

City of Birmingham Consolidated Plan 2005-2010





City of Birmingham 2005-2010 Consolidated Plan

Department of Community Development

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CITY OF BIRMINGHAM CONSOLIDATED PLAN

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CITY OF BIRMINGHAM CONSOLIDATED PLAN

EXECUTIVE SUMMARY

What is a Consolidated Plan?

The City of Birmingham, Alabama must submit a consolidated plan every five years to illustrate to the U.S. Department of Housing and Urban Development (HUD) not only the housing and community development needs in the city, but also a coordinated plan to meet those needs. As the lead agency responsible for developing the city's consolidated plan, the Department of Community Development has prepared this consolidated plan as an application for funding for the following federal programs.

- Community Development Block Grant Program (CDBG)
- HOME Investment Partnership Program (HOME)
- American Dream Down-payment Initiative (ADDI)
- Housing Opportunities for People with AIDS Program (HOPWA)
- Emergency Shelter Grants (ESG)

The Planning Process

Public Hearings

The Department of Community Development held a series of local public hearings to discuss the planning process and to solicit input using a Primary Needs Assessment Survey. Hearing and their locations include:

- Public Hearing for Consolidated Planning Process on Thursday, September 30, 2004 in the Birmingham City Council Chamber
- Public Hearing for Action Plan on December 16, 2004 and January 6, 2005 in the Birmingham City Council Chamber
- Public Hearing for proposed final Consolidated Plan and Action Plan on April 28, 2005 in the Birmingham City Council Chamber
- Required Consultations occurred during the weeks of August 23, 2004 and August 30, 2004

Agency Consultations

The Department of Community Development worked with other public and private agencies to identify and prioritize community needs, to develop strategies and action plans, to identify community resources, and to promote the coordination of resources. The following agencies were consulted as part of this process:

- Housing Authority of the Birmingham District
- Department of Planning, Engineering and Permits
- Police Department
- Birmingham Parks and Recreation Board
- University of Alabama at Birmingham
- Jefferson State Community College
- Fair Housing Center for the City of Birmingham

- Office of Economic Development for the City of Birmingham
- Division of Youth Services for the City of Birmingham
- Jefferson County Department of Health
- Alabama Housing Finance Authority

The following recently prepared and printed studies, plans, reports and resources, consulted in this process, provided information that was used in the development of the consolidated plan:

- The City of Birmingham, Alabama's 2000-2005 Consolidated Plan
- National Low-Income Housing Coalition's report *Out of Reach: The Gap Between Housing Costs and Income of Poor People in the United States*
- The City of Birmingham, Alabama's Analysis of Impediments to Fair Housing
- The City of Birmingham, Department of Community Development, *Policy Statement on Community Development and Neighborhood Revitalization*
- The U.S. Department of Commerce, Bureau of the Census
- The U.S. Department of Labor, Bureau of Labor Statistics

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 242,820.

1.2 Government Structure

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

Birmingham's residents, according to the 2000 Census, number approximately 243,000, although this reflects a drop in population since its peak of 340,887 in 1960. Racially, Birmingham reflects diversity with a Caucasian population of approximately 50,000; an African-American population of approximately 179,000; an Asian population of approximately 2,000; a Hispanic population of approximately 3,500; and other (Hispanic or Latino of any race) of approximately 5,000. The median age for residents of Birmingham is 34 years of age with females accounting for 54% of the population and males accounting for 46% of the population.

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The economic profile of Birmingham, Alabama (per the 2000 Census Data Economic Characteristics) shows an economy dependent on a variety of industries including retail trade, education and health, arts and entertainment, finance and real estate development, manufacturing, construction, transportation and wholesale trade. The class of workers is defined as private wage (salary) totaling 80%; government workers totaling 16%; and the self-employed worker totaling 4%. Household income ranged between less than \$10,000 to \$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	20%
\$15,000-\$24,999	17%
\$25,000-\$34,999	15%
\$35,000-\$49,999	16%
\$50,000-\$74,999	13%
\$75,000-\$99,999	5%
\$100,000-\$149,999	3%
\$150,000-\$200,000	1.6%

SECTION 2 • CITY OF BIRMINGHAM HOUSING MARKET ANALYSIS

2.1 General Market Conditions

Currently, the population of Birmingham is 242,820. The population of the city has been steadily declining since its peak of 340,887 in 1960. Since then, the population has dropped by 98,067 or 28.8%. Along with the population, the number of households in Birmingham has also been decreasing. According to the 2000 census, there were 98,782 households in Birmingham, which represents a 10.7% decrease in households since 1980 (compared to a 17.4% decrease in the population during the same period). Since 1990, the white population has declined, while all other races have increased in number and as a percentage of the total population. Between 1990 and 2000, the White population declined 38.9% and represents less than one-quarter of the total population of the city. The majority African-American population increased 6.0% to 178,372 and now represents almost three-quarters of the total population.

The unemployment rates for the Birmingham MSA have been about 1% to 2% below the statewide unemployment rates, which have closely mirrored the national rates. In 2004, the median household income for the Birmingham MSA was \$55,200. For all years except 2001, Birmingham experienced an increase in median income.

2.2 Supply and Demand—General

Housing Units

In 1990, the total number of housing units in Birmingham was 117,691. During the period 1990 to 2000, the total number of housing units decreased by 4.9% to 111,927 units—the number of owner-occupied units decreased by 3,252 and renter-occupied units decreased by 3,403.

Birmingham has an older housing stock. Most of the housing (85.3%) was built between before 1980 and 68.8% was built before 1970. Only 5.4% of Birmingham's housing was built between 1990 and 2000. Almost one-half (45.5%) of owner-occupied housing was built between 1950 and 1969, with 13,876 of those units built between 1950 and 1959. Only 3.8% of owner-occupied housing was built between 1990 and 2000.

Housing Costs

Owner-Occupied Housing

According to the 2000 census, the median value of owner-occupied housing was \$62,100—up from \$43,900 in 1990. This compares with the statewide median value of \$85,100 and the national median value of \$119,600.¹ Almost 82% of Birmingham's owner-occupied housing has a value below \$100,000.

Rental Housing

Larger apartment developments represent 54.6% of the renter-occupied housing in Birmingham. Of the remaining rental units, 30.9% are single-family units (attached or detached), 14.1% are two- to four-family units; and the remaining units are mobile homes or other types of housing. Gross rents (rent plus utility expenses) range between \$200 and \$599 for most of the rental housing (65.3%) in Birmingham. Over 20% of all rental units have gross rents below between \$400 and \$499. The median gross rent for 2000 is \$446.

Housing Affordability

According to *Out of Reach 2003: America's Housing Wage Climbs* published by the National Low Income Housing Coalition, an extremely low-income household in Birmingham (earning \$16,260, 30% of the 2003² area median income of \$54,200) can afford rent or mortgage of no more than \$407, while the fair market rent for a two-bedroom unit is \$559.³ According to 2000 census data, 0.6% of the occupied housing units in Birmingham lack complete plumbing facilities and 0.6% lack complete kitchen facilities.⁴

2.3 Supply and Demand for Public and Assisted Housing

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 6,000 public housing units and administers over 3,000 Section 8 vouchers. Currently there are 17 conventional public communities in Birmingham providing 6,268 housing units. In addition, HABD administers Section 8 Housing, a rent subsidy program designed to assist very low-income families in paying rent for private housing of their choice, not owned by HABD.

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. As of April 19, 2004, there were 851 families on the waiting list for Section 8 tenant-based assistance. According to HABD's current PHA plan, there were 1,124 families on the waiting lists for public housing.

¹ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

² Based on the 2004 area median income of \$55,200, this gap will have narrowed slightly. An extremely low-income household could afford a monthly housing expense payment of no more than \$414 compared to the \$407 reported in 2003.

³ A unit is considered affordable if it costs no more than 30% of the household's income.

⁴ Note that units without complete plumbing facilities may also lack complete kitchen facilities (and visa versa) and may be represented twice in the data.

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Other Public Housing Authority Initiatives

HOPE VI Grants

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.

Section 8 Homeownership and Lease-Purchase 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, 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. In addition , 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.

Housing Counseling, Self-Sufficiency, and Drug Elimination Programs

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. 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 prepare a written five-year plan and participation contract for achieving self sufficiency. 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.

Strategic Plan

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 PHA Annual Plan for Fiscal Year 2004. The following strategies outlined in HABD's plan serve to address its identified needs:

- Maximize the number of affordable units available to the PHA within its current resources
- Increase the number of affordable housing units
- Target available assistance to families at or below 30 percent of area median income
- Target available assistance to families at or below 50 percent of area median income
- Target available assistance to the elderly
- Target available assistance to families with disabilities
- Conduct activities to affirmatively further fair housing

Condition of Public Housing Units

Over the last nine years, the department has administered contracts in excess of \$100 million dollars and all of HABD's housing communities have experienced some level of modernization. The HABD is in its tenth year of a multi-year modernization program that includes substantial rehabilitation to several housing developments. Comprehensive modernization has been completed at five housing communities including Roosevelt City, Tom Brown Village, Smithfield Court, Southtown and Collegeville Center. Harris Homes is presently undergoing a \$15 million comprehensive modernization.

Project-Based Section 8 Assistance

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 12 in the Housing Market Analysis (Section 2 of this consolidated plan) lists Section 8 housing projects in Birmingham that receive 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 of down payment assistance through the American Dream Down-payment Initiative. 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: the Deferred Loan Program, the Rehabilitation Program, and the Critical Repair Grants Program. 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.

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. Some homeownership programs available include First Step, Step Up, Mortgage Credit Certificates, American Dream Down-payment Initiative, and the Rural Alabama Mortgage Program, among others. 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.

SECTION 3 • HOUSING NEEDS ASSESSMENT

3.1 Overall Needs

A large percentage of extremely low-income and very low-income households in Birmingham experience one or more housing problems. 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.

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Renter Households

Over 40% of all renter households experience a housing problem, which represents a 1.2% decrease since 1990. The percentage of renters in every income category that experience housing problems has decreased since 1990. The most dramatic decrease seen is among low-income renters where the percentage 30% or more costs burdened has dropped from 26.7% in 1990 to 18.3% in 2000. Among extremely low-income renters, large related households experience many more housing problems than other groups. Almost 80% of large related households experience one or more housing problems. Among very low-income renters, 59.0% experience any housing problems. Individual and unrelated households experience the greatest number of housing problems in all categories with 68.9% having any housing problem, 66.6% experiencing a cost burden of 30% or more and 14.4% experiencing a cost burden of 50% or more. Among, low-income renters, almost one-quarter experience any housing problem, with large related households experiencing more housing problems (48.0%) than any other group. Elderly households 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.

Owner Households

Over one-quarter of all owner households experience a housing problem, which represents a 2.0% increase since 1990. Among extremely low-income homeowners, over two-thirds experience any housing problem with large related households experiencing more than any other group (80.0%). Almost one-half of very low-income households experience some housing problems. 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. 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.

3.2 Disproportionate Needs

Among renters, Hispanic households experience a disproportionately higher percentage of housing problems⁵ in Birmingham. Among homeowners, Native Americans and Asians experience a disproportionately higher percentage of housing problems. In looking at all households (renters and owners), Hispanic, Native American and Asian 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 renters or 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.

3.3 Supportive Housing for Non-Homeless Persons with Special Needs

In examining supportive housing for persons with special needs, Birmingham has considered the needs of the elderly, persons with disabilities (including mental, physical and

⁵ 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.

developmental), alcohol and substance abusers and persons with HIV/AIDS. A discussion of the housing needs for these sub-populations follows.

Elderly and Frail Elderly Persons

During the period 1990 to 2000, the number of elderly households in Birmingham has decreased from 26,859 to 20,798. 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. A 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.

Persons with Disabilities

Persons with mental illness, disabilities and substance abuse problems need an array of services. Their housing requires a design that ensures residents maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Options include living with family or friends with adequate support and/or respite services or living in small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate

The housing needs for the mentally ill are similar to other low-income individuals. However, because of this limited income, many of these individuals may live in either unsafe or substandard housing. The citizens need case management, support services and outpatient treatment services to monitor and treat their mental illness. The Alabama Department of Mental Health and Mental Retardation, Division of Mental Illness provides a comprehensive system of outpatient and residential services for adults with serious mental illness and children with severe emotional disorders. There are seven department-operated residential facilities for individuals with mental illness.

The Alabama Association of Mental Retardation and Developmental Disabilities (AAMRDD) is a statewide association of local public agencies responsible for planning, needs assessment and services for individuals with mental retardation. The local agency serving Birmingham is the Mental Retardation and Developmental Disabilities Health Care Authority of Jefferson County. The 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.⁶

The Alabama Department of Mental Health and Mental Retardation, Division of Substance Abuse Services has the responsibility for development, coordination and management of a comprehensive system of treatment and prevention services for alcoholism/drug addiction and abuse. This responsibility encompasses contracting for services with local providers, monitoring service contracts, evaluating and certifying service programs according to departmental

⁶ Alabama Association of Mental Retardation and Developmental Disabilities (www.almrservices.org)

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standards for substance abuse programs, and developing models for a continuum of treatment and prevention services.⁷

The Alabama Department of Public Health has received reports of 2,189 confirmed cases of AIDS and 1,854 reported HIV infections in Jefferson County. Of the 2,189 confirmed cases of AIDS, 90 were reported in 2004. Jefferson County accounts for 28.7% of all reported cases of HIV/AIDS in Alabama. Statewide, African-Americans have a disproportionately higher incidence 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.⁸

3.4 Lead-Based Paint Hazards

Lead poisoning is one of the worst environmental threats to children in the United States. While anyone exposed to high concentrations of lead can become poisoned, the effects are most pronounced among young children.

According to a report published by the U.S. Department of Housing and Urban Development in September 1995, as many as 64 million homes (83 percent of the privately owned housing units built before 1980) have lead-based paint somewhere in the building. Twelve million of these homes are occupied by families with children who are six years old or younger. 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. 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.

In Jefferson County, all Jefferson County Department of Health clinics provide lead screening for children 12 months to 72 months of age. 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) analyzers⁹ 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

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

⁷ Alabama Department of Mental Health and Mental Retardation (www.mh.state.al.us)

⁸ Alabama Department of Public Health, Alabama HIV/AIDS Statistics (www.adph.org/aids/)

⁹ NTRON XRF analyzers are portable instruments that determine lead concentrations in milligrams per square centimeter using the principle of x-ray fluorescence.

character of its use, and many of the costs in developing, owning, and renting housing. Some of the regulations that create barriers to the affordability of housing include the elimination of lead hazards, demolition policies, code enforcement, zoning ordinances, and several others.

Costs 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. Regulations can affect the cost of development in the following ways by driving up land prices, developer's costs, and site improvement costs. However, through the creative use of regulatory controls, local governments can demonstrate their ability to reduce development costs and find that more efficient regulatory procedures also cut local governments' administrative costs.

3.6 Impediments to Fair Housing

The Fair Housing Center of Northern Alabama conducted an analysis of impediments to fair housing choice under a contract with the City of Birmingham in order to comply with HUD Regulations 24 CFR. With the input of several city departments and representatives from local organizations, the Fair Housing Center reports that the following six impediments to fair housing exist in Birmingham¹⁰.

1. Lack of affordable housing (rental and purchase) for low to moderate income housing seekers
2. Lack of sufficient loan programs available for low to moderate income borrowers
3. Indication of differences in granting of loans to minorities
4. Inadequate housing for elderly with emphasis on persons in the lower income categories
5. Need for improved transportation services
6. Lack of accessible housing units for persons with disabilities

In response to these impediments, the Fair Housing Center recommends actions including aggressive campaigning to the general public, better enforcement of current codes, incentives to lending institutions and developers, increased funding for public transportation, and several other initiatives.

3.7 Homeless Needs Assessment

Continuum of Care

The City of Birmingham, Alabama cooperates with a Continuum of Care developed by the Metropolitan Birmingham Services for the Homeless (MBSH) with regard to identifying and providing various housing and supportive services to its homeless population.

MBSH estimates that in 2004 a total of 3,320 persons were considered homeless in Birmingham. When homeless individuals were asked what were the most important factors that contributed to their being homeless, forty-nine percent (49%) reported substance abuse, twenty-five percent (25%) cited unemployment, twenty-three percent (23%) specified inadequate income, and fifteen percent (15%) reported mental illness. Sixty-six percent of the homeless are men and 34% are women. Twenty-six percent (26%) of the women had children with them.

The City of Birmingham has developed and continues to develop priorities and strategies for addressing the needs of its homeless population (homeless individuals, homeless families with children and the sub-populations. The City's primary strategies for addressing the homeless

¹⁰ *An Analysis of Impediments to Fair Housing*. City of Birmingham. 2002. p. 3

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populations include emergency shelter and services, transitional housing and services, permanent housing and services for those not capable of achieving independent living, permanent affordable housing opportunities for persons complete a transitional housing program, and assistance for preventing low-income individuals and families with children (particularly those with income below 30% of median) from becoming homeless.

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 is in the process of developing a 10-year plan to end chronic homelessness. It is engaging the services of a consultant to advise the City in cooperation with the Continuum of Care.

The City of Birmingham, through its Continuum of Care system, is currently developing a “Discharge Coordination Policy” to include policies, strategies and protocols for the discharge of individuals from publicly funded institutions.

Special Needs Populations

There have been four-thousand and forty-three (4,043) cases of HIV/AIDS reported in Birmingham and Jefferson County. The Alabama Department of Public Health does not report cases by cities. The City of Birmingham, Alabama will fund the following types of services and programs:

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

The City of Birmingham’s goal is to provide approximately 100 households in Birmingham with emergency assistance. The average rental or mortgage assistance will be \$350. Each household will not exceed 21 weeks assistance during their assistance year.

The City of Birmingham will assist grantees in sustaining efficient operations of the campus facilities in Ensley as well as existing scatter-site housing throughout the city for up to 120 clients.

The City of Birmingham, through one of its grantees, will continue to offer several types of supportive housing to persons with HIV/AIDS in the City of Birmingham. The City’s goal for the long term housing program is to provide 25 more households with rental or mortgage assistance during their assistance year.

SECTION 4 • FIVE-YEAR STRATEGIC PLAN

4.1 Overview

This five-year Strategic Plan for housing and community development is the result of an extensive needs assessment and community outreach process by the City of Birmingham via its Department of Community Development.

4.2 Priority Analysis and Strategy Development

As a growing 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. Through the 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

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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, Alabama 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.

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 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. 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.

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.

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.

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

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 PHA Annual Plan for

[Executive Summary]

Fiscal Year 2004. 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
5. Maximize the number of affordable units available to the Housing Authority within its current resources
6. Increase the number of affordable housing units
7. Target available assistance to families at or below 30% of area median income
8. Target available assistance to families at or below 50% of area median income
9. Target available assistance to the elderly
10. Target available assistance to families with disabilities
11. Conduct activities to affirmatively further fair housing

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, 2005 – June 30, 2006) from the U.S. Department of Housing and Urban Development.

Source of Funds	Amount
CDGB	\$7,595,149
HOME	\$2,246,287
HOPWA	\$497,000
ESG	\$293,219
ADDI	\$76,541
Anticipated Program Income	\$2,100,000
Anticipated Float Loan Income	\$3,915,000
Total	\$16,723,196

5.2 Proposed Activities and Proposed Projects

The following tables show the summary of activities and associated proposed projects to be undertaken during the fiscal year 2005 (July 1, 2005 – June 30, 2006). Detailed descriptions of the projects are included in Appendix G.

Activity		Amount
CDBG	Administration	\$1,916,039
	Planning & Management	\$134,990
	Repayments of Section 108 Loan	\$132,958
	Economic Development/ Interim Float Loan Program/	
	Historic Preservation	\$3,915,000
	Technical Assistance	\$150,000
	Housing Rehabilitation Activities	\$5,351,362
	Public Service Activities	\$1,521,579
	Community Economic Development	\$188,221
	Total	\$13,310,149
	HOME	Administration
Homeowner Rehabilitation		\$322,719
Rental Rehabilitation		\$322,718
Homebuyer Activities		\$1,339,279
CHDO Activities		\$336,943
ADDI (Downpayment Assistance)		\$76,541
Total		\$2,622,828
HOPWA	Rental Assistance	\$50,000
	Supportive Services	\$148,000
	Operating Costs	\$180,000
	Rehabilitation	\$67,210
	Resource Identification	\$17,000
	Administration	\$34,790
Total	\$497,000	
ESG	Essential Services	\$32,589
	Maintenance/Operation Expenses	\$227,340
	Prevention Services	\$33,290
	Total	\$293,219

INTRODUCTION

What is a Consolidated Plan?

A consolidated plan is the first step in applying for and receiving federal money for housing and community development programs. The City of Birmingham, Alabama must submit a consolidated plan every five years to illustrate to the U.S. Department of Housing and Urban Development (HUD) not only the housing and community development needs in the city, but also a coordinated plan to meet those needs. As the lead agency responsible for developing the city's consolidated plan, the Department of Community Development has prepared this consolidated plan as an application for funding for the following federal programs.

- Community Development Block Grant Program (CDBG)
- HOME Investment Partnership Program (HOME)
- American Dream Down-payment Initiative (ADDI)
- Housing Opportunities for People with AIDS Program (HOPWA)
- Emergency Shelter Grants (ESG)

The consolidated plan establishes a unified, coordinated vision for 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 of Birmingham 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.

The Planning Process

Public Hearings

Participation of the general public and also public organizations is extremely important to HUD and to the development of a consolidated plan. To maximize citizen participation, the Department of Community Development held a series of local public hearings to discuss the planning process and to solicit input using a Primary Needs Assessment Survey. The public hearings were advertised in local newspapers at least 14 days in advance. The public hearings were held in Birmingham on the following dates and locations:

- Public Hearing for Consolidated Planning Process on Thursday, September 30, 2004 in the Birmingham City Council Chamber
- Public Hearing for Action Plan on December 16, 2004 and January 6, 2005 in the Birmingham City Council Chamber
- Public Hearing for proposed final Consolidated Plan and Action Plan on April 28, 2005 in the Birmingham City Council Chamber
- Required Consultations occurred during the weeks of August 23, 2004 and August 30, 2004

Agency Consultations

In addition to seeking citizen input, the Department of Community Development with other public and private agencies to identify and prioritize community needs, to develop strategies and action plans, to identify community resources, and to promote the coordination of resources. Representatives from public and private agencies affiliated with assisted housing, health

[Introduction]

services, and social services were invited to individual and group meetings to obtain information from and provide input to the development of this consolidated plan.

The following agencies were consulted as part of this process:

- Housing Authority of the Birmingham District
- Department of Planning, Engineering and Permits
- Police Department
- Birmingham Parks and Recreation Board
- University of Alabama at Birmingham
- Jefferson State Community College
- Fair Housing Center for the City of Birmingham
- Office of Economic Development for the City of Birmingham
- Division of Youth Services for the City of Birmingham
- Jefferson County Department of Health
- Alabama Housing Finance Authority

The following recently prepared and printed studies, plans, reports and resources, consulted in this process, provided information that was used in the development of the consolidated plan:

- The City of Birmingham, Alabama's 2000-2005 Consolidated Plan
- National Low-Income Housing Coalition's report *Out of Reach: The Gap Between Housing Costs and Income of Poor People in the United States*
- The City of Birmingham, Alabama's Analysis of Impediments to Fair Housing
- The City of Birmingham, Department of Community Development, *Policy Statement on Community Development and Neighborhood Revitalization*
- The U.S. Department of Commerce, Bureau of the Census
- The U.S. Department of Labor, Bureau of Labor Statistics

These and other sources of information used in the development of the consolidated plan are referred to throughout this document.

City of Birmingham Consolidated Plan
SECTION 1 • CITY OF BIRMINGHAM COMMUNITY PROFILE

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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 242,820.

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 2000 Census, number approximately 243,000, although this reflects a drop in population since its peak of 340,887 in 1960. Racially, Birmingham reflects diversity with a Caucasian population of approximately 50,000; an African-American population of approximately 179,000; an Asian population of approximately 2,000; a Hispanic population of approximately 3,500; and other (Hispanic or Latino of any race) of approximately 5,000. The median age for residents of Birmingham is 34 years of age with females accounting for 54% of the population and males accounting for 46% of the population.

Along with population, the number of households in Birmingham has also been decreasing. According to the 2000 census, there were 98,782 households in Birmingham, which represents a 10.7% decrease in households since 1980. The more rapid decrease in population over households equated to smaller household size. In 1980, the average household size was 2.73 persons. By 1990, the average household size decreased to 2.51 and to 2.37 by 2000.

The racial composition of Birmingham continues to change dramatically. Since 1990, 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 75% of the population; Caucasians constitute 23%; Asians constitute .8%; and Hispanics constitute 1.6% 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 retail trade, education and health, arts and entertainment, finance and real estate development, manufacturing, construction, transportation and wholesale trade. The class of workers is defined as private wage (salary) totaling 80%; government workers totaling 16%; and the self-employed worker totaling 4%. Household income ranged between less than \$10,000 to \$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	20%
\$15,000-\$24,999	17%
\$25,000-\$34,999	15%
\$35,000-\$49,999	16%
\$50,000-\$74,999	13%
\$75,000-\$99,999	5%
\$100,000-\$149,999	3%
\$150,000-\$200,000	1.6%

City of Birmingham Consolidated Plan
SECTION 2 • CITY OF BIRMINGHAM HOUSING MARKET ANALYSIS

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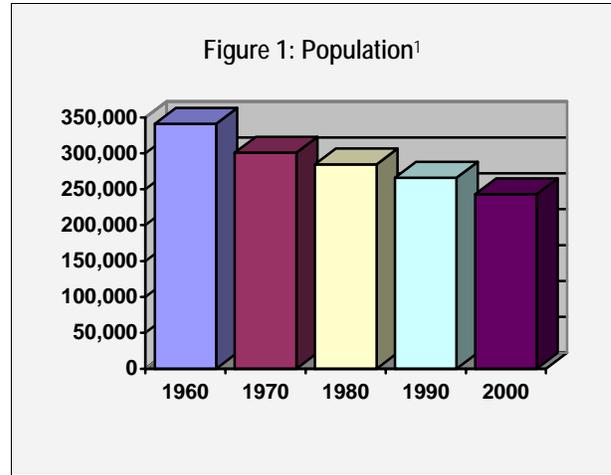
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SECTION 2 • CITY OF BIRMINGHAM HOUSING MARKET ANALYSIS

2.1 General Market Conditions

Population

Currently, the population of Birmingham is 242,820. The population of the city has been steadily declining since its peak of 340,887 in 1960. Since then, the population has dropped by 98,067 or 28.8%. The largest decreases occurred during the 1960's and 1990's with population losses of 11.7% and 8.7% respectively.



Households

Along with the population, the number of households in Birmingham has also been decreasing. According to the 2000 census, there were 98,782 households in Birmingham, which represents a 10.7% decrease in households since 1980 (compared to a 17.4% decrease in the population during the same period). The more rapid decrease in population over households equated to smaller household sized. In 1980, the average household size was 2.73 persons. By 1990, the average household size decreased to 2.51 and to 2.37 by 2000.²

Racial Composition

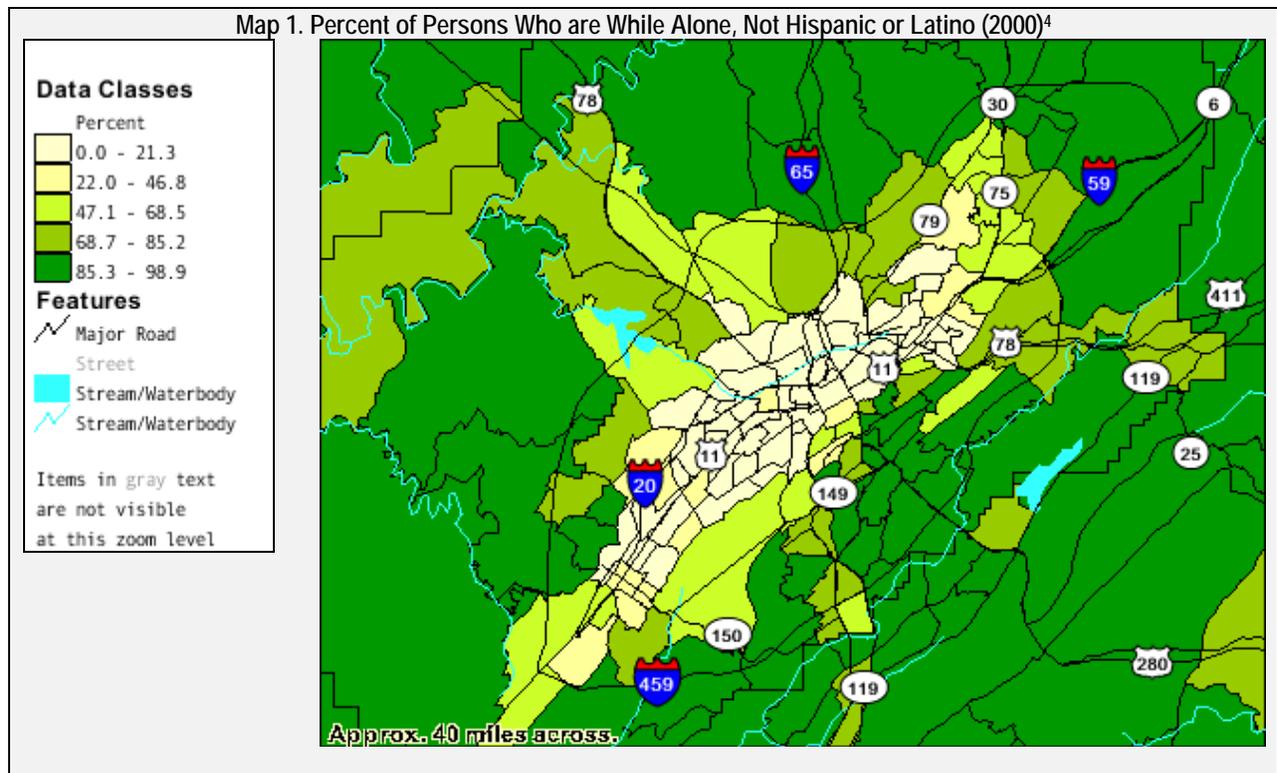
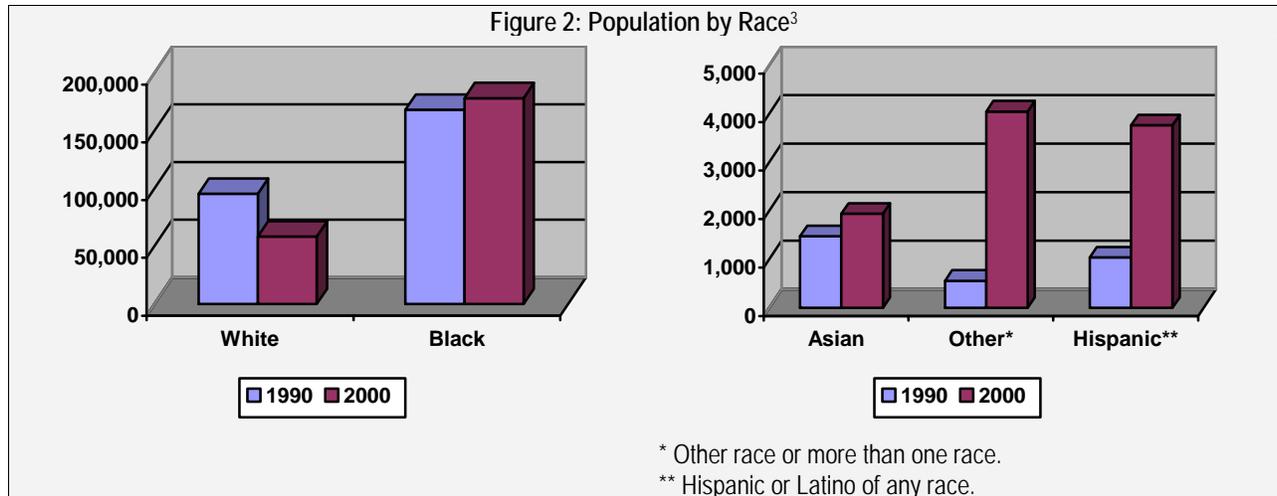
The racial composition of Birmingham is changing dramatically. Since 1990, the white population has declined in terms of numbers and its percentage of the total population, while all other races have increased in number and as a percentage of the total population. Between 1990 and 2000, the White population declined 38.9% and represents less than one-quarter of the total population of the city. The majority African-American population increased 6.0% to 178,372 and now represents almost three-quarters of the total population. The Asian population increased 31.4% to 1,942 (0.8% percent of the total population). The most dramatic increase is in the Hispanic community. The Hispanic population grew from 1,038 in 1990 to 3,764 by 2000, representing a 262.6% increase and 1.6% of the total population in Birmingham.

Note: Although the data shows a dramatic increase in those reporting other race or two or more races, information on two or more races is not included in the 1990 census data.

¹ City of Birmingham, Department of Community Development, Policy Statement on Community Development and Neighborhood Revitalization (n.d.) and the U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 1).

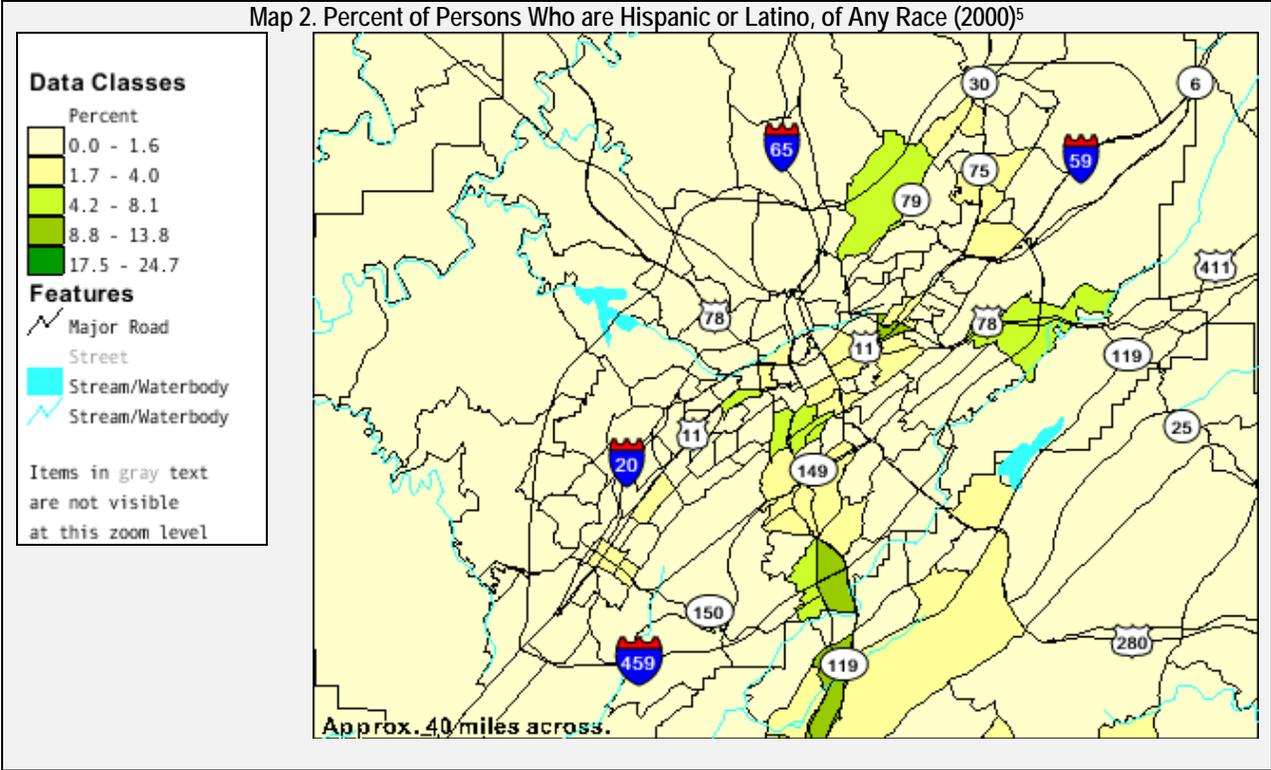
² Center for Urban Affairs, University of Alabama at Birmingham, 2000-2005 Consolidated Plan, City of Birmingham (May 17, 2000) and the U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 1)

[Housing Market Analysis]



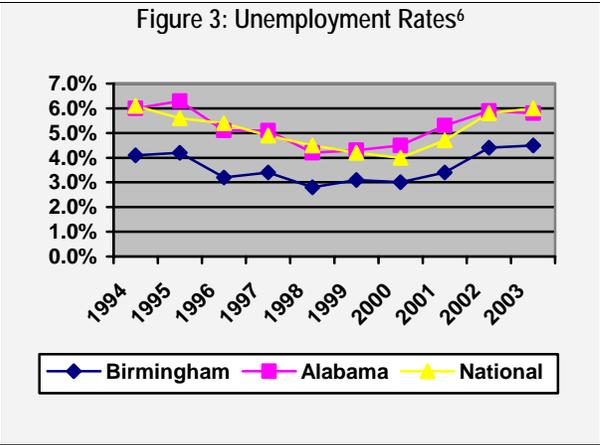
³ U.S. Department of Commerce, Bureau of the Census (Census 1990 Summary Tape File 1 and Census 2000 Summary File 1)

⁴ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 1)



Unemployment Rates

The unemployment rates for the Birmingham MSA have been about 1% to 2% below the statewide unemployment rates, which have closely mirrored the national rates. In the Birmingham MSA, unemployment has ranged from a low of 2.8% in the late 1990's to a high of 4.5% for 2003. According to information from the Bureau of Labor Statistics, the unemployment rates in the Birmingham MSA for 2002 and 2003 have been the highest during the previous 10-year period.



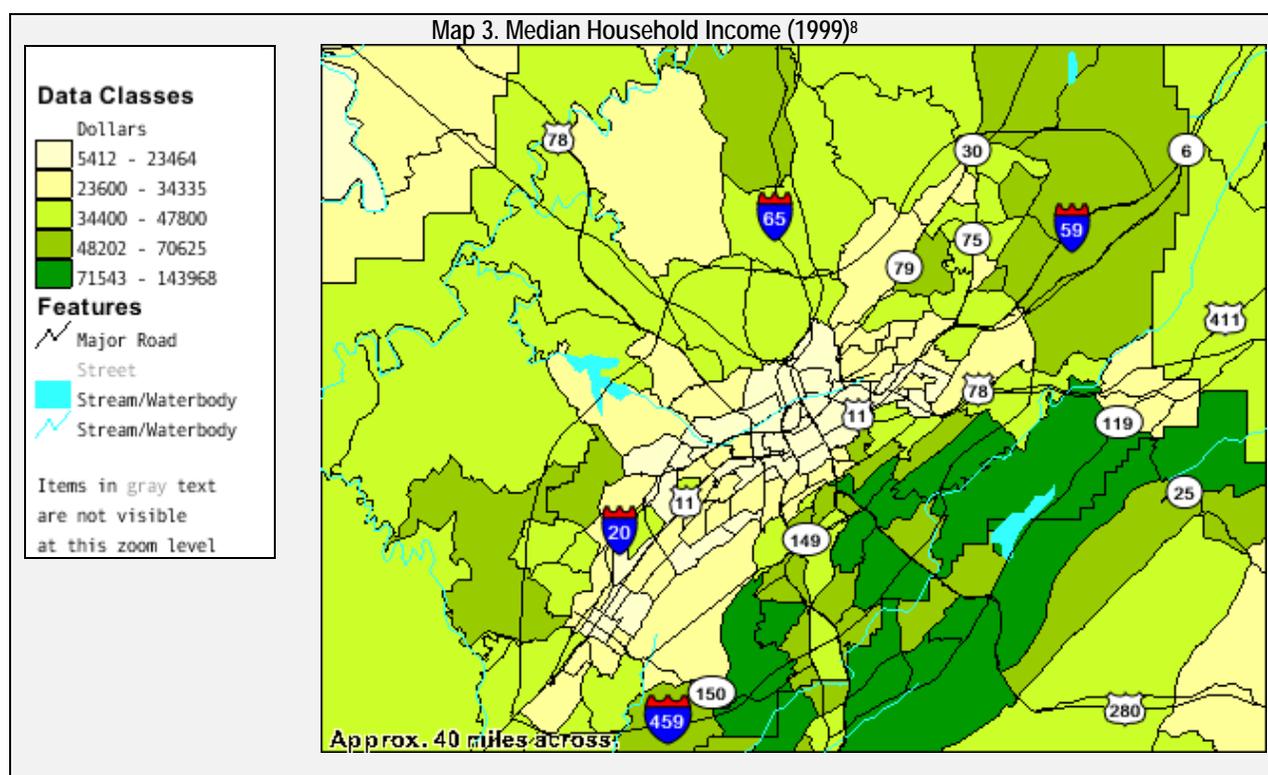
⁵ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 1)

⁶ U.S. Department of Labor, Bureau of Labor Statistics (Unemployment Rate Not Seasonally Adjusted)

Median Household Income

In 2004, the median household income for the Birmingham MSA was \$55,200. This represents a 34.4% increase in median income over the past 10 years. For all years except 2001, Birmingham experienced an increase in median income. In 2001, the median income remained steady. The strongest period of growth was 1997 through 2000, where income grew from between 5.0% and 9.7% annually. Since 2001, the area has been experiencing more modest growth in incomes ranging from 1.8% to 3.1% per year. As shown in Map 3, households with lower median incomes are concentrated along the I-20 corridor, which is also the area of a concentration of non-White households (see Map 1).

Year	Income	Change	
		Amount	Percent
1994	36,200	—	—
1995	36,300	100	0.3%
1996	38,200	1,900	5.2%
1997	41,900	3,700	9.7%
1998	44,000	2,100	5.0%
1999	47,900	3,900	8.9%
2000	51,100	3,200	6.7%
2001	51,100	0	0.0%
2002	52,700	1,600	3.1%
2003	54,200	1,500	2.8%
2004	55,200	1,000	1.8%



2.2 Supply and Demand—General

Housing Units

In 1990, the total number of housing units in Birmingham was 117,691. During the period 1990 to 2000, the total number of housing units decreased by 4.9% to 111,927 units—the number of owner-occupied units decreased by 3,252 and renter-occupied units decreased by 3,403. Also

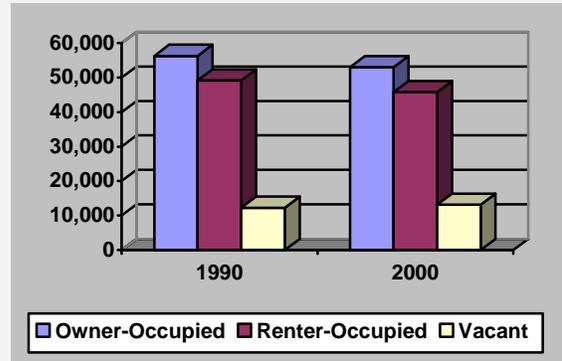
⁷ U.S. Department of Housing and Urban Development, Policy Development and Research (Data Sets: Median Income Limits)

⁸ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

during this period, the number of vacant units increased by 7.3%. Owner-occupied housing represents 47.4% of all housing units and rental housing comprises 40.9%. Vacant units now account for 11.7% of all housing units.

At 94.1%, single-family detached housing units represent the majority of the owner-occupied housing stock in Birmingham. Although the number of single-family detached units decreased by 3,237 since 1990, it continues to represent about the same percentage of owner-occupied housing. Overall, owner-occupied housing has decreased 6.0% (3,388 units) between 1990 and 2000. Increases were only seen for owner-occupied housing in buildings for three or more units—49.8% increase in buildings with three or four units and 126.6% increase in buildings with 5 or more units.

Figure 4: Housing Units by Tenure⁹



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. The number of mobile homes used for rental housing increased 34.0% from 100 units in 1990 to 134 units in 2000. During this same period, single-family detached housing increased 3.9%. All other types of buildings showed a decrease during this period with single-family attached housing decreasing the most—26.2%.

Table 2. Housing Units by Tenure and Number of Units¹⁰

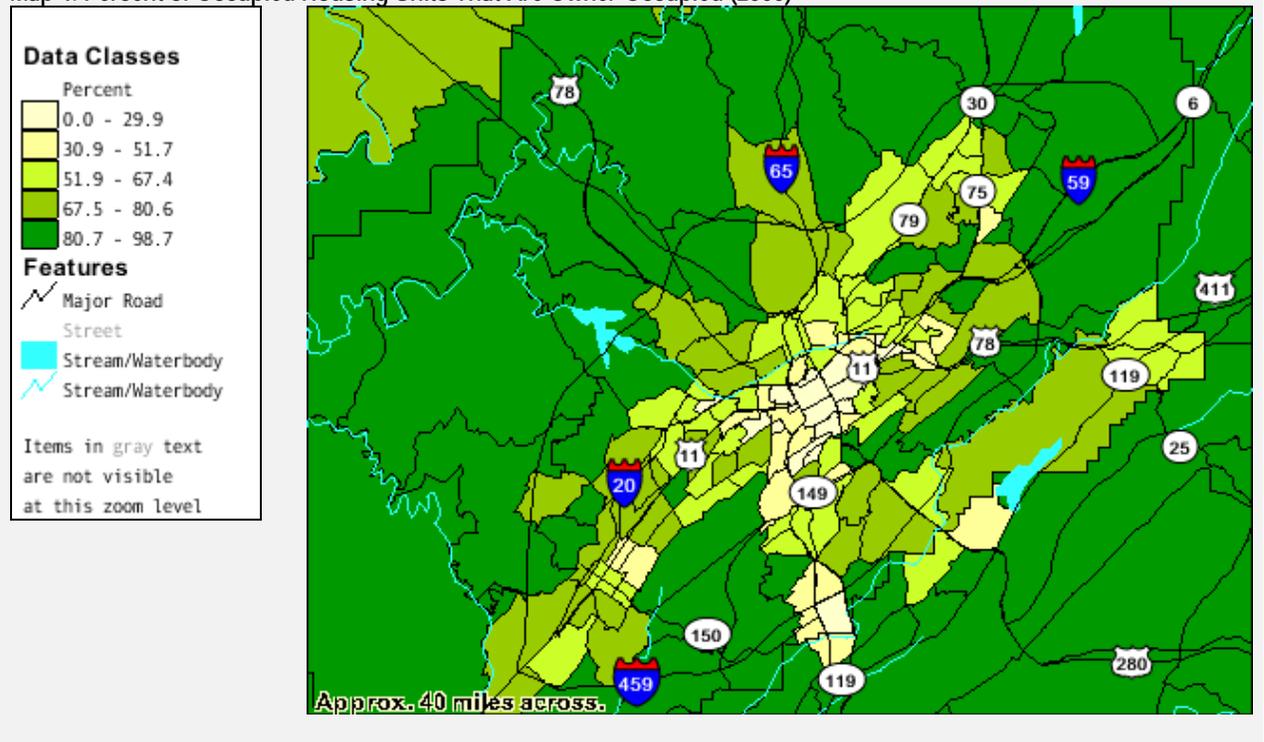
Tenure and Number of Units		1990		2000		Change	
		Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1 Unit (detached)	53,002	94.2%	49,765	94.1%	(3,237)	-6.1%
	1 Unit (attached)	1,194	2.1%	1,048	2.0%	(146)	-12.2%
	2 Units	250	0.4%	126	0.2%	(124)	-49.6%
	3 or 4 Units	205	0.4%	307	0.6%	102	49.8%
	5 or more Units	593	1.1%	1,344	2.5%	751	126.6%
	Mobile Home	352	0.6%	280	0.5%	(72)	-20.5%
	Other	678	1.2%	16	0.0%	(662)	-97.6%
	Total	56,274	100.0%	52,886	100.0%	(3,388)	-6.0%
Renter-Occupied	1 Unit (detached)	12,143	24.7%	12,611	27.4%	468	3.9%
	1 Unit (attached)	2,197	4.5%	1,621	3.5%	(576)	-26.2%
	2 Units	2,419	4.9%	2,160	4.7%	(259)	-10.7%
	3 or 4 Units	4,341	8.8%	4,333	9.4%	(8)	-0.2%
	5 or more Units	27,277	55.5%	25,161	54.6%	(2,116)	-7.8%
	Mobile Home	100	0.2%	134	0.3%	34	34.0%
	Other	665	1.4%	31	0.1%	(634)	-95.3%
	Total	49,142	100.0%	46,051	100.0%	(3,091)	-6.3%

⁹ U.S. Department of Commerce, Bureau of the Census (Census 1990 Summary Tape File 3 and Census 2000 Summary File 3)

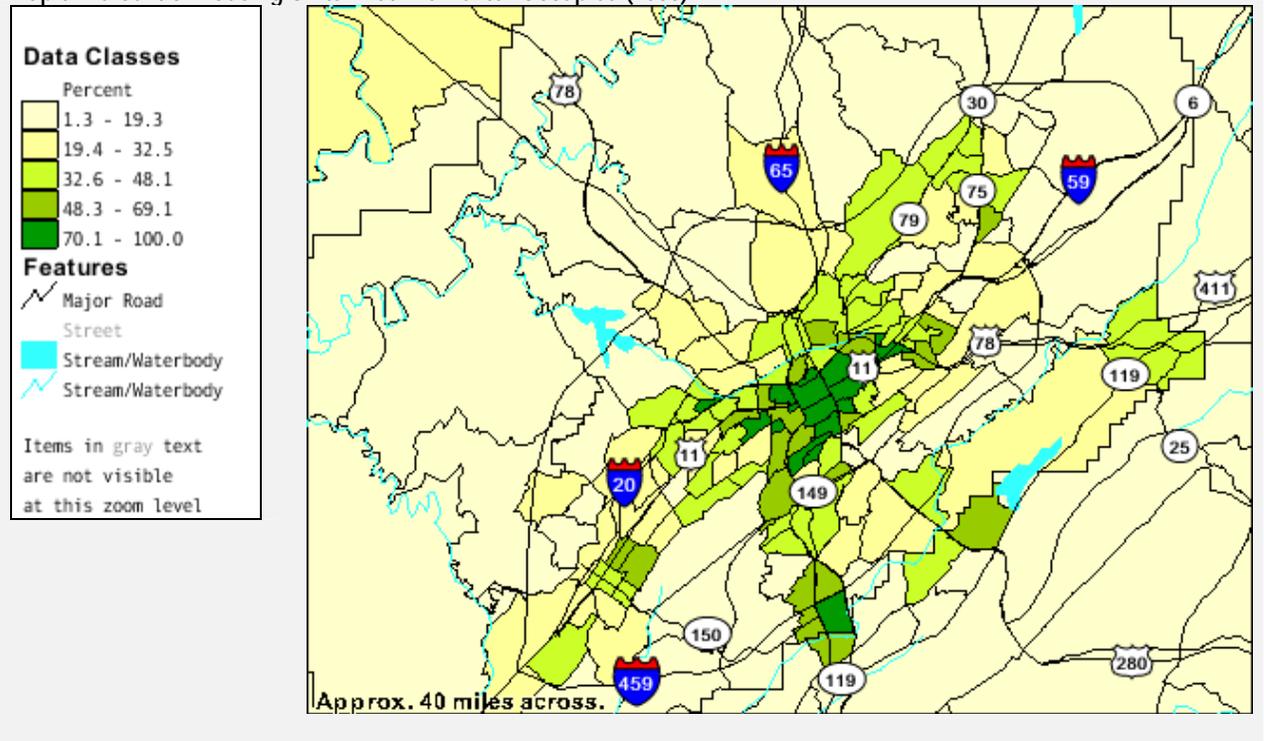
¹⁰ U.S. Department of Commerce, Bureau of the Census (Census 1990 Summary Tape File 3 and Census 2000 Summary File 3)

[Housing Market Analysis]

Map 4. Percent of Occupied Housing Units That Are Owner-Occupied (2000)¹¹



Map 5. Percent of Housing Units That Are Renter-Occupied (2000)¹²



¹¹ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 1)

¹² U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 1)

Age of Housing

Birmingham has an older housing stock. Most of the housing (85.3%) was built between before 1980 and 68.8% was built before 1970. Only 5.4% of Birmingham’s housing was built between 1990 and 2000. The median year that housing was built is 1960.

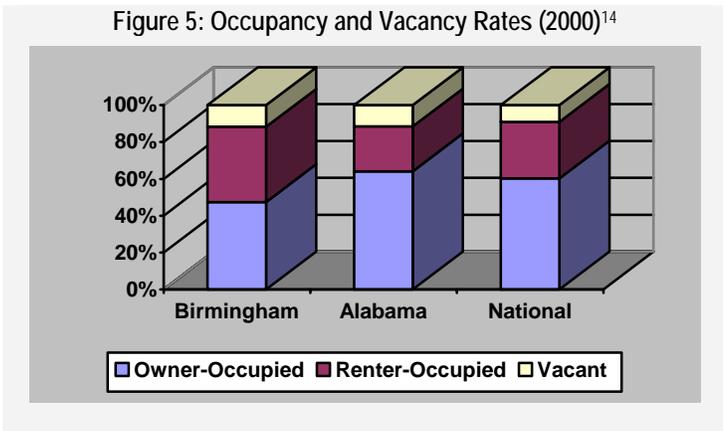
Owner-occupied housing is older than rental housing. Almost one-half (45.5%) of owner-occupied housing was built between 1950 and 1969, with 13,876 of those units built between 1950 and 1959. Only 3.8% of owner-occupied housing was built between 1990 and 2000. The median year that owner-occupied housing was built is 1957.

Year Built	Owner-Occupied		Renter Occupied	
	Units	Percent	Units	Percent
1999 to March 2000	128	0.2%	695	1.5%
1995 to 1998	766	1.4%	1,259	2.7%
1990 to 1994	1,117	2.1%	1,239	2.7%
1980 to 1989	3,890	7.4%	5,601	12.2%
1970 to 1979	6,564	12.4%	10,048	21.8%
1960 to 1969	10,190	19.3%	9,241	20.1%
1950 to 1959	13,876	26.2%	7,574	16.4%
1940 to 1949	7,504	14.2%	4,809	10.4%
1939 or earlier	8,851	16.7%	5,585	12.1%
Total	52,886	100%	46,051	100.0%

In terms of renter-occupied housing, 41.9% was built between 1950 and 1969, with 10,048 of those units built between 1970 and 1979. Between 1990 and 2000, 6.9% of renter-occupied housing was built. The median year that renter-occupied housing was built is 1965.

Occupancy and Vacancy Rates

Between 1990 and 2000, the number of vacant housing units rose 7.3% from 12,254 to 13,145. Rental housing, with a vacancy rate of 11.6%, experiences more un-occupied units than owner-occupied housing, with a vacancy rate of only 2.7%. As shown in Figure 5, Birmingham has a much higher percentage of rental housing than the State or the nation. Almost 41% of Birmingham’s total housing units are renter occupied compared to 24.4% for the state and 30.8% nationally. Birmingham’s overall vacancy rate of 11.7% is also higher than the statewide vacancy rate of 11.5% and the national rate of 9.0% in 2000.



Although, the number of vacant units for rent has fallen from 6,059 in 1990 to 5,987 in 2000 (see Table 4), vacant units for rent still comprise almost one-half (45.5%) of all vacant units. Vacant units for sale account for 11.3% of all vacant units and units rented or sold, but not yet occupied represent another 9.7% of all vacant units.

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

¹⁴ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 1)

[Housing Market Analysis]

Table 4. Vacancy Status by Year¹⁵

Vacancy Status	1990		2000		Change	
	Number	Percent	Number	Percent	Number	Percent
For sale only						
For rent	1,703	13.9%	1,481	11.3%	-222	-13.0%
Rented or sold, not occupied	6,059	49.4%	5,987	45.5%	-72	-1.2%
For seasonal, recreational, or occasional use	1,416	11.6%	1,272	9.7%	-144	-10.2%
	143	1.2%	358	2.7%	215	150.3%
For migratory workers	0	0.0%	0	0.0%	0	0%
Other vacant	2,933	23.9%	4,047	30.8%	1,114	38.0%
Total	12,254	100.0%	13,145	100.0%	891	7.3%

Housing Costs

Owner-Occupied Housing

According to the 2000 census, the median value of owner-occupied housing was \$62,100—up from \$43,900 in 1990. This compares with the state-wide median value of \$85,100 and the national median value of \$119,600.¹⁷

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 12% valued between \$100,000 and \$149,999. Almost 82% of Birmingham's owner-occupied housing has a value below \$100,000. This is a reduction since 1990 when 49,144 units (or 94.3%) of owner-occupied housing was valued below \$100,000. In 1990, 1.8% of owner-occupied housing (963 units) had a value of \$150,000 or more. By

Table 5. Value of Owner-Occupied Housing (2000)¹⁶

Value	1990		2000	
	Number	Percent	Number	Percent
Under \$15,000				
\$15,000 to \$19,999				
\$20,000 to \$29,999				
\$30,000 to \$39,999				
\$40,000 to \$49,999				
\$50,000 to \$59,999				
\$60,000 to \$99,999	2,000	3.8%	686	1.4%
\$100,000 to \$149,999	1,908	3.7%	613	1.2%
\$150,000 to \$199,999	6,589	12.6%	2,919	5.9%
\$200,000 to \$249,999	11,378	21.8%	5,962	12.1%
\$250,000 to \$299,999	9,707	18.6%	6,668	13.5%
\$300,000 to \$399,999	6,247	12.0%	6,713	13.6%
\$400,000 to \$499,999	11,315	21.7%	16,890	34.1%
\$500,000 or More	2,003	3.8%	5,916	12.0%
	510	1.0%	1,641	3.3%
	210	0.4%	458	0.9%
	67	0.1%	303	0.6%
	68	0.1%	288	0.6%
	43	0.1%	165	0.3%
	65	0.1%	254	0.5%

2000, this segment of the housing market increased to 3,109 units (6.3%).

¹⁵ U.S. Department of Commerce, Bureau of the Census (Census 1990 Summary Tape File 1 and Census 2000 Summary File 1)

¹⁶ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

¹⁷ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

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 54.6% of the renter-occupied housing in Birmingham. Of the remaining rental units, 30.9% are single-family units (attached or detached), 14.1% are two- to four-family units; and the remaining units are mobile homes or other types of housing.

Table 6: Units by Rent Amount (2000)¹⁸

Amount of Rent	Contract Rent		Gross Rent	
	Units	Percent	Units	Percent
Under \$100	3,335	7.3%	722	1.6%
\$100 to \$199	5,939	12.9%	3,670	8.0%
\$200 to \$299	8,535	18.6%	5,236	11.4%
\$300 to \$399	10,815	23.6%	7,776	16.9%
\$400 to \$499	8,345	18.2%	9,665	21.1%
\$500 to \$599	3,568	7.8%	7,281	15.9%
\$600 to \$699	1,430	3.1%	4,282	9.3%
\$700 to \$799	842	1.8%	2,217	4.8%
\$800 to \$899	337	0.7%	1,208	2.6%
\$900 to \$999	242	0.5%	781	1.7%
\$1,000 or More	293	0.6%	843	1.8%
No Cash Rent	2,212	4.8%	2,212	4.8%

As shown in Table 6, gross rents (rent plus utility expenses) range between \$200 and \$599 for most of the rental housing (65.3%) in Birmingham. Over 20% of all rental units have gross rents below between \$400 and \$499. The median gross rent for 2000 is \$446.

The fair market rents (FMRs) for the Birmingham MSA have increased on average 2% per year since 2001. The rate of increase has slowed dramatically in recent years; the annual increase between 2001 and 2002 was 3% and by 2004 it dropped to 0.4% percent or less. Table 7 provides the FMRs for the Birmingham MSA by number of bedrooms for the last four years.

Table 7: Fair Market Rents¹⁹

Year	Number of Bedrooms				
	Zero	One	Two	Three	Four
2001	402	454	528	717	794
2002	414	467	543	738	817
2003	424	479	557	756	837
2004	425	481	559	758	840

Housing Affordability

According to *Out of Reach 2003: America's Housing Wage Climbs* published by the National Low Income Housing Coalition, an extremely low-income household in Birmingham (earning \$16,260, 30% of the 2003²⁰ area median income of \$54,200) can afford rent or mortgage of no more than \$407, while the fair market rent for a two-bedroom unit is \$559.²¹

A minimum wage earner (earning \$5.15 per hour) can afford a housing expense payment (rent or mortgage) of no more than \$268; an SSI recipient receiving \$552 a month can afford a housing expense payment of no more than \$166, while the fair market rent for a one-bedroom unit is \$481. In Birmingham, a worker earning the minimum wage (\$5.15 per hour) must work 83 hours

¹⁸ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

¹⁹ U.S. Department of Housing and Urban Development, Policy Development and Research (Data Sets: Fair Market Rents)

²⁰ Based on the 2004 area median income of \$55,200, this gap will have narrowed slightly. An extremely low-income household could afford a monthly housing expense payment of no more than \$414 compared to the \$407 reported in 2003.

²¹ A unit is considered affordable if it costs no more than 30% of the household's income.

[Housing Market Analysis]

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).

Housing Condition

According to 2000 census data, 0.6% of the occupied housing units in Birmingham lack complete plumbing facilities and 0.6% lack complete kitchen facilities.²³ This is comparable to the percentages of units without these facilities statewide and nationally.

Tenure and Geographic Area		Without Complete Plumbing Facilities		Without Complete Kitchen Facilities	
		Units	Percent	Units	Percent
Owner Occupied	Birmingham	236	0.4%	179	0.3%
	Alabama	6,358	0.5%	4,524	0.4%
	National	328,860	0.5%	243,205	0.6%
Renter Occupied	Birmingham	395	0.9%	439	1.0%
	Alabama	4,647	1.0%	5,136	1.1%
	National	342,126	1.0%	472,330	1.3%

However, in Birmingham renters are much more likely to be living in housing without adequate facilities. Sixty-three percent of units with out complete plumbing facilities and 71% of units without complete kitchen facilities are renter-occupied. Furthermore, 234 units without complete plumbing facilities are occupied by households living below the poverty level.²⁴

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 6,000 public housing units and administers over 3,000 Section 8 vouchers.

²² U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

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

²⁴ U.S. Department of Commerce, Bureau of the Census (Census 2000 Summary File 3)

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 6,268 housing units.

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

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. Recipients are limited to low-income families, eligible elderly, handicapped, and/or disabled persons.

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.

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 are homeless, families headed by persons who are mentally ill and/or mentally retarded. The housing authority’s waiting lists are described in the following sections.²⁵

Section 8 Waiting List

As of April 19, 2004, there were 851 families on the waiting list for Section 8 tenant-based assistance. Some key characteristics of the households on the waiting list include:

- Of the 851 households on the waiting list, 204 (24%) 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 95% of the households waiting for tenant-based assistance
- Families with disabilities account for 2% of the households on the waiting list
- Almost all (99%) of the households waiting for tenant-based assistance are African-American and the remainder are White

Table 10: Section 8 Waiting List²⁶

Characteristics		Families
Race/Ethnicity	White	9
	Black	842
	Other	0
Family Income	Extremely Low-Income	204
	Very Low-Income	647
	Low-Income	0

²⁵ Housing Authority of the Birmingham District, *PHA Plans: Five-Year Plan for Fiscal Years 2000-2004 and Annual Plan for Fiscal Year 2004*, (April 19, 2004).

²⁶ Housing Authority of the Birmingham District, *PHA Plans: Five-Year Plan for Fiscal Years 2000-2004 and Annual Plan for Fiscal Year 2004*, (April 19, 2004).

[Housing Market Analysis]

Public Housing Waiting List

According to HABD's current PHA plan, there were 1,124 families on the waiting lists for public housing. Some key characteristics of the households on the waiting lists include the following.

- Of the 1,124 households on the waiting list, 963 (85.6%) are families with children and 27 (2.4%) are families with disabilities
- African-American families comprise 98.5% of the households on the public housing waiting list, with the remaining 1.5% of families being White
- Information on annual income was not available for families on the public housing waiting list

Characteristics		Families
Race/ Ethnicity	White	17
	Black	1,107
	Other	0
Unit Size	1 Bedroom	184
	2 Bedrooms	565
	3 Bedrooms	308
	4 Bedrooms	52
	5 or more Bed- rooms	15

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.

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 Eight Homeownership Program. For first-time homebuyers, HABD provides at least 3% of the purchase price for down-payment assis-

²⁷ Housing Authority of the Birmingham District, *PHA Plans: Five-Year Plan for Fiscal Years 2000-2004 and Annual Plan for Fiscal Year 2004* (April 19, 2004).

tance, 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.

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 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 supportive 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 prepare 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 will be able to live without public assistance.

[Housing Market Analysis]

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.

Strategic Plan

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 PHA Annual Plan for Fiscal Year 2004. The following strategies outlined in HABD's plan serve to address its identified needs:

- Maximize the number of affordable units available to the PHA within its current resources
- Increase the number of affordable housing units
- Target available assistance to families at or below 30 percent of area median income
- Target available assistance to families at or below 50 percent of area median income
- Target available assistance to the elderly
- Target available assistance to families with disabilities
- Conduct activities to affirmatively further fair housing

Condition of Public Housing Units

The HABD, in compliance with HUD requirements, 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.

HABD's Modernization and Development Department is administered under the guidelines of the Comprehensive Grant Program (CGP), Capital Fund Program (CFP) and HOPE VI Programs and has the responsibility of identifying physical needs and addressing them through renovation. The department also has the responsibility for new construction including the HOPE VI and Lease-Purchase Homeownership Programs. Over the last nine years, the department has administered contracts in excess of \$100 million dollars and all of HABD's housing communities have experienced some level of modernization.

The HABD is in its tenth year of a multi-year modernization program that includes substantial rehabilitation to several housing developments. Comprehensive modernization has been completed at five housing communities including Roosevelt City, Tom Brown Village, Smithfield

Court, Southtown and Collegeville Center. Harris Homes is presently undergoing a \$15 million comprehensive modernization.

Most of HABD's 17 housing communities have received some new work items including new doors, screen doors, security window screens, windows and landscaping. Several apartments have been renovated to make them accessible for mobility and visual and/or hearing-impaired persons. Comprehensive modernization provides physical and management improvements needed to meet modernization and energy conservation standards and ensure long-term physical and social viability. Work items for an entire housing development include the following items:

- New entrance doors and windows
- All-wood cabinets
- High performance furnaces and water heaters
- New bathroom fixtures and ceramic tile for floors and bath tub surrounds
- Painting throughout all units to ceilings and walls
- Electrical fixtures and outlets
- Plumbing upgrades
- New roofing for all-buildings
- Renovations to non-dwelling buildings
- Playground equipment with rubble safety surface

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 12 lists Section 8 housing projects in Birmingham that receive project-based assistance.

[Housing Market Analysis]

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.
- **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.
- **Critical Repair Grants Program**—This program provides extremely low-income homeowners (those earning 30% or less of the area median income) with grants up to \$5,000 for eligible critical repairs, which include roof, plumbing, electrical, heating and air conditioning (HVAC), and foundation or structural repairs.

Property	Type	Number of Bedrooms			
		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	•			
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	•			

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.

²⁸ U.S. Department of Housing and Urban Development

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.

[Housing Market Analysis]

- **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.

City of Birmingham Consolidated Plan
SECTION 3 • CITY OF BIRMINGHAM HOUSING NEEDS ASSESSMENT

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SECTION 3 • HOUSING NEEDS ASSESSMENT

3.1 Overall Needs

A large percentage of extremely low-income and very low-income households in Birmingham experience one or more housing problems. 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. Table 1 provides a summary breakdown of the percentage of households

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%

with housing problems by type of housing problem and income level. One-third of all households (at any income level) experience a housing problem and over one-quarter experience a cost burden of 30% or more. Fifteen percent of all households experience a costs 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) in this category. Table 2 provides a detailed breakdown of households with housing problems by housing problem, income level, housing tenure and household composition.

¹ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (2000).

[Housing Needs Assessment]

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
Income of 30% or Less of Median	Total Households	2,907	6,160	1,137	5,511	15,715	3,421	1,798	430	1,405	7,054	22,769
	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%
Income Between 31% and 50% of Median	Total Households	1,375	3,307	782	2,299	7,763	3,025	2,002	620	895	6,542	14,305
	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%
Income Between 51% and 80% of Median	Total Households	578	3,687	823	4,075	9,163	3,313	3,953	1,055	1,550	9,871	19,034
	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%

*One and two person households
†Two to four person households
‡Five or more person households

² Includes households with annual income of 80% of the area median or less.

The following sections will describe characteristics of low-income households experiencing housing problems in Birmingham as shown in Table 2, Table 3 and Table 4. Looking at renter-occupied and owner-occupied housing separately, census data shows important distinctions based on the following income levels:

- **Extremely low-income households** 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** are households earning between 31% and 50% of the area median household 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 \$27,600 or less annually are considered very low-income.
- **Low-income households** are those earning between 51% and 80% of the area median household 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 \$44,160 or less annually are considered low-income.

Renter Households

Over 40% of all renter households experience a housing problem, which represents a 1.2% decrease since 1990. As shown in Table 3, the percentage of renters in every income category that experience housing problems has decreased since 1990. The most dramatic decrease seen is among low-income renters where the percentage 30% or more costs burdened has dropped from 26.7% in 1990 to 18.3% in 2000.

	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.

³ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (2000).

⁴ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (1990 and 2000).

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Extremely Low-Income Renters

Among extremely low-income renters, large related households experience many more housing problems than other groups. Almost 80% of large related households experience one or more housing problems. 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, with individual or unrelated households having the greatest percentage of households (54.4%) paying 50% or more for housing expenses.

Very Low-Income Renters

Among very low-income renters, 59.0% experience any housing problems. Individual and unrelated households experience the greatest number of housing problems in all categories with 68.9% having any 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 any housing problem, with large related households experiencing more housing problems (48.0%) than any other group. Elderly households 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.

Owner Households

Over one-quarter of all owner households experience a housing problem, which represents a 2.0% increase since 1990. As shown in Table 4, the percentage of extremely low-income owners that experience a cost burden over 50% increased since 1990 to 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.

	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.

⁵ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (1990 and 2000).

Extremely Low-Income Owners

Among extremely low-income homeowners, over two-thirds experience any housing problem with large related households experiencing more than any other group (80.0%). For those households experiencing a cost burden of 30% or more, more are small related households (71.5%) and large related households (70.2%). One-half of all extremely low-income households have a 50% or more cost burden, with 61.9% of large related households in this situation.

Very Low-Income Owners

Almost one-half of very low-income households experience some housing problems. 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.

Low-Income Owners

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.

Table 5: Households with Any Housing Problem by Race and Tenure (2000)⁶

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%

3.2 Disproportionate Needs

Information available from the 2000 census has been analyzed to identify the extent to which racial or ethnic groups may have disproportionately greater needs compared to the housing needs of all groups in Birmingham. The U.S. Department of Housing and Urban development considers that a “disproportionately greater need exists when the percentage of persons in a category is at least ten percentage points higher than the percentage of persons in a category as a whole.”

Table 5 illustrates that, among renters, Hispanic households experience a disproportionately higher percentage of housing problems⁷ in Birmingham. Among homeowners, Native Americans and Asians experience a disproportionately higher percentage of housing problems. In looking at all households (renters and owners), Hispanic, Native American and Asian 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

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

⁷ 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.

housing problems, whether renters or 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.

3.3 Supportive Housing for Non-Homeless Persons with Special Needs

In examining supportive housing for persons with special needs, Birmingham has considered the needs of the elderly, persons with disabilities (including mental, physical and developmental), alcohol and substance abusers and persons with HIV/AIDS. A discussion of the housing needs for these sub-populations follows.

Elderly and Frail Elderly Persons

During the period 1990 to 2000, the number of elderly households in Birmingham has decreased from 26,859 to 20,798. 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. Table 6 provides an overview of renter and owner elderly households.

A 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. 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, 63.0% of all elderly owner-occupied households were low-income. By 2000, this percentage increased to 64.5%⁸

Elderly owner-occupied households face a unique set of problems. The cost of maintaining a home rises with age of the house. Homeowner’s insurance rates increase almost annually. Yet elderly incomes generally do not rise when adjusted for inflation. Thus, elderly owner households are continually squeezed financially by the need to maintain the property, the rise in insurance rates, and an overall decline in the owner’s health.

Table 6: Elderly and Elderly Low-Income Households (2000)⁹

	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%

Many elderly persons find it medically beneficial and an emotional comfort to remain in a familiar setting; making decent and affordable housing a major concern for this population. As a result, a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient and immediate access to recreational, medical and social service

⁸ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (1990 and 2000).

⁹ U.S. Department of Housing and Urban Development, Policy Development and Research, Comprehensive Housing Affordability (CHAS) Data Report (2000).

resources. The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, nearness to healthcare, shopping and other services, affordability and ease of upkeep. Various categories of housing for the elderly include the following:

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

Retirement Communities and Independent Living

Retirement communities and independent living include homes, condominiums, apartments, retirement hotels and cooperative housing arrangements that provide age-segregated, independent living units and offer personal care services, social activities and limited nursing supervision. Facilities available in the Birmingham area include:¹⁰

- The Altamont
- Birmingham Building Trade Towers
- Episcopal Place I
- Fairhaven
- Faush Metropolitan Manor
- Golden Care Domiciliary
- Heavenly Place Manor
- Mount Royal Towers
- New Pilgrim Towers
- Pinson Country Manor
- Presbyterian Manor
- Princeton Towers
- Princeton Towers II
- St. Martin's in the Pines

Assisted Living

Assisted living includes senior housing arrangements that provide some personal care and nursing supervision, medication monitoring, social opportunities, meals, and housekeeping. Facilities available in the Birmingham area include:¹¹

- The Altamont
- Alabama Living Center
- Fairhaven
- Galleria Oaks Guest House
- Galleria Woods Retirement Community
- Greenwood Place Retirement Village
- Jackson Home for the Elderly
- Johnson's Domiciliary

¹⁰ Extended Care Information Network (www.extendedcare.com)

¹¹ Extended Care Information Network (www.extendedcare.com)

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- 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

Nursing homes include skilled nursing facilities, convalescent hospitals, intermediate care facilities and rehabilitation centers for seniors requiring 24-hour medical attention. Facilities available in the Birmingham area include the following:¹²

- Beverly Healthcare Center – Birmingham
- Birmingham Baptist Medical Center – Montclair
- Brookwood Medical Center (Tenent HealthSystem)
- ConsultAmerica East Haven
- Estes Nursing Facility – Civic Center
- Estes Nursing Facility – Northway
- Estes Nursing Facility – Oak Knoll
- Estes Nursing Facility – South
- Fairhaven
- Fairhaven North
- Fairview Nursing Home
- Forestdale Healthcare Center
- Galleria Woods Retirement Community
- Hanover Health and Rehabilitation Center
- Jefferson County Home
- Kirkwood by the River
- Lake Villa Assisted Living
- Lakeview Nursing Home
- 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
- South Haven Nursing Home
- St. Martin's in the Pines
- University of Alabama Hospital

¹² Extended Care Information Network (www.extendedcare.com)

Persons with Disabilities

Persons with mental illness, disabilities and substance abuse problems need an array of services. Their housing requires a design that ensures residents maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Options include:

- Living with family or friends with adequate support and/or respite services
- Small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate

Residential placements need to provide the equipment and supplies necessary to assist in successful, long-term housing stability. Admission to state or private hospitals, mental retardation centers, state schools or alcohol and drug abuse treatment centers must not be considered permanent or long-term residential options.

Mentally Ill

Those individuals experiencing severe and persistent mental illness 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 housing needs for this population are similar to other low-income individuals. However, because of this limited income, many of these individuals may live in either unsafe or substandard housing. The citizens need case management, support services and outpatient treatment services to monitor and treat their mental illness.

The Alabama Department of Mental Health and Mental Retardation, Division of Mental Illness provides a comprehensive system of outpatient and residential services for adults with serious mental illness and children with severe emotional disorders. In addition to making services available to individual clients in the least restrictive environment possible, the service delivery system provides continuity of service and support for clients and their families. There are 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 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.¹³

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 and the developmental centers. Developmental centers provide residential services to those people 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 Cen-

¹³ Alabama Department of Mental Health and Mental Retardation (www.mh.state.al.us)

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ter in Wetumpka. Each of these facilities provides comprehensive services—including specialized medical, behavioral and programmatic services—that are developed based on individual need. These centers are certified as intermediate care facilities by complying with applicable Medicaid standards and requirements.¹⁴

Other facilities in the Birmingham area that provide behavioral and/or psychiatric care include the following:¹⁵

- Birmingham Baptist Medical Center – Montclair
- Birmingham Baptist Medical Center – Princeton
- Brookwood Medical Center (Tenet HealthSystem)
- Carraway Methodist Medical Center
- Children’s Hospital
- Hill Crest Behavioral Health Services
- University of Alabama Hospital
- VA Medical Center

Developmentally Disabled

Housing for the disabled must include a variety of options to meet the unique needs of persons with diverse types of disabilities. Services must be provided by area programs or contracted privately, including group home placements, intermediate care facilities, supported living programs, supported employment, sheltered workshops, home ownership and rental subsidy.

The Alabama Association of Mental Retardation and Developmental Disabilities (AAMRDD) is a statewide association of local public agencies responsible for planning, needs assessment and services for individuals with mental retardation. Many of these agencies also serve children with developmental disabilities. Through these agencies, mental health services are provided on a local level, rather than sending individuals away to state hospitals and schools. 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. The 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.¹⁶

The Alabama Council for Developmental Disabilities is made up of 36 member organizations that oversee activities in advocacy, capacity building, and systems change. These initiatives contribute to a coordinated comprehensive system of community services that are directed by people with developmental disabilities and/or their families. This approach results in consumer and family-centered activities that have individualized supports and other forms of assistance that enable individuals with developmental disabilities to exercise self-determination, independ-

¹⁴ Alabama Department of Mental Health and Mental Retardation (www.mh.state.al.us)

¹⁵ Extended Care Information Network (www.extendedcare.com)

¹⁶ Alabama Association of Mental Retardation and Developmental Disabilities (www.almrservices.org)

ence, productivity, integration and inclusion in all facets of community life. Support and assistance in achieving independent living is provided by The Independent Living Center of Birmingham and the Lifelong Coordination Clinic, also located in Birmingham.¹⁷

In addition, the Glenn Ireland II Development Center, a developmental disability home, is located in Jefferson County just north of Birmingham. The center consists of 49 beds and also provides nursing and intermediate care.¹⁸

Alcohol and Substance Abusers

The majority of people that suffer from any form of alcohol or substance abuse maintain jobs and homes at the beginning stages of their problem. However, as the problem progresses, the ability to maintain a well functioning lifestyle diminishes. This problem touches every income and racial group, but is found to be most prevalent among the lowest income groups. Preventive programs incorporated into housing services provided to low-income persons are necessary to address this problem.

The Alabama Department of Mental Health and Mental Retardation, Division of Substance Abuse Services has the responsibility for development, coordination and management of a comprehensive system of treatment and prevention services for alcoholism/drug addiction and abuse. This responsibility encompasses contracting for services with local providers, monitoring service contracts, evaluating and certifying service programs according to departmental standards for substance abuse programs, and developing models for a continuum of treatment and prevention services.¹⁹

Substance abuse treatment facilities in Birmingham that provide treatment and/or residential services include the following:²⁰

- Alcohol and Drug Abuse Treatment Centers
- Aletheia House
- Birmingham Healthcare
- Birmingham Metro Treatment Center
- Bradford Health Services, Birmingham Regional Office
- Department of Veterans Affairs, Medical Center
- 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

¹⁷ Alabama Council for Developmental Disabilities (www.acdd.org)

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

¹⁹ Alabama Department of Mental Health and Mental Retardation (www.mh.state.al.us)

²⁰ U.S. Department of Health and Human Services, Substance Abuse & Mental Health Services Administration, Substance Abuse Treatment Facility Locator (<http://go.vicinity.com/samhsa/>)

Persons with HIV/AIDS

According to the Southern States Manifesto on HIV/AIDS & STD's in the South: A Call to Action!, "as the HIV/AIDS epidemic continues to increase in every southern locality, state governments struggle to find public dollars for disease prevention interventions and care, support and treatment of people living with HIV/AIDS and/or STDs. The epidemic increasingly and disparately includes poor and disenfranchised populations."²¹

The Alabama Department of Public Health has received reports of 2,189 confirmed cases of AIDS and 1,854 reported HIV infections in Jefferson County. Of the 2,189 confirmed cases of AIDS, 90 were reported in 2004. Jefferson County accounts for 28.7% of all reported cases of HIV/AIDS in Alabama. Statewide, African-Americans have a disproportionately higher incidence 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.²²

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

The 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. Birmingham AIDS Outreach has seen an increase in its number of active clients over the past year. Currently, the organization is serving 735 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 Birmingham AIDS outreach includes a food bank, case management, counseling, holiday gift boxes, transportation, medication, medically needed items, support groups, prevention education, HIV testing and youth advisory council.

²¹ 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.

²² Alabama Department of Public Health, Alabama HIV/AIDS Statistics (www.adph.org/aids/)

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.”²³

AIDS Alabama, a nonprofit organization, offers services to persons living with HIV disease and to those concerned about HIV transmission. Through a network of HIV/AIDS service organizations, 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. Housing opportunities available to people with HIV/AIDS includes the following:²⁴

- Emergency Rental Assistance—Emergency financial assistance for people with HIV that are experiencing a temporary problem paying their rent or mortgage to keep individuals in their current housing
- Long Term Rental Assistance—For persons with chronic health issues that have some income, long-term rental assistance pays the difference between 30% of monthly income and rent
- Agape House—18 one-bedroom subsidized apartments for people with HIV
- Agape House II –12 subsidized apartments for individuals and families with HIV
- The Rectory—Residential primary substance abuse treatment facility for homeless people with HIV including communal living with commercial kitchen providing three meals per day and snacks for an average 90-day stay
- Next Step Housing—15 apartments and housing across the Birmingham area providing transitional housing for homeless persons and families who are not yet ready for permanent housing
- Family Places—Provides permanent housing for homeless families
- JASPER House—Continuously staffed facility provides permanent supportive housing and services for HIV positive persons with a dual diagnosis of mental health issues or chemical dependency, including medical adherence and a commercial kitchen providing three meals per day and snacks²⁵

²³ 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.

²⁴ AIDS Alabama, Housing Assistance Programs (www.aidsalabama.org/housing.html)

²⁵ JASPER House is certified by the Alabama Department of Mental Health as an Adult Day Rehabilitation and Residential Group Home.

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- Alabama Rural AIDS Project (ARAP)—Provides 10 three-bedroom homes in rural areas across the state for permanent supportive housing
- Rural Studio Project—Three-bedroom permanent supportive housing in Lee County for clients utilizing intensive case management and other services to gain skills to live independently
- Magnolia Place—Operating assistance is provided for 13 two-bedroom and 1 one-bedroom permanent supportive housing units in Mobile that are managed by Volunteers of America with referrals from Mobile AIDS Support Services

3.4 Lead-Based Paint Hazards

Lead poisoning is one of the worst environmental threats to children in the United States. While anyone exposed to high concentrations of lead can become poisoned, the effects are most pronounced among young children.

All 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. At high levels, lead poisoning can cause convulsions, coma, and even death. Such severe cases of lead poisoning are now extremely rare, but do still occur. 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.

Since the 1970s, restrictions on the use of lead have limited the amount of lead being released into the environment. As a result, national blood lead levels for children under the age of six declined by 75 percent over the 1980s and dropped another 29 percent through the early 1990s. Despite the decline in blood-lead levels over the past decade, recent data show that 900,000 children in the United States still have blood lead levels above 10µg/dL (micrograms of lead per deciliter of whole blood). These levels are unacceptable according to the Centers for Disease Control and Prevention (CDC) which lowered blood lead intervention levels for young children from 25 to 10µg/dL in 1991. Many of these lead-poisoned children live in low-income families and in old homes with heavy concentrations of lead-based paint. 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.

The national goal for blood lead levels among children ages six months to five years is to limit elevations above 15µg/dL to no more than 300,000 per year and to entirely eliminate elevations above 25µg/dL.

Housing with Lead-Based Paint Hazards

National Trends

According to a report published by the U.S. Department of Housing and Urban Development in September 1995, as many as 64 million homes (83 percent of the privately owned housing units built before 1980) have lead-based paint somewhere in the building. Twelve million of these homes are occupied by families with children who are six years old or younger. An estimated 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 average, about three times as much lead-based paint as units built between 1960 and 1979. Table 18 shows the estimated privately-owned occupied housing units built before 1980 with lead-based paint somewhere in the building.²⁶

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%

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.

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 8 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.

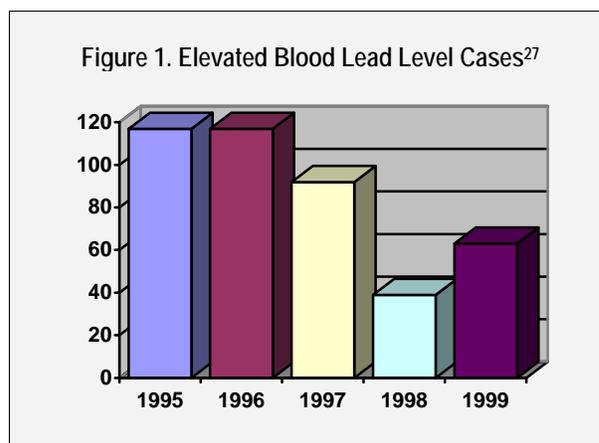
Construction Year	Occupied Housing Units	Housing with Lead-Based Paint	
		Units	Percent
Total	84,242	70,397	84%
1960 to 1979	36,043	27,552	76%
1940 to 1959	33,763	30,904	92%
Before 1940	14,436	12,654	88%

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.

²⁶ 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

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, which 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 1 shows the number of elevated blood lead level cases in Jefferson County between 1995 and 1999.

Children with venous lead levels of $10\mu\text{g}/\text{dL}$ or higher are referred to Childhood Lead Poisoning Prevention for follow-up. At lead levels of 10 to $14\mu\text{g}/\text{dL}$, 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 $14\mu\text{g}/\text{dL}$ 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) analyzers²⁸ 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

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. Some of the regulations that create barriers to the affordability of housing include the following:

- **Elimination of Lead Hazards**—Federal law designed to protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government requires the control or abatement of such hazards, which can add significant costs to housing undergoing rehabilitation and make it less affordable.
- **Demolition Policies**—Houses reported as problem properties (usually because they are vacant) are “red tagged” and slated for demolition if owners do not make repairs in a timely manner.

²⁷ Jefferson County Department of Health, Childhood Lead Poisoning Prevention (www.jcdh.org)

²⁸ NTRON XRF analyzers are portable instruments that determine lead concentrations in milligrams per square centimeter using the principle of x-ray fluorescence.

- Code Enforcement—Birmingham uses the Southern Building Code standards for code enforcement, which can often result in additional costs to meet compliance.
- Zoning Ordinances—Ordinances governing the density, placement and mix of residential, commercial, industrial and other uses can limit land use and make the development of housing more costly.
- Paperwork and Procedures—Excessive paperwork and procedures can be costly, time-consuming and intimidating to nonprofit providers of affordable housing.
- Subdivision Regulations—Subdivision regulations impose costs related to site development, as well as expenses for roads, parking, water, sewer, parks and schools.
- Environmental Regulations—Regulations that control air, noise and water pollution may affect the cost of development.
- Historic Preservation—Requirements that seek to protect significant buildings and neighborhoods by restricting owners' rights to alter materially or destroy historic structures and historic districts can add significant costs to the rehabilitation of buildings for housing.
- Health Standards—Compliance with state health standards as well as federal safety and health standards can increase the cost of housing.
- 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.

Costs 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 positive reasons for the quantity and variety of local land development 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 produce negative side effects. 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 requiring large minimum lot sizes or curtailing the expansion of water and sewer systems. Land constitutes from 8% to 25% 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.
- 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, local governments can demonstrate their ability to reduce development costs and find that more efficient regulatory procedures also cut local governments' administrative costs.

3.6 Impediments to Fair Housing

The Fair Housing Center of Northern Alabama conducted an analysis of impediments to fair housing choice under a contract with the City of Birmingham in order to comply with HUD Regulations 24 CFR. With the input of several city departments and representatives from local organizations, the Fair Housing Center reports that the following six impediments to fair housing exist in Birmingham²⁹.

1. Lack of affordable housing (rental and purchase) for low to moderate income housing seekers
2. Lack of sufficient loan programs available for low to moderate income borrowers
3. Indication of differences in granting of loans to minorities
4. Inadequate housing for elderly with emphasis on persons in the lower income categories
5. Need for improved transportation services
6. Lack of accessible housing units for persons with disabilities

In response to these impediments, the Fair Housing Center recommends the following actions in response to the impediments.

Impediment #1: Lack of Affordable Housing

Fair Housing Center's Recommendations:

1. Encourage the Public Housing Authority to retool current housing stock
2. Launch an aggressive advertising campaign to inform the general public of programs designed to create affordable living quarters for low-to-moderate income housing seekers
3. Better enforcement of current housing codes

Impediment #2: Lack of Sufficient Loans (Private and Public) for low-to-moderate income borrowers

Fair Housing Center's Recommendations:

1. Provide incentives for lending institutions to target low-to-moderate income borrowers
2. Underwrite the Fair Housing Center in promoting complete implementation of the Community Reinvestment Act

Impediment #4: Lack of Affordable Housing for the Elderly

Fair Housing Center's Recommendations:

1. Work with local lending institutions to develop incentive programs for construction of affordable housing designed for the elderly

Impediment #5: Inadequate Public Transportation

Fair Housing Center's Recommendations:

1. Seek state funding for transit authority
2. Seek federal matching funding for transit authority
3. Seek ways of increasing efficiency of current operation system
4. Implement plans for upgrading current service
5. Implement plans for offering new service to better cover a larger area

²⁹ *An Analysis of Impediments to Fair Housing*. City of Birmingham. 2002. p. 3

Impediment #6: Lack of Accessible Housing Units

Fair Housing Center's Recommendations:

1. Work in conjunction with the Public Housing Authority in meeting the need for more accessible housing for the disabled
2. Encourage architects and designers to create accessible housing stock

The analysis of impediments to fair housing described above was published in 2002. A complete copy of the Fair Housing Center report is available from the Department of Community Development.

3.7 Homeless Needs Assessment

Continuum of Care

The City of Birmingham, Alabama cooperates with a Continuum of Care developed by the Metropolitan Birmingham Services for the Homeless (MBSH) with regard to identifying and providing various housing and supportive services to its homeless population. This Continuum of Care provides information and data on 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.

MBSH estimates that in 2004 a total of 3,320 persons were considered homeless in Birmingham. When homeless individuals were asked what were the most important factors that contributed to their being homeless, forty-nine percent (49%) reported substance abuse, twenty-five percent (25%) cited unemployment, twenty-three percent (23%) specified inadequate income, and fifteen percent (15%) reported mental illness.

In Birmingham, with regard to gender, 66% of the homeless are men and 34% are women. Twenty-six percent (26%) of the women had children with them. There is also a gender difference when reporting contributing factors to homelessness. Women 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 some individuals were identified who had achieved a Master's degree from an institution of higher learning.

Homeless Strategies

The City of Birmingham has developed and continues to develop priorities and strategies for addressing the needs of its homeless population (homeless individuals, homeless families with children and the sub-populations. Sub-populations include the severely mentally ill, alcohol or drug addicted, domestic violence victims, homeless youth, and people diagnosed with HIV/AIDS and their families. The City's primary strategies for addressing the homeless populations include the following:

- (1) Emergency Shelter And Services – the City of Birmingham will continue to provide emergency shelter, food, counseling and other supportive services to the chronically homeless, the homeless and the homeless sub-populations. The City of Birmingham

[Housing Needs Assessment]

fully anticipates the continued funding of applications during the coming year for programs specifically designed to benefit these populations.

- (2) Housing And Services For Transition To Permanent Housing And Independent Living – the City of Birmingham will continue to provide housing and services for transition to permanent housing and independent living to the homeless and the homeless sub-populations. The City of Birmingham anticipates that it will also support applications for funding by entities for which it itself is not eligible to apply or for which it elects to have other entities apply.
- (3) Permanent Housing And Services For Those Not Capable Of Achieving Independent Living – the City of Birmingham will continue to provide emergency shelter, food, counseling and supportive services to those not capable of achieving independent living. The City of Birmingham anticipates that it will also support applications for funding by entities for which it itself is not eligible to apply or for which it elects to have other entities apply.
- (4) Permanent Affordable Housing Opportunities For Persons Who Successfully Complete A Transitional Housing Program – the City of Birmingham will continue to provide transitional housing opportunities and related services to those 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 – the City of Birmingham, Alabama will continue to provide assistance to low-income homeowners and renters in order to prevent them from becoming homeless by upgrading and expanding the availability of affordable housing; by outreach and assessment in order to identify needs and make supportive services connections; to offer emergency utility payment assistance; to offer counseling and legal services; to offer job training; to offer credit counseling and other life skills training; and to offer daycare for children of working parents.

Based on the aforementioned primary strategies, 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.

Chronic Homelessness

It is obvious that there is no single cause of homelessness in Birmingham since the cause, nature and full extent of homelessness is both varied and complex. There are 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 is in the process of developing a 10-year plan to end chronic homelessness. It is engaging the services of a consultant to advise the City in cooperation with the Continuum of Care. The plan is expected to contain strategies and actions to meet the needs of this special homeless population.

Discharge Coordination Policy

The City of Birmingham, through its Continuum of Care system, is currently developing a “Discharge Coordination Policy” to include policies, strategies and protocols for the discharge of in-

dividuals from publicly funded institutions. Publicly funded institutions are defined as health care facilities, youth facilities, correctional facilities, mental facilities, and/or foster care. The City is considering having regular 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 intends to develop a policy that will require that housing units along with the required supportive services be readily available to individuals in need before they are discharged from publicly funded institutions. Finally, the City of Birmingham will support non-profit organizations and for-profit developers in their efforts to develop affordable supportive housing units for individuals facing discharge from publicly funded institutions.

Special Needs Populations

There have been four-thousand and forty-three (4,043) cases of HIV/AIDS reported in Birmingham and Jefferson County. The Alabama Department of Public Health does not report cases by cities. Financial support and supportive services are critical to maintaining housing for this population.

The needs of the population are great. More than ninety percent (90%) of respondents reported having less than one-thousand dollars (\$1,000) per month income. Sixty-five percent (65%) of those surveyed stated they are in need of some type of housing. Respondents identified "more housing resources" as a needed priority to improve services offered by agencies. The need for transitional and permanent supportive housing is apparent, and both are ranked as high priorities by the local Continuum of Care.

Given the preceding statistics and needs represented, the City of Birmingham, Alabama will fund the following types of services and programs:

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

The City of Birmingham's goal is to provide approximately one-hundred (100) households in Birmingham with emergency assistance. The average rental or mortgage assistance will be three-hundred fifty dollars (\$350). Each household will not exceed twenty-one (21) weeks assistance during their assistance year.

The City of Birmingham's goal for the long term housing program is to provide twenty-five (25) more households with rental or mortgage assistance during their assistance year. Currently, there are thirteen (13) households on long term assistance. Due to the HUD notice CPD-2-09 of November, 2002, the number of clients eligible for emergency assistance has declined. However, many clients present an emergency situation which is chronic in nature due to permanent disability and low income. These clients are more suited to long-term assistance.

The City of Birmingham will assist grantees in sustaining efficient operations of the campus facilities in Ensley as well as existing scatter-site housing throughout the city for up to one-hundred twenty (120) clients.

The City of Birmingham, through one of its grantees, will continue to offer several types of housing to persons with HIV/AIDS in the City of Birmingham:

[Housing Needs Assessment]

- Transitional – The only transitional housing in the state dedicated to persons with HIV/AIDS is in Birmingham. The program is known as Next Step housing and consists of sixteen (16) scatter-site (one, two, and three- bedroom) units of housing/apartments and one communal living facility named The Rectory.
- Permanent – Agape House and Agape II offer apartment complex living in Birmingham for persons with HIV/AIDS. There are twenty-five (25) one, two, and three-bedroom units in these two complexes. Family Places is a Birmingham-based program of five (5) scatter-site houses (four (4) three-bedroom and one (1) four-bedroom) for families living with HIV/AIDS.
- 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 and Mental Retardation as a Day Rehabilitation Center and to provide adult mental health services.

Community activities are an important part of Agape campus life. Basic living skills, 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 campus residents to attend.

The City of Birmingham proposes to spend HOPWA funds in the following manner for the FY 2005:

Table 9: Proposed HOPWA Expenditures for 2005	
Rental Assistance	\$50,000
Supportive Services	\$148,000
Operating Costs	\$180,000
Rehabilitation/Conversion	\$67,210
Resource Identification	\$17,000
Administration	\$34,790
TOTAL	\$497,000

Table 10: Gaps Analysis for Homeless Needs in Birmingham					
HOMELESS NEEDS	GAPS ANALYSIS TABLE	2005			
	INDIVIDUALS				
Beds/Units	Emergency Shelter	Estimated Need	Current Inventory	GAP	Priority
	Shelter	778	340	438	H
	Transitional Housing	868	221	647	H
	Permanent Supportive Housing	956	550	406	H
	TOTAL	2,602	1,111	1,491	
Support Services	Jobs	782	290	492	H
	Case Management	950	783	167	L
	Substance Abuse	583	280	303	H
	Mental Health	391	117	274	M
	Placement	542	250	292	M
	Skills Training	689	225	464	H
	Other				-
Subpopulations	Chronic Substance Abuse	924	502	422	H
	Mentally Ill	434	73	361	H
	Dually Diagnosed	396	130	266	M
	Veterans	774	194	580	H
	HIV/AIDS	852	210	642	H
	Domestic Violence	300	208	92	L
	Youth	280	178	102	L
	Other (Persons With Disabilities)	180	81	99	L

[Housing Needs Assessment]

Table 11: Gaps Analysis for Homeless Needs in Birmingham - Families					
HOMELESS NEEDS	GAPS ANALYSIS TABLE	2005			
FAMILIES WITH CHILDREN		Estimated Need	Current Inventory	GAP	Priority
Beds/Units	Shelter	322	232	90	L
	Transitional Housing	514	193	321	H
	Permanent Supportive Housing	507	212	295	H
	Total	1,343	637	706	
Support Services	Training	525	149	376	M
	Case Management	1,305	584	721	H
	Child Care	700	102	598	H
	Substance Abuse	434	109	325	M
	Mental Health	377	145	232	L
	Placement	740	264	476	M
	Skills Training	1,118	336	782	H
	Other	-	-	-	-
Sub-populations	Chronic Substance Abuse	419	359	60	L
	Mental Health	164	81	83	L
	Dually Diagnosed	181	93	88	L
	Veterans	289	139	150	L
	HIV/AIDS	513	40	473	H
	Domestic Violence	740	208	532	H
	Other (Persons With Disabilities)	139	58	81	L

City of Birmingham Consolidated Plan
SECTION 4 • CITY OF BIRMINGHAM STRATEGIC PLAN

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SECTION 4 • FIVE-YEAR STRATEGIC PLAN

4.1 Overview

This five-year Strategic Plan for housing and community development is the result of an extensive needs assessment and community outreach process by the City of Birmingham via 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 will outline 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 Department of Community Development for the City of Birmingham. The final section of this strategic plan portion of the Plan will highlight other relevant public policies as required by HUD.

4.2 Priority Analysis and Strategy Development

As a growing 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. Through the 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

[Strategic Plan]

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, Alabama 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.

[Strategic Plan]

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

Table 1. 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.¹

**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.

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

Table 2: Priority Community Development Needs in Birmingham, Alabama (HUD Table 2B)		
Description of CD Needs	Priority Need Level	Estimated Dollars to Address**
PUBLIC FACILITY NEEDS (projects)		
Senior Centers	M	\$435,000
Handicapped Centers		
Homeless Facilities		
Youth Centers	M	628,000
Child Care Centers	L	679,000
Health Facilities	L	496,000
Neighborhood Facilities	H	354,000
Parks and/or Recreation Facilities	H	3,885,000
Parking Facilities	L	569,000
Non-Residential Historic Preservation	L	1,825,000
Other Public Facility Needs	L	1,593,000
INFRASTRUCTURE (projects)		
Water Improvements	L	411,000
Sewer Improvements	L	229,000
Street Improvements	H	5,300,000
Sidewalks	H	500,000
Solid Waste Disposal Improvements	M	1,532,000
Flood Drain Improvements	H	2,580,000
Other Infrastructure Needs	L	182,000
PUBLIC SERVICE NEEDS (people)		
Senior Services	H	275,000
Handicapped Services	H	275,000
Youth Services	H	500,000
Child Care Services	M	300,000
Transportation Services	H	100,000
Substance Abuse Services	M	465,000
Employment Training	H	750,000
Health Services	L	200,000
Lead Hazard Screening		
Crime Awareness	H	200,000
Other Public Service Needs	L	2,500,000
ECONOMIC DEVELOPMENT		
ED Assistance to For-Profits(businesses)	L	730,000
ED Technical Assistance(businesses)	L	1,500,000
Micro-Enterprise Assistance(businesses)	H	1,500,000
Rehab; Publicly- or Privately-Owned	M	2,431,000

[Strategic Plan]

Commercial/Industrial (projects)		
C/I* Infrastructure Development (projects)	L	1,500,000
Other C/I* Improvements(projects)	M	1,500,000
OTHER COMMUNITY DEVELOPMENT NEEDS		
Energy Efficiency Improvements	L	500,000
Lead-based Paint Hazards	H	2,451,000
Code Enforcement	L	112,000
PLANNING		
Planning	H	375,000
OTHER NEEDS NOT LISTED ABOVE		
Asbestos Removal	L	10,000
Fair Housing Counseling	H	275,000
Tenant/Landlord Counseling	H	100,000
Accessibility Needs	H	1,002,000
Residential Historic Needs	L	746,000
Other Economic Development Needs	H	730,000
TOTAL ESTIMATED DOLLARS NEEDED ***:		\$686,345,000
*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 2005 dollars. Those costs adjusted upward are increased by 11%, the rise in the Consumer Price Index from December 1999 to December 2004.		
***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 growing and 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

Strategic planning is the process of looking toward the future, identifying why an organization exists, what it would look like if it achieved its mission and the concrete steps it must take to achieve that vision. Data that tell if you are achieving results on your strategic plan are performance measures. Performance measurement helps translate an organization’s strategy into tangible objectives and performance indicators. There are two types of performance indicators – output and outcome. Output indicators measure activities in the shorter term and include items such as the number of applications received, houses rehabilitated, etc. Outcome indicators are focused on longer term impacts and include items such as an increase in the homeownership rate, reduction in families living in substandard housing etc. It is important to note that output indicators will generally be within the control of the Department of Community Development for the City of Birmingham and its partners. However, outcome indicators will not be completely under the control of the Department of Community Development. This integrated process, known as *Managing for Results*, is based on

- ~ Identifying goals, objectives and strategies as well as relevant measures;
- ~ Determining what resources are necessary to achieve them;
- ~ Analyzing and evaluating performance data; and
- ~ Using that data to drive improvements in an organization.

The following presentation utilizes this performance-centered approach to outline the City-County’s approach to housing and community development in the upcoming five years. All objectives and performance indicators are based on a five-year time frame that ends March 31, 2010.

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
Strategies:	- Provide information to homeowners on short and long-term maintenance

[Strategic Plan]

	<p>needs</p> <ul style="list-style-type: none"> - Provide information to homeowners on rehabilitation loan and grant programs administered by the city - Rehabilitate existing homes for low and moderate income homeowners
Output Indicators:	- 500 homeowner households assisted
Outcome Indicators:	- Reduce the number of homeowners with incomes at or below 80% median income who are living in substandard housing from 23,467 to 22,967
Outcome Indicators Calculation	- Presently there is not an accurate count of the number of substandard houses in the City of Birmingham, Alabama. <i>Table 16 – Low Income Households with Housing Problems</i> was used to establish the baseline of 23,467 (2000 CHAS data). Although housing problems include cost burden in excess of 30%, it is assumed that many of those that are cost burdened also reside in substandard housing. The baseline can be updated to reflect progress once the HUD CHAS data is updated in 2005.
<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
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
Output Indicators:	<ul style="list-style-type: none"> - 250 rehabilitated houses for sale - 250 new homebuyers assisted
Outcome Indicators:	- Reduce the number of vacant and/or distressed houses in city neighborhoods from 4,047 to 3,797
Outcome Indicators Calculation	- Presently, there is not an accurate count of the number of vacant and/or distressed houses in Birmingham, Alabama. <i>Table 4 – Vacancy Status by Year</i> was used to establish a baseline of 4,047 (Census 2000 Summary File). The baseline can be updated to reflect progress once the Census data is updated.
<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
Strategies:	- Facilitate land assembly for renovation and redevelopment

	<ul style="list-style-type: none"> - 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
Output Indicators:	<ul style="list-style-type: none"> - 250 new houses built - 250 new low-income homebuyers
Outcome Indicators:	<ul style="list-style-type: none"> - Reduction in the acreage of developable vacant land
Outcome Indicators Calculation	<ul style="list-style-type: none"> - Return of tax revenues to the city, increase in real estate property values as provided in the Comprehensive Annual Financial Report for the City of Birmingham

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

<i>Priority 2.1 – To provide down-payment assistance loans and/or grants for purchasers at or below 80% of median income</i>	
Objective:	<ul style="list-style-type: none"> - To increase the percentage of homeownership amongst those populations at or below 80% of median income
Strategies:	<ul style="list-style-type: none"> - 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
Output Indicators:	<ul style="list-style-type: none"> - 250 potential low-income homebuyers successfully complete a counseling program - 150 low-income homebuyers purchase a home
Outcome Indicators:	<ul style="list-style-type: none"> - Increase significantly the number of low-income homebuyers in communities throughout Birmingham
Outcome Indicators Calculation	<ul style="list-style-type: none"> - Use the <i>Housing Vacancy and Homeownership Rates Annual Statistics</i> that are provided by the U.S. Census for the 75 largest metropolitan areas in the United States.

[Strategic Plan]

<i>Priority 2.2 – To increase homeownership opportunities for low to very low income individuals and/or families throughout the city</i>	
Objective:	- To expand homeownership opportunities provided through programs offered by the Department of Community Development
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
Output Indicators:	- Add 150 additional units of housing for purchase by low to very low income individuals and/or families
Outcome Indicators:	- Reduce the unmet need for homeownership opportunities by low to very low income populations
Outcome Indicators Calculation	- Use the <i>Housing Vacancy and Homeownership Rates Annual Statistics</i> that are provided by the U.S. Census for the 75 largest metropolitan areas in the United States.
<i>Priority 2.3 – To assist low-income renters to purchase homes and become stakeholders in the various neighborhoods and communities of Birmingham, Alabama</i>	
Objective:	- To rebuild communities by creating homeownership opportunities for rental population of Birmingham, Alabama
Strategies:	- Expand the supply of affordable homebuyer properties - Provide homeownership and home maintenance counseling - Provide downpayment and closing cost assistance
Output Indicators:	- 75 potential new homebuyers
Outcome Indicators:	- Increase the number of low-income renters who become permanent residents of the various communities throughout the city
Outcome Indicators Calculation	- 75 new homeowners - 75 new stakeholders in neighborhoods and communities city wide

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
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
Output Indicators:	<ul style="list-style-type: none"> - 50 inaccessible disabled population households
Outcome Indicators:	<ul style="list-style-type: none"> - Provide essential services to the inaccessible disabled population seeking assistance to increase their mobility
Outcome Indicators Calculation	<ul style="list-style-type: none"> - Collection of information on the increased mobility of the disabled population as reported by the responsible non-profit agency
<i>Priority 3.2 – To provide housing and supportive services for the elderly and people with HIV/AIDS</i>	
Objective:	<ul style="list-style-type: none"> - To reduce the unmet need for permanent housing and associated supportive services
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
Output 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 Indicators:	<ul style="list-style-type: none"> - Reduction in the number of elderly homeowners needing assistance - Reduce the unmet need for rental assistance by individuals with HIV/AIDS and their families
Outcome Indicators Calculation	<ul style="list-style-type: none"> - Collection of information on unmet needs of the elderly and people with aids as reported by the local Continuum of Care

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:	<ul style="list-style-type: none"> - Reduce the unmet need for permanent supportive housing

[Strategic Plan]

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
Output 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 prevent homelessness
Outcome Indicators:	<ul style="list-style-type: none"> - Reduce the unmet need for permanent supportive housing from 550 to 406
Outcome Indicators Calculation	<ul style="list-style-type: none"> - Collection of information on unmet needs of the elderly and people with aids as reported by the local Continuum of Care
<i>Priority 4.2 – To provide emergency shelter housing for homeless individuals and families</i>	
Objective:	<ul style="list-style-type: none"> - To reduced the number of homeless individuals and families living on the street
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
Output 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 Indicators:	<ul style="list-style-type: none"> - Reduce the unmet need for emergency shelter housing from 438 to 340
Outcome Indicators Calculation	<ul style="list-style-type: none"> - This data will be obtained from the local Continuum of Care when an annual Gaps Analysis is prepared

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:	<ul style="list-style-type: none"> - Promote and strengthen the economic base and business climate through the

	creation and retention of livable wage jobs in Birmingham
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 its 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
Output 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 Indicators:	<ul style="list-style-type: none"> - Increase in the number of jobs created and retained - Increase in the availability of economic development opportunities for low, very low and low-moderate income persons
Outcome Indicators Calculation	<ul style="list-style-type: none"> - Collection of data on business licenses issued by the Tax and License Administration of the City of Birmingham and unemployment statistics from the Alabama State Employment Service

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 the initiatives arising from the Mayor's Task Force to End Chronic Homelessness 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 strategies. 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.

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 PHA Annual Plan for Fiscal Year 2004. 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
5. Maximize the number of affordable units available to the Housing Authority within its current resources

[Strategic Plan]

6. Increase the number of affordable housing units
7. Target available assistance to families at or below 30% of area median income
8. Target available assistance to families at or below 50% of area median income
9. Target available assistance to the elderly
10. Target available assistance to families with disabilities
11. Conduct activities to affirmatively further fair housing

HOPE VI Grants

The HOPE VI Program was developed as a result of recommendations by 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.

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 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; 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, in compliance with HUD requirements, 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.

The Housing Authority of the Birmingham District's Modernization and Development Department is administered under the guidelines of the Comprehensive Grant Program (CGP), Capital Fund Program (CFP) and HOPE VI Programs and has the responsibility of identifying physical needs and addressing them through renovation. The department also has the responsibility for new construction including HOPE VI and Lease-Purchase Homeownership Programs. Over the last nine years, the department has administered contracts in excess of \$100 million dollars and all of the Housing Authority of the Birmingham District's housing communities have experienced some level of modernization.

The Housing Authority of the Birmingham District is in its tenth year of a multi-year modernization program that includes substantial rehabilitation to several housing developments. Comprehensive modernization has been completed at five housing communities including Roosevelt City, Tom Brown Village, Smithfield Court, Southtown and Collegeville Center. Harris Homes is presently undergoing a \$15 million comprehensive modernization.

Most of the Housing Authority of the Birmingham District's 17 housing committees have received some new work items including new doors, screen doors, security window screens, windows and landscaping. Several apartments have been renovated to make them accessible for mobility and visual and/or hearing-impaired persons. Comprehensive modernization provides physical and management improvements needed to meet modernization and energy conservation standards and ensure long-term physical and social viability. Work items for an entire housing development include the following items:

- (1) New entrance doors and windows
- (2) All wood cabinets
- (3) High performance furnaces and water heaters
- (4) New bathroom fixtures and ceramic tile for floors and bath tub surrounds
- (5) Painting throughout all units to ceilings and walls
- (6) Electrical fixtures and outlets
- (7) Plumbing upgrades
- (8) New roofing for all buildings

[Strategic Plan]

- (9) Renovations to non-dwelling buildings
- (10) Playground equipment with rubble safety surface

A summary of the scope of work and estimated costs is included in Table . 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 3: Public Housing Capital Improvement Schedule ²						
Development Name	Description of Work	Cost Estimate				
		2005	2006	2007	2008	2009
PHA-Wide	Mgmt. Improvement Soft Costs	\$653,000	1,103,000	1,103,000	1,103,000	1,103,000
	Administration	\$450,000				
	Fees and Costs	\$200,000				
	New Central Office	\$867,003	867,003	867,003		
Scattered Homes	Single Family Houses	\$1,300,000	1,500,000	1,500,000	1,500,000	1,500,000
Elyton Village	Building Renovations	\$4,013,948	4,017,623	3,016,970	2,545,033	2,000,000
Marks Village	Building Renovations				350,000	895,033
North Birmingham Homes	Building Renovations			1,000,000	2,000,000	2,000,000
Bond Fund	Debt Service Payments	\$2,489,393	2,485,718	2,486,371	2,475,311	2,475,311

² Housing Authority of the Birmingham District information

City of Birmingham Consolidated Plan
SECTION 5 • CITY OF BIRMINGHAM ANNUAL ACTION PLAN

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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, 2005 – June 30, 2006) from the U.S. Department of Housing and Urban Development.

Source of Funds	Amount
CDGB	\$7,595,149
HOME	\$2,246,287
HOPWA	\$497,000
ESG	\$293,219
ADDI	\$76,541
Anticipated Program Income	\$2,100,000
Anticipated Float Loan Income	\$3,915,000
Total	\$16,723,196

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, 2005 – June 30, 2006). Detailed descriptions of the projects are included in Appendix G.

Activity		Amount
CDBG	Administration	\$1,916,039
	Planning & Management	\$134,990
	Repayments of Section 108 Loan	\$132,958
	Economic Development/ Interim Float Loan Program/	
	Historic Preservation	\$3,915,000
	Technical Assistance	\$150,000
	Housing Rehabilitation	\$5,351,362
	Activities	
	Public Service Activities	\$1,521,579
	Community Economic Development	\$188,221
Total	\$13,310,149	
HOME	Administration	\$224,628
	Homeowner Rehabilitation	\$322,719
	Rental Rehabilitation	\$322,718
	Homebuyer Activities	\$1,339,279
	CHDO Activities	\$336,943
	ADDI (Downpayment Assistance)	\$76,541
	Total	\$2,622,828
HOPWA	Rental Assistance	\$50,000
	Supportive Services	\$148,000
	Operating Costs	\$180,000
	Rehabilitation	\$67,210
	Resource Identification	\$17,000
	Administration	\$34,790
Total	\$497,000	
ESG	Essential Services	\$32,589
	Maintenance/Operation Expenses	\$227,340
	Prevention Services	\$33,290
	Total	\$293,219

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:

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- 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 payment¹ 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 assistance² will be recaptured by the City of Birmingham through its Department of Community Development and used to assist other eligible homebuyers. If the net proceeds³ of any 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

¹ The mortgage payment includes principal, interest, taxes and insurance.

² The outstanding HOME assistance is the initial amount of HOME funds less any amount forgiven and less any amount of repaid.

³ Net proceeds are defined as the sales price, less customary and reasonable closing costs.

- 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 American Dream Down Payment Initiative Requirements

The City of Birmingham, Alabama through its Department of Community Development will be using American Dream Down Payment Initiative (ADDI) funds to provide down payment assistance to eligible borrowers. Details concerning the general structure of the program are included in the strategic plan.

The City of Birmingham, Alabama through its Department of Community Development administers federal housing and community development funding. As such, the Department of Community Development has the institutional structure and established relationships to provide outreach to residents all over the city and to ensure that its ADDI funds are used to provide down payment assistance for all residents who qualify for the program. Since the ADDI program is administered by the Department of Community Development, it will also be promoted to residents of public housing.

To ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, the Department of Community Development will encourage first-time homebuyers to obtain housing counseling.

5.8 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,

[Annual Action Plan]

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.

5.9 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 or 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.

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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

5.10 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.

City of Birmingham Consolidated Plan
SECTION 6 • CITY OF BIRMINGHAM CERTIFICATIONS

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General Certifications

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing

The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-Displacement and Relocation Plan

It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace

It will continue to provide a drug-free workplace by:

- 1) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition
- 2) Establishing an ongoing drug-free awareness program to inform employees about:
 - a) The dangers of drug abuse in the workplace;
 - b) The grantee's policy of maintaining a drug-free workplace;
 - c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
- 3) Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
- 4) Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will:
 - a) Abide by the terms of the statement; and

[Certifications]

- b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction
- 5) Notifying the agency in writing, within 10 calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant
- 6) Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a federal, state, or local health, law enforcement, or other appropriate agency
- 7) Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying

To the best of the jurisdiction's knowledge and belief:

- 1) No federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal amendment, or modification of any federal contract, grant, loan, or cooperative agreement;
- 2) If any funds other than federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3) It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.

Authority of Jurisdiction

The consolidated plan is authorized under state and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with Plan

The housing activities to be undertaken with CDBG, HOME, ESG and HOPWA funds are consistent with the strategic plan.

Section 3

It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official
Title: _____
Date: _____

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation

It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan

Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan

It is following a current consolidated plan that has been approved by HUD.

Use of Funds

It has complied with the following criteria:

- 1) Maximum Feasible Priority—With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a

[Certifications]

serious and immediate threat to the health or welfare of the community, and other financial resources are not available

- 2) Overall Benefit—The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) shall principally benefit persons of low- and moderate-income in a manner that ensures that at least 70% of the amount is expended for activities that benefit such persons during the designated period
- 3) Special Assessments—It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force

It has adopted and is enforcing:

- 1) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- 2) A policy of enforcing applicable state and local laws against physically barring entrance to or exit from a facility or location which is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws

The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint

Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R.

Compliance with Laws

It will comply with applicable laws.

Signature/Authorized Official
Title: _____
Date: _____

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction’s consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs – it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR SS 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in SS 92.214

Appropriate Financial Assistance – before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance that is necessary to provide affordable housing;

Signature/Authorized Official
Title: _____
Date: _____

ESG Certifications

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion

It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will

[Certifications]

maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services

It will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation

Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services

It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds

It will obtain matching amounts required under §576.71 of this title.

Confidentiality

It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement

To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

Consolidated Plan

It is following a current HUD-approved Consolidated Plan or CHAS.

Signature/Authorized Official
Title: _____
Date: _____

HOPWA Certifications

The HOPWA grantee certifies that:

Activities

Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building

Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Title: _____

Date: _____

Appendix to Certifications

Instructions concerning lobbying and drug-free workplace requirements:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

- 1) By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
- 2) The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the federal government, may take action authorized under the Drug-Free Workplace Act.

[Certifications]

- 3) Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
- 4) Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or state highway department while in operation, state employees in each local unemployment office, performers in concert halls or radio stations).
- 5) If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph 3).
- 6) The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

City of Birmingham
Department of Community Development
710 North 20th Street
Birmingham, Alabama 35203
205-254-2721 (Phone)
205-254-2282 (Fax)

Check if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR Part 24, subpart F.

Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantee's attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15)

"Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the federal or state criminal drug statutes

"Criminal drug statute" means a federal or non-federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance

[Certifications]

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) all "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

SPECIAL ATTACHMENT FOR AGENDA OF May 10, 2005 ITEM NO. _____

Submitted By: The Mayor

Recommended By: Director, Community Development Department and Finance and Budget Committee

A brief Synopsis and explanation of the following:

Resolution: X Ordinance:___ Other:

Note: The attached resolution was adopted by the Birmingham City Council at its regular meeting held on May 10, 2005. Certified copies are on file in the office of the City of Birmingham City Clerk's Office and Community Development Department.

A Resolution authorizing the Mayor to submit to the U.S. Department of Housing and Urban Development on or before May 16, 2005 the City's Final Five Year Consolidated Plan for the period July 1, 2005-June 30, 2010 and the City's Final Action Plan One Year Use Of Funds Submission for the period July 1, 2005-June 30, 2006 in accordance with the Consolidated Formula Allocation Budget authorized herein, and further authorizing the Mayor to enter into necessary agreements under the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), American Dream Downpayment Initiative (ADDI), Housing and Urban Development Emergency Shelter Grant Program (HUD ESG), Housing Opportunities for Persons With AIDS Program (HOPWA), and Urban Development Action Grant (UDAG) Repayment Program to acquire services as authorized herein.

Submitted By: The Mayor

Recommended By: Community Development Department Director and the Finance and Budget Committee

RESOLUTION NO. _____

WHEREAS, the Consolidated Submission for Community Planning and Development Programs; Final Rule, as published in the January 5, 1995 Federal Register, amends 24 CFR Parts 91, 92, 570, 574, 576, and 968 of the Code of Federal Regulations; and,

WHEREAS, said Final Rule amends the U.S. Department of Housing and Urban Development's (HUD'S) existing regulations to completely replace the current regulations for Comprehensive Housing Affordability Strategies (CHAS) with a rule that consolidates into a single consolidated submission the planning and application aspects of HUD'S Community Development block Grant (CDBG), Emergency Shelter Grant (ESG), HOME Investment Partnerships (HOME), American Dream Downpayment Initiative (ADDI) and Housing Opportunities for Persons with AIDS (HOPWA) formula programs with the requirements for the CHAS; and,

WHEREAS, the City is presently following a five (5) year consolidated plan (or Comprehensive Housing Affordability Strategy) developed in accordance with said Final Rule that has been approved by HUD. This document consolidates the planning and submission process for four HUD Community Planning and Development (CPD) formula programs hereinafter referred to by the following acronyms: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), American Dream Downpayment Initiative (ADDI) Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA); and,

WHEREAS, the City has received notice from HUD of its Program Year 2005- July 1, 2005-June 30, 2006 consolidated formula allocation for the CDBG, ESG, HOME, ADDI, and HOPWA programs. The City's consolidated formula allocation, including anticipated program income is as follows: CDBG \$7,595,149; CDBG Anticipated Program Income \$1,800,000; CDBG Anticipated Float Funded Activity Program Income \$3,915,000; HOME \$2,246,287; HOME Anticipated Program Income \$300,000; ADDI \$76,541; ESG \$293,219; and HOPWA \$497,000 totaling \$16,723,196 in anticipated funding; and,

WHEREAS, the City has developed its Final Five Year Consolidated Plan for the period July 1, 2005-June 30, 2010 and the City's Final Action Plan One Year Use of Funds Submission for the period July 1, 2005-June 30, 2006 based on the referenced consolidated formula allocation. However, should the City's actual consolidated formula allocation differ from the consolidated formula allocation referenced herein, the Mayor shall be, and hereby is, authorized to execute any necessary adjustments to the City's Final Action Plan-One Year Use of Funds Budget so as to balance the sources and uses of July 1, 2005-June 30, 2006 consolidated formula allocation funds; and,

WHEREAS, it is recognized that the contract for the referenced consolidated formula allocation funds will impose certain obligations and responsibilities upon the City and will require the Mayor, after approval as authorized herein, to execute the following Certifications and Documents referenced therein:

1) Consolidated Plan Certifications: Will require the City to: a) amend its citizen participation plan to comply with requirements of said final rule; b) comply with citizen participation requirements as prescribed in the certification; c) affirmatively further fair housing and prepare an analysis of impediments and maintain records pertaining to carrying out this certification, d) comply with the anti-discrimination requirements as prescribed in the certification; e) comply with anti-displacement and relocation plan requirements as prescribed in the certification; f) provide a drug-free workplace as prescribed in the certification; g) comply with anti-lobbying requirements prescribed in the certification; h) certify that legal authority exists under State and local law to make grant submissions; and i) comply with the acquisition and relocation requirements of the uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24; j) comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135; and k) comply with other applicable laws.

2) Specific CDBG Certifications: Will require the City to: a) certify it has developed its Housing and Community Development plan one-year projected use of funds so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight; b) certify it has developed a community development plan that identifies community development and housing needs and specifies both short and long-term community development objectives; c) comply with special assessment requirements prescribed in the certification; d) comply with lead-based paint requirements prescribed in the certification; e) comply with excessive force requirements prescribed in the certification.

3) Specific HOME/ADDI Certifications: Will require the City to: a) comply

with appropriate financial assistance requirements as prescribed in the certification; b) comply with the tenant based rental assistance requirements as prescribed if the City intends to provide tenant-based rental assistance.

4) ESG Certifications: Will require the City to: a) comply with matching requirements as prescribed; b) comply with terms of assistance requirements as prescribed; c) comply with non-profit subrecipients requirements as prescribed; d) comply with the use of commercial buildings requirements as prescribed; e) comply with the environmental requirements as prescribed; and,

5) HOPWA Certifications: Will require: a) Activities funded under the program will meet urgent needs that are not being met by available public and private sources; b) Any building or structure assisted under that program shall be operated for the purpose specified in the plan as follows: 1) For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility; 2) For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Birmingham, Alabama that, pending the completion of all federal requirements, the Mayor shall be and hereby is authorized to submit said Final Five Year Consolidated Plan and Final Action Plan-One Year Use of Funds submission to HUD on or before May 16, 2005 in accordance with the Consolidated Formula Allocation Budget as outlined herein and shall be further authorized to execute all HUD required certifications or other forms or documents as may be required.

BE IT FURTHER RESOLVED that the following Consolidated Formula Allocation Budget and Program Description is hereby adopted and that the Mayor shall be, and hereby is, further authorized to enter into necessary CDBG Program, HOME Program, ADDI Program, ESG Program, HOPWA Program, and UDAG Repayment Program agreements, in a format prescribed by HUD as on file in the office of the City Clerk, to acquire services from the non-profit organizations referenced herein up to the dollar amounts indicated in the Consolidated Formula Allocation Budget.

**CONSOLIDATED FORMULA ALLOCATION BUDGET:
July 1, 2005-June 30, 2006**

2005 CDBG Grant: \$7,595,149
Anticipated Program Income: \$1,800,000

Anticipated Float Loan Income: \$3,915,000

TOTAL CDBG: \$13,310,149

1. ADMINISTRATION: \$1,916,039
(570.206)

Provide CDBG support for planning and administration of the City's Consolidated Formula Allocation grants and activities. Supportive funds will be allocated towards general program administration, legal services, planning, environmental reviews, public information, and fair housing. Also provides support for approximately 60% of the costs associated with implementation of the City's Citizen Participation Plan and the provision of services to approximately 99 neighborhood organizations. Proposed funding is as follows to be administered by the City's Community Development Department:

*** Community Development Expenses: \$175,000**

Costs associated with goods and services required for the administration of HUD funded programs.

*** Community Development Housing Expenses: \$50,000**

Costs associated with goods and services required for the administration of CDBG Housing Rehabilitation activities.

*** Community Development Salary Expenses: \$739,256**

Personnel costs associated with the administration of HUD programs.

*** Community Resource Communications: \$157,000**

Costs associated with the publication and provision of information to citizens organizations, neighborhood officers, and the general public relating to Community Development activities. Represents 60% of the total cost. The remaining 40% is budgeted as a public service activity.

*** Community Resource Expenses: \$27,000**

Costs associated with goods and services required for the administration of the Citizen Participation Program. Represents 60% of the total cost. The remaining 40% is budgeted as a public service activity.

*** Community Resource Salary Expenses: \$592,809**

Personnel costs associated with the administration of the Citizen Participation Program. Represents 60% of the total cost. The remaining 40% is budgeted as a public service activity.

*** Indirect Costs: \$174,974**

Costs paid to the City for indirect costs in accordance with the City's HUD approved

cost allocation plan.

2. PLANNING & MANAGEMENT: \$134,990
(570.205 & 206)

Provide CDBG support for planning and administration of the City's Consolidated Formula Allocation grants and activities. Proposed funding is as follows to be administered by the City's Community Development Department:

* Community Development Planning & Management: \$100,000

Planning activities which consist of all costs of data gathering, studies, analysis and preparation of plans.

* Metropolitan Birmingham Services For the Homeless (MBSH): \$34,990

2230 4th Avenue, North
Birmingham, Al 35203

Costs associated with the administration of the City's HUD approved Continuum of Care for homeless persons.

3. REPAYMENTS OF SECTION 108 LOAN PRINCIPAL: \$132,958
(570.705)

Provide CDBG support for Section 108 loan repayments to be administered by the City's Community Development Department.

4. INTERIM FLOAT LOAN PROGRAM- ECONOMIC DEVELOPMENT:
(570.203)/HISTORIC PRESERVATION (570.202(d)): \$3,915,000

Provide CDBG support for Economic Development and Historic Preservation activities to promote and strengthen the economic base and the business climate through the creation and retention of jobs for low and moderate income persons. Applications for assistance are accepted Monday thru Friday at the Office of Operation New Birmingham, 505 20th Street, North, Suite 150; Birmingham, Al 35203. This activity is anticipated to generate float funded program income.

* City Center Float Loan Program: **\$2,000,000**

Location: City Center Master Plan Area; I-65 to the West; Highway 31 to the East; 13th Avenue South to the South; and 12th Avenue North to the North.

* Neighborhood Commercial Revitalization Float Loan Program: **\$1,915,000**

Location: City Wide

5) TECHNICAL ASSISTANCE (570.201(p)):

Provision of technical assistance to public or nonprofit entities to increase the capacity of such entities to carry out eligible neighborhood revitalization or economic development

activities.

Birmingham Beacon Program: **\$150,000**

-Main Street Birmingham, Inc: \$150,000

5601 1st Avenue, North-Suite 102;

P.O. Box 320637;

Birmingham, AL 35212

Total Contract Amount shall be \$225,000 which shall include \$150,000 from CDBG funds and \$75,000 from unspent prior year CDBG funds allocated to the Beacon-Mainstreet Program.

A non-profit corporation established to revitalize community-based commercial areas in nine target districts throughout the city. Agency will work with merchants and with the business community to help organize, promote, market and manage these districts.

6. HOUSING REHABILITATION ACTIVITIES: \$5,351,362
(570.202)

Provides for the rehabilitation of owner-occupied and rental substandard structures on a City wide basis, non-profit organization housing service provider agreements, and associated program operation costs. Also includes loan processing and servicing costs, inspections, and other services related to assisting owners, tenants, contractors, and other entities, participating or seeking to participate in rehabilitation activities authorized under this section. Detailed descriptions of these and other housing related programs are available in the Community Development Department-Housing Division, 710 North 20th Street, Room 700; Birmingham, Al 35203. This activity is anticipated to generate program income and is to be administered by the City's Community Development Department-Housing Division on a city wide basis. Proposed funding is as follows:

A. Program Costs: \$1,215,347

Costs associated with rehabilitation services including the preparation of work specifications, loan/application processing, inspections, and other services related to assisting owners, tenants, contractors, and other entities participating or seeking to participate in rehabilitation activities authorized under 24 CFR 570.202. Includes staff salaries, legal services, mortgage servicing, and other related costs.

B. Single Family Activities: \$3,321,015

1. Housing Rehabilitation: \$1,225,000

-Rehabilitation Loan Program: \$250,000

Provides long term financing up to 30 years for low-moderate income homeowners for the rehabilitation of owner-occupied single family structures, re-construction of single

family houses and long term financing of reconstruction.

- Deferred Payment Loan Program: **\$300,000**

Provides loans to elderly (62 years or older) and disabled low income homeowners up to a maximum of \$15,000.

- Lead Based Paint Hazard Compliance and Matching Funds: **\$550,000**

Funds for lead based paint regulatory compliance. Includes equipment, inspection, risk assessment, project design, interim controls, abatement, testing, training, matching funds and other costs associated with regulatory compliance.

- Buy/Rehabilitate/Sell Program: **\$100,000**

Provides funding for acquisition, rehabilitation, and resale of existing housing stock. Also allows for associated costs incurred in spot renewal and the selection of identified housing for neighborhood revitalization.

- Volunteer Rehabilitation: **\$25,000**

Provides funding for housing rehabilitation through the use of volunteer mobilization and partnership building among various faith-based and business organizations. Funding will provide for the purchase of materials to be used by volunteer groups arranged and managed by House Calls and for administrative expenses.

2. Critical Repair Grant Program: **\$1,914,842**

Provides rebate grants of eligible rehabilitation expenses not to exceed \$5,000 per low to very low income homeowner.

3. Property Acquisition/Demolition: **\$56,173**

Provides for acquisition of real property and related demolition costs associated with housing rehabilitation activities. Includes the clearance, demolition, transfer of and removal of buildings and improvements.

4. Homebuyer Assistance Program: **\$25,000**

Provision of down payment assistance and related closing costs to qualified low and moderate income home buyers for the purchase of single family residential properties.

5. Paint Program: **\$0**

Provision of paint to qualified low and moderate income residents to restore the exterior of homes. Administered jointly by the Housing and Community Resources Divisions of the Community Development Department and consultants. **(See CLEPP)**

6. Relocation: **\$25,000**

Funds to assist low to moderate income families and businesses with relocation expenses mandated by the Uniform Relocation Act.

7. Warranty Program: **\$25,000**

Provision of needed warranty rehabilitation to low and moderate income homeowners

and renters.

8. **Mortgage Redemption Program: \$25,000**

Redemption and/or purchase of first liens on rehabilitated property in which the City holds a mortgaged interest.

9. **Safe & Healthy Home Initiative: \$25,000**

Provide for identification and replacement of unvented/unsafe space heaters and the installation of smoke/fire/carbon monoxide detectors for qualified homeowners/tenants with focus on households containing children exposed to health-hazards in the home environment. Includes partnering with other agencies, non-profits, business and utility groups in an effort to leverage resources available to address need.

C. Multi-Family Activities: \$25,000

-Multi-Family Loan Program: \$25,000

Provides low interest loans for multi-family structures to encourage the rehabilitation of sub-standard or aging housing.

D. Non-Profit Housing Activities: \$790,000

Assistance to non-profit organizations to provide rehabilitation services including the preparation of work specifications, loan/application processing, inspections, and other services related to assisting owners, tenants, contractors, and other entities participating or seeking to participate in rehabilitation activities authorized under 24 CFR 570.202.

-Birmingham Independent Living Center: \$200,000

206 13th Street South
Birmingham, AL 35233

Provides assistance to qualified disable residential tenants and disabled homeowners to enable modifications to be made to their residence. Proposes to modify 86 homes at an average cost of \$1,640. The maximum allowable grant would be \$3,000 per household.

-Outreach, Inc: \$75,000

118 55th Street North
Birmingham, AL 35212

Provide housing rehabilitation and neighborhood revitalization activities city wide, including homeownership opportunities. Provide direct service grants to qualified homeowners and assist homeowners in identification, access, and management of rehabilitation/construction resources. Also provide construction/rehabilitation services and assistance to other agencies and non-profits in targeted areas for revitalization.

-Rising West Princeton Corporation: \$25,000

1708 1st Avenue, West
Birmingham, Al 35208

Provide rehabilitation services & support and provide acquisition and rehabilitation activities in Rising West Princeton.

-Titusville Development Corporation: \$40,000

300 Kappa Avenue South
Birmingham, Al 35205

Provide housing rehabilitation and neighborhood revitalization activities in the Titusville Community. Proposes to provide homeownership opportunities for low income elderly and physically challenged persons.

- Citizens Lead Evaluation & Poison Prevention, Inc. (CLEPP): \$150,000

P.O. Box 130
Wildwood Parkway; Suite 108; Box # 363
Birmingham, Al 35209
Current Physical Location:
1133 Tuscaloosa Avenue
Birmingham, Al 35211

Management of Lead Hazard issues and the City's Paint Program which provides paint to qualified low and moderate income residents to restore the exterior of homes. Administered jointly by the Housing and Community Resources Divisions of the Community Development Department.

- Serve Management Group: \$300,000

5130 Meadow Walk Court
Cumming, Ga 30040

A Faith Based, non-profit organization whose mission is to provide quality project management for organizations seeking to meet local mission needs. The proposal would bring together partnerships with the City of Birmingham, the Birmingham Baptist Association, local churches, and other service organizations. Serve Management Group would receive homes identified by the City for complete or partial rehabilitation. Service Management Group would enlist volunteers to accomplish work needed and be paid in accordance with a negotiated contract amount.

7. PUBLIC SERVICE ACTIVITIES: {570.201(e)} \$1,521,579

Provision of public services (including labor, supplies, and materials) which are directed toward improving the community's public services and facilities, including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, community resources, energy conservation, welfare, emergency and transitional shelter services to homeless persons, crisis intervention services, or recreational needs. To be eligible for CDBG assistance, a public service must be either a new service, or a quantifiable increase in the level of existing

service above that which has been provided by or on behalf of the City in the twelve calendar months before the submission of the City's July 1, 2005-June 30, 2006 Action Plan Statement. **The amount of CDBG funds used for public services may not exceed 15 percent of each grant, plus 15 percent of program income received in prior year.**

i). Community Resource Program Activities (40%): \$426,870

To provide support for approximately 40% of the costs associated with implementation of the City's Citizen Participation Plan and the provision of services to approximately 100 neighborhood organizations.

* Community Resource Communication Expenses (40%): **56,000**

* Community Resource Expenses (40%): **\$20,000**

* Community Resource Salary Expenses (40%): **\$350,870**

Non-Profit Organizations: \$1,094,709

ii). Homeless Shelter Programs: \$475,135

Men

- Aletheia House, Inc.: \$48,560

135 Finley Avenue, West

P.O. Box 1514

Birmingham, Al 35261

Provision of substance abuse treatment, employment readiness training, employment placement assistance, transportation to work, housing, meals, case management and other supportive services for homeless addicted men.

- Cooperative Downtown Ministries, Inc.: \$51,408

1501 3rd Avenue, North

Birmingham, Al 35203

Homeless shelter for men in the Old Firehouse Shelter on 3rd Avenue, North providing food and shelter. The noontime soup kitchen will serve men, women, and children daily.

Women

-First Light, Inc.: \$40,000

2230 Fourth Avenue, North

Birmingham, Al 35203

To provide shelter and services to Birmingham's homeless women and children with an emphasis on serving the mentally ill.

-Pathways/Transitional Shelters: \$37,480

409 Richard Arrington, Jr. Blvd, North

Birmingham, Al 35203

To provide transitional shelter and supportive services to homeless women and children.

Pathways/Downtown Path Center: \$78,119

409 Richard Arrington, Jr. Blvd, North
Birmingham, Al 35203

To provide shelter and supportive services to homeless women and children.

-Young Women's Christian Association (YWCA) Homeless Daycare: \$50,992

309 North 23rd Street
Birmingham, Al 35203

To provide shelter and supportive services to homeless women and children. To include emergency shelter for homeless victims of domestic violence and their children. Also provides transitional housing for women and children from emergency shelters. Provides childcare for homeless families in area shelters and provides transportation and permanent housing assistance for homeless YW residents.

**-Young Women's Christian Association (YWCA) Homeless Daycare
Transportation; \$15,000**

309 North 23rd Street
Birmingham, Al 35203

To provide transportation for homeless children residing in local shelters to day care services at the YWCA.

Families/Other:

-Interfaith Hospitality House: \$45,220

5704 1st Avenue, North
Birmingham, Al 35212

Provision of transitional housing for homeless families including food, clothing, life skills training, case management, counseling, day care, school placement, and after school child care.

Supportive Services:

-Birmingham Health Care for the Homeless: \$22,586

712 25th Street, North
P.O. Box 11523
Birmingham, Al 35202-1523

Agency currently provides respite care for the homeless including outreach, medical care, case management, and counseling.

-Bridge Ministries, Inc.: \$36,670

1016 19th Street, South
Birmingham, Al 35205

Provision of medications, medical supplies, dental, medical, or vision clinic fees for the homeless. Also provides temporary day care, lodging, and other services.

-New Pilgrim Bread of Life Ministries: \$24,550

708 Goldwire Place SW
Birmingham, Al 35211

Agency to provide food to the homeless and low-income persons.

-Urban Ministry, Inc.: \$24,550

1229 Cotton Avenue, SW
Birmingham, Al 35211

Provision of assistance to eligible clients through its community kitchen, children enrichment and tutoring program and emergency care program, and summer program for children.

iii) Employment & Housing Assistance: \$303,833

-Birmingham Urban League, Inc.: \$53,593

1229 3rd Avenue, North
Birmingham, Al 35203

Provision of housing counseling services to assist individuals and families in obtaining, maintaining, and retaining, decent, safe and affordable housing.

-Childcare Resources, Inc.: \$78,200

1904 1st Ave, North
Birmingham, Al 35203-4006

Provision of supplemental child care financial assistance to low/moderate income working families.

-Consumer Credit Counseling Service of Central Alabama-Gateway: \$11,040

1401 20th Street, South
Birmingham, Al 35205

Provision of consumer credit counseling services to 100 eligible clients referred by the

Birmingham Center for Affordable Housing.

-Fair Housing Center of Northern Alabama: \$27,600

1728 3rd Avenue, North Suite-400C
Birmingham, Al 35203

Provision of fair housing educational outreach programs to citizens of the Birmingham area through class room presentations, seminars, community meetings, media exposure and training, a statutorily mandated activity under the CDBG Program.

-Jefferson State Community College: \$32,200

2601 Carson Road
Birmingham, Al 35215

Provision New Options Program to assist adults, primarily single parents, obtain educational and job skills.

-Neighborhood Housing Services of Birmingham: \$101,200

601 19th Street North; Suite 103
Birmingham, Al 35203

Through this agency, local financial institutions, corporations and others will have an opportunity as sponsors to form partnerships with the communities served in revitalizing those areas. Activities include new construction, owner-occupied rehabilitation, and refinance-rehabilitation for owner-occupants, credit counseling, first-time home ownership classes and down payment assistance.

Other Public Services:

iv) Children/Youth Development/Senior Citizens: \$158,801

- Girl Scouts of the Cahaba Council \$13,551

105 Heatherbrooke Park Drive
Birmingham, Al 35242-8008

Agency currently provides Girl Scouting in the school day program in partnership with the Birmingham Public School system to serve low/moderate income girls.

-Center for Urban Missions, Inc.: \$36,137

2030 1st Avenue, North
P.O. Box 2482
Birmingham, Al 35201

Continue its programs addressing the problems of illiteracy, disconnected families, unemployment and apathy through after school education programs for youth.

-Futures, Inc. \$25,760
1912 Avenue G, Suite A
Birmingham, Al 35211

Provision of an employment readiness program for high-risk and homeless youth, ages 16-23.

-Ministerial Brotherhood Ministries, Inc.: \$23,000
1629 32nd Avenue, North
Birmingham, Al 35207

Provision of educational assistance to low-mod income youth through the Community Training Institute outreach component.

-Positive Maturity, Inc.-East Lake: \$18,068
3600 8th Avenue, South; Suite 200
Birmingham, Al 35222

Provision of services to seniors at the Shepherd Center East facility, 118 84th Street North including meals on wheels, recreation, health screens, and lectures.

-Positive Maturity, Inc-Ensley: \$19,285
3600 8th Avenue, South; Suite 200
Birmingham, Al 35222

Provision of services to seniors at the Western Area Adult Day Care Center, 321 19th Street, Ensley.

-Rose Garden Adult Day Services, Inc.: \$23,000
4900 1st Avenue, North
Birmingham, Al 35222

Provision of adult day services for functionally impaired adults (elderly and disabled).

v) Special Needs: \$156,940

- Children=s Village, Inc.: \$22,080
2001 18th Street, SW
Birmingham, Al 35211

Provision of a home for youth designed to offer age appropriate learning activities to promote academic achievement, social skills, creative expression, and development.

-Imani New Life Recovery Program, Inc.: \$37,671

631 3rd Street, SW
Birmingham, Al 35211

Provision of outpatient substance abuse recovery program for males and females ages 18-65.

-Mental Health Association of Central Alabama, Inc.: \$27,600

3600 8th Avenue, South; Suite 501
Birmingham, Al 35222

Provision of job readiness training and job placement program focusing on improving the socialization and employability skills of its clients.

-North Birmingham Community Assistance Program, Inc.: \$18,068

3417 34th Terrace, North
Birmingham, Al 35207

Provision of an emergency food assistance program for eligible families.

-Prescott House: \$28,032

1730 14TH Avenue, South
P.O. Box 55892
Birmingham, Al 35255

To continue the provision of crisis intervention counseling, extend assessment counseling, referrals and interviewing services for child victims of sexual/physical abuse or who are witness to violent acts with assistance from child protection professionals and law enforcement agencies in preparation of case development and criminal prosecution and accompaniment for all court appearances.

-United Cerebral Palsy of Greater Birmingham, Inc.: \$23,489

2430 11th Avenue, North
Birmingham, Al 35234

Provision of comprehensive training to assist clients to live independently in the community.

**8) COMMUNITY ECONOMIC DEVELOPMENT: \$188,221
(570.204)**

Fourth Avenue Historical Business District Revitalization. Proposed funding is as follows to be administered by the City=s Community Development Department:

-Urban Impact: \$188,221

1701 4th Avenue North
Birmingham, Al 35203

To continue ongoing commercial development efforts initiated in the Historic Fourth Avenue Business District through technical assistance to established business and those wishing to locate within the area. Agency also promotes and assists in increasing tourism through the coordination of public information and other activities in conjunction with the Civil rights Institute, Kelly Ingram Park, Alabama Jazz Hall of Fame and other area attractions. In selecting businesses to assist under this authority, the City or its designee shall minimize, to the extent practicable, displacement of existing businesses and jobs in neighborhoods.

II. HOME INVESTMENT PARTNERSHIP PROGRAM (HOME):

2005 HOME Grant: \$2,246,287
Anticipated Program Income: \$ 300,000

TOTAL HOME \$2,546,287

The following is a summary of the activities the City shall undertake. Program to be administered by the Community Development Department-Housing Division:

1) HOME Program Administration: \$224,628

Provision of HOME Administrative costs. The City may allocate up to 10% of the total HOME allocation. Costs include general management, monitoring, and evaluation, staff and overhead related to carrying out of the project, including relocation services, the provision of information to residents and citizen groups, fair housing activities, and indirect costs, consultation and publication costs associated with the submission of the Consolidated Plan.

2) HOME Program CHDO Activities: \$336,943

Community Housing Development Organizations (CHDOS) are a specific type of non-profit organization, that provide decent and affordable housing to low-and very low income persons.

Fifteen percent (15%) of the City's HOME program funds have been allocated for CHDO activities.

3) HOME Program Homebuyer Activities: \$1,339,279

Provision of HOME funds for the acquisition, new construction, and acquisition/rehabilitation of homes for low and moderate income home buyers.

4) HOME Program Rental Rehabilitation Activities: \$322,718

Provision of HOME funds for the acquisition/rehabilitation, rehabilitation, and new construction of substandard or aging multi-family housing units that are suitable for rehabilitation.

5) HOME Program Homeowner Rehabilitation Activities: \$322,719

Provision of assistance to low and moderate income homeowners for home rehabilitation.

II-1. AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI): \$76,541

The American Dream Down payment Initiative shall be administered under HUD=s HOME Investment Partnerships Program (HOME). These funds shall be utilized as follows:

1). Down payment Assistance: **\$76,541**

Benefit low-income families who are first-time home buyers with down payment and closing cost assistance of up to 6 percent of the purchase price of a single family housing unit or \$10,000.00; whichever is greater.

III. EMERGENCY SHELTER GRANT PROGRAM (ESG): \$293,219

The following is a summary of the activities the City shall undertake.

1. Essential Services Including

Service Related To Health,

Drug Abuse, Education (30% Maximum): \$32,589

-Family Connection: \$25,445

1323 7th Avenue, North

Birmingham, Al 35203

Provision of the Hope Mobile which disseminates essential living items such as food, clothing, blankets, jackets, and personal hygiene to homeless youth living on the streets of Birmingham.

-Urban Ministry, Inc.: \$7,144

1229 Cotton Avenue, SW

Birmingham, Al 35211

Provision of food, shelter, and medicine to homeless persons through its Community Kitchen and Emergency Care programs.

2. Maintenance/Operation Expenses: \$227,340

(No Salary Expenses are included.)

-Pathways/Downtown Path Center: \$26,400

409 Richard Arrington, Jr. Blvd., North
Birmingham, Al 35203

Provision of housing for homeless individuals as a part of their transitional shelter program. Also provides support services for homeless women at their day shelter such as counseling, job readiness skills, and life management skills.

-Pathways/Transitional Shelters: \$37,020

409 Richard Arrington, Jr. Blvd., North
Birmingham, Al 35203

Provision of expanded shelter and supportive services for homeless women and children.

-Cooperative Downtown Ministries, Inc: \$35,960

1501 3rd Avenue, North
Birmingham, Al 35203

Provision of a homeless shelter for men in the Old Firehouse Shelter on 3rd Avenue North.

-Family Connection: \$48,630

1323 7th Avenue, North
Birmingham, Al 35203

Provision of the Hope Mobile which disseminates essential living items such as food, clothing, blankets, jackets, and personal hygiene to homeless youth living on the streets of Birmingham.

-First Light, Inc.: \$19,491

2230 Fourth Avenue, North
Birmingham, Al 35203

Provision of an emergency shelter for homeless women and children.

-Interfaith Hospitality House: \$27,767

5704 1st Avenue, North
Birmingham, Al 35212

Provision of transitional housing for homeless families including food, clothing, life skills training, case management, counseling, day care, school placement, and after school child care.

-Young Women's Christian Association (YWCA): \$32,072

309 North 23rd Street
Birmingham, Al 35203

Provision of housing for homeless women and children.

**3. Homeless Prevention Activities: \$33,290
(30% Maximum)**

- Bridge Ministries: \$26,660

1016 19th Street South
Birmingham, Al 35205

Provision of homeless prevention activities to assist families that have received eviction notices or notices of termination of utility services.

-Urban Ministries, Inc.: \$ 6,630

1229 Cotton Avenue SW
Birmingham, Al 35211

Provision of homeless prevention activities to assist families that have received eviction notices or notices of termination of utility services.

**IV. HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA):
\$497,000.**

The following is a summary of the activities the City shall undertake utilizing HOPWA allocations. Program to be administered by the Community Development Department and AIDS Alabama, Inc.

1. AIDS Alabama, Inc. \$497,000

3521 7th Avenue, South, Birmingham, Al

- * Rental Assistance: \$50,000
- * Supportive Services: \$148,000
- * Operating Costs: \$180,000
- * Rehabilitation: \$67,210
- * Resource Identification: \$17,000
- * Administration: \$34,790

**V. URBAN DEVELOPMENT ACTION GRANT (UDAG) REPAYMENT FUND:
\$180,000**

Birmingham Center for Affordable Housing, Inc.: \$180,000 (UDAG Repayment Fund)

4117 2nd Avenue, South
Birmingham, Al 35234

To continue funding for the ongoing operations of the Birmingham Center for Affordable Housing to provide a one stop shop for persons interested in homeownership opportunities in Birmingham, Alabama. Services include housing counseling, down-payment assistance, information regarding mortgage lenders, and education regarding predatory lending. Activities to be funded from Urban Development Action Grant (UDAG) Repayment Funds; Fund 93.

BE IT FURTHER RESOLVED, that the Mayor shall be, and hereby is, further authorized to execute and submit to HUD any required grantee certifications, HUD standard form 424, grant agreements, analysis of impediments to fair housing studies, amended section 3 compliance strategies, amended consolidated plan narrative or statistical information, letters of consolidated plan consistency, or other such documents as may be required by HUD to comply with applicable regulatory requirements for receipt of said Consolidated Formula allocation funding and to act as the authorized correspondent of the City.

File name: 05apresolution

Judy Ray-Birmingham Independent Living Center
Janice Roberts-Jefferson State Community College
Cecil Jones-Positive Maturity
Ruth Crosby-First Light, Inc.
Patricia Todd-AIDS Alabama
Nyeshia Carter Johnson-AIDS Alabama
Shirley Chavez-City of Birmingham (CDD)
Connie Hill-Pathways
Marti Holmes-Interfaith Hospitality House for Families
Foster McClain-Community Development
Leona Payne-Jones Valley NA
R. Harris-City of Birmingham
J. Daniels-North Birmingham
Lila Hackett-Fair Housing Center
Doug Horst-Consumer Credit Counseling Center
Alice Jones-Community Development, City of Birmingham
Leroy Williams-President, ALFCDC
Chris Retan-Alethein House
Mark LaGory-UAB
Erskine Brown, Jr.-TDC
Sherrill Hampton-NHSB
Don....-CDD
Elaine S. Jackson-Birmingham Urban League
Valerie Abbott-City Council
Martha Espy-City Council
Linda M. Parris-CDD-City of Birmingham
Dan Kessler-Birmingham ILC
Jacquelyn Hardy-CDD
Betsy Bock-Neighborhood Empowerment and Resources
Carol Wadsworth- Community Dev. Dept.
Ken Knox-Community Dev. Dept.
Renee Jones-Reconnection to Life
Hannah Nolfson-
Tom Tiffin- City of Birmingham
Dorothea Tiller-City of Birmingham
David...-
Michelle Farly-MBSH
Bernard Minter-Citizens Achieving Homeownership
Rachel Cabariss-First Light
Lewis Burks-
Miriam Witherspoon-
Gus Davis-
Charlotte Ann Duckett-
Helen Rivas-Greater Birmingham Ministries
Sam Wiggins-Sand Ridge Neighborhood
Maryann...-Woodlam Housing

***Primary Needs Assessment Survey
City of Birmingham, Alabama Consolidated Plan***

Providing Decent, Affordable Housing	High Need	Medium Need	Low Need
1. Repairing single-family homes owned by households with low or moderate incomes.	29	8	2
2. Repairing apartments rented by households with low or moderate incomes.	13	14	12
3. Building new rental apartments for households with low or moderate incomes.	15	17	8
4. Building new single-family homes for first-time homebuyers with low or moderate incomes.	21	14	4
5. Making low-interest loans for first-time homebuyers with low or moderate incomes.	28	9	3

Helping Homeless People	High Need	Medium Need	Low Need
1. Providing Housing for people that are homeless.	28	11	2
2. Providing services (such as basic health, mental health, substance abuse, and economic stability) for people that are homeless.	26	14	1

Helping People With Special Needs	High Need	Medium Need	Low Need
1. Providing Housing for people with special needs, like the elderly, public housing residents or people with disabilities, alcohol or drug addiction, or HIV/AIDS.	26	12	2

Providing Public Facilities

	High Need	Medium Need	Low Need
1. Providing water and sewer services to families living in the area.	7	16	14
2. Providing water and sewer to businesses in the area.	3	13	21
3. Building or improving street, sidewalks and drainage in the area.	17	17	5

Providing Public Services

	High Need	Medium Need	Low Need
1. Building recreational centers for children, youth and families.	9	16	14
2. Providing services for people with special needs, like the elderly, public housing residents or people with disabilities, alcohol or drug addiction or HIV/AIDS	21	15	2
3. Providing services for children, youth and families.	17	13	9

Encouraging Economic Development

	High Need	Medium Need	Low Need
1. Making low-interest business development loans to people with low or moderate incomes.	18	14	7
2. Financing projects that increase jobs in area.	28	11	1
3. Providing financing for job training programs.	21	10	8