited to CAB meetings, the CAB president is responsible for giving to the Mayor's Office of Citizen Assistance (MOCA), at least ten (10) days prior to each meeting, information concerning topics to be considered during the meeting. In cooperation with the CAB president, Community Development staff members assist in preparing and distributing copies of meeting agendas to all CAB members, to all NA presidents and to appropriate city officials.

The CAB is responsible for receiving, analyzing, evaluating, and taking appropriate action regarding information about problems, priorities, goals, and objectives from Community Advisory Committees and other sources. To assist in analysis and evaluation of matters considered by the CAB, the CAB president shall create standing committees and special committees and shall appoint members to those committees in accordance with

CAB bylaws. The CAB should endeavor to solve those problems that are within its capabilities. Problems which need city administrative capabilities should be presented to the Mayor, City Council members, and other city officials for their consideration and appropriate action.

All CAB members and their alternates are responsible for securing current information concerning the feelings of citizens in their communities about public problems, projects, and plans. These CAB members and their alternates have the added important responsibility of communicating to all of the Neighborhood Association presidents in their communities, as soon as possible after meetings with city officials and to complete information concerning what took place during meetings with these officials. In turn, the NA presidents are responsible for transmitting this information as soon as possible to other NA elected officers, members of NA Advisory Groups, and other residents of their respective neighborhoods. NA members then have the opportunity to express their views about the information to their CAC and CAB representatives.

Staff members of Birmingham's Mayor's Office of Citizen Assistance (MOCA) are available to assist the CAB. Where applicable, this assistance is similar to the help given by staff members to Neighborhood Associations. All meetings of the Citizens Advisory Board shall be open to the public. Participation in the meetings by persons other than the Mayor, City Council members, and CAB members will be in accordance with guidelines established by the CAB.

V. INFORMATION TO CITIZENS AND CITIZEN INVOLVEMENT

A goal of the Citizen Participation Program is to create and maintain a two-way communication structure between residents and city officials whereby all members of the community can be better informed about matters of common interest and concern. The program offers citizens the chance to express their views and the opportunity to learn more about city government programs and other matters that can affect them and the neighborhoods in which they live.

Another important function of the Citizen Participation Program is to fulfill the requirements for citizen involvement in the Community Development Program of the City of Birmingham under guidelines established by the Department of Housing and Urban Development (HUD) for all Housing and Community Development Acts and federal housing programs.

In accordance with 24 CFR 91.105, the City of Birmingham is required to adopt a citizen plan that sets forth its policies and procedures for citizens participation in the development and implementation of the Consolidated Plan and its related requirements; including annual performance evaluation reports, annual action plans, and any amendments. Additionally, citizens are also invited to participate in the development, implementation, and evaluation of activities described in the Consolidated Plan and funded through programs that include the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Housing Opportunities for Persons with Aids (HOPWA), Neigh-

borhood Stabilization Program (NSP), Homeless Prevention and Rapid Re-Housing Program (HPRP) or other federal programs applied for by the City for the citizens of Birmingham that provide housing, community and economic development opportunities.

It is the purpose of this section of the Citizen Participation Plan to outline how the City involves the citizen participation process in local matters as well as the role it assumes in compliance with Section 570.303 of the Housing and Community Development Block Grant Program Regulations. Through this process, citizens are provided with a better understanding of their roles for participation and the steps that can be taken to become more involved in all aspects of the City's housing and community development programs and activities.

A. The City of Birmingham's Responsibilities to the Citizen Participation Program

The City of Birmingham solicits participation by low- and moderate-income persons, specifically those living in slum and blighted areas where residents of predominantly low- and moderate-income neighborhoods propose for use. The City further encourages the participation of residents of public and assisted housing facilities in the development and implementation of the Consolidated Plan, along with other low-income residents of targeted revitalization areas in which housing developments are located. Citizens are provided with a "reasonable" opportunity to comment on the Citizen Participation Plan (including any substantial amendments to the plan). The Citizen Participation Plan is a public document that is made accessible to persons with disabilities and/or non-English speaking persons upon request.

Formal information flow in the Citizen Participation Program usually is carried out in writing while it captures the utilization of all media outlets between city officials and presidents of Neighborhood Associations. Upon receiving communications from city officials, each NA president is responsible for the timely transmittal of pertinent information to other neighborhood residents so that they can have the opportunity to make their views known and can be adequately represented.

Information that is sent from city officials to NA presidents includes:

1. Agendas of the City Council meetings, all of which are open to the public. Every citizen has the opportunity to speak by requesting to be included on the meeting agenda.
2. Notification of public hearings set by the City Council. Every citizen has the right to attend and to speak at all public hearings.
3. Notification of all positions on boards and agencies appointed by the City Council which currently are vacant or will become vacant during the next calendar month. Citizens have the opportunity to nominate candidates to fill these vacancies.
4. Notices of requests for restaurant liquor licenses, off premises beer and wine licenses, pool table permits, and dance permits. These notices are sent to NA presi-

dents of affected neighborhoods, and local citizens are encouraged to express their views about whether the requests should be granted.

5. Notices of proposed zoning changes and notices of public hearings about these proposed zoning changes. These are sent to NA presidents of affected neighborhoods. As noted, every citizen has the right to attend and speak at public hearings, including those dealing with proposed zoning changes.

6. Agendas of the Birmingham Planning Commission, Subdivision Committee Zoning Advisory Committee, and the Zoning Board of Adjustments. These are sent to NA presidents of affected neighborhoods.

7. Agendas and minutes of the Citizens Advisory Board. These are sent to all NA presidents.

8. Notification of housing and community development projects undertaken by the City of Birmingham. These are sent to NA presidents of affected neighborhoods.

9. Notification of information and/or action in response to citizens' requests received from NA presidents.

10. Information about other matters of concern to citizens in particular geographic areas or in the entire city.

B. The Relationship of the Citizen Participation Program to the Consolidated Plan Process

The involvement of citizens of citizens of the City of Birmingham in its housing and community development programs is not only a requirement, but also a major part of determining needs and objectives. Thus, the City has developed a Citizen Plan that serves as a guide for obtaining citizen input and involving residents, especially low and moderate-income residents of neighborhoods throughout the City.

In addition to receiving information from the City and responding to it, Birmingham residents have the opportunity to participate in the development of important documents through the Citizen Participation Program. Some of the most significant of these documents are city budgets and annual applications to the Federal Government for all Housing and Community Development Block Grant funds. By utilizing the Citizen Participation Program, citizens have the opportunity to help their elected officials better understand the type and magnitude of their community needs, issues, feelings, concerns, and hopes. In this way, citizens have greater input in governmental decisions and can be assured of greater involvement in the governing process.

In accordance with the guidelines established by HUD and in fulfillment of the principles of the Citizen Participation Program, the City of Birmingham encourages its residents to participate in an active advisory role in the planning, implementation, and assessment

stages of the Consolidated Plan Process. The City of Birmingham believes that is important to have extensive, relevant, ongoing, and meaningful participation through the planning process to ensure that the maximum level of citizen's involvement has occurred. In addition to residents from low-income and moderate-income neighborhoods; nonprofit organizations, other governmental agencies, and interested parties are invited to participate in the planning process as well.

More specifically the requirements of Section 24 CFR 91.105 are met by the following:

1. General -

Adequate information shall be sent to all neighborhood organizations announcing any hearings, workshops, etc. designed for the receipt of input into the Consolidated Plan Process. Announcements will be made through advertisements in local newspapers of general circulation, City website postings, and letters or e-mail notices to local agencies and organizations. The public is invited to participate and be engaged in this process on an ongoing basis.

2. Written Citizen Participation Plan -

The purpose of this written Citizen Participation Plan, in addition to describing the purpose and function of the City of Birmingham's Citizen Participation Program, is to additionally serve as a procedural guideline by which citizen input is solicited in, the Consolidated Plan Process.

3. Standards/Encouragement of Participation-

The Citizen Participation Program of the City of Birmingham is comprehensive and city-wide. Involvement in the Citizen Participation process is open to all residents of the City [regardless of income level, minority groups (ethnic as well as religious and political), physical impairment, civic affiliation, business affiliation, etc.] who are concerned about and interested in the program.

As a means of assuring continuity of involvement of citizens throughout the Citizen Participation Program, neighborhood officers are elected at the same time, serve the same length of term, and receive on a regular basis, the same information regardless of their area of the City, income level or minority status. Many citizens of the City live in an officially recognized neighborhood, thus assuring the opportunity for low and moderate income involvement in the program. The primary function of a neighborhood's Advisory Group (required for each neighborhood) is to further assure total neighborhood representation and involvement.

The City of Birmingham, in conjunction with public housing authorities, particularly encourages the residents of public and supportive assisted housing developments and low income residents of targeted revitalization areas in which the developments are located, to participate in the development and implementation of the Consolidated Plan and Citizen Participation Plan. Information sharing through presentations and public meetings during the planning process will be conducted in neighborhood facilities throughout the

community, at times and locations convenient to the public, especially for actual and potential beneficiaries.

4. Citizen Participation Plan and Amendment-

The City of Birmingham will provide citizens the opportunity to comment on the original Citizen Participation Plan and any amendments to the plan. Copies of the Citizen Participation Plan are distributed to all neighborhood associations and available to all citizens upon request.

5. Development of the Consolidated Plan-

- a. Prior to the adoption of the Consolidated Plan, the City of Birmingham shall make available to citizens, public agencies, and other interested parties, information that includes the amount of funds it expects to receive (including grant funds and program income) and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income.

The Consolidated Plan is comprehensive in its approach of strategies for addressing housing needs, homelessness, recommendations for increasing homeownership, special needs housing, and non-housing community development needs. The plan is developed in such a way that it recommends creative approaches for addressing HUD's national objectives for Community Development and housing, which include addressing housing needs, creating economic opportunities, and improving the quality of life for low and moderate income citizens.

While the focus of the plan is on goals, strategies, and objectives that address neighborhood and community needs, the City will work to insure the funds will be used in such a way as to minimize the displacement of persons. The City of Birmingham will make every effort to carefully avoid the displacement of residents and businesses from the neighborhoods in which CDBG and HOME or other federal funds are being used.

Should displacement become necessary as a result of property acquisition or major rehabilitation, the City shall provide benefits in accordance with the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and subsequent amendments. Appropriate relocation materials and brochures will be provided to all persons that may be displaced. The types and levels of relocation assistance will be made available through the City of Birmingham's Community Development Department-Housing Division.

- b. The proposed Consolidated Plan shall be published in a manner whereby citizens, public agencies, and other interested parties have an opportunity to examine its contents and to submit comments. The City of Birmingham will publish a summary of the proposed Consolidated Plan in local newspapers of general circulation. A period of not less than thirty (30) days will be allowed to receive comments written or oral, on the proposed Consolidated Plan. Additionally, copies of the entire proposed Consolidated Plan will be available for inspection at the Bir-

mingham Public Library, 2100 Park Place, Birmingham, Alabama; and the City's Community Development Department, 710 North 20th Street, 10th Floor City Hall, Birmingham, AL. The City of Birmingham will also make copies of the entire proposed Consolidated Plan available for inspection by posting a copy in electronic form to the Community Development Department webpage on the City's website at www.birminghamal.gov. Information and records related to the Consolidated Plan and federal programs are available for inspection, with the exception of confidential information, and may be reviewed in the City's Community Development Department at the address referenced herein.

- c. At least one public hearing shall be conducted during the development of the Consolidated Plan. A period, not less than thirty (30) days shall be provided to receive citizens' comments on the Consolidated Plan. The City of Birmingham shall consider comments and views, written or oral, from citizens when preparing the final Consolidated Plan and attach a summary of related comments and views. Additionally, a summary of comments and views not accepted, and the reasons they were not accepted, shall also be attached.

5. Submission of Views and Proposals-

The City of Birmingham provides for and encourages all segments of the community to submit views and proposals concerning the Consolidated Plan and all federally funded programs administered by the Community Development Department. Individuals from low and moderate income neighborhoods are especially encouraged to submit their views and suggestions. Submission of such information should be forwarded to the Community Development Department during the planning period prior to the first required public hearing on the plan.

Additionally, citizens are encouraged to submit their views and proposals to the neighborhood/community/or Citizens Advisory Board. This can occur at any regularly scheduled meeting conducted for obtaining feedback during the citizen participation process. Views and proposals can be submitted orally or in writing to the Community Development Department, 710 North 20th Street, 10th Floor City Hall. The office can be reached by calling (205) 254-2309. Additional opportunities for the submission of views and proposals are provided at all publicly announced and advertised meetings and hearings. Public hearings are an integral part of the Consolidated Plan process. At least one public hearing shall be held prior to formulating the City's strategy and one hearing shall be held when needs, goals, and priorities have been established.

All proposals submitted shall be answered by the City of Birmingham in accordance with its Consolidated Plan/Action Plan application schedule, or where practicable, within 90 days from the published deadline for the receipt of proposals. The response shall include the reasons for the City taking such action on the proposal. The City shall endeavor to respond to all proposals submitted prior to the final approval of the Consolidated Plan.

6. Objections to Applications-

Any Citizen Participation Program organization or individual citizen may object to the approval of any of the City's applications for funding by forwarding such objections to the HUD Area Office within thirty (30) days of the publication of the legal notice stating that the application has been submitted to HUD. As required by HUD, objections will only be considered that meet established HUD criteria for objections.

7. Complaints-

Complaints submitted to the City shall be handled in a timely and responsive manner. Any complaint received concerning the Consolidated Plan shall be answered no later than fifteen (15) working days from the receipt of such complaint. In the event that a response cannot be provided within the fifteen (15) day period, the complainant shall be notified in writing of same by the end of the fifteenth day.

8. Technical Assistance-

In order to facilitate citizen participation, the City of Birmingham shall provide appropriate technical assistance through the staff and resources of the Community Development Department and/or the Mayor's Office of Citizen Assistance (MOCA). Examples of assistance may include information on housing conditions and neighborhood demographic information. Such assistance is available upon request to all citizens involved in the citizen's participation process as well as to low and moderate income groups and blighted neighborhoods. Should outside technical assistance be warranted, it shall be rendered by technical assistance experts jointly selected by the City of Birmingham and the organizations or neighborhood groups that are to be assisted.

9. Adequate Information-

The City of Birmingham shall strive to provide complete public access to information. In order to assure total dissemination of information concerning the Consolidated Plan, each neighborhood organization shall receive the following:

- a. Total amount of Consolidated Plan Formula Allocation Funds available to the City of Birmingham during each program year.
- b. Eligible activities that may be undertaken with the funds and the types of activities previously funded.
- c. The processes established for consideration of expenditures for the program year pending a schedule of meetings and public hearings.
- d. Roles which the Citizen Participation Program process is expected to fulfill during the period of consideration of recommendations for funding.
- e. All pertinent documents referred to the program shall be made available for inspection to neighborhood presidents in either complete or summarized form. All documents will be available for public inspection in the office of the Community Development Department during normal working hours, as scheduled by appointment. Documentation includes: all mailings and promotional materials; re-

cords of hearings; key documents (prior applications, letters of approval, grant agreements, the Citizen Participation Plan, performance reports, evaluation reports, substantial amendments proposed and approved, Consolidated Plan for the current year as well as any other required documentation (i.e., regulations, contract procedures, fair housing, equal opportunity requirements, relocation provisions, etc.).

f. At all times, the City of Birmingham will provide for full and timely disclosure of the program records and information consistent with the applicable state and Federal laws regarding personal privacy and obligations of confidentiality. Upon submission of the plan to HUD and upon completion of appropriate reviews, the City of Birmingham will publish a notice in a local newspaper(s), of general circulation, that the plan has been submitted and is available to the general public for their review. The City will make available a number of free copies of its plan to citizens and groups that request it as outlined below through the provision of electronic copies, website postings, and copies at public libraries, etc.

Additionally, the City of Birmingham will make available to each neighborhood and its citizens access to the following: proposed and approved Consolidated Plan, related substantial amendments, Citizen Participation Plan, and annual performance report. Additionally, the Birmingham Public Library shall be provided with the same publications. Additional copies shall be available for public view during normal working hours in the office of the Department of Community Development and may also be posted on the Community Development Department webpage on the City of Birmingham Website at www.birminghamal.gov.

10. Public Hearings-

At least two (2) public hearings shall be conducted during the year with staff and members of City Council for the purpose of obtaining citizen views and responding to citizen proposals and questions. The hearings shall address housing and community development needs, development of proposed activities, and views of program performance. Through this process, opportunities to comment on performance reports shall be afforded to citizens.

In its efforts review program performance and progress, the City of Birmingham will hold at least one (1) public hearing during the Consolidated Plan or Action Plan application cycle. Additional public hearings may be held as needed at other announced times during the City's Program Year. Notice of such hearings shall be provided to all citizens at least two (2) weeks prior to the hearing. Copies of press releases and other publicity as necessary will be made available for inspection to the neighborhood associations and citizens upon request. Additionally, notices of the public hearing will be published in newspapers of general circulation as well as in minority newspapers. Distribution of information at local churches in the African American and Hispanic neighborhoods shall also be a consideration.

At least one hearing shall be held prior to the publication of the proposed Consolidated Plan in order to obtain citizens' views on housing and community development needs, including priority non-housing community development needs. Hearings will be held at times that are convenient to potential and actual beneficiaries. Location of the hearings shall be at sites easily accessible for individuals with disabilities as well as low and moderate income citizens. Advertising for related hearing and meetings shall be in the City's leading newspaper as well as the local minority newspaper and publications.

11. Bilingual-

The City of Birmingham does not possess a significant number of low and moderate income non-English speaking residents, or blighted neighborhoods of same. However, should bilingual requirements be necessary, the City will take appropriate steps in addressing communication needs. The Community Development Department is presently devising procedures to address the increasing number of non-English speaking residents.

12. Contingency and Local Option Activities-

In the event that the City of Birmingham establishes a contingency fund and/or fund for local option activities or designates activities to be substituted in the event of a denial by HUD of certain activities, adequate notice shall be given in acknowledgment of all aspects of the Citizen Participation Program and in consideration of residents for selection of new projects to be funded. The Citizens Advisory Board will have the opportunity to meet with city officials to discuss such before a final decision is made.

13. Consolidated Plan Amendment Policy-

The City of Birmingham, Alabama shall amend its Consolidated Plan whenever it decides not to carry out an activity described in the Plan; or decides to carry out an activity not previously described; or decides to substantially change the purpose, scope, location, beneficiaries, or budgeted dollar amount of an activity. The amendment of a budgeted dollar amount of an activity in an existing final statement by more than 25 percent; plus or minus, shall be considered to be a substantial change for purposes of requiring a written amendment.

Prior to amending its Consolidated Plan, the City shall provide citizens with reasonable notice of and opportunity to comment on such proposed changes in its use of funds. Notification shall be through all local media sources, advertisements, flyers, and other forms of communication. The City shall consider comments and, if deemed appropriate, modify the plan to include proposed changes. The City shall make available to the public, and shall submit to HUD, a description of any changes adopted. Additionally, the City of Birmingham will provide a period, not less than thirty (30) days, to receive comments, written or oral, on the substantial amendment prior to its adoption. Comments shall be forwarded to the Community Development Department. A list of comments and views shall be attached to the substantial amendment of the Consolidated Plan.

In summary, the comprehensiveness of the City of Birmingham's Citizen Participation Program encourages citizen involvement at all levels of participation. By utilizing the Citizen Participation Program, citizens have the opportunity to help their elected officials

understand the range and magnitude of their feelings, concerns, and hopes. In this way citizens have a greater understanding of and greater input into the governmental decision-making process in the City of Birmingham. The City of Birmingham recognizes the importance of this document and this process for citizen involvement. City staff and elected officials are committed to follow the plan on an ongoing basis to keep citizens actively involved in the City's community development and governmental process.

14. Performance Reports:

The City's Community Development Department will accept written comments for a period of at least 15 days prior to submitting its performance report to HUD which is presently known as the Consolidated Annual Performance and Evaluation Report (CAPER). This report is due annually to HUD within 90 days of the end of the City's Program Year. A summary of the CAPER will be published in a newspaper of general circulation and complete copies of the CAPER will be made available for inspection in the City's Community Development Department. The City will consider all comments received and a summary of all comments received will be attached to the performance report.

VI. ELECTION PROCEDURES FOR CITIZEN PARTICIPATION PROGRAM OFFICERS

This section of the Citizen Participation Plan presents procedures which shall be utilized in carrying out elections for presidents, vice presidents, and secretaries of Birmingham's Citizen Participation Program. Regular elections for the specified Citizen Participation officers shall be held citywide every two (2) years. Neighborhood elections will be organized and supervised by the Mayor's Office of Citizen Assistance (MOCA) and held at selected polling places throughout the City of Birmingham on a date set by City Council.

Parts A, B, and C present procedures which shall be utilized in carrying out regular elections for Neighborhood Associations, Community Advisory Committees, and the Citizens Advisory Board. Part D presents procedures which shall be utilized in carrying out special elections to fill vacancies in the program. Part E specifies the procedure to be followed by an unsuccessful candidate who wishes to contest the result of any election in the Citizen Participation Program.

A. Regular Elections for Neighborhood Officers

1. Qualifications

Any resident who meets the following qualifications prior to the Declaration of Candidacy deadline is eligible to run for a neighborhood office:

- a. is a resident of the City of Birmingham and is at least eighteen (18) years of age
- b. has resided in the neighborhood on that qualification date for at least one hundred twenty (120) days
- c. has attended at least four (4) of that neighborhood's meetings during

the previous twelve (12) months prior to the Declaration of Candidacy deadline

The Mayor's Office of Citizen Assistance (MOCA) will use official meeting attendance sheets to verify the meeting requirements. All candidates who wish to be placed on the ballot must complete the Declaration of Candidacy Form and return it to the Mayor's Office of Citizen Assistance (MOCA) prior to the established deadline. Any candidate who certifies he/she is qualified and fills out the required form, and is elected, but later is discovered to have falsified the declaration shall be declared ineligible to serve effective immediately.

Any interested neighborhood resident who is eighteen (18) years of age and has resided in the neighborhood for one hundred twenty (120) days prior to the Declaration of Candidacy deadline, but does not meet the stated four (4) meeting attendance qualification for a neighborhood officer may still be allowed to submit a Declaration of Candidacy Form. This Declaration of Candidacy Form will be held by the Mayor's Office of Citizen Assistance (MOCA) until the qualifying deadline. At that time, if no one meeting all of the established candidate guidelines has submitted a Declaration of Candidacy Form, the Mayor's Office of Citizen Assistance (MOCA) will certify the Declaration of Candidacy Form from the interested resident for inclusion on the printed ballot.

On Election Day if a write-in candidate meeting the established qualifying guidelines becomes a contender for the neighborhood office, but does not win the election, the established qualifying criteria of having attended four (4) of that neighborhood's meetings will not be grounds for a contest of the election. Since the deadline for qualifying to run for neighborhood office is published extensively by the Mayor's Office of Citizen Assistance (MOCA), a write-in candidate would have the same opportunity to submit a Declaration of Candidacy Form which would ensure inclusion on the printed ballot. Any qualified individual seeking office may run for only one of the three (3) designated positions. This does not prevent a candidate from being elected as a write-in candidate for one of the other two positions provided he/she is not elected to the position for which the candidate has qualified.

Election Procedures

The Mayor's Office of Citizen Assistance (MOCA) shall have responsibilities in neighborhood elections which include, but are not necessarily limited to the following:

- a. Securing all neighborhood polling places.
- b. Securing poll workers by requesting the neighborhood association to select two (2) poll workers and two (2) alternate poll workers from the residents within their neighborhood. Selection of poll workers must be voted upon in a neighborhood association meeting by a deadline which will be set by the Mayor's Office of Citizen Assistance (MOCA) during the Citizen Participation Election Year. The selection vote of poll workers must be reflected in the neighborhood association minutes. Should a neighborhood fail to select poll workers by the deadline for

their neighborhood election, the Mayor's Office of Citizen Assistance (MOCA) will designate poll workers for that neighborhood.

c. Preparing poll supplies

d. Conducting training sessions for Poll Workers

e. Supervising polling places during Election Day

f. Making the unofficial total number of votes public for each candidate in each neighborhood

g. Establishing the qualifying deadline for candidates to qualify to run for neighborhood office at least six (6) weeks prior to the neighborhood election date which will allow petition voting in those neighborhoods meeting the specified guidelines. In order to provide an opportunity to all neighborhood residents to participate in the neighborhood election process, the Mayor's Office of Citizen Assistance (MOCA) will provide official petition voting forms for those neighborhoods where there is no competition in all of the neighborhood offices president, vice president, or secretary. The Mayor's Office of Citizen Assistance (MOCA) will include in the neighborhood association newsletter the neighborhood's participation in the petition voting process. No write-in vote will be allowed in the petition voting process. However, the opportunity for a write-in vote in these neighborhoods will be provided on the printed ballot on Election Day; at the neighborhood's polling place.

h. Providing absentee ballots, upon request by application, for those residents who wish to vote, but are unable to go to the neighborhood polling site for any of the following reasons: (1) disability or illness; (2) absence from the city. All returned absentee ballots must be received in the Mayor's Office of Citizen Assistance (MOCA) by 5:00 p.m. through the U.S. Postal mail service.

Anyone may be elected to a neighborhood office by means of having their name written in on the ballot at the regular neighborhood polling place on Election Day. In case a write-in candidate receives a majority of the votes; he/she must meet the age, residency, and neighborhood meeting requirements in order for the Mayor's Office of Citizen Assistance (MOCA) to certify his/her election valid.

Where deemed appropriate, such as in very close races, etc., the Mayor's Office of Citizen Assistance (MOCA) shall be responsible for recounting votes prior to making the results of these races public. The results of any recounts shall be certified by the City Clerk before they are made public.

In the event that no candidate receives a plurality (an excess of votes over those cast for an opposing candidate) the position shall be filled at the first regular neighborhood meeting with nominations received from the floor and with the use of a secret ballot.

Any qualified candidate who was not elected to an office may contest the result of the election in which he/she was a candidate by utilizing the process outlined in Part E, "Contested Election".

B. Procedures for Regular Elections for Community Advisory Committee Officers

The president, vice president, and secretary of the Community Advisory Committee shall be elected by secret ballot during the first community meeting, after the election of all neighborhood officers. Community Development staff members shall arrange the initial Community Advisory Committee meeting. A simple majority of neighborhood officers must be present at the meeting for an election to occur. There shall be separate balloting for each office. In conducting the election, a Mayor's Office of Citizen Assistance (MOCA) staff member shall:

1. Receive nominations from Community Advisory Committee members present
2. Have the Community members vote on slips of paper to assure a secret ballot
3. With the help of Community members, who are not candidates and in the presence of all eligible voters, read aloud and total the votes of each candidate.
4. Hold a run-off secret ballot election between the two candidates receiving the greatest number of votes provided that no candidate receives a simple majority of the votes cast in the initial balloting. The same procedures are used for electing the vice president and the secretary. After all three (3) officers are elected the meeting is turned over to the new Community Advisory Committee president. Procedures for contested Community elections are handled the same as those outlined in Part E, "Contested Election".

C. Procedures for Regular Elections for Citizens Advisory Board Officers

The president, vice president, and secretary of the Citizens Advisory Board shall be elected by secret ballot during the first meeting of the Citizens Advisory Board after the election of all Community Advisory Committee presidents. A Mayor's Office of Citizen Assistance (MOCA) staff member shall be responsible for arranging the meeting and conducting the election of officers. The same procedures for the election of Community Officers shall be utilized for the election of CAB officers. Likewise, contested elections must be consistent with the procedures outlined in Part E, "Contested Election".

D. Procedures for Special Elections to Fill Vacancies

The filling of vacant positions in the Neighborhood Association, Community Advisory Committees, and the Citizens Advisory Board will be carried out in the following manner. If the position of president becomes vacant, it will be filled automatically by the vice president. Should the vice president choose not to assume the position of president, it will be filled through an election by secret ballot following nominations from the floor, which should take place during the first meeting after the meeting at which the vacancy is announced. The vice president is to preside over the meetings until a new president can be elected.

If the position of either vice president or secretary becomes vacant it will be filled through an election by secret ballot following nominations from the floor. Such elections

for vice president or secretary will be conducted by the president. The president shall be responsible for informing the Mayor's Office of Citizen Assistance (MOCA) of the results of the elections, within 48 hours of the elections. Procedures for contested elections are handled the same as in Part E, Contested Election".

E. Contested Elections

1. Who may contest

Any citizen may formally contest the results of an election in which he/she was a candidate

2. Reasons for Contest

a. A contest can be made on the basis that the election was not carried out in accordance with the procedure established in the Citizen Participation Plan and that the failure to carry out these procedures altered the results of the election.

b. A contest can be made on the basis that persons were not allowed to vote to such an extent that the results would have been changed if the votes of such persons, whether challenged or not, were properly counted

3. Form of Contest

An election contest must:

a. be in writing

b. be signed and dated by the candidate contesting the election

c. Include in detail all of the allegations of infractions upon which the election is contested. The allegations should be supported by written statements and other documentation and must be received by the Director of the Mayor's Office of Citizen Assistance (MOCA) no later than 5:00 p.m. on the second work day (Monday-Friday) following the election.

If the contest is based on the inclusion or exclusion of proper votes, the names of the voters on whom the contest is based shall be filed with the Mayor's Office of Citizen Assistance (MOCA) within three (3) work days (Mon.-Fri.) following the election. For the purpose of preparing such a list, a person contesting election results may have access to pertinent poll lists and lists of challenged voters. To secure this information, the person should make a written request to the Director of the Community Development. Inspection of the lists will be made in the presence of a person designated by the Director of Community Development. Candidates involved in the contest shall have the opportunity to witness this inspection.

4. Handling the Contest

To ensure contested elections are handled in a fair and impartial manner, the cases will be heard by a professional mediator registered with the Alabama Center for Dispute Resolution and will be referred to as the Contested Election Referee. The Contested Election Referee shall be appointed by City Council on or before the date of the neighborhood association elections. The Contested Election Referee

will also hear any contested election resulting from a Special election occurring within that term of office. Contested Referees may succeed themselves, if so designated by the appointing authority.

All official meetings and/or hearings conducted by the Contested Election Referee shall be electronically recorded and suznszaties shall be made available to the public upon written request. The Referee may adopt additional guidelines and procedures as he/she may deem necessary.

Copies of all election contests, along with complete documentation, will be transmitted to the Contested Election Referee by 5:00 p.m. on the third work day (Monday - Friday) following the deadline for the filing of a contest. The Referee will then have ten (10) work days (Monday - Friday) in order to:

- a. Review and evaluate all aspects of the contest
- b. Hear presentations by concerned persons
- c. Reach a decision.

The determination of the Contested Election Referee will be final and will be presented to the City Council as such.

5. City Council certification of the results.

The results of the neighborhood association elections and any determinations by the Contested Election Referee are to be presented to the City Council at its first available regularly scheduled meeting for certification purposes only.

F. Poll Watchers

A poll watcher is a representative of a candidate. The watcher represents the interest of that candidate at the polling place and looks for any irregularities that might be harmful to the candidate. A watcher does not need to be eligible to vote at the polling place where he or she is a watcher. Each candidate whose name is printed on the ballot as a result of having filed a time Declaration of Candidacy Form is entitled to have a poll watcher at the polling place where ballots containing his or her name are available. Only one poll watcher for each candidate can be present at a polling place at any particular time, but more than one poll watcher for a candidate may be present during the day.

Poll watchers are appointed by candidates whose names are printed on the ballot. In order to confirm an appointment a candidate shall give a written and signed Certification Form to each of his or her poll watchers. The certificate (available from Mayor's Office of Citizen Assistance (MOCA)) should state that the named person has been appointed as a poll watcher for that particular candidate. Upon arrival at the polling place, the poll watcher must report to the Chief Inspector with the certificate of appointment from the candidate.

A poll watcher must not campaign. He/she will not have at the polls any campaign materials or buttons and shall not communicate with voters in any way in an attempt to influ-

ence their votes. Poll watchers will not get in the way of election officials. While a poll watcher has a right to observe all that goes on at the polls, he/she should not hinder the officials from carrying out their poll responsibilities.

Poll watchers may read the poll lists, but may not make notes from the lists. Poll watchers cannot challenge voters unless the poll watcher is eligible to vote in the Citizen Participation Program election at the polling place where he/she is serving as a poll watcher.

If a difficulty arises with a poll watcher or watchers at a polling place, the Chief Inspector should contact the Mayor's Office of Citizen Assistance (MOCA). After receiving authorization from the Mayor's Office of Citizen Assistance (MOCA) the Chief Inspector may expel the disrupting poll watcher or watchers from the polling place. Wherever a poll watcher is so expelled, the Mayor's Office of Citizen Assistance (MOCA) shall be notified immediately, thereafter, by the Chief Inspector. The Mayor's Office of Citizen Assistance (MOCA) then shall endeavor to contact as soon as possible the candidate or candidates who appointed the expelled poll watcher(s). The candidate or candidates will have the opportunity to appoint a replacement poll watcher or watchers.

Authorized, unexpelled poll watchers may remain at the polls as long as they choose. They have the right to witness/watch all aspects of the operations of the polls including the opening of the polling place, determination of neighborhood residency of voters, signing in of voters, dispensing, receiving and depositing of ballots, challenging of voters, assisting disabled and illiterate voters, and counting and tabulating votes. In short, they are permitted to observe all steps in the voting process so as to assure that the election is carried out in accordance with the guidelines and regulations established in the Citizen Participation Plan; but they are not permitted to participate in any of the afore-mentioned election activities unless so specified.

Appendix C
HUD Consolidated Plan Checklist and Action Plan
Guidance



Consolidated Plan Review

This guidance is provided as a template for the reviews of complete plans. The submission of sections dealing with Needs Assessments, Housing Market Analysis, and Strategic Plans are not required on an annual basis. Each field office should include additional questions or clarifications that address the complexity of their local situation.

(The checklist has been completed by the City of Birmingham as an aid in the review of the Consolidated Plan.)

Grantee: City of Birmingham, AL

1. If a Consortia, list participating communities and asterisk the lead agency:

NA

2. Consolidated Plan covers the following programs:

CDBG HOME ESG HOPWA

3. Period covered by Consolidated Plan is: 3 4 5 years.

Also, specify the period with month beginning and year ending 7/1/10 -- 6/30/15

4. Date plan due: May 15, 2010

5. Date plan received: NA

6. Automatic approval date (45 days of date received above): NA

7. Are maps included (optional)? Yes No

8. Has an Executive Summary been attached (required)? Yes No

9. Did the grantee include the following tables:

Local Jurisdiction:

Table 1A: Yes No

Table 1B: Yes No

Table 1C: Yes No

Table 2A: Yes No

Table 2B: Yes No

Table 2C: Yes No

Table 3A: Yes No

Table 3B: Yes No

Table 3C: Yes No

10. Did the grantee use the CPMP Tool? Yes No.

11. Did the grantee include one or more proposed outcomes in the Plan?

Yes No Verification found on page 4-7 to 4-13.

12. Does the plan include a Neighborhood Revitalization Strategy Area or Target Area where activities are carried out in a concentrated manner?

Yes No Verification found on page

If yes, identify census tracts for each NRSA and forward to Headquarters.

CONSULTATION PROCESS (91.100)

1. Has the grantee consulted with other public/private entities that provide assisted housing, health services, and social services in developing this plan?

Yes No Verification found on page Appendix B

Use the following checklist as a guide to determine extent of consultation process:

(i) Consultation			
24CFR	Requirement	Yes	No
91.100(a)(1)	Housing Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Social Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Fair Housing Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Health Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Homeless Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(2)*	Chronically Homeless	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(3)**	Lead-based Paint	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(4)***	Adjacent Government	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	State (Non-housing)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	County (Metro. City)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(5)	Metro. Planning Agencies	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(b)	HOPWA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(c)	PHA Plan	<input checked="" type="checkbox"/>	<input type="checkbox"/>

* Were assisted housing, health, and social service agencies consulted to determine resources available to address needs of chronically homeless persons.

** Were State/Local agencies consulted regarding lead paint issues.

***Was copy of the plan submitted to the State, and County if applicable

2. Did the grantee indicate that it consulted with other organizations that provide housing and supportive services to special needs populations (including elderly persons, persons with disabilities, persons with HIV/AIDS, homeless persons)?

Yes No Verification found on page Appendix B

3. Did the grantee consult with Public Housing Agencies during Consolidated Plan development?

Yes No N/A Verification found on page Appendix B

4. Did the grantee consult with metropolitan or regional planning agencies during Consolidated Plan development?

Yes No N/A Verification found on page Appendix B

CITIZEN PARTICIPATION (91.105, AND 91.200)

1. Is there a description of the development of the plan and efforts to broaden public participation, including the names of organizations involved in the development of the plan?
Yes No Verification found on page Appendix B
2. Is there a summary of the citizen participation process, and were the public hearing and comment period requirements satisfactory?
Yes No Verification found on page Appendix B
3. Are citizen comments included in the plan, and are the comments specifically and adequately addressed by the grantee?
Yes No Verification found on page Appendix B
4. Is there a description of the lead agency or entity responsible for overseeing the development of the Consolidated Plan?
Yes No Verification found on page 1-1

HOUSING AND HOMELESS NEEDS ASSESSMENT (91.205)

HOUSING

1. Has the grantee identified the estimated number and types of families with housing needs for a **5 year** period?
Yes No Verification found on page 4-3 to 4-5
Note: See Table 2A (required)
Family types (extremely low-, low-, moderate, and middle income) that should be identified are:
 - Renter/owner
 - Elderly
 - Single persons
 - Large families
 - Persons with disabilities
 - Victims of domestic violence
 - Persons with HIV/AIDs
2. Has the grantee identified the types of housing needs in the community for a 5 year period?
Yes No Verification found on page 4-3 to 4-4
Types of housing needs should be determined with an analysis of:
 - Severe cost and cost burden
 - Overcrowding (especially for large families)
 - Substandard (renter/owner, extremely low-, low-, moderate, and middle income)
3. Has the grantee included a discussion of any racial or ethnic groups that have a disproportionately greater need in comparison to the needs of a particular income category?
Yes No Verification found on page 3-6, 3-7

HOMELESS

1. Has the grantee satisfactorily identified the nature and extent of homelessness, and is there a continuum of care concept? **See Table 1A (required).**
Yes No Verification found on page 3-37
 - Information should be on both homeless singles and families (and subpopulations) that are either sheltered/unsheltered or threatened with homelessness.
2. Has the grantee identified homeless facilities and services needs for homeless individuals and homeless families with children, both sheltered and unsheltered and homeless subpopulations?
Yes No Verification found on page 3-38
3. Has the grantee identified the extent of homelessness by racial/ethnic group, if the information is available?
Yes No Verification found on page
4. Did the grantee describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section)? The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process, i.e. preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.
Yes No
5. Did the grantee describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless?
Yes No

SPECIAL NEEDS - NOT HOMELESS

1. Has the grantee included a discussion on the estimated number of non-homeless persons in need of supportive housing, and their supportive housing needs? **See Table 1B (optional).**
Yes No Verification found on page 3-7 to 3-8
Note: Estimated number of non-homeless persons should include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDs and their families, and public housing residents.

LEAD-BASED PAINT HAZARDS

1. Has the grantee estimated the number of housing units with lead-based paint hazards?
Yes No Verification found on page 3-24 to 3-27
Note: The estimated number of units should be those that are occupied by low/moderate income families.

HOUSING AND MARKET ANALYSIS (91.210)

GENERAL CHARACTERISTICS

1. Has the grantee described the significant characteristics of the housing market, and the housing stock available to persons with disabilities, and persons with HIV/AIDs? **(Review any maps if provided/See Table 1A and 1B)**
Yes No Verification on page 2-4 to 2-11
Note: There should be a discussion of housing supply and demand, as well as the condition and cost of the housing. Data on the housing market should include, to extent information is available, an estimate of the number of abandoned buildings and whether they are suitable for rehabilitation.
The grantee should also identify and describe the locations and degree of racial/ethnic minority concentrations, as well as low/moderate income families.
2. Did the grantee identify and describe any area of low-income concentration and any area of minority concentration either in a narrative or one or more maps, stating how it defines the terms “area of low-income concentration” and “area of minority concentration”?
Yes No Verification on page 2-1 to 2-3

PUBLIC AND ASSISTED HOUSING

1. Has the grantee described the number and condition of the public housing units, results from the Section 504 needs assessments, and the strategies for improving operation and living conditions for public housing residents?
Yes No N/A Verification found on page 2-11 to 2-18
2. Has the grantee identified the number of public housing units expected to be lost from the inventory?
Yes No N/A Verification found on page 3-13
Check if this jurisdiction has any HOPE VI projects awarded or in development that may result in a net loss of units.
3. With regard to federal, state and locally-assisted units other than public housing, has the grantee identified the number and targeting of units by income level and household type, and the number of units expected to be lost from the assisted housing inventory for any reason, i.e. expiration of Section 8 contracts?
Yes No Verification found on page

HOMELESS FACILITIES AND SERVICES

1. Have the facilities and services that compose the grantee's continuum of care been identified?
Yes No Verification found on page 3-38 to 3-41
Appropriate facilities would be:
 - Emergency shelters,
 - Transitional shelters, and
 - Permanent/supportive housing (including persons that are chronically homeless).
2. Does the inventory include, to the extent information is available, an estimate of percentage or number of beds and supportive services programs serving people that are chronically homeless?
Yes No Verification found on page 3-40

SPECIAL NEEDS FACILITIES AND SERVICES

1. Has the grantee described the facilities/services to assist non-homeless persons in need of supportive housing? **See Table 1B**
Yes No Verification found on page 3-7
 - Discussion should also include a description of appropriate supportive housing for persons leaving mental/physical health facilities.

BARRIERS TO AFFORDABLE HOUSING

1. Has the grantee described public policies that affect affordable housing?
Yes No Verification found on page 3-27 to 3-30
Factors which affect affordable housing may include:
 - Building and zoning codes;
 - Environmental problems;
 - Impact fees;
 - Cost of land; and
 - Incentive programs such as tax abatement or down-payment assistance.**Note:** For Urban Counties, does the discussion include factors in both incorporated and unincorporated areas?

STRATEGIC PLAN (91.215)

When reviewing this section of the Consolidated Plan, keep in mind that the priorities/objectives should relate to the needs identified in the Housing and Homeless Needs and Housing and Market Analysis sections.

GENERAL

1. Does the grantee describe the basis for assigning the priority given to each category in Table 2A?
Yes No
2. Has the grantee identified any obstacles to meeting underserved needs?
Yes No Verification found on page 4-6
3. Has the grantee summarized the priorities and specific objectives, describing how funds that are reasonably expected to be made available will be used to address identified needs? **See Tables 1A, 1B, 1C, 2A, 2B, and 2C**
Yes No
4. For each specific objective, has the grantee identified proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specific time period, or in other measurable terms as identified and defined by the jurisdiction? **See Tables 1A, 1B, 1C, 2A, 2B and 2C**
Yes No

AFFORDABLE HOUSING

1. Did the grantee state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with 91.205 provided the basis for assigning the relative priority given to each priority needs category in the priority housing needs table prescribed by HUD?
Yes No Verification found on page 3-1 to 3-6; 4-7
2. Does the affordable housing section identify how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units?
Yes No Verification found on page 3-3; 4-3
3. Does the grantee described proposed accomplishments to specify the number of extremely low, low, moderate, and middle income families to whom the grantee will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period?
Yes No Verification found on page 4-7 to 4-10

HOMELESSNESS

1. Does the grantee describe the strategy for helping low-income families avoid becoming homeless?
Yes No Verification found on page 3-38 to 3-41
2. Does the grantee describe the jurisdiction's strategy for reaching out to homeless persons and assessing their individual needs?
Yes No Verification found on page 3-34
3. Does the grantee describe the jurisdiction's strategy for addressing the emergency shelter and transitional housing needs of homeless persons?
Yes No Verification found on page 3-38 to 3-41
4. Does the grantee describe the jurisdiction's strategy for helping homeless persons (especially persons that are chronically homeless) make the transition to permanent housing and independent living?
Yes No Verification found on page 3-39

OTHER SPECIAL NEEDS

1. With respect to supportive needs of the non-homeless, does the plan describe the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing?
Yes No Verification found on page 3-42

NON-HOUSING COMMUNITY DEVELOPMENT PLAN

1. Did the grantee describe the priority non-housing community development needs, reflecting the needs for the type of activity? **Table 2B (required)**

Yes No

Note: The Community Development component of the plan must state the grantee's specific long-term and short-term community development objectives that must be developed in accordance with 24 CFR 91.1.

2. Is the grantee requesting approval of a Neighborhood Revitalization Strategy Area?

Yes No

If YES, does it meet the requirements of CPD Notice 96-1 and include outcomes?

Yes No

Note: Separate documentation should be maintained to verify compliance with CPD Notice 96-1.

BARRIERS TO AFFORDABLE HOUSING

1. Does the grantee describe the jurisdiction's strategy to remove or ameliorate negative effects of public policies, that serve as barriers to affordable housing as identified in the needs assessment section?

Yes No Verification found on page 3-23

LEAD-BASED PAINT HAZARDS

1. Does the plan outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, describe how the plan for reduction of lead-based paint hazards is related to the extent of lead poisoning and hazards, and how the plan for reduction will be integrated into housing policies and programs?

Yes No Verification found on page 3-27

ANTI-POVERTY STRATEGY

1. Does the grantee describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families?

Yes No Verification found on page 4-13

Has the grantee programs such as:

- Family Self-sufficiency
- Head Start
- State and Local Programs
- Section 3
- Welfare to Work
- Workforce Development Initiative

INSTITUTIONAL STRUCTURE

1. Does the grantee explain the institutional structure, including private industry, nonprofit organizations, community and faith-based organizations, and public institutions, through which the jurisdiction will carry out its housing, homeless, and community development plan, assessing the strengths and gaps in the delivery system?
Yes No Verification found on page 4-14

COORDINATION

1. Does the plan identify the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies?
Yes No Verification found on page 4-15
2. With respect to the public entities involved, does the plan describe the means of cooperation among the state and local units of government in the metropolitan area for problems that go beyond a single jurisdiction, (i.e. transportation, workforce, economic development) in the implementation of the plan?
Yes No Verification found on page 4-15
3. With respect the homeless strategy, does the plan describe efforts to enhance coordination among agencies to address the needs of persons that are chronically homeless?
Yes No Verification found on page 3-38
4. With respect to economic development, does the plan describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies.
Yes No Verification found on page 4-14

PUBLIC HOUSING

1. Does the grantee describe the jurisdiction's activities to encourage public housing residents to become more involved in management and participate in homeownership?
Yes No Verification found on page 4-17
2. Has the grantee describe the manner in which the plan of the jurisdiction will help address the needs of public housing?
Yes No Verification found on page 4-16
Note: Amended to Title 1 October 21, 1998 Section 105(b)(11)
3. Is the grantee served by a troubled PHA as designated by HUD?
Yes No
Note: Amended to Title 1 October 21, 1998 Section 105(g)

DATE: