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**ONE-YEAR ACTION PLAN FY09**

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**I. Summary of the One-Year Action Plan Development Process**

The Community Development Department, at the direction of the mayor, prepared the City's One-Year Action Plan for FY09. All public hearings were advertised in the *Huntsville Times*.

Based on input received from residents, agencies and other City departments, the Community Development staff, in consultation with its Community Development Citizen Advisory Council, developed a budget to recommend to the Huntsville City Council for approval. Criteria for the selection of proposed projects were:

1. Priorities and objectives of the Community Development Block Grant and HOME programs as established by the City of Huntsville and the Department of Housing and Urban Development (HUD).
2. Resources available to Community Development
3. Department capacity to implement the proposed activities, and
4. Priority needs identified as stated in the *Five-Year Consolidated Plan* (as amended).

The general focus of Huntsville's FY09 strategy is to continue existing programs that were identified in the Five-Year Consolidated Plan. To view the Five-Year Consolidated Plan, go the City's web site [www.hsvcity.com/comdev](http://www.hsvcity.com/comdev) or call (256) 427-5400.

**Citizen Participation****1. The Citizen Participation Plan outlines the jurisdiction's strategy to solicit public participation in the planning and implementation of the Consolidated Plan.**

The Consolidated Plan aggregates into a single submission, the planning and application aspects of HUD's Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) formula programs. The regulation also consolidates the reporting requirements for these programs, replacing the separate reports for each program with one performance report. The City does not receive a direct allocation of Emergency Shelter Grant (ESG) funds or Housing Assistance for Persons with AIDS (HOPWA) funds. The City does, however, apply to the state through the Alabama Department of Economic and Community Affairs (ADECA), for a portion of its ESG grant each year.

The City of Huntsville's Citizen Participation Plan as applicable to the Consolidated Plan was made available for public review and comment at the Huntsville Public Library, the Huntsville Housing Authority, the Richard Showers, Jr. Center and the Community Development Office from March 21, 2005 to April 21, 2005. It is available for review on the City's website [www.hsvcity.com/comdev](http://www.hsvcity.com/comdev).

The City encourages citizen participation with particular emphasis on participation by the very low, and extremely low-income residents where community development, housing and homeless service funds are spent. To that end, the City established the Community Development Citizen Advisory Council by City Ordinance No. 03-571. The Advisory Council meets regularly during the planning cycle to review past, current and future funding, and provide input to the City regarding community development activities. The North Alabama Coalition for the Homeless (NACH) meets at the Salvation Army on the second Friday of each month at 10:00 a.m. and acts as the advisory group for issues affecting the homeless population of the city.

The Advisory Council consults with the City and recommends how Community Development Block Grant and HOME funds should be spent by the City of Huntsville. In addition, the Advisory Council assists the Community Development staff in establishing funding priorities, selecting projects for funding, and reviewing the previous fiscal year performance. Advisory Council members are appointed by the City Council, with least nine of the 13 members residing in low and moderate-income areas as defined by HUD. The remaining four members are appointed "at-large" and represent the city at large.

The Advisory Council meets monthly, from September to May, during the Community Development planning cycle. The meetings are open to all residents, and public participation is encouraged. The purpose and composition of the Advisory Council are further defined by its By-Laws, which are available upon request from the Community Development Department. Citizen participation will be further encouraged through Public Hearing meetings, held annually in selected target neighborhoods.

The goals of NACH are to recommend actions on homeless activities, formulate strategies for alleviating homelessness, review and select funding requests for HUD Homeless Grants and other related funds, and review program performance. The coalition meets monthly, and is composed of community advocates and agencies, which provide shelter and/or services to the homeless and indigent population, community representatives and homeless or formally homeless persons. Current coalition membership is open to any person or agency with a concern for homeless services. Specific goals and the composition of the commission are further defined in its by-laws, which are available by request from the NACH.

### **Public Comments**

The majority of the written comments outlined sustainability issues. The comments referred strongly to such needs as weatherization, housing/neighborhood rehabilitation, neighborhood signage, downpayment assistance, code enforcement; modernized neighborhood centers and youth enrichment programs.

Listed below is a compilation of the comments:

- Excessive and severe cost burden and physical inadequacy as it relates to housing.
- Housing Availability. The residents find it extremely difficult to find affordable housing for less than 30% of their annual income.

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- Residents spend a higher percent of their annual income for energy to heat, cool, and run appliances in their homes.
- Homeownership Barriers—lack of capital for the down payment and closing costs, lack of access to credit and credit history and a lack of knowledge about the home buying process.
- Limited funds for the elderly to assist in housing revitalization and code enforcement issues.
- Neighborhood identification (neighborhood signage).
- Computers in neighborhood centers.

Community Development has formed partnerships with several agencies to address the concerns of the citizens. In partnership with Alabama A&M CDC, Community Action Agency, and Family Services Center, citizens can receive free housing counseling.

Community Development administers the Downpayment Assistance Program (DAP) and the Emergency Home Repair Program (EHRP). CASA and Community Action help with weatherization issues. The Boys & Girls Club and Meadow Hills Summer Program sponsor youth enrichment programs and activities.

Displayed below is a summary of the frequency of the written comments received during the comment period.

<b>COMMENTS/CONCERNS</b>	<b>TOTAL RESPONSES</b>

(intentionally left blank)

## II. Strategy Implementation:

The Community Development Department mission is threefold: stabilization of lower income neighborhoods, economic empowerment of lower income persons and communities, and assistance to special needs populations. The following programs will address community needs as identified in *Consolidated Plan*.

### 2009 Priority Housing Activities

Priority Need	Unmet need (CHAS)	%	Total to be developed	Funding
<b>Renters</b>				
0 - 30 of MFI	4,926	58%	233	1. Huntsville Housing Authority 2. AL. Housing Finance Authority 3. Private sources
31 - 50% of MFI	2,556	30%	121	
51 - 80% of MFI	976	12%	46	
<b>TOTAL</b>	<b>8,458</b>	<b>100%</b>	<b>400</b>	
<b>Owners</b>				
0 - 30 of MFI	1,527	33.3%	45	1. City of Huntsville Community Development 2. CDBG 3. HOME
31 - 50 of MFI	1,519	33.3%	45	
51 - 80% of MFI	1,522	33.3%	45	
<b>TOTAL</b>	<b>4,568</b>	<b>100%</b>	<b>135</b>	
<b>Homeless*</b>				
Individuals				1. McKinney Vento Act 2. Veterans Administration
Families				
<b><u>TOTAL</u></b>				
<b><u>Non-Homeless Special Needs</u></b>				
Elderly	21,162	33%	175	1. Huntsville Housing Authority 2. State of Alabama 3. Private sources 4. City of Huntsville Community Development 5. CDBG 4. HOME
Frail elderly	841	1.3%	7	
Severe Mental Illness	3,500	5%	29	
Physical Disability	286	0.4%	2	
Developmental Disability	37,512	58%	310	
Alcohol or Drug Addiction	1,003	2%	8	
HIV/AIDS	432	0.7	4	
<b>TOTAL</b>	<b>64,736</b>	<b>100%</b>	<b>535</b>	

\* Homeless individuals and families assisted with emergency, transitional and permanent housing

**A. Housing Activities: (5 year goals)**

- i. **Low Priority: Provide an adequate supply of affordable rental housing for extremely low, low and moderate-income households citywide.**

**Program One:** *Rehabilitation of 50 multi-family housing units for extremely low, low and moderate-income renters.* The purpose of this program is to provide additional rental units, which are affordable and remain affordable for a significant period of time. This program will target multi-family structures located in eligible census tracts as determined by the Alabama Housing Finance Authority - AHFA. Housing produced under this program will require a mixture of subsidized and unsubsidized units, as determined by subsidy availability and financing requirements using state HOME funds and Tax Credits. The City of Huntsville HOME funds were used as leverage for this program.

**Program Two:** *Construction of 100 units of multi-family housing units for low and moderate-income families.* This program will be funded by the private sector under the provisions of the Alabama Housing Finance Authority's Low Income Tax Credit (AFLITC) program. The City will continue to provide *Letters of Consistency with the Consolidated Plan* to private developers under the provision of the AFLITC program for eligible projects. (Olympia Gardens).

**Program Three:** *Support and encourage the efforts of local nonprofit agencies in the construction of HUD's Section 202 housing for the elderly.* Rapid increases in the elderly population, particularly lower income elderly, have resulted in an increased need for elderly-designed housing. Eligible applicants for Section 202 are nonprofit organizations. Letters of support will be provided when projects enhance Community Development priorities. (Russell Erskine Apartments)

**Program Four:** *Increase the number of Section 8 certificates and vouchers by 250 from FY 05 to FY09 to assist extremely low and low-income renters.* This program will be implemented by the Public Housing Authority of the City of Huntsville under the provision of the Department of Housing and Urban Development (HUD). The purpose of this program is to provide rental payment assistance to extremely low and low-income families. The program was amended to the Housing Choice Voucher program. Additional information can be found at the Huntsville Housing Authority web site ([www.huntsvillehousing.org](http://www.huntsvillehousing.org)). However, City funds are not proposed for this activity during FY09.

- ii. **High Priority: Provide an adequate supply of owner-occupied housing for Huntsville's extremely low, low, and moderate-income families.**

**Program One:** *Rehabilitation for 20 owner-occupied housing units by providing grants to homeowners.* The program will improve emergency heating and cooling repairs to existing housing for lower income elderly and/or disabled persons. The City will use CDBG funds for this activity.

**Program Two:** *Exterior emergency repairs for 100 owner-occupied housing units.* The program will provide exterior emergency home repairs for elderly and/or disabled homeowners. An emergency home repair program will be funded

with Community Development Block Grant funds. This program will collaborate with churches civic groups that will provide the volunteer labor. The City will use CDBG funds for this activity.

**Program Three:** *Conversion of 10 existing single-family rental-housing units into owner-occupied housing units.* This program will involve a partnership between the City, a private developer and a community housing development organization (CHDO). The purpose of this program is twofold: (1) create home ownership opportunities for lower-income families and, (2) decrease deteriorating single-family structures in lower income neighborhoods. HOME funds will be used for this program.

**Program Four:** *Down-payment assistance to first-time homebuyers.* The HOME funds will provide homeownership assistance to 4 households who are eligible under the ADDI guidelines. The funds require a deferred mortgage of \$5,000 that will be forgiven after five years occupancy. The City will use HOME funds for this activity.

**B. Non-Housing Activities: (5 year goals)****i. High Priority – Planning and Code Enforcement**

**Program One - Planning:** Provide for the management, oversight, and coordination of the CDBG, HOME, and ESG programs. In addition to the management of federal funds, Community Development staff will provide technical assistance to nonprofit agencies requesting CDBG, HOME, ESG, and public and private grant funds. CDBG and City General Funds will be used for this activity.

**Program Two - Code Enforcement:** Provide neighborhood stabilization through the enforcement of City ordinances relating to standard housing conditions, junk accumulation, abandoned vehicles, truck parking, and growth of vegetation. CDBG and City General Funds will be used for this activity.

**ii. Low Priority: Economic Development.** The City has designated economic development activities as a low priority for Community Development funds due to the limited resources available. However, the City will use other sources of funds to promote economic development in low and moderate-income areas.

**Program One:** *Develop a common strategy for economic development between the public and private sectors in an effort to encourage greater diversification of the local and regional economy.* The City of Huntsville will continue to allocate resources to the Chamber of Commerce for job creation and diversification of the local economy. The Chamber meets monthly with city leaders to exchange ideas and receive updated information regarding economic development activities. For further information on economic development activities and resources, go the Chamber of Commerce website located at: [www.huntsvillealabamaua.com](http://www.huntsvillealabamaua.com) .

**Program Two:** *Promote small business development.* The City will continue to seek opportunities to leverage resources for economic development and expansion of business opportunities through its Economic Development Office [www.hsvcity.com/ecodev](http://www.hsvcity.com/ecodev) . CDBG funds will not be used for economic development activities.

**iii. Low Priority: Infrastructure Improvements:**

**Program One:** *Construct safe, convenient, and complete sidewalks within Community Development's target area.* Capital improvement projects will be funded through the City's Five-Year Capital Improvement Program. Specific sidewalk activities can be reviewed on the City of Huntsville's web

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site at [hsvcity.com/planning](http://hsvcity.com/planning) or by calling the City's Planning Department at 256- 427-5400. Due to the limited amount of Community Development Block Grant funds available to the City, CDBG funds will not be used for this activity.

**Program Two:** *Provide for infrastructure improvements within target neighborhoods.* Capital improvement projects will be funded through the City's Five-Year Capital Improvement Program. Specific activities can be reviewed on the City of Huntsville's web site at [hsvcity.com/planning](http://hsvcity.com/planning) or by calling the City's Planning Department at 256 427-5400. Due to the limited amount of Community Development Block Grant funds available to the City, CDBG funds will not be used for this activity.

**iv. Low Priority: Public Service:**

**Program One:** *Provide assistance to nonprofit organizations implementing public service projects.* According to HUD's regulatory requirements, 15 percent of Community Development Block Grant (CDBG) funds may be used to support public service activities. The Boys and Girls Club of Greater Huntsville will receive the CDBG funds available during the FY09 year for public service activities.

**NOTE:**

1. Community Development does not administer HOPWA funds, so these are not included in the calculation below.
2. Community Development is a *sub-recipient* of ESG funds from the State's allocation.

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<u>Grantee Name: Huntsville, Alabama</u> Program Year: 2009	Expected 2009 Number of Units To Be Completed	Resources used during the period			
		CDBG	HOME	ESG	Other
<u>ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)</u>					
Homeless households	5 new SHP units + 3 affordable units	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	McKinney Vento from SuperNOFA
Non-homeless households	400	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Huntsville Housing Authority
Special needs households	127	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Huntsville Housing Authority
<u>ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)</u>					
Acquisition of existing units	5	<input type="checkbox"/>	<input type="checkbox"/>		McKinney Vento from SuperNOFA
Production of new units	100	<input type="checkbox"/>	<input type="checkbox"/>		Tax Credits from Ala. Housing Finance Authority
Rehabilitation of existing units	50	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	250	<input type="checkbox"/>	<input type="checkbox"/>		Section 8 Vouchers to Huntsville Housing Authority
<b>TOTAL</b>	<b>400</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)</u>					
Acquisition of existing units	10	<input type="checkbox"/>	<input checked="" type="checkbox"/>		CHDO
Production of new units		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	110	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	15	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
<b>TOTAL</b>	<b>135</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL HOUSING GOALS</b>					
Annual Rental Housing Goal	400	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Annual Owner Housing Goal	135	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>TOTAL</b>	<b>535</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>TOTAL CDBG</b>	<b>\$1,275,486</b>				
<b>TOTAL HOME</b>	<b>\$ 673,838</b>				
<b>TOTAL</b>	<b>\$1,949,324</b>				

### C. Geographical Distribution

Geographical distribution for rehabilitation and code enforcement activities will generally include designated low and moderate-income areas as defined by the Department of Housing and Urban Development and the City's Community Development Department. Specific census tracts are 2.01, 2.02, 3.01, 3.02, 4.01, 4.02, 5.02, 6.01, 6.02, 7.01, 7.02, 8, 9.02, 10, 11, 12, 13, 14, 15, 16, 20, 21, 22, 23, 24, 25.01, 25.02, and 105.02, 106.22. However, eligible low-income elderly/and or disabled households located citywide may participate in the emergency repair program.

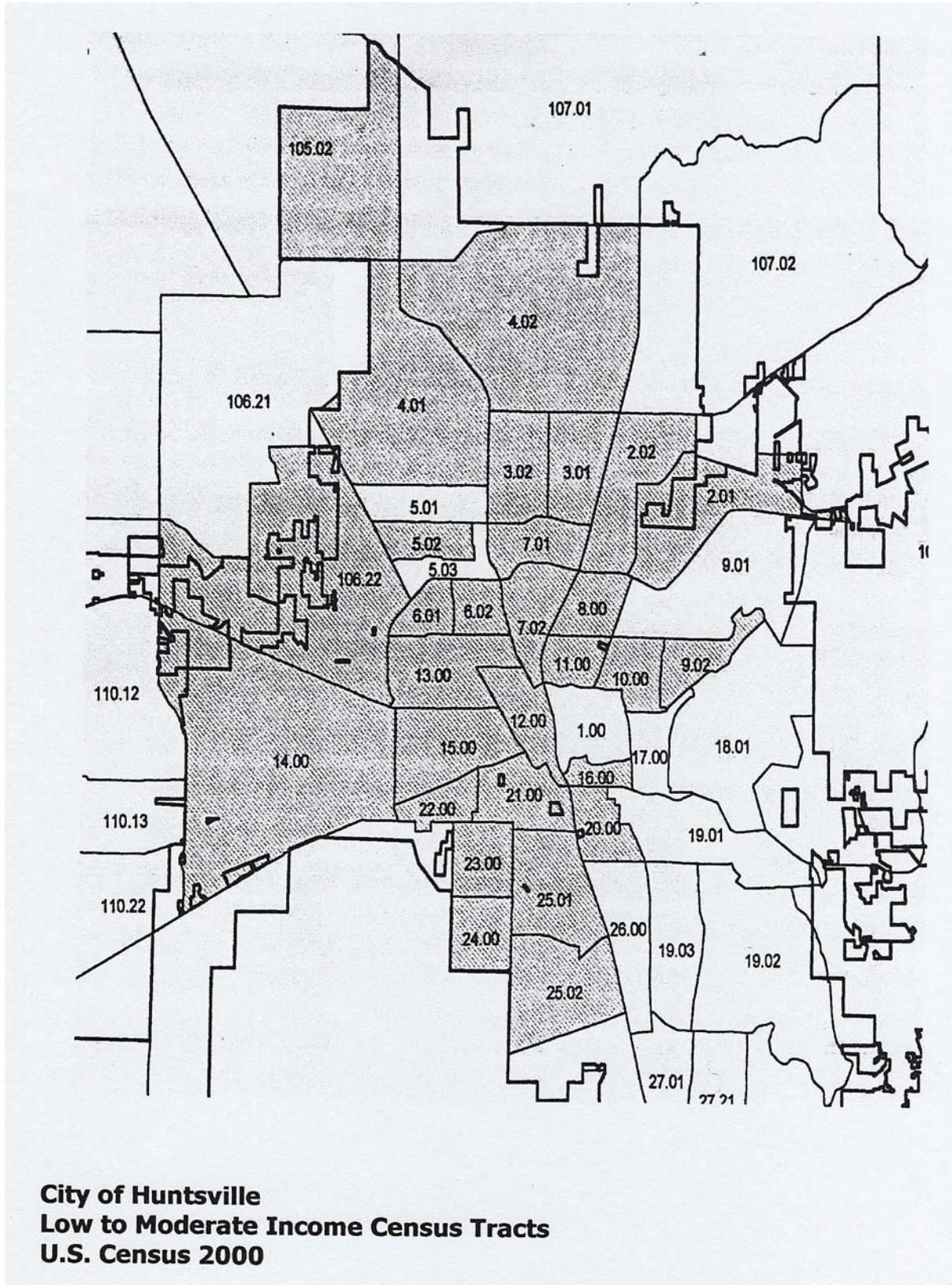
New construction of multi-family rental units, home ownership programs and homeless services will be located citywide. However, some activities such as public services may be confined to specific neighborhoods.

#### Ethnic/Racial Housing Needs Disparity

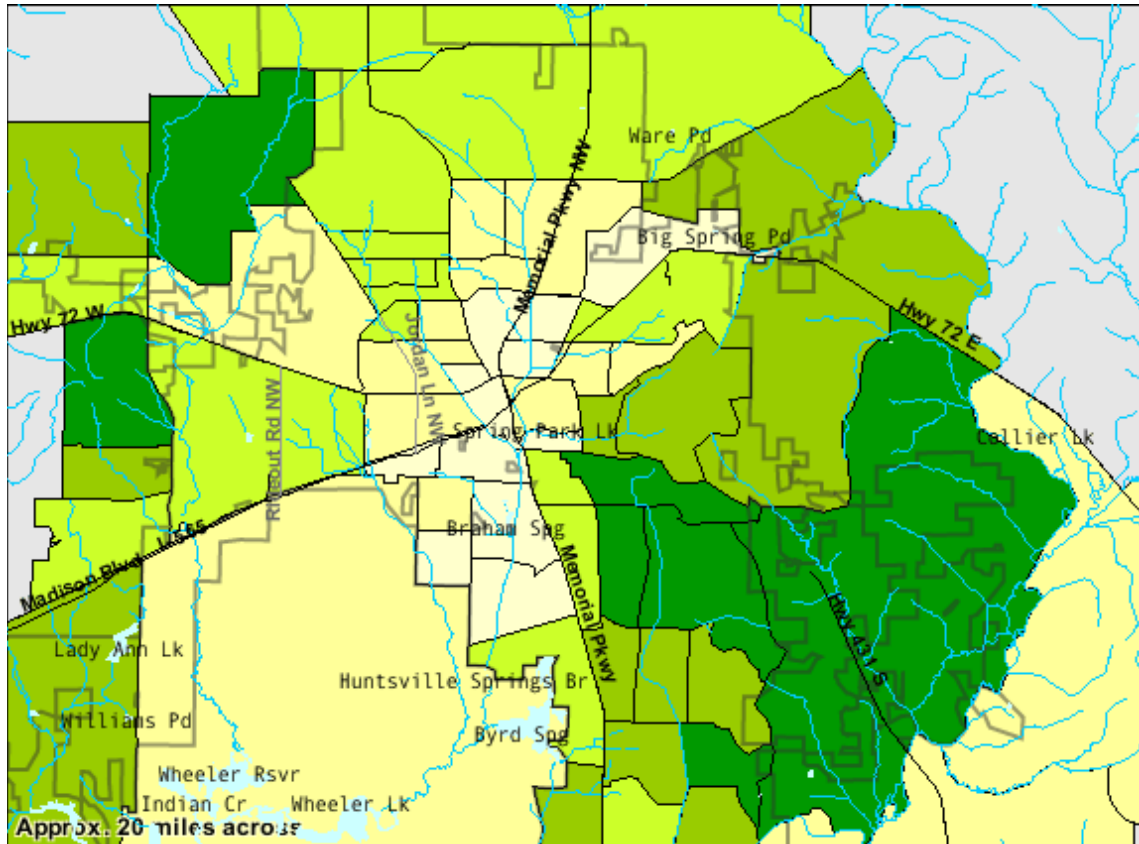
According to the City of Huntsville's "Fair Housing Plan for FY 2005-2009", an analysis of loans purchased in census tracts with Black or White populations at 70% or higher indicate that there seems to be no difference in the total number and amount of loan applications based solely on racial characteristics. The following table identifies of the areas, including areas of minority concentration, in which CDBG and HOME funds may be directed.

Tracts with 75% or more White Households	Percent of White Households (2000)	Tracts with 50% or more Black population	Percentage of Blacks (2000)
18.01	97.7	2.01	96.88
17	97.5	12*	93.33
19.03	97.3	3.02	83.43
20	97.1	5.02	81.10
19.03	97.0	7.01	78.80
114	96.5	4.01	75.66
113	96.3	2.02	72.53
27.01	96.2	3.01	71.96
10*	95.0	16*	71.96
9.01	94.6	5.01	68.24
109.01	94.6	13	61.07
19.01	94.5	7.02	55.35
27.21	94.2	11*	52.69
29.12	94.0	6.02	50.84
9.02	94.0		
29.11	93.3		
102	92.3		
28.02	92.3		
29.22	92.1		
26	91.0		
27.22	90.9		
28.01	88.7		
29.21	88.3		
101	87.3		
1	85.6		
109.02	83.4		
14	75.2		
23	74.5		

The following map identifies the HUD defined low and moderate income census tracts.



Huntsville, Alabama  
 Median Family Income  
 By Census Tract



**Data Classes**

Dollars

Lightest Yellow	7885 - 23000
Yellow	25625 - 42330
Light Green	45000 - 65536
Medium Green	69336 - 90034
Darkest Green	96583 - 118508

**Features**

- Major Road
- Street
- Stream/Waterbody
- Stream/Waterbody

TM-P065. Median Family Income in 1999: 2000  
 Universe: Families  
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data  
 Huntsville city, Alabama by Census Tract

Median Family Income for 2006 = \$64,800

**D. Leveraging Plans**

The City will pursue available avenues in leveraging public and private resources to accomplish its community development goals.

- The City will seek investment from local banking institutions for affordable housing, as provided by the Community Reinvestment Act (CRA).
- When available, the City through the Community Development Department, will leverage public funds to affordable housing projects that have significant private investment.
- The City, through the Community Development Department, will provide technical assistance to nonprofit organizations in completing grant applicants for other federal and non-federal resources, as related to affordable housing and public service activities when feasible.
- The City, through the Community Development Department, will coordinate its efforts with nonprofit and/or private organizations to support first-time homebuyer programs.
- The City will support the efforts with Alabama A&M University, Drake Technical College, and Oakwood College in their application for funding under the HUD's HBCU program when feasible.

**E. Resources Anticipated for FY09**

Federal funding resources, which may be available to the City to address priority needs include:

- **Community Development Block Grant:** (City)
- **HOME Program:** (City)
- **HOME – ADDI** program (City)
- **Emergency Shelter Grant (ESG) Program:** (City through ADECA)
- **Neighborhood Stabilization Program NSP** (City through ADECA)
- **Economic Stimulus funds**

Other funding resources include:

- **Program Income** (CDBG and HOME programs)
- **City of Huntsville General and Capital Improvement funds**

Community resources from HUD and other entities not directly received or administered by the City:

- **Supportive Housing Program:** (nonprofit agencies)
- **Shelter Plus Care Program:** (nonprofit agencies)
- **HOWPA:** (HIV/AIDS agencies through a state grant)
- **Youthbuild Grant :**(public and private entities)
- **HBCU Grant:** (local Historical Black Colleges and Universities)
- **Low Income Housing Tax Credits**
- **Finance lending institutions**
- **Alabama Housing Finance Authority programs**
- **Non-profit and for-profit service providers and housing developers**
- **Federal Home Loan Bank of Atlanta**

The City will provide a *Certification of Consistency* for any competitive grant, which adheres to the criteria established in 91.510 (c) of the Consolidated Plan regulations.

**Match Requirements:**

- The City will provide matching funds from its General Fund Account for the required local match for HOME entitlement funds.
- Subrecipients of homeless funds will provide a 50% match utilizing “in-kind” services for the Emergency Shelter Grant funds received from the State of Alabama through the Alabama Department of Economic and Community Affairs.

**F. Department of HUD Funding Sources**

As an Entitlement City and a Participating Jurisdiction under the provisions of the Affordable Housing Act, as amended, the City of Huntsville will receive CDBG and HOME funds directly from HUD. The City will also receive the program income that is generated by these grants (see attached).

**Funding Sources**

Current funding resources include CDBG and HOME program funds, ESG funds, program income from CDBG and HOME activities, and HOME Match funds provided by the City’s General Fund.

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**G. Listing of Proposed Project Table**

The following **Listing of Proposed Projects** contains all activities, which are proposed for FY09 CDBG and HOME funding.

Applicant Name: City of Huntsville, Alabama

Consolidated Plan Listing of FY09 Proposed Projects for Local Jurisdictions

**CDBG FUNDS****CASA****\$2,500**

**Weatherization** - Provide funds for a home weatherization program for low-income elderly/disabled homeowners - citywide. CASA located at 2327B Pansy St.

**Community Development****\$335,800**

**Code Enforcement** - Provide for the enforcement of City ordinances in designated Community Development neighborhoods. (Office 120 E. Holmes Ave.)

**Community Development****\$556,563**

**Housing Rehabilitation** - Provide for the rehabilitation of owner-occupied substandard structures in designated Community Development neighborhoods.

**Boys and Girls Clubs –****\$200,000**

Provide funds for activities at clubs located at Sparkman Homes, McDonnell School, and Abington Club. Office: 203 Eastside Square.

**Program Administration****\$326,600**

Provide funds for CDBG program management.

**HOME FUNDS****Neighborhood Revitalization****\$428,583**

Provide funds for the new construction or rehabilitation of single-family housing in Community Development Neighborhoods.

**Down payment Assistance****\$207,879**

Provide funds for down payment assistance to families acquiring first homes - citywide.

**Community Housing Development****Organization - Homeownership****\$134,766**

Provide funds to LIFT Housing, a Community Housing Development Organization (CHDO) for a housing ownership activity with operating expenses of the CHDO.

**Program Administration****\$ 67,383**

Provide funds for HOME program management.

**TOTAL FUNDS:****\$2,260,074**

Table 3A

**Summary of Specific Annual Objectives**

The goal is to obtain sustainability for all of Huntsville's communities, with the desired outcome of economic vitality, social health and environmental quality. This process ultimately improves the quality of life for each individual, every family and all communities.

Obj. Number	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	National Objective	Outcome/Objective*
	<b>Owner Housing Objectives</b>					
1.	CASA Weatherization	CDBG	DH-1	100 households	LMH	DH-3
3.	Emergency Repairs	CDBG	DH-2	100 households	LMH	DH-3
4.	Neighborhood Revitalization	HOME	DH-2	10 households	Affordable Housing	DH-2
5.	Down Payment Assistance	HOME – ADDI	DH-2	4 households	“	DH-2
6.	Community Housing Development Organization	HOME – CHDO	DH-2	2 households	“	DH-2
	<b>Community Development Objectives</b>					
2.	Code Enforcement	CDBG	DH-2	10,000 households	LMH	SL-3
	<b>Public Services Objectives</b>					
7.	Boys and Girls Club	CDBG	SL-1	750 youth	Public Service	SL-3
	<b>Other Objectives</b>					
	Program administration	CDBG & HOME	N/A	N/A	N/A	N/A

**\*Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
<b><i>Decent Housing</i></b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

### III. Other Actions

#### A. Public Policies

An examination of Huntsville's zoning ordinances, subdivision regulations, ordinances related to the Standard Housing Code and permitting, revealed no apparent regulatory barriers that would prevent the construction of affordable housing within the city. Although the City does maintain zoning and development requirements, the requirements appear reasonable. The requirements are necessary to assure quality housing and stable neighborhoods. The Community Development Department and City's Planning Division will continue to monitor the effects of zoning and development requirements, as related to affordable housing during FY09. No further actions are proposed.

#### B. Institutional Structure

Implementation of the Consolidated Plan:

*(See the attached homeless plan for listing of homeless providers)*

- ◆ **The City of Huntsville's Community Development Department** will be responsible for the overall coordination, implementation and monitoring of the Consolidated Plan. Through the provision of CDBG and HOME program funds, the Department will provide emergency housing repairs to lower-income elderly and/or disabled households. The department will also allocate funds to nonprofit housing developers and supportive service providers while coordinating its efforts with private developers and local financial institutions.
- ◆ **The Huntsville Housing Authority** will implement assisted housing programs including property management of public housing units. Through the provision of Section 221(d)(3) and Housing Choice Vouchers, the authority will provide affordable housing units to Huntsville's lower income-renters. The authority will maintain liaisons with Community Development to determine what gaps exist in the framework, and what program training or other actions are needed to eliminate those gaps.
- ◆ **Huntsville/Madison County Health Department** will continue screening children at the Well Child Clinic for lead poisoning. Community Development rehabilitation staff will refer clients to the Well Child Clinic if a child less than 7 years old and resides in a structure at high risk of having lead based paint poisoning. The Health Department will continue to coordinate lead base paint education and prevention programs for the City.
- ◆ **Care Assurance System for the Aging and Homebound (CASA)** will provide home repairs and weatherization for extremely low and low-income elderly and disabled homeowners. Local volunteers and agencies assist CASA in its mission. Community Development Block Grant funds will support the administration of the program.
- ◆ **Habitat for Humanity of North Alabama** will offer homeownership opportunities to low-income working families who are unable to afford or qualify for conventional mortgages. In addition, local volunteers will provide Habitat with assistance in housing construction, housing counseling, and financial management.
- ◆ **Local Nonprofit Section 202** providers are generally secular based organizations that have incorporated into nonprofit housing providers. The City, through the Community Development Department will provide Letters of Consistency with the

Consolidated Plan when appropriate.

- ◆ **Alabama Cooperative Extensive Services** will continue its efforts to provide public service activities within lower income neighborhoods. The agency is vital to the delivery of job readiness, life enhancement skills and youth-oriented programs.
- ◆ **Local developers and financial institutions** will continue to support through Letters of Consistency with the Consolidated Plan, projects that construct low-income housing using Alabama Low-Income Tax Credit Program, and the rehabilitation and conversion of dilapidated rental units for home ownership.

## C. PUBLIC HOUSING

### 1. General:

Currently, The Housing Authority of the City of Huntsville, Alabama (HHA) maintains a waiting list of approximately 400 families for assisted housing.

Housing Needs of Families on the Public Housing Waiting List 9/30/06			
	# of families	% of total families	
Waiting list total	418		
Extremely low income <=30% AMI	409	98%	
Very low income (>30% but <=50% AMI)	9	2%	
Low income (>50% but <80% AMI)	0	0	
Families with children	141	34%	
Elderly families	19	5%	
Families with Disabilities	66	16%	
Race/ethnicity	Black – 307	73%	
Race/ethnicity	White - 105	25%	
Race/ethnicity	Other - 3	2%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	264	63%	12 Months
2 BR	75	13%	1 Month
3 BR	44	11%	1 Month
4 BR	20	5%	1 Month
5 BR	12	3%	1 Month
5+ BR			

(Source: Huntsville Housing Authority 2007 Annual Plan - [huntsvillehousing.org](http://huntsvillehousing.org))

<b>Housing Needs of Families on the Section 8 Tenant Based Assistance Waiting List 9/30/06</b>		
Annual turnover 375		
	# of families	% of total families
Waiting list total	814	
Extremely low income <=30% AMI	488	60%
Very low income (>30% but <=50% AMI)	290	35%
Low income (>50% but <80% AMI)	23	3%
Families with children	664	60%
Elderly families	20	3%
Families with Disabilities	57	7%
Race/ethnicity	Black – 756	91%
Race/ethnicity	White - 51	6%
Race/ethnicity	Other - 7	1%
Race/ethnicity		

(Source: Huntsville Housing Authority 2007 Annual Plan - [huntsvillehousing.org](http://huntsvillehousing.org))

<b>Program Name</b>	<b>Units or Families Served at Year Beginning</b>	<b>Expected Turnover</b>
Public Housing	1781	592
Section 8 Vouchers	1,199	400
Section 8 Certificates		N/A
Section 8 Mod Rehab		N/A
Special Purpose Section 8 Certificates/Vouchers (list individually)		N/A
Public Housing Drug Elimination Program (PHDEP)		N/A
Other Federal Programs(list individually)		N/A

(Source: Huntsville Housing Authority 2007 Annual Plan - [huntsvillehousing.org](http://huntsvillehousing.org))

2. **Assisted Housing Inventory:**

- i. **Public Housing:** The Public Housing Inventory consists of 14 housing complexes which contain 1,765 apartments, as follows:

Development Identification	Activity Description	Capital Fund Program Parts II and III	Development Activities Component 7b	Demolition / disposition Component 8	
Name, Number, and Location	Number and Type of units				
Councill Court AL47-01	180 Family	N/A	N/A	N/A	
Butler Terrace AL47-02	170 Family	N/A	N/A	N/A	
Sparkman Homes AL47-03	186 Family	N/A	N/A	FY1999 HUD HOPE VI Demolition Grant - Residual Funds	
Butler Terrace Add. AL47-04	84 Family	N/A	N/A	FY1999 HUD HOPE VI Demolition Grant - Residual Funds	
Brookside AL47-5A	72 Family	N/A	N/A	N/A	
Lincoln Park AL47-5B	194 Family	N/A	N/A	N/A	
Northwoods AL47-06	269 Family	N/A	N/A	N/A	
Northwoods Add. AL 47-7A	178 Family	N/A	N/A	N/A	N/A
Councill Court Add. AL47-7B	16 Family	N/A	N/A	N/A	N/A
Johnson Towers AL47-08	120 Elderly and Disabled	N/A	N/A	N/A	Elderly and Disabled
Searcy Homes AL47-10	100 Family	\$2,867,183	N/A	N/A	N/A
Todd Towers AL47-11	100 Elderly and Disabled	N/A	N/A	N/A	Elderly and Disabled
L. R. Patton AL47-14,	100 Family	N/A	N/A	N/A	N/A
L. R. Patton Add. AL47-15 Huntsville, AL	10 Family	N/A	N/A	N/A	Elderly and Disabled
Scattered Site AL47-16	2 Family	N/A	N/A	N/A	N/A
Scattered Site AL47-17	24 Family	N/A	N/A	N/A	N/A

Source: Huntsville Housing Authority 2007 Annual Plan - (huntsvillehousing.org)

- ii. As of October 2006, The Housing Authority of the City of Huntsville, Alabama had been allocated 1,199 units of Section 8. The Section 8 Applicant Waiting list had 814 applicants.

**D. Lead Based Paint Strategy:**

In an effort to comply with Lead-Based Paint Regulations for housing rehabilitation activities, Huntsville will initiate the following during FY09:

**Lead-based Paint (91.215 (9))**

**1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.**

According to the Huntsville/Madison County Health Department, every child less than six years of age—with well visits at the Health Department—is screened with a blood lead test. However, because of new Medicaid requirements, the number of children screened at the Health Department has decreased to less than 200 annually. Private physicians can now screen children. Of the children screened by the health department between 1997 and 1998, only one tested with a blood level over 20ug/dL. Environmental testing is required for blood lead levels of >20 ug/dL, and follow up for children with blood lead levels >15ug/dL. The Department has identified a lack of public awareness and the inability to track tested children as deficiencies in lead poisoning prevention. The following table provides an overview of the number of households at highest risk for lead-based paint hazards:

**General Market and Inventory  
of Housing at Highest Risk for Lead Base Paint**

Tenure	# of Very Low & Other Low-Income Households	#Estimated With Lead-Based Paint	+ -	Margin of Error
Renter	16,368	11,102	+	1110
Owner-Occupied	17,412	12,058	+	1206
Totals	33,780	23,160	+	2316

This information was obtained by applying data from CHAS data book's Table 9 to HUD's formula for estimating the number of units' at-risk for lead hazards.

**2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.**

**Lead Based Paint (91.215(g))**

Lead is a highly toxic metal that was used for many years in paint. Lead can cause a range of health effects, from cognitive impairment and learning disabilities, to seizures and death. Children under six years are most at risk because their developing nervous systems are especially vulnerable to lead's effects. While the Consumer Product Safety Commission banned lead-based paint for residential use in 1978, more than 38 million U.S. homes still contain some lead-based paint, with two-thirds of the houses built before 1960 containing lead-based paint.

Lead based paint regulations have been incorporated into Community Development housing policies and programs in order to identify and reduce lead based paint hazards in housing occupied by low-income houses. (Housing occupied by families at or below 80% of median income.) Lead safe work practices will be followed during renovation activities as required by the Environmental Protection Agency (EPA).

Community Development will continue to work to develop local capability for testing and reduction of lead based paint hazards in order to enhance cost efficiency and timeliness of service. This can be achieved with locally based inspectors/risk assessors and abatement contractors. Community Development will continue to solicit local contractors and environment consultants to establish capacity in those fields.

Additional information about Lead-Based Paint Regulations related to housing rehabilitation can be found at [www.hud.gov/lead](http://www.hud.gov/lead).

### **Anti-Poverty Strategy:**

The City does not expect that the inclusion of CDGB and HOME funds into the economy will be significant enough to reduce the number of poverty level families during FY09. However, the following programs will assist families that have incomes below the poverty level.

- Huntsville Housing Authority's Social Services Programs: The Resident Services Department of the HHA is dedicated to its mission of eliminating poverty in public housing. To this end, the department provides an array of supportive services, such as educational assistance, health fairs, parenting classes, job referral, youth services and pre-employment training for residents. In addition to providing supportive services for public housing residents, a family self-sufficiency program is available for Section 8 tenants. Under the provision of the Family Self-Sufficiency Program, a tenant signs a five-year contract that outlines objectives to achieve economic independence of government assistance. A coalition of local agencies provides counseling, job training, education, childcare, transportation, and other services. In addition, a savings account is established for each family, in which rent increases are deposited. After successfully completing the program, the tenant can use the savings to purchase a home.
- Code Enforcement: Huntsville provides Community Development Block Grant and General Revenue funds for the enforcement of City ordinances related to substandard housing, junk accumulation, abandoned vehicles, truck parking, and growth of vegetation. The program helps to insure that families with below poverty-level incomes can reside in standard condition housing with healthy environments.

### **F. Coordination Effort**

Huntsville will continue to coordinate the implementation of its Five-Year Consolidated Plan and the development of its FY09 Annual Action Plan with the Huntsville Housing Authority, other City departments, local nonprofit agencies, contiguous units of local government and other private and public organizations. In addition, the following will apply:

- The City will maintain liaison with the Alabama Housing Finance Authority or with other related agencies as directed to prepare the State of Alabama's Consolidated Plan. Communication will be maintained and direct contact will be made at periodic meetings convened by either party.

- The City will maintain contact with public and assisted housing providers, supportive services agencies, and other units of government. This will be accomplished by telephone, email and written communications, and advertised public hearings.

**G. *Homebuyers Guidelines for Resale***  
**Resale Guidelines for HOME Program.**

Housing built or rehabilitated with HOME funds will be subject to the following:

Pursuant to CFR Part 24 § 92.254(a)(5)(ii)(A) the property shall remain affordable for a period of five (5) years subject to the recapture provisions of the grantor. The housing must continue to be the principal residence of the owner for the duration of the affordability period. The amount subject to recapture will be reduced on a prorata basis for the time the homeowner has owned and occupied the housing measured against the affordability period, except that upon foreclosure by a lender or other transfer in lieu of foreclosure, the affordability period shall be terminated if the foreclosure or other transfer recognizes any contractual or legal rights of public agencies, nonprofit sponsors, or others to take actions that would avoid the termination of low-income affordability unless the owner of record before the termination event, obtains an ownership in the property. The Grantor shall share in the net proceeds from the foreclosure sale in an amount-reduced prorata based on the time the homeowner has owned and occupied the housing measured against the affordability period. If there are no net proceeds from the foreclosure, repayment is not required and HOME requirements are considered satisfied.

### ***H. Monitoring Strategy:***

Community Development staff will continue to provide technical assistance to organizations that are submitting proposals for CDBG, HOME or ESG funds when possible. Additionally, technical assistance will be provided to nonprofit organizations that receive CDBG, HOME or ESG funds as subrecipients.

All agencies that receive funding will be required to enter into contracts with the City that are approved by the mayor and the City council. The Community Development policy on payment of grant funds, expenditure verification, record keeping and use of program income will be included as part of the *Terms and Conditions of the Contract* of each contract. Financial reporting requirements, record keeping procedures, and audit requirements will be established as a part of the contract.

All subrecipients will be assessed on an annual basis. The assessment will determine the monitoring schedule for financial and program compliance for each subrecipient, based on specific risk factors for each subrecipient. If irregularities or serious concerns are found during the monitoring visit, the subrecipient will be notified in writing to resolve or clear any findings before further funds will be released.

### **Monitoring CDBG**

#### ***1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects.***

The Community Development staff will assess all entities receiving CDBG funds on an annual basis. All monitoring will cover:

- Compliance with eligible activities and Community Development National Objectives
- Progress against production goals and time limits as stated in the contract agreement
- Continuing capacity to meet production goals

Compliance with CDBG program rules and administrative requirements

- Serving income eligible clientele
- Verifying income correctly if a limited clientele activity
- Meeting requirements for conflict of interest and religious organizations

Timely use of funds

- Requesting and expending funds in a timely manner as identified in each contract agreement

Prevention of fraud and abuse of funds

- Adequate controls of the financial management system to prevent fraud and mismanagement of funds
- Compliance with applicable housing codes, including actions or on-site inspections of rehabilitation activities
- Needs for technical assistance
- Evidence of innovative or outstanding performance

## Monitoring HOME

The City of Huntsville's Community Development Department has developed an annual monitoring plan that distributes its HOME monitoring process throughout the year. Community Development monitors organizations that have received HOME funds.

HOME funds as well as conducting internal monitoring to ensure the local HOME program is being administered correctly.

The City of Huntsville's monitoring efforts are guided by both its responsibilities under the HOME Program and its affordable housing goals for the community. These monitoring efforts include:

- Identifying and tracking program and project results;
- Identifying technical assistance needs of PJ, CHDO, and sub recipient staff;
- Ensuring timely expenditure of HOME funds;
- Documenting compliance with Program rules;
- Preventing fraud and abuse; and
- Identifying innovative tools and techniques that support affordable housing goals.

The emphasis on one or more of the criteria may shift from year to year depending on the technical assistance needs of CHDOs and other non-profit housing development organizations and the availability of staff and resources. Compliance with housing codes , including actions or on-site inspections will be completed annually on appropriate rehabilitation activities or new construction activities.

## Addressing Other Special Needs Activities

The City will also provide certificates of Consistency with the Consolidated Plan and/or letters of support to entities that wish to develop additional resources for housing and/or services such as:

- ❖ Programs that make home/building modifications to accommodate walker and wheelchair use (e.g., wider doorways) and to make upper floors more accessible,
- ❖ Development of single-floor, 1-2 bedroom elderly housing units,
- ❖ Provide funding for supportive services for the elderly, i.e. meals, home maintenance,
- ❖ Improve transportation services by providing supplemental funding to agencies that provide specialized transportation,
- ❖ Support agencies that provide job training and employment for the developmentally disabled,
- ❖ Support agencies that will provide expanded day support programs,
- ❖ Support crime prevention programs and activities and various community watch groups,
- ❖ Support programs that actively collaborate with the Aids Action Coalition which receives HOPWA funds from the state program.

## ACTIVITIES TO ADDRESS HOMELESS NEEDS

**The City plans to continue its support of the efforts of the North Alabama Coalition for the (NACH). The City will also continue to work with existing Homeless organizations and agencies that assist homeless families and individuals.**

With technical assistance from the City, NACH is in the process of augmenting its infrastructure with the intent of improving the capacity of service agencies. The new leadership of NACH has revised Policies and Procedures, improved priorities and allocation processes, changed the structure of general and Board meetings to now focus general meetings more on professional skill building and Board meetings on policy, advocacy and program evaluation. In addition, service provider/members participate in monthly capacity building trainings conducted by the City. These meetings address best practices in homeless services provision, theoretical bases for service delivery, professional development and outcome evaluation.

Continuing a program that began in 2004, the Emergency Shelter Committee of the Coalition implements "cold weather intervention" for unsheltered homeless persons. An agreement for a backup shelter when all current resources are depleted will also be developed. For the past several years, the Downtown Rescue Mission has provided shelter to homeless persons during cold weather. If it becomes full, the Salvation Army has agreed to open additional space in its administration building.

The City continues to secure funding for the renewal grant for rental assistance under the Shelter Care Sponsor-based Rental Assistance Program. This program continues to assist homeless and disabled persons who are mentally ill and/or have a substance-abuse problem. The program provides disabled homeless persons who are living on the streets or in shelters, with housing and the supportive services necessary to provide stabilization, increased skill levels and/or incomes, and greater self-determination.

Additionally, the City maintains support to providers of services that prevent homelessness as well as to those providers who assist homeless persons to secure housing including; 1) LIFT Housing, 2) Pathfinders and the HEALS Clinic. This program assists homeless persons with outreach, referrals, and emergency needs services.

The City requested **\$200,000** in Emergency Shelter Grant funds from the Alabama Department of Community and Economic Affairs (ADECA) for FY09. These funds will support shelter operations and essential services (case management) activities through non-profit agencies that serve homeless persons. The programs will fill service gaps that were identified by the North Alabama Coalition for the Homeless (NACH). The City's Continuum of Care group, NACH, developed the Gaps Analysis after a careful assessment of the resources available and needs of the homeless in this community.

- **Crisis Services of North Alabama** will provide emergency shelter to 450 women and children, and outreach services to approximately 6,000 persons who are victims of domestic violence.
- **Interfaith Mission Service** proposes to provide outreach, supplies, assessment, and referrals to approximately 500 homeless persons.
- **LIFT Housing's** transitional housing program will house and provide services to approximately 30 homeless families this year.
- **The Pathfinder** will provide shelter and services to over 90 homeless men and women who have completed a substance abuse program.
- **The Salvation Army's** emergency shelter and food programs will provide

emergency shelter and services for 1,400 individuals and families each year.

The agencies that requested funding will provide an equal amount of funds for the match. Documentation will be provided for the match as agencies request reimbursement for ESG activities. The match will include salaries provided through other sources of funding such as United Way. LIFT Housing, IMS, and LIFT Housing will use the lease value of a donated property.

### **Application to ADECA requesting \$200,000 in Emergency Shelter Grant funds**

- **Crisis Services of N.A.** - The emergency shelter program is expected to serve 500 woman and children who are victims of domestic violence. The outreach programs that are sponsored by this organization will serve an additional 200 individuals this year. Without the support of the proposed ESG funds, which will support the shelter operations, services would decrease dramatically. ESG funds will make it possible for women who are in danger from their partners, to start new lives.
- **Lift Housing**-The housing program for homeless families is expected serve approximately 20 families during the year. Families will receive housing for 18 months, and supportive services during their stay in the transitional housing program. ESG funds will provide the operational costs for 15 transitional units. Families can move into LIFT's permanent housing component on successful completion of the transitional housing program. Case management will allow clients to access benefits, services, and employment.
- **The Pathfinder**-The shelter is expected to provide shelter, case management, and referrals to over 100 men and women during the year. This has recently been expanded to accommodate the increasing number of individuals who need the services that they provide. ESG funds are vital to keeping the shelter operational. Funds will provide case management, utilities, and food for the clients who reside at the shelter for three to nine months.
- **Interfaith Mission Service**-The First Stop Homeless Day Center will provide services to homeless clients who are seeking assistance with obtaining housing and social services. These services will include case management, referrals, and supportive services, outreach services, and obtaining transitional and permanent housing. Interfaith Mission Service expects to serve 300 individuals this year.
- **The Salvation Army**-The emergency shelter program is expected to provide shelter to 120 families and 11,000 individuals during the year. In addition, over 122,000 meals will be served at the shelter and mobile feeding program.

#### ***Match:***

The City of Huntsville will assure that the grant is matched on a dollar basis as required by 24 CFR Part 576 .51. A resolution, which has been approved by the City council, was attached to the application for funding. The funds will be provided to the subrecipients on a reimbursable basis. The subrecipients will be required to submit evidence of match at the time of request for reimbursement or their request will not be processed. The match will be documented prior to requesting funds from the state.

The City of Huntsville does not receive any direct allocations or HUD homeless grant funds. All funds that may assist homeless persons are obtained through the competitive grant process. No funds have been proposed for homeless prevention activities.

**Chronic Homeless**

Over the past year, the City led an intensive effort to develop a strategic plan to end chronic homelessness as part of a process that is producing the "Huntsville's Strategic Plan to Address Poverty." The planning process convened Huntsville citizens from the private, public and government sectors to develop poverty amelioration strategies by creating interventions in four areas: homelessness, affordable housing, asset building and healthcare. The following chart lists several of the components of the Plan.

<p>1. Create new Permanent Housing (PH) beds for chronically homeless persons.</p>	<p>The City has facilitated a partnership among three agencies that is creating a permanent housing program from chronically homeless persons who have physical disabilities. This will be a scattered site, ‘</p>
<p>Increase percentage of homeless persons staying in Permanent Housing (PH) over 6 months to 71%.</p>	<ol style="list-style-type: none"> <li>1. The new program will include the requisite support provided by an existing, coalition of service organizations who will offer: a) intensive case management; b) mental health counseling and treatment; c) health care, including medication support; d) substance abuse counseling and treatment. 71% will be documented to have remained in PH at 6 and 12 months following their residence in a PH program.</li> <li>2. Ongoing training will be required of service providers as will robust external program evaluation;</li> <li>3. All clients in both clinical and non-clinical programs will be required to participate in individual intensive case management in order that their progress be monitored and their ability to maintain permanent housing adequately supported,</li> <li>4. Process and outcome evaluation will be conducted and program revisions suggested by the data enacted to assure achievement of goals.</li> </ol>
<p>Increase percentage of homeless persons moving from Transitional Housing (TH) to Permanent Housing (PH) to 61%.</p>	<ol style="list-style-type: none"> <li>1. Transitional housing programs will work with owners of rental apartment and houses that accommodate very low and low-income persons and advocate for their clients to gain access to these as they become available. At least 2 new units per year will be developed or leased by the programs.</li> <li>2. LIFT Housing and the SAPP Transitional Housing, 2 programs shown to successfully facilitate transition from TH to PH (including market rate unsupported housing) will partner with current and intended PH providers to create individual transition plan for clients that include: a) timelines for transition; b) assessment for most appropriate type of residence; c) required services and duration; d) sources of support and sustainability.</li> <li>3. North Alabama Coalition for the Homeless (NACH) will maintain a registry of supported housing units, affordable rental units, and federally sponsored local home ownership programs for use by clients transitioning from homelessness and/or transitional housing programs.</li> <li>4. Process and outcome evaluation will be conducted and program revisions suggested by the data enacted to assure achievement of goals.</li> </ol>
<p>Increase percentage of homeless persons becoming employed by 11%.</p>	<ol style="list-style-type: none"> <li>1. Current providers of employment services will collaborate in job development efforts with local employers to create more internships, partially wage supported jobs and on-the-job training programs for homeless and formerly homeless persons.</li> <li>2. NACH will enter into service agreements with the Veterans Administration, Vocational Rehabilitation, and the Mental Health Center to enhance their efforts in job training, creation, placement and retention for homeless persons in order to achieve an 11% rate of employment among clients who are shown to be employable.</li> <li>3. The service agreements will provide employability assessment, referral, skill building and 12 month monitoring for clients.</li> <li>4. Process and outcome evaluation will be conducted and program revisions suggested by the data enacted to assure achievement of goals.</li> </ol>

## AMERICAN DREAM DOWNPAYMENT INITIATIVE PLANNED USE OF FUNDS

FY09 ADDI funds will be used for downpayment assistance for individuals and their spouses who have not owned a home during the three-year period prior to purchase of a home with assistance under the ADDI program. Eligibility for the ADDI program will be determined by the Community Development Department. Huntsville will receive funds to assist one (1) family with downpayment assistance during the program year. One family (100%) family is expected to be minority.

Funds will be provided as deferred payment loans. The minimum amount of assistance provided will be \$1,000.00. The maximum amount of assistance will be \$5,500.00. Assistance will be determined on a case-by-case basis. The housing assisted with ADDI funds must meet the property standards as defined by the City of Huntsville.

The City's plan for conducting targeted outreach to residents and tenants of public and manufactured housing, and to other families assisted by public housing agencies, for ensuring that the ADDI funds are used to provide downpayment assistance for such residents, tenants, and families will include the following.

- The Community Development Department will provided information to the Huntsville Housing Authority (HHA) regarding the ADDI program. Both pre and post-counseling homeowner services to tenants of public housing as well as recipients of the Section 8 program will be provided.
- The Huntsville Housing Authority will have a marketing plan that will involve outreach to the targeted population in order to provide non-HHA clients with information about the ADDI program.
- The City will advertise the ADDI program in the *Huntsville Times* as well as the *Speakin' Out News* in order to inform persons who may be eligible for the program.

## HOME Program - Refinancing Guidelines

As required under Sec. 92.2061(b) of the HOME Rule, projects that wish to apply for HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds must meet the following conditions:

1. **Minimum Rehabilitation Level.** Applicants must demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit of not less than five thousand (\$5,000.00)
2. **Management Practices Review.** Applicants must submit to a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long term needs of the project can be met; and that the feasibility of serving the targeted population over and extended affordability period can be demonstrated,
3. **Affordable Housing Preservation and/or Creation.** Applicants must state whether the new investment is being made to maintain current affordable units, create additional affordable units, or both,

4. **Project Location**. Applicants for projects located anywhere within the City of Huntsville's jurisdiction are eligible
5. **Non-Eligible Use of HOME Funds**. HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG, and
6. **Eligible Uses of HOME Funds**. The funds provided by HOME loans may be used for the following eligible hard and soft development costs:
  - A. **Hard Development Costs**. Hard development costs will include site preparation or improvements, securing of buildings and construction materials and labor.
  - B. **Soft Development Costs**. Soft development costs shall include financing fees, credit reports, title binders and insurance, surety fees, recordation fees, transaction taxes, legal and accounting fees including cost certification, appraisals, architectural/engineering fees including specifications and job progress inspections, environmental reviews, builders' or developers' fees, affirmative marketing, initial leasing and marketing costs, and operating deficit reserves (up to 18 months).

### **Minority and Women Business Enterprise Outreach**

The Community Development Department will work with local chambers of commerce and economic development agencies to ensure that MWBE are notified of funding availability, potential requests for proposals, and other opportunities to partner with the City through the CDBG and HOME programs. The City website ([hsvcity.com](http://hsvcity.com)) also encourages MWBE's to partner with the City.

### **Affirmative Marketing**

The City's affirmative marketing procedures for HOME-assisted housing are guided by the following policies:

- The City has a commitment to affirmatively further fair housing;
- Eligible persons from all racial, ethnic, religious, age and gender groups in the housing market area should be adequately informed and otherwise attracted to the available HOME-assisted housing; and
- The success of the affirmative marketing program will be assessed annually and improvements will be implemented.

The City will require all grantees being awarded HOME funds and all owners of HOME assisted projects of five units or more, to commit to affirmative marketing as part of the formal agreement between the City and the grantee, and the grantee and the owner. Also, the City will implement the above policies through the following activities:

1. The City will inform the general public, owners, and potential clients about Federal fair housing laws and about the City's affirmative marketing policy:
  - a. Local groups which specialize in providing affordable housing as well as non-profit organizations which provide assistance to low-income, ethnic minorities and other

disadvantaged households will be advised of the availability of applicable housing provided under the HOME program.

b. News releases, advertisements, flyers and other printed material will include the use of the Equal Opportunity logo and/or slogan.

c. The City will make available to the public federal pamphlets such as the "Fair Housing - It's Your Right".

d. City staff will periodically attend public meetings and forums, particularly meetings in neighborhoods where residents do not respond to the customary information pathways, to inform them of available housing opportunities.

2. For HOME-assisted housing containing five or more units, the City will work with the non-profit grantees and the owners of the units to carry out the City's affirmative marketing policies by requiring both owners and grantees to comply with the following:

a. Inform potential tenants about federal fair housing laws;

b. Make use of the Equal Housing Opportunity logo and slogan, and display the fair housing poster;

c. Make available the pamphlet "Fair Housing - It's Your Right", and inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach.

3. The City will keep records including dated copies of all press releases, informational flyers, newspaper advertisements and any other notices or mailings. The City will also keep records of its outreach efforts and communication with grantees related to affirmative marketing.

4. The success of affirmative marketing actions on the part of required owners or grantees will be measured as follows:

a. If required actions have been carried out as specified, the City will assume that owners have made a good faith effort to carry out the procedures.

b. If persons from the racial and ethnic groups in the City have applied and/or become tenants in the subject housing, the City will assume that owners have carried out the procedures satisfactorily.

5. The City will review on an annual basis the above affirmative marketing procedures to determine what improvements, if any, might be made to make the affirmative marketing efforts more effective in notifying persons in all groups about HOME housing opportunities.

### **Performance Measures**

On June 10, 2005, HUD's Office of Community Planning and Development (CPD) published a notice in the Federal Register titled, "Notice of Proposed Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs; Request for Comments." The notice described an outcome performance measurement system that was developed for grantees that receive funding from the Community Development Block Grant program (CDBG), HOME Investment Partnerships program (HOME), Emergency Shelter Grants

program (ESG), and the Housing Opportunities for Persons with AIDS program (HOPWA). The table below summarizes the performance measures for local activities that will receive CDBG and HOME funding

Summary of Specific Community Development Annual Objectives

**Table 2C**

Grantee Name: **HUNTSVILLE, ALABAMA**

Availability/Accessibility of Decent Housing (DH-1)							
Specific Annual Objective		Funds	Year	Performance Indicators	Expected	Actual	%
<b>DH1.1</b>	Community Development will provide funds for the construction or rehabilitation of 10 single-family houses in Lowe Mill Village, a Community Development Neighborhood	HOME	2005	1) Documentation of the completion of up to 10 new single family houses in Lowe Mill 2) Successful inspection of up to 10 rehabilitated single family houses in Lowe Mill 3) Completion of mortgage applications for each of the 10 new or rehabilitated single family units in Lowe Mill	10 new or rehabilitated single family houses		
			2006				
2007							
2008							
2009							
			<b>MULTI-YEAR GOAL</b>		50 single family units		
<b>DH 1.2</b>	Community Development will recertify and provide technical assistance increase the capacity of an exiting CHDO	HOME CHDO	2005	1) Completion of recertification 2) Receipt of a 3 year CHDO business and investment plan 3)Annual report with outcome indicators 4) 3 new homes available for home ownership by low and moderate income first time buyers	1 recertified CHDO 3 new homes		
			2006				
2007							
2008							
2009							
			<b>MULTI-YEAR GOAL</b>		15 new CHDO investments		
Affordability of Decent Housing (DH-2)							
<b>DH 2.1</b>	Community Development will make available down payment assistance to 4 first time home buyers	ADDI HOME	2005	1) Successful completion of ADDI and mortgage process by 4 eligible first time buyers 2) Continuing occupancy of 4 units by ADDI recipients 3) ) Score of at least 90% on a report of satisfaction by ADDI home owners	4 eligible first time buyers		
			2006				
2007							
2008							
2009							
			<b>MULTI-YEAR GOAL</b>		20 buyers		

Table 2C continued

Sustainability of Decent Housing (DH-3)							
Specific Annual Objective		Funds	Year	Performance Indicators	Expected	Actual	%
DH 3.1	Using trained volunteers, Community Development will conduct home repairs for 120 elderly and disabled homeowners whose income is extremely low or low.	CDBG	2005	1) Certification by Community Development of completion of 120 homes 2) Score of at least 90% on a report of satisfaction by the home owners	100 homes will be repaired and (20 heating and cooling system repairs)		%
			2006				%
2007	%						
2008	%						
2009	%						
			<b>MULTI-YEAR GOAL</b>		600 homes		%
DH 3.2	CASA will complete weatherization for 100 elderly and disabled homeowners whose income is extremely low or low.	CDBG	2005	1) Certification of completion of weatherization by the CASA Repair Coordinator 2) Score of at least 90% on a report of satisfaction by the home owners	100 homes will be repaired		%
			2006				%
2007	%						
2008	%						
2009	%						
			<b>MULTI-YEAR GOAL</b>		500 homes		%
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	The Code Enforcement Division of Community Development will generate 10,000 Notices of violation of City Ordinances related to housing and neighborhood environments and will complete 28,000 inspections of houses and properties.	CDBG	2005	1) Receipt by Community Development of documentation of completion of 10,000 Notices 2) Receipt by Community Development of documentation of completion of 28,000 inspections of houses and properties	10,000 Notices  28,000 Inspections		%
			2006				%
2007	%						
2008	%						
2009	%						
			<b>MULTI-YEAR GOAL</b>		50,000 Notices 140,000 Inspections		%

Summary of Specific Annual Economic Development Objectives

Due to the far-reaching decrease in Federal funds available for economic development activities and the numerous priorities competing for these limited funds, the City has been required to seek alternative sources of financial support for the creation and enhancement of the economic health of low-income neighborhoods, thus, no activities have been proposed that would use HUD funds.