

**CITY OF FLORENCE, ALABAMA**

**Community Development Block Grant  
Program**

**FIVE YEAR CONSOLIDATED PLAN  
PY 2015-2019**

**“DRAFT”**



## **Executive Summary**

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

#### **1. Introduction**

The City of Florence is located in the northwestern corner of Alabama and is bordered by the states of Mississippi and Tennessee. According to the 2013 census data, Florence had a population of 40,059 people, a 1.8% population increase change from the 2010 census data. There was a recorded 17,494 households with a median household income report of \$36,337. Low and Moderate income households are located throughout the City of Florence, with the greatest concentrations being in the east and west Florence area. According to the 2010 census data, the total population for the west Florence entitlement area had 2,667 people with a low/mod percentage of 77.83. The east Florence entitlement area had a population of 5,091 people and a low/mod percentage of 65.62. The goal of the City is to utilize funds granted by the Community Development Block Grant program to provide qualified communities and persons decent housing, expanded economic opportunities, and a suitable living environment. Although the west and east Florence communities are a primary focus under the CDBG program, spot assistance will be used citywide for persons or areas that qualify based on federal requirements.

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

The City of Florence objectives and outcomes identified in this Plan are designed to serve the needs of our residents through professional and efficient management of the HUD programs and funds covered by this Plan. It is the City's mission to distribute the funds and resources in an equitable manner through long-term and short term objectives.

The Long-Term Objectives are to:

- Continue to provide important community facilities that address all aspects of community development.
- Continue to meet the affordable housing needs of low- and moderate-income individuals through rehabilitation and/or first time homebuyers programs.

allow for any citizen input on the Five Year Consolidated Plan, Program Year 1 Action Plan, and Fair Housing.

**5. Summary of public comments**

Both meetings were very informative and the consensus was that transportation and availability of housing is an issue to our citizens.

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

All comments were accepted.

**7. Summary**

As stated, the majority of the concerns from citizens were the lack of transportation and the shortage of available housing for low/mod income individuals. The City will continue to fund Public Service entities that address these issues and help private developers interested in constructing housing in any way possible.

**The Process**

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

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

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

| Agency Role | Name | Department/Agency |
|-------------|------|-------------------|
|             |      |                   |

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

The City of Florence will continue to address the needs of homelessness by participating in the Homeless Care Council of Northwest Alabama (HCCNWA) and will support applications of agencies for homeless services and prevention. Our strategy and reasons for our approach remain with providing services where the greatest needs exist. The Point in Time survey conducted by the Homeless Care Council continues to identify the exact amount of homeless people in our area that are in need. Providing such services requires operational expenses as well as essential services. The City of Florence applies for the Emergency Solutions Grant. This allows the agencies within the Continuum of Care to help the individuals and families to obtain permanent housing when they have already transitioned through the local facility, by the payment of deposits for utilities and rent, as well as first month's rent. Services to help persons in danger of becoming homeless by assisting with rent and utilities on a short-term basis are also provided. Providing funding toward these efforts will allow service agencies to stretch their budgets further thus reaching a greater portion of the population.

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

To prevent individuals and families with children who are at risk of becoming homeless; the City currently reimburses funds, through the Emergency Solutions Grant, to three non-profit organizations that participate in the Continuum of Care Program. Currently these agencies consist of Safeplace, Inc, Community Action Agency of Northwest Alabama, and United Way of the Shoals. As stated, Emergency Solution Grant funds are acquired through ADECA and distributed to the non-profit organizations in order to support and take specific actions to end chronic homelessness; address the needs of the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, and persons with alcohol or other substance abuse problems.

|   |   |   |
|---|---|---|
|   | What section of the Plan was addressed by Consultation?   | Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Non-Homeless Special Needs |
|   | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Safe Place provided information on homelessness and domestic violence   |
| 3 | Agency/Group/Organization   | NACOLG  |
|   | Agency/Group/Organization Type  | Services-Persons with Disabilities<br>Services-Employment<br>Other government - State<br>Regional organization<br>Planning organization |
|   | What section of the Plan was addressed by Consultation?   | Public Housing Needs<br>Non-Homeless Special Needs<br>Economic Development<br>Market Analysis   |
|   | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Information was obtained from NACOLG regarding transportation, economic development, non-housing special needs.                         |

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

Not applicable

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance                            | Summary of comments received   | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|---|--|--|---------------------|
| 1          | Public Meeting   | Non-targeted/broad community | Sixteen people attended the public participation meeting. | There were comments made regarding the need for more Public Service funds, housing rehabilitation, and the lack of transportation available.   | All comments were accepted                   |                     |
| 2          | Survey           | Non-targeted/broad community | 93 individuals participated in the survey                 | The data identifies a high need for affordable housing; a need to increase the supply of supportive housing for persons with special needs; a need for better availability to low interest loans for individuals that are considered low/mod income; the revitalization of dilapidated neighborhoods; a need to increase services that provide for low/income individuals. | All comments were accepted.                  |                     |

**Table 4 – Citizen Participation Outreach**

**Needs Assessment**

| Demographics  | Base Year: 2000 | Most Recent Year: 2010 | % Change |
|---------------|-----------------|------------------------|----------|
| Households    | 15,795          | 16,979                 | 7%       |
| Median Income | \$28,330.00     | \$33,001.00            | 16%      |

Table 5 - Housing Needs Assessment Demographics

**Alternate Data Source Name:**

**US Census Population**

Data Source

Comments: 2013 US Census Base set.

**Number of Households Table**

|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-<br>100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-----------------------|----------------|
| Total Households *  | 3,260          | 2,300            | 2,515            | 1,290                 | 7,620          |
| Small Family Households *                                 | 1,110          | 505              | 800              | 475                   | 3,950          |
| Large Family Households *                                 | 105            | 55               | 35               | 45                    | 235            |
| Household contains at least one person 62-74 years of age | 350            | 435              | 410              | 190                   | 1,505          |

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 85        | 55          | 40          | 0            | 180   | 0         | 0           | 0           | 0            | 0     |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 55        | 0           | 0           | 0            | 55    | 0         | 0           | 0           | 0            | 0     |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 25        | 35          | 0           | 0            | 60    | 0         | 0           | 0           | 0            | 0     |

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS  |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 1,750     | 365         | 40          | 0            | 2,155 | 380       | 240         | 130         | 10           | 760   |
| Having none of four housing problems                                  | 660       | 955         | 845         | 430          | 2,890 | 125       | 740         | 1,500       | 845          | 3,210 |
| Household has negative income, but none of the other housing problems | 265       | 0           | 0           | 0            | 265   | 80        | 0           | 0           | 0            | 80    |

Table 8 – Housing Problems 2

Data 2006-2010 CHAS

Source:

**3. Cost Burden > 30%**

|  | Renter    |             |             |       | Owner     |             |             |       |
|--|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|  | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
|  |           |             |             |       |           |             |             |       |

|                         | Renter       |                    |                    |       | Owner        |                    |                    |       |
|-------------------------|--------------|--------------------|--------------------|-------|--------------|--------------------|--------------------|-------|
|                         | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | Total | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | Total |
| Elderly                 | 145          | 45                 | 0                  | 190   | 165          | 89                 | 25                 | 279   |
| Other                   | 830          | 175                | 0                  | 1,005 | 110          | 130                | 55                 | 295   |
| Total need by<br>income | 1,695        | 315                | 0                  | 2,010 | 380          | 233                | 135                | 748   |

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS

Source:

### 5. Crowding (More than one person per room)

|  | Renter           |                    |                    |                     |       | Owner            |                    |                    |                     |       |
|--|------------------|--------------------|--------------------|---------------------|-------|------------------|--------------------|--------------------|---------------------|-------|
|  | 0-<br>30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total | 0-<br>30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>                    |                  |                    |                    |                     |       |                  |                    |                    |                     |       |
| Single family<br>households                    | 80               | 35                 | 0                  | 0                   | 115   | 0                | 0                  | 0                  | 0                   | 0     |
| Multiple,<br>unrelated<br>family<br>households | 0                | 0                  | 0                  | 0                   | 0     | 0                | 0                  | 0                  | 0                   | 0     |

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

84 persons who were either disabled or victims of domestic violence, dating violence, sexual assault and stalking (both individuals and single women families) are in need of housing assistance.

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

Not enough income to procure housing or to afford utilities. The lack of employment or inadequate benefits do not supply enough income to meet the costs of maintaining housing. Affordable housing at times is too far away to access major resources like grocery stores, medical facilities and employment. Due to the lack of public transportation, rural housing solutions do not work. Mental health issues also keep people from obtaining employment, regularly paying housing costs on time and accurately.

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

Households where there is chronic substance abuse, mental health issues, no private mode of transportation, and households where income is solely made up of SSI Benefits or those with increased health problems.

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

Some of the characteristics of low income individuals and low income families who are in imminent risk are: They do not have any transportation to regularly get to and from work. This keeps them unemployed or underemployed, so that they cannot afford adequate housing. Due to lack of public transportation, they often miss court dates and other important appointments which cause them to lose their jobs or incur fines, so that they don't have enough money to pay housing

mental health issues that keep individuals from regular paying jobs. In households where substance abuse and mental health issues play a role income is mostly made up of SSI benefits. The needs of the extremely low income individuals and families in Florence typically do not have transportation to get to and from work and keeps them unemployed or underemployed thus unable to afford adequate housing.

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

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

**Introduction**

A disproportionately greater need exists when the members of racial or ethnic groups at a given income level experience housing problems at a greater rate than the income level as a whole. Housing problems are identified as having one or more problems such as; lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and/or a cost burden greater than 30%. The ethnic breakdown is: White, Black, Asian, American Indian, Pacific Islander, or other.

0%-30% of Area Median Income

| Housing Problems         | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole  | 2,610                                    | 570                                   | 230  |
| White                    | 1,635                                    | 370                                   | 190  |
| Black / African American | 825                                      | 160                                   | 20   |
| Asian                    | 35                                       | 0                                     | 20   |

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 0  | 0                                     | 0  |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2006-2010 CHAS

Source:

\*The four housing problems are:

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

50%-80% of Area Median Income

| Housing Problems         | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole  | 820                                      | 1,890                                 | 0  |
| White                    | 655                                      | 1,545                                 | 0  |
| Black / African American | 140                                      | 310                                   | 0  |
| Asian                    | 0  | 0                                     | 0  |

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 0  | 75                                    | 0  |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2006-2010 CHAS

Source:

\*The four housing problems are:

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

### Discussion

According to the 2006-2010 CHAS data provided by HUD; 2,610 households reported having one or more of the housing problems. The largest percentages of having one or more of the problems were white households.

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

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

### Introduction

Households by income level having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms. A disproportionately greater need exists when the members of racial or ethnic groups at a given

30%-50% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 445                                      | 2,005                                 | 0  |
| White                          | 405                                      | 1,520                                 | 0  |
| Black / African American       | 39                                       | 480                                   | 0  |
| Asian                          | 0  | 0                                     | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 0  | 0                                     | 0  |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2006-2010 CHAS

Source:

\*The four severe housing problems are:

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

50%-80% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 55                                       | 1,140                                 | 0  |
| White                          | 50                                       | 885                                   | 0  |
| Black / African American       | 0  | 165                                   | 0  |
| Asian                          | 0  | 4                                     | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 0  | 75                                    | 0  |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2006-2010 CHAS

Source:

\*The four severe housing problems are:

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

### Discussion

According to the 2006-2010 CHAS data provided by HUD; 2,055 households reported having one or more of the housing problems. The largest percentages of having one or more of the problems were white households.

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

Data 2006-2010 CHAS

Source:

**Discussion:**

According to the 2006-2010 CHAS data provided by HUD the largest percentages of having housing cost burdens were white households.

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

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

Although they compromise a small segment of the housing market, very low and low income white households consistently demonstrate a disproportionately greater need for housing assistance.

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

There is a great need for housing rehabilitation as well as first time homebuyer’s assistance.

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

Within the City of Florence, racial and ethnic minorities heavily reside in East and West Florence as highlighted on the City’s Entitlement Geography Map. **See appendix C**

**NA-35 Public Housing – 91.205(b)**

**Introduction**

One public housing authority (PHAs) has been identified within the City of Florence. The Florence Housing Authority owns and operates 665 public housing units in seven developments.

Totals in Use

|              |
|--------------|
| Program Type |
|--------------|

|  |   |   |       |        |   |        | Veterans<br>Affairs<br>Supportive<br>Housing | Family<br>Unification<br>Program |
|--|---|---|-------|--------|---|--------|--|----------------------------------|
| Average<br>Annual<br>Income                      | 0 | 0 | 9,906 | 10,125 | 0 | 10,125 | 0  | 0                                |
| Average<br>length of<br>stay                     | 0 | 0 | 4     | 6      | 0 | 6      | 0  | 0                                |
| Average<br>Household<br>size                     | 0 | 0 | 1     | 2      | 0 | 2      | 0  | 0                                |
| # Homeless<br>at<br>admission                    | 0 | 0 | 0     | 0      | 0 | 0      | 0  | 0                                |
| # of Elderly<br>Program<br>Participants<br>(>62) | 0 | 0 | 152   | 73     | 0 | 73     | 0  | 0                                |
| # of<br>Disabled<br>Families                     | 0 | 0 | 213   | 201    | 0 | 201    | 0  | 0                                |

Race of Residents

| Program Type                  |             |           |                |          |               |              |                                     |                            |         |
|-------------------------------|-------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|---------|
| Race                          | Certificate | Mod-Rehab | Public Housing | Vouchers |               |              |                                     |                            |         |
|                               |             |           |                | Total    | Project-based | Tenant-based | Special Purpose Voucher             |                            |         |
|                               |             |           |                |          |               |              | Veterans Affairs Supportive Housing | Family Unification Program | Disab * |
| White                         | 0           | 0         | 287            | 280      | 0             | 280          | 0                                   | 0                          | 0       |
| Black/African American        | 0           | 0         | 350            | 373      | 0             | 373          | 0                                   | 0                          | 0       |
| Asian                         | 0           | 0         | 0              | 1        | 0             | 1            | 0                                   | 0                          | 0       |
| American Indian/Alaska Native | 0           | 0         | 3              | 0        | 0             | 0            | 0                                   | 0                          | 0       |
| Pacific Islander              | 0           | 0         | 2              | 0        | 0             | 0            | 0                                   | 0                          | 0       |
| Other                         | 0           | 0         | 0              | 0        | 0             | 0            | 0                                   | 0                          | 0       |

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

Table 24 – Race of Public Housing Residents by Program Type

Every year HUD reviews the management and operation of every public housing authority through the Public Housing Assessment System (PHAS) to determine the effectiveness of the overall operation of the housing authority based on certain criteria consisting of 4 components. The 4 components are (1) physical condition; (2) financial; (3) management; and (4) resident satisfaction. The result of PHAS is to provide a score to the housing authority on a scale of 0 to 100 with a score of 60 or below deemed to be a troubled housing authority. The average score for the Housing Authority over the past 20 years has been over 90 which demonstrate the effectiveness of the management and operation of the Housing Authority and the Authority is DEEMED A "High Performer" by HUD.

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

**The following is the list of needs of Public Housing residents and Housing Choice Voucher program participants. The list is not in order of priority:**

- Economic independence through education, technical, and computer job skill training
- Integrated case management services, which connect families to supportive services that lead to
- self sufficiency
- Nurture and strengthen of the family structure
- Business opportunities and work force development
- Homeownership opportunities as a wealth building tool
- Increase the supply of assisted housing
- Improving the quality of assisted housing
- Improving public housing and Housing Choice Voucher management
- Renovating or modernizing public housing units
- Reducing density in Cherry Hill Homes and West Florence
- Emphasizing and expanding the Housing Choice Voucher homeownership program
- Maintaining public housing community police program
- Self-sufficiency and asset development for families and individuals
- Increasing the number and percentage of employed persons in assisted families

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

**Introduction:**

The Homeless Care Council of Northwest Alabama (HCCNWA) conducted their 2015 Point in Time Count on January 29th and 30th. Volunteers and students from the University of North Alabama were scattered in Lauderdale, Colbert, Franklin, Marion, Winston, and Lawrence counties taking surveys and handing out warming items. The results of the count are shown in the tables below.

**Homeless Needs Assessment**

| Population   | Estimate the # of persons experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
|  | Sheltered  | Unsheltered |  |  |   |  |
| Persons in Households with Adult(s) and Child(ren) | 3  | 23          | 26   | 21   | 20  | 95   |
| Persons in Households with Only Children           | 0  | 0           | 16   | 0  | 20  | 95   |
| Persons in Households with Only Adults             | 0  | 0           | 0  | 69   | 5   | 380  |

Data Source

Comments:

Indicate if the homeless population is: **Partially Rural Homeless**

**Rural Homeless Needs Assessment**

| Population   | Estimate the # of persons experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
|  | Sheltered  | Unsheltered |  |  |   |  |
| Persons in Households with Adult(s) and Child(ren) | 0  | 0           | 0  | 1  | 0   | 30   |
| Persons in Households with Only Children           | 0  | 0           | 0  | 0  | 0   | 0  |
| Persons in Households with Only Adults             | 3  | 4           | 7  | 7  | 3   | 330  |
| Chronically Homeless Individuals                   | 2  | 0           | 2  | 2  | 1   | 365  |

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

The rural homeless population in the jurisdiction of the Homeless Care Council of Northwest Alabama is difficult to count due to HUD's definition of Homelessness. Additionally, homeless service providers that do serve the rural areas report that many of those homeless are doubled up with friends or family members or are precariously housed and thus not able to be counted as being literally homeless.

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

Based upon 2015 PIT survey data, there were 235 homeless persons in the area, of which 1 was a child under the age of 18 years old, and 21 homeless families with children. Of the 235 homeless they were broken down by category to include: 16 individuals were veterans, 36 suffered from chronic substance abuse, 34 have a physical disability, 109 currently experience a severe mental illness, 31 were victims of domestic violence, and 24 individuals are living with HIV/AIDS. The large majority of individuals self-reported as having access to emergency or transitional shelter.

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

According to the 2015 Point in Time Survey report the following numbers reflect sheltered individuals by race: 37 Black, 112 White, 0 Asian, 2 American Indian or Alaska Native, 0 Pacific Islander, 2 Hispanic. The unsheltered numbers reflected by race: 6 Black, 29 White, 0 Asian, 4 American Indian or Alaska Native, 0 Pacific Islander, 2 Hispanic. The majority of homeless in the area continue to be emergency based.

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

The majority of survey respondents classified themselves as sheltered homeless indicating they stayed in an emergency shelter the night before. There are a few individuals that reported being unsheltered. These individuals reported that they had slept on the street or in their cars. The large majority of the Homeless Care Council of Northwest Alabama's jurisdiction is made up of urban counties.

### **Discussion:**

During the Homeless Care Council's 2015 Point in Time Count it was discovered that the rural homeless population was the most difficult to count due to HUD's definition of homelessness. The Homeless service providers that serve the rural populations report that homeless are usually doubled up with family or friends, or are precariously housed thus not being counted as literally homeless. The survey data shows that there were 235 homeless persons. The vast majority self-reported having access to emergency or transitional housing. Of the total 235 individuals there were 21 families with children, 16 individuals were identified as veterans, and the white race being the leading racial group of homeless individuals. The majority of area homeless continue to be emergency based and indicated that they had stayed in emergency shelter the night before. However, because the Homeless Care Councils jurisdiction is mostly urban counties there are a few individuals that reported as having slept on the streets or in their cars.

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

#### **Introduction:**

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

Public Facilities are a detrimental resource for the City of Florence. These facilities include but not limited to senior centers, youth centers, child care centers, health facilities, parks and recreational facilities, neighborhood centers, and fire departments. The City of Florence will continue to fund projects that address the needs of these facilities operations.

**How were these needs determined?**

These needs were determined through the citizen participation process, agency consultations, the community needs assessment survey, and requests for funding assistance.

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

Public Improvements are defined as needs to the jurisdictions public infrastructures. The Five Year Plan will address these needs through Public Facilities Improvements, sidewalk implementation and repairs, and storm drainage projects within the Entitlement communities.

**How were these needs determined?**

These needs were determined through the Public Participation Process, other City departments, and drive by surveys.

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

Public services needs were determined based on community feedback during public hearings, consultations with service providers, feedback from the community needs assessment survey and requests for CDBG funding via an Application for Public Services Funding issued by the City. Thirteen applications for funding were received totaling \$187,137.62. Eleven of the requests were recommended for funding under the 15% Public Services cap which is \$56,300 for Program Year 1.

**How were these needs determined?**

These needs were determined through the Mandatory Public Service Application workshop and the Five Year Consolidated Plan Public Participation meeting.

Data 2006-2010 ACS

Source:

### Unit Size by Tenure

|                    | Owners |      | Renters |      |
|--------------------|--------|------|---------|------|
|                    | Number | %    | Number  | %    |
| No bedroom         | 0      | 0%   | 246     | 4%   |
| 1 bedroom          | 132    | 1%   | 1,599   | 24%  |
| 2 bedrooms         | 1,609  | 16%  | 3,287   | 49%  |
| 3 or more bedrooms | 8,501  | 83%  | 1,605   | 24%  |
| Total              | 10,242 | 100% | 6,737   | 101% |

Table 29 – Unit Size by Tenure

Data 2006-2010 ACS

Source:

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

According to Florence Housing Authority there are 665 public housing units in seven developments in the City of Florence. The Florence Housing Authority is funded through federal, state, and local entities.

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

According to the Florence Housing Authority they are classified as a "High Performer" and are in good standing and do not expect a loss of inventory.

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

| Rent Paid       | Number | %      |
|-----------------|--------|--------|
| Less than \$500 | 5,527  | 82.0%  |
| \$500-999       | 1,116  | 16.6%  |
| \$1,000-1,499   | 94     | 1.4%   |
| \$1,500-1,999   | 0      | 0.0%   |
| \$2,000 or more | 0      | 0.0%   |
| Total           | 6,737  | 100.0% |

Table 31 - Rent Paid

Data 2006-2010 ACS

Source:

#### Housing Affordability

| % Units affordable to Households earning | Renter  | Owner   |
|--|---------|---------|
| 30% HAMFI                                | 780     | No Data |
| 50% HAMFI                                | 2,745   | 1,070   |
| 80% HAMFI                                | 5,025   | 2,755   |
| 100% HAMFI                               | No Data | 3,740   |
| Total                                    | 8,550   | 7,565   |

Table 32 – Housing Affordability

Data 2006-2010 CHAS

Source:

## Definitions

Standard conditions are defined as meeting the HUD housing Quality Standards (HQS) and all state and local codes. Substandard conditions are defined as a unit being in poor condition and is structurally and financially feasible to rehabilitate.

## Condition of Units

| Condition of Units             | Owner-Occupied |     | Renter-Occupied |      |
|--------------------------------|----------------|-----|-----------------|------|
|                                | Number         | %   | Number          | %    |
| With one selected Condition    | 1,966          | 19% | 3,203           | 48%  |
| With two selected Conditions   | 39             | 0%  | 64              | 1%   |
| With three selected Conditions | 0              | 0%  | 130             | 2%   |
| With four selected Conditions  | 0              | 0%  | 0               | 0%   |
| No selected Conditions         | 8,237          | 80% | 3,340           | 50%  |
| Total                          | 10,242         | 99% | 6,737           | 101% |

Table 34 - Condition of Units

Data 2006-2010 ACS

Source:

## Year Unit Built

| Year Unit Built | Owner-Occupied |     | Renter-Occupied |     |
|-----------------|----------------|-----|-----------------|-----|
|                 | Number         | %   | Number          | %   |
| 2000 or later   | 860            | 8%  | 336             | 5%  |
| 1980-1999       | 1,752          | 17% | 2,642           | 39% |

## Vacant Units

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

Table 37 - Vacant Units

Data 2005-2009 CHAS

Source:

### **Need for Owner and Rental Rehabilitation**

Over the past five years, the City of Florence has utilized CDBG funds to grant homeowners money to rehabilitate their homes. These repairs are limited to roof, HVAC, energy efficiency (windows and doors) and handicap accessibility. This has been a high priority need.

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

According to the data provided by HUD, There are a total of 7,630 owner occupied and rental occupied units that can potentially contain lead based paint hazards.

### **Discussion**

We anticipate continuing the rehabilitation program on homes that do not have lead based paint hazards. The City does not have the resources available to remediate Lead Based Paint Hazards at this time.

|                                  |  |  |     |     | based | based | Veterans<br>Affairs<br>Supportive<br>Housing | Family<br>Unification<br>Program | Disabled<br>* |
|----------------------------------|--|--|-----|-----|-------|-------|--|----------------------------------|---------------|
| # of units vouchers<br>available |  |  | 652 | 691 |       |       | 0  | 0                                | 0             |
| # of accessible units            |  |  |     |     |       |       |  |                                  |               |

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

Table 38 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

**Describe the supply of public housing developments:**

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

At a minimum, every two years the U.S. Department of Housing and Urban Development (HUD) performs a physical inspection of the public housing units owned and operated by the Housing Authority. The results of the inspection are quantified by designating a physical inspection score for each public housing development with a scoring range of 0 to 100. Scores at or below 60 are considered

address modernization needs. The Authority will be changing its funding from public housing operating funding and Capital Fund Program funding to a twenty year Section 8 Contract for Multi-housing. This is already underway at Magnolia Gardens I & II where 9% tax credits and FHA debt financing are being employed to renovation both buildings. Over the next 5 years the Housing Authority has identified needs at the other public housing developments to include but not limited to roofs, cabinets, flooring, windows, exterior doors, resurfacing of parking areas, interior painting of units, and replacement of heat and air conditioning units.

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

Florence Housing Authority's main strategy is centered on its conversion to Rental Assistance Demonstration program or RAD. This will allow the Authority to be able to operate like a private developer and borrow against properties and apply for tax credits. The conversion will remove the Declaration of Trust on all developments currently held by HUD. Also the Authority as part of its conversion to RAD will sign a 20 year contract for project-based Section 8 assistance funding which will help maintain a steady predictable stream of funding. The Authority has completed a 20 year physical needs assessment which is being used to guide the renovation work and priorities. The Authority also has a contract with the City of Florence for the services of four full time police officers. They only work the Authority properties and have been contractually delegated the right to issue trespass warnings. The crime rate in the Authority's developments is low which can be contributed mainly to the community police officers efforts and the increased screening of prospective tenants. The Authority now has property management offices at all developments along with dedicated maintenance personal and police substations.

**Discussion:**

Will be discussed after citizen participation process has been completed.

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

Alternate Data

Source Name:

2015 Point in

Time Survey

Data Source

Comments:

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

Community Action Agency is the referral agency for the two emergency shelters located in Florence for Lauderdale and Colbert County. For healthcare services individuals are referred to the Community Health Clinic or to the local Hospital Emergency Room. Mental health clients are referred to Riverbend. Community Action Agency also has a partnership with a private local counselor that will assess the needs of the homeless individuals free of cost. Majority of employment services are handled by the Alabama Career Center but Salvation Army Emergency Shelter participates in the Alabama Job Link. Community Action and Salvation Army refer all clients to Lyons Human Resources Center located in Florence. The Help Center also participates in these resources.

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

Emergency Shelter Services provided:

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

Populations identified with special needs include the elderly, disabled persons (mental and physical), persons living with HIV/AIDS, persons with alcohol or substance abuse issues, and homeless persons. Supportive housing for each of these population groups is needed within the City of Florence. There is a high need for transitional and permanent housing for homeless persons, and there is the need for additional housing for persons living with HIV/AIDS.

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

Through the efforts of the HCCNWA, a Discharge Committee has been formed to developed and adopted by public and private institutions and agencies to establish a process for ensuring that persons returning from mental institutions, in-patient health facilities and correctional facilities receive supportive housing.

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

The City of Florence will continue to fund Public Services that address homelessness and other special needs.

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

affected by the proposed development often have fears and concerns about their property values, crime, and traffic congestion, loss of open space, new neighbors and design compatibility.

5. **Land Ownership Patterns:** Much of the suitable land for development is owned or controlled by a few owners or developers. In these areas owners can generally dictate the extent of housing activity to be carried out on their land. They can also be more selective in dealings to ensure maximum profitability, usually diminishing or precluding affordable housing opportunities for lower income households.

6. **Costs Associated With Accessibility Compliance:** Accessible housing units can be more costly to construct and the required renovations to existing structures can be especially costly for older structures.

In an effort to maintain and support affordable housing the city provides low interest loans to low and moderate income homeowners and deferred loans to very low income elderly and disabled homeowners. The City has also supported applications by developers and non-profit agencies being made through other programs to provide affordable housing. To eliminate barriers to affordable housing the City through the housing rehabilitation program assists owners with modifications needed for accessibility accommodations.

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

### **Introduction**

### **Economic Development Market Analysis**

| Business by Sector             | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--------------------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Transportation and Warehousing | 264               | 240            | 3                  | 1               | -2                  |
| Wholesale Trade                | 699               | 1,376          | 7                  | 7               | 0                   |
| Total                          | 9,753             | 18,368         | --                 | --              | --                  |

Table 41 - Business Activity

Data 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Source:

**Labor Force**

|  |        |
|--|--------|
| Total Population in the Civilian Labor Force   | 18,519 |
| Civilian Employed Population 16 years and over | 16,882 |
| Unemployment Rate                              | 8.84   |
| Unemployment Rate for Ages 16-24               | 26.41  |

| Travel Time        | Number | Percentage |
|--------------------|--------|------------|
| 30-59 Minutes      | 1,751  | 11%        |
| 60 or More Minutes | 922    | 6%         |
| Total              | 16,248 | 100%       |

Table 44 - Travel Time

Data Source: 2006-2010 ACS

**Education:**

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

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---|-------------------|------------|--------------------|
|   | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 824               | 245        | 1,189              |
| High school graduate (includes equivalency) | 3,472             | 269        | 1,493              |
| Some college or Associate's degree          | 4,310             | 257        | 1,347              |
| Bachelor's degree or higher                 | 4,048             | 172        | 979                |

Table 45 - Educational Attainment by Employment Status

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate              | 11,875                                |
| High school graduate (includes equivalency) | 22,236                                |
| Some college or Associate's degree          | 25,406                                |
| Bachelor's degree                           | 34,854                                |
| Graduate or professional degree             | 51,755                                |

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

According to the 2006-2010 ACS Data the major employment sectors within the City of Florence are Arts and Entertainment, Education and Health Services, Manufacturing, and Retail.

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

According to the data, there are a reported 18,519 in the civilian labor force. Out of this number, 3,145 are in the management, business, and financial sector; 3,118 in sales and office sector; 2,026 in the service sector; and the remaining in farming, construction, and production.

The Northwest Alabama Council of Local Governments prepares a CEDS report for the five county region that the City is included in.

## **Discussion**

To be determined based on Citizen Participation Process.

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

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

Concentrations are defined as an area of a large number of characteristics. The east Florence and West Florence geographic areas within the City hold the highest concentration of housing problems.

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

Concentrations are defined as an area of a large number of characteristics. The east Florence and West Florence geographic areas within the City hold the highest concentration of ethnic minorities or low-income families.

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

These areas are characterized by aging housing, a high concentration of low income renters and home owners, high unemployment, and blighted properties.

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

|  |                            |
|--|----------------------------|
| <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p> <p>Identify the neighborhood boundaries for this target area.</p> <p>Include specific housing and commercial characteristics of this target area.</p> <p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p> <p>Identify the needs in this target area.</p> <p>What are the opportunities for improvement in this target area?</p> <p>Are there barriers to improvement in this target area?</p> | <p>Local Target area</p>   |
| <p>2 Area Name:</p>  | <p>Spot Blighted Areas</p> |
| <p>Area Type:</p>  | <p>Local Target area</p>   |

|  |               |
|--|---------------|
| HUD Approval Date:   |               |
| % of Low/ Mod:   |               |
| Revital Type:  | Comprehensive |
| Other Revital Description:   |               |
| Identify the neighborhood boundaries for this target area.   |               |
| Include specific housing and commercial characteristics of this target area.   |               |
| How did your consultation and citizen participation process help you to identify this neighborhood as a target area? |               |
| Identify the needs in this target area.  |               |
| What are the opportunities for improvement in this target area?  |               |
| Are there barriers to improvement in this target area?   |               |

**General Allocation Priorities**

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

Low and Moderate income households are located throughout the City of Florence, with the greatest concentrations being in the east and west Florence areas. According to the 2010 census data, the total population for the west Florence entitlement area had 2,667

|                                  |   |
|----------------------------------|---|
| <p>Population</p>                | <p>Extremely Low<br/> Low<br/> Moderate<br/> Large Families<br/> Families with Children<br/> Elderly<br/> Public Housing Residents<br/> Victims of Domestic Violence<br/> Elderly<br/> Frail Elderly<br/> Persons with Mental Disabilities<br/> Persons with Physical Disabilities<br/> Persons with Developmental Disabilities<br/> Persons with Alcohol or Other Addictions<br/> Victims of Domestic Violence</p> |
| <p>Geographic Areas Affected</p> |   |
| <p>Associated Goals</p>          | <p>Public Services</p>  |

|                                     |  |
|-------------------------------------|--|
| Affordable Housing Type             | Market Characteristics that will influence the use of funds available for housing type |
| Rehabilitation                      | Availability of single and multi-family housing occupied by LMI individuals            |
| Acquisition, including preservation | Availability of lots and affordable housing targeted for rehabilitation.               |

**Table 50 – Influence of Market Conditions**

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

**Introduction**

Estimated funds available for CDBG PY 2015 total \$375,455.30

**Anticipated Resources**

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 |                    |                          | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|-----------------|---------------|----------------------------------|--------------------|--------------------------|--|-----------------------|
|         |                 |               | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ |  |                       |
|         |                 |               |                                  |                    |                          |  |                       |

There are no matching requirements for CDBG. However, CDBG funds are a major source of to address community needs. In the City of Florence, these funds will be used to administer the program; fund public service entities; provide funding for the removal and clean-up of blighted properties on a city wide basis; implement and improve public infrastructure and generate a program that will help first time home buyers.

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

Not applicable

**Discussion**

All funds will be allocated and expended in alignment with the strategic goals of the five-year plan, priority needs and funding allocations under the Annual Action Plan.

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

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

| Responsible Entity         | Responsible Entity Type  | Role           | Geographic Area Served |
|----------------------------|--------------------------|----------------|------------------------|
| CITY OF FLORENCE           | Government               | Planning       | Jurisdiction           |
| Florence Housing Authority | PHA                      | Public Housing | Jurisdiction           |
| Safeplace, Inc.            | Non-profit organizations | Homelessness   | Jurisdiction           |

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|----------------------------------|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services |                            |                      |                             |
|                                  |                            |                      |                             |
| Utilities Assistance             | X                          | X                    | X                           |

|                                |   |   |   |
|--------------------------------|---|---|---|
| Street Outreach Services       |   |   |   |
| Law Enforcement                | X | X | X |
| Mobile Clinics                 |   |   |   |
| Other Street Outreach Services | X | X | X |

|                      |   |   |   |
|----------------------|---|---|---|
| Supportive Services  |   |   |   |
| Alcohol & Drug Abuse | X | X | X |
| Child Care           | X | X | X |
| Education            | X | X | X |

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

The strength of the service delivery system is that there are numerous and diverse service providers that exist to meet the needs of individuals with special needs, including the homeless (See Table 54). These providers have been identified throughout this planning document (see agency consultations and homeless provider listing). The primary gap of the system is the lack of financial resources to fully meet needs that exist within the community.

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

To be determined with Citizen Participation comments

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
|            |           |            |          |          |                 |                 |         |                        |

| Sort Order | Goal Name   | Start Year | End Year | Category   | Geographic Area   | Needs Addressed | Funding         | Goal Outcome Indicator  |
|------------|---|------------|----------|--|---|-----------------|-----------------|---|
| 3          | Public Facilities and Infrastructure Improvements | 2015       | 2019     | Non-Housing Community Development  | West Florence Entitlement Area<br>East Florence Entitlement Area<br>Spot Blighted Areas |                 | CDBG: \$203,155 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit:<br>10 Households Assisted |
| 4          | Public Services                                   | 2015       | 2019     | Affordable Housing<br>Public Housing<br>Homeless<br>Non-Homeless<br>Special Needs<br>Non-Housing<br>Community<br>Development |   | Public Services | CDBG: \$56,300  |   |
| 5          | Administration                                    | 2015       | 2019     | Admin  |   |                 | CDBG: \$66,000  | Other:<br>1 Other   |

|   |                  |   |
|---|------------------|---|
|   | Goal Description | Public Service entities focus on assisting low and moderate income individuals and families. The public service providers that have been selected are carrying out activities that address major community development needs such as youth and elderly services, health services, housing and transportation needs, self-sufficiency, domestic violence, homelessness, and job training.      |
| 5 | Goal Name        | Administration  |
|   | Goal Description | This process involved the managerial and organizational activities required by the Community Development Block Grant program in maintaining accountability for the expenditures of CDBG funds by the City of Florence. The City utilized these funds for salary and fringe benefits, supplies, professional services, vehicle expenses, training and seminars, and project development plans. |

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

Not applicable

The City of Florence provides the following outline of barriers to affordable housing. Through information provided by Florence Housing Authority, local governments, and the Analysis of Impediments, the following barriers were noted.

1. Land Use Restrictions: Land use regulations have been recognized for some time as a possible impediment to affordable housing.

2. Building Codes: Similar to land use regulations, over the years a number of builders and advocates of affordable housing have stated that building and housing codes were housing affordability impediments. The codes are often lumped together with zoning ordinances and other land use regulations and it can be unclear to some as where one begins and the other ends. Governmental building codes are often expressed in terms of rigid specifications that can be difficult or costly to comply with. New or different construction techniques and architectural innovations would be satisfactory in terms of safety, comfort, and other measurable standards but are not in compliance unless they meet strict code specifications. Arbitrary and inconsistent building code enforcement has also been cited as a source of additional expense for builders who can be unduly delayed in their construction and/or forced to undertake costly redesigns. As with the land use regulations, building codes in Alabama are adopted and practiced for the most part in the entitlement communities and much of the rural areas in the state are devoid of building code adoption and enforcement.

3. Credit Environment: Lending institutions have historically been conservative and restrictive in their lending practices.

4. The NIMBY Syndrome: The NIMBY barrier can be viewed as a classic “haves versus the have-nots” situation where low and moderate income households suffer due to an instinctive response from established communities and neighborhoods. Neighbors affected by the proposed development often have fears and concerns about their property values, crime, and traffic congestion, loss of open space, new neighbors and design compatibility.

5. Land Ownership Patterns: Much of the suitable land for development is owned or controlled by a few owners or developers. In these areas owners can generally dictate the extent of housing activity to be carried out on their land. They can also be more selective in dealings to ensure

The HCCNWA helps facilitate access for homeless individuals and families to emergency shelter by partnering with emergency shelter organizers to distribute information about the operations of emergency shelters to the homeless community, via social media, local news and through 211, the local referral information service. The HCCNWA also keeps this updated information on their website. Members and Board of Directors of the HCCNWA are kept aware of emergency shelter options so that updated information can be given to community members.

The HCCNWA coordinates access to affordable transitional housing units for the homeless by coordinating referrals to the local Community Service providers, where they are able to arrange for Section 8 and low income housing. Funds from HUD and ESG help provide security deposits, rent and utilities connection fees. Additionally, the HCCNWA has members of their Board of Directors that are from the Florence Housing Authority, so that any new housing opportunities for the homeless or low income families are made known for additional referrals.

The HCCNWA also supports 211 Referral and Information Services, which collects and maintains a database of local resources for any in crisis, including those who are homeless and are in need of services. The HCCNWA helps provide updated lists of services to 211 so that accurate information is distributed.

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

The HCCNWA helps homeless make the transition to permanent housing and independent living by serving as the collaborative applicant for HUD grants. Some of these funds are used to provide permanent supportive housing, as well as supportive services, such as utility assistance and deposits. The HCCNWA also supports community service providers that offer household goods, such as clothing, furniture and other needs to homeless persons. Additionally, the HCCNWA funds uses HUD funding for case managers who continue to monitor and maintain

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

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

The City of Florence in conjunction with other agencies will encourage home ownership and family self-sufficiency. Through CDBG funding provided to residents of public housing; individuals are able to continue their education and or receive job training. The City of Florence will support other programs to upgrade living conditions and economic opportunities.

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

The City of Florence in conjunction with other agencies will encourage home ownership and family self-sufficiency. Through CDBG funding provided to residents of public housing; individuals are able to continue their education and or receive job training. The City of Florence will support other programs to upgrade living conditions and economic opportunities.

## **SP-80 Monitoring – 91.230**

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

See Appendix D; Monitoring Policies and Procedures

## **Expected Resources**

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

#### **Introduction**

Estimated funds available for CDBG PY 2015 total \$375,455.30

#### **Anticipated Resources**

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

Not applicable

**Discussion**

All funds will be allocated and expended in alignment with the strategic goals of the five-year plan, priority needs and funding allocations under the Annual Action Plan.

**Annual Goals and Objectives**

**AP-20 Annual Goals and Objectives**

**Goals Summary Information**

| Sort Order | Goal Name                  | Start Year | End Year | Category           | Geographic Area  | Needs Addressed | Funding        | Goal Outcome Indicator                                    |
|------------|----------------------------|------------|----------|--------------------|--|-----------------|----------------|---|
| 1          | Residential Rehabilitation | 2015       | 2019     | Affordable Housing | West Florence Entitlement East Florence Entitlement Area |                 | CDBG: \$20,000 | Homeowner Housing Rehabilitated: 2 Household Housing Unit |

| Sort Order | Goal Name           | Start Year | End Year | Category                                 | Geographic Area | Needs Addressed | Funding        | Goal Outcome Indicator             |
|------------|---------------------|------------|----------|--|-----------------|-----------------|----------------|------------------------------------|
| 4          | Spot Blight Removal | 2015       | 2019     | Cleanup and removal of blighted property |                 |                 | CDBG: \$30,000 | Buildings Demolished: 10 Buildings |
| 5          | Administration      | 2015       | 2019     | Admin                                    |                 |                 | CDBG: \$66,000 | Other: 1 Other                     |

Table 56 – Goals Summary

### Goal Descriptions

|   |                  |   |
|---|------------------|---|
| 1 | Goal Name        | Residential Rehabilitation  |
|   | Goal Description | The City of Florence Housing Rehabilitation program is offered to low income residents citywide who own their homes. The Rehabilitation Program provides grants to owner occupied residences. This provides assistance for the replacement or correction of major violations of housing code standards which make the structure uninhabitable or unsafe. The following conditions must be met for homes to be eligible: |
| 2 | Goal Name        | Public Facilities and Infrastructure Improvements   |
|   | Goal Description | Public Facilities and Public Improvements are high priorities for the City of Florence. Infrastructure improvements proposed for the grant year. These projects can be street and sidewalk improvements, water and sewer line improvements, and needed improvements to neighborhood/community facilities.   |
| 3 | Goal Name        | Public Services   |

## Projects

| # | Project Name |
|---|--------------|
|   |              |

**Table 57 – Project Information**

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

### AP-38 Project Summary

#### Project Summary Information

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

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

Low and Moderate income households are located throughout the City of Florence, with the greatest concentrations being in the east and west Florence areas. (See appendix C-Florence Entitlement Geography). The East and West Florence communities also carry the highest percentage of the cities minority population. According to the 2010 census data, the total population for the west Florence entitlement area had 2,667 people with a low/mod percentage of 77.83. The east Florence entitlement area had a population of 5,091 people and a low/mod percentage of 65.62.

#### Geographic Distribution

| Target Area               | Percentage of Funds |
|---------------------------|---------------------|
| West Florence Entitlement | 45                  |

|   |   |
|---|---|
| One Year Goals for the Number of Households Supported Through |   |
| Total   | 0 |

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

Discussion

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

transitional housing units in the area. Additionally, the HCCNWA plans to partner with NACOLG to provide more reliable transportation to the emergency shelters so that more people can access shelter when it is needed.

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

The HCCNWA has the one year goal of working together with local community service providers to collaborate on a “Homeless Resource Information Guide” that can be distributed locally to interfaith agencies, jails, hospitals, libraries, city school homeless liaisons, and other community service providers that lists the contact information for emergency shelters, Community Action Agency, NACOLG (the local transportation resource) and Florence Housing Authority, so that when homeless persons come to those agencies for help, the same information is given to them. The Homeless Resource Information Guide can be used to point homeless people directly to the needed services to transition to permanent housing and independent living, along with resources that can be used to keep them from becoming homeless again.

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

The HCCNWA has the one year goal of continuing to support 211, a local referral information service, by collaborating on any new information about services. Additionally, the HCCNWA has the one year goal of increasing their General Membership and Board of Directors to include more community representatives from health care facilities, foster care facilities, and mental health treatment facilities. The HCCNWA additionally has the one year goal of expanding the

are not in compliance unless they meet strict code specifications. Arbitrary and inconsistent building code enforcement has also been cited as a source of additional expense for builders who can be unduly delayed in their construction and/or forced to undertake costly redesigns. As with the land use regulations, building codes in Alabama are adopted and practiced for the most part in the entitlement communities and much of the rural areas in the state are devoid of building code adoption and enforcement.

3. Credit Environment: With the exception of “bubble” years that occurred in the past, lending institutions have historically been conservative and restrictive in their lending practices.

4. The NIMBY Syndrome: The NIMBY barrier can be viewed as a classic “haves versus the have-nots” situation where low and moderate income households suffer due to an instinctive response from established communities and neighborhoods. Neighbors affected by the proposed development often have fears and concerns about their property values, crime, and traffic congestion, loss of open space, new neighbors and design compatibility.

5. Land Ownership Patterns: Much of the suitable land for development is owned or controlled by a few owners or developers. In these areas owners can generally dictate the extent of housing activity to be carried out on their land. They can also be more selective in dealings to ensure maximum profitability, usually diminishing or precluding affordable housing opportunities for lower income households.

6. Costs Associated With Accessibility Compliance: Accessible housing units can be more costly to construct and the required renovations to existing structures can be especially costly for older structures.

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

In an effort to maintain and support affordable housing the city provides low interest loans to low and moderate income homeowners and deferred loans to very low income elderly and disabled

regulation, because of not having adequate capacity of certified inspectors available in our immediate area. We are still performing emergency rehabilitation projects and projects that are under the minimum levels that do not require complying with the regulation. Our Housing Rehabilitation office staff will continue to attend training on the Lead Safe Housing Regulation when available.

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

In an effort to reduce the number of families living in poverty the City of Florence in conjunction with other agencies such as the Florence Housing Authority encourages homeownership, and family self-sufficiency. Through the Handy Hills Citizens for Progress we offer computer training that assists with getting a job or advancing in a current job. To the extent possible the City supports programs of other agencies to upgrade living conditions and economic opportunities within our area.

**Actions planned to develop institutional structure**

The City has established an administrative personnel hierarchy with a Mayor serving as the chief administrative official. The Planning and Community Development Department consist of the Director who manages all departmental functions including the administration of CDBG activities. Within the department, additional professional and supportive staff members, consisting of Planners and GIS personnel, carry-out the activities of the CDBG program. Additionally, other City departments previously identified (See managing the Process) work harmoniously with the Department to accomplish the objectives of the CDBG program.

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

The City will continue to attend meetings held at the various private and public services in order to stay current with concerns and issues.

**Discussion:**

**Program Specific Requirements**

**AP-90 Program Specific Requirements – 91.220(l)(1,2,4)**

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

0.00%

**Discussion:**

**Appendix - Alternate/Local Data Sources**

|  |  |
|--|--|
| 1  | Data Source Name   |
|  | US Census Population   |
|  | List the name of the organization or individual who originated the data set. |
|  | United States Census   |
|  | Provide a brief summary of the data set.                                     |
|  | Base set data for population 2013  |
| What was the purpose for developing this data set?   |  |
| I used the 2013 base data set to determine percent of change from the 2010 count.          |  |
| Provide the year (and optionally month, or month and day) for when the data was collected. |  |
| 2013   |  |

|   |  |
|---|--|
|   | <p>Briefly describe the methodology for the data collection.</p> <p>The survey generated an analysis of high, medium, low, no need data.</p>   |
|   | <p>Describe the total population from which the sample was taken.</p> <p>93 individuals participated in the survey</p>   |
|   | <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Demographics of participants was not provided.</p>  |
| 3 | <p>Data Source Name</p> <p>2015 Point in Time Survey</p>   |
|   | <p>List the name of the organization or individual who originated the data set.</p> <p>Homeless Care Council of Northwest Alabama</p>  |
|   | <p>Provide a brief summary of the data set.</p> <p>The Point in Time Survey is a count of all sheltered and unsheltered homeless persons on a single night in January. Also included in this count is the number of available beds for emergency shelter and transitional housing.</p> |
|   | <p>What was the purpose for developing this data set?</p> <p>This data is collected in order to identify the needs for homeless in the community.</p>  |
|   | <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 29 &amp; 30, 2015</p>   |
|   | <p>Briefly describe the methodology for the data collection.</p> <p>A group of volunteers were organized and stationed in all six counties at various locations to conduct surveys, feed and hand out warming items.</p>   |

# Appendix “A”



**City of Florence: Notice of Funding Availability (NOFA)**

**Community Development Block Grant Program**

The City of Florence anticipates receiving federal funding from the U.S. Department of Housing & Urban Development (HUD) to provide services which benefit low and moderate income persons and/or areas in the City of Florence. Eligible public service agencies must provide proof of 501(c)3 status.

A mandatory application workshop for agencies interested in applying for funding will be held on Monday, March 2, at 2:00 p.m., in the City Auditorium located in City Hall at 110 West College Street - South Pine Street side entrance.

For additional program information, please contact Tina Irons at (256)760-6467 or [tirons@florenceal.org](mailto:tirons@florenceal.org).

Written correspondence may be mailed to:

City of Florence  
Department of Planning and Community Development  
110 West College Street - Suite 115  
Florence, AL 35630

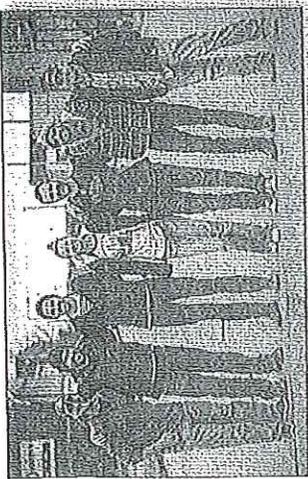


**SIGN IN SHEET**  
**2015-2016 Community Development Block Grant**  
**Public Services Grant Workshop**

| Agency  | Address  | Phone Number                  | Email   |
|---|--|-------------------------------|---|
| NACOLG - Nathan Williamson                              | 103 Student Drive, MS.                         | (256) 389-0515                | nwillingham@nacolg.org                        |
| Freedom House - Ashley Bernois                          | P.O. Box 1020 Rogersville AL 35658             | (931) 205-7013                | Ashleybernoid@outlook.com                     |
| Big Brothers Big Sisters - Gina Mashburn                | 505 N. Columbia Ave. Sheffield                 | 256-248-1931                  | gina@bbbsheals.org                            |
| One Place of the Shoals                                 | 300 W Tenn. St Florence, AL                    | 35430 256-284-7600            | ahamilton@documolly.com                       |
| <del>Bea Farmer</del>                                   | <del>P.O. 662, Huntsville, AL</del>            | <del>334-444-2873</del>       | <del>bfarmer@farmerjagan.com</del>            |
| Teryl Shueds - Florence Nain St                         | 301 N. Rain St. Flo AL                         | 35630 256-7609648             | tshueds@foreremainsstreet.org                 |
| Rhonda Richardson - Florence Housing Auth               | 110 S. Cypress St. Suitel Flo. AL              | 35630 256-740-5206            | richardson@flohousing.org                     |
| John Bowen - A New Beginning Recovery                   | 172 Helton Court Florence, AL                  | 35630 256-380-0013            | <del>johnbowen@newbeginningrecovery.com</del> |
| Xanay Y. Tatum - Boys & Girls Clubs NWAL                | P.O. Box 1521 Florence 35631                   | 256-766-8220                  | kyjames@bgsnw.org                             |
| KEISTA MANCHESTER - HOMELESS CARE COUNCIL               | UNITED WAY 211<br>118 E. MOBILE ST. FLO, 35631 | 256-810-1440                  | keista@hwc.org                                |
| <del>Safeplace Rachel Cabanis</del>                     | <del>P.O. Box 1456 Florence 35631</del>        | <del>256-767-3076</del>       | <del>safeplace@safeplace.org</del>            |
| Florence Housing Auth                                   | 110 S. Cypress St. Suitel Florence AL          | 256-740-5209                  | greed@fhous.org                               |
| Florence Housing Authority                              | 110 S. Cypress St., Suitel Florence, AL        | 256-740-5211                  | sroberts@fhous.org                            |
| Shoals Community Clinic (Div of Community Health Assoc) | 309 B Handy Homes Florence AL                  | 35630 256-760-4713            | bancay@scpc.com                               |
| Community Action Northwest AL                           | 745 Thompson St. Flo AL                        | 35630 256-766-4330            | mdaniel@caaw.org                              |
| Alabama Cooperative Extension                           | 802 Katerans Dr Florence AL                    | 35630 256-766-6223            | hl0005@albama-ace.org                         |
| <del>Sheryl Williams</del>                              | <del>409 W LEE AVE Florence AL</del>           | <del>35630 352-494-7015</del> | <del>sheryl.williams@lauderdale.org</del>     |

**PLEASE LEAVE BUSINESS CARDS**

Lauderdale County Childrens Policy Council  
 505 N. Seminary St  
 Florence, AL 35630  
 256-712-5413  
 heather@lauderdalecountyipc.org



## Richards Plans Release Show

TUSCUMBIA-As assisted living came into the Shoals area in the mid-1990's Cheryl McCorkle quickly gained the reputation as a caring and Christian leader in the Senior Living industry. With compassion and respect, she guided seniors and their families through emotional and sometimes difficult decisions - making many friends in her more than 17 years as Executive Director at Morningside of Sheffield, Atria Regency in Mobile and, most recently, Wellington Place of the Shoals in Muscle Shoals.

Cheryl was diagnosed in early 2014 with ALS/Lou Gehrig's Disease. With her true passion of caring for our Senior Citizens, she continued to work. She retired from Assisted Living in Dec. 2014.

A benefit event takes place Saturday, March 7 from 3pm until... at Valley Grove Baptist Church, 3040 Old Highway 20 in Tusculumbia. ALL proceeds from this event will go directly to Cheryl to help with her treatment-related expenses.

Enjoy the Southern Gospel music of Garry Lovette, Valdosta Baptist

SHEFFIELD-Sarah Lou Richards & The Handsome Devils will perform live in a record release concert at 6:30pm Friday, March 6 at The Nuthouse Recording Studio at 108 West 4th Street in Sheffield. Recorded at Nuthouse with producer Gary Nichols, best known as the guitarist and lead singer for Grammy-nominated bluegrass group the Steel Drivers, *The Woman Behind the Curtain* marks Richards' first time recording with a full band.

"One of my favorite songs here is a track called 'Nothing Left,' which is about giving all you have until there's nothing left to give," says Richards, a road warrior who's spent the past four years touring. "That's where I am in my career right now. I'm stretching the rubber band as far as it'll go."

Inspired by the raw, rootsy songwriting of Brandi Carlile and Patti Griffin — and featuring a new generation of A-list session musicians from

**The City of Florence Planning and Community Development Department** invites you to participate in our Public Input Session for the Community Development Block Grant Five Year Consolidated Plan. The Community Development Program provides funding for projects in eligible areas of the City.

City Hall Auditorium  
110 W. College St. - Pine St. Entrance  
Tues., March 10th • 6pm-8pm



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- Microdermabrasion
- European & Acne Facials
- Hair Removal
- Skin Tightening
- Skin Rejuvenation



40 YEARS OF SMILES



SIGN IN SHEET

2015-2019 Con Plan Public Input Meeting



| Name             | Address   | Phone Number | Email                    |
|------------------|---|--------------|--------------------------|
| Gina Mashburn    | Big Brothers/Big Sisters<br>505 N. Columbia Hwy. 3rd fl 33660 | 256-248-4931 | gina@bbbsshots.org       |
| Lucee Bowen      | 9838 Co Rd 47   | 256 381 0013 | anewbeginning@fco        |
| Stephan Hill     | A New Beginning   | 256-381-0013 | " " " "                  |
| Shirah Wilson    | A New Beginning   | 256-381-0013 | " " " "                  |
| Randi Cruise     | "   | "            | "                        |
| Whitney Lewis    | A New Beginning   | "            | "                        |
| Biana Boudain    | A New Beginning   | 256 381 0013 | "                        |
| Cheryl Shred     | A New Beginning   | 256 381-0015 | OliviaTibbets@fco.com    |
| Kirabullinton    | A New Beginning   | 256-335-6411 | Kirabullinton@gmail      |
| Tammy Coburn     | A New Beginning   | 256-381-0013 | "                        |
| Brandi King      | A New Beginning   | 256-381-0013 | brandiking104@gmail.com  |
| Courtney Outh    | A New Beginning   | 256-381-0013 | CourtneyOuth@fco.com     |
| Ashley Smith     | A New Beginning   | "            | "                        |
| Gina Harris      | A New Beginning   | 256-381-0013 | "                        |
| Shawnette        | A New Beginning   | 256-710-3229 | "                        |
| John Bowen       | A New Beginning   | 256-710-4368 | johnbowen@fco.com        |
| KESTA MANCHESTER | HOMELESS CARE COUNCIL   | 256-764-5892 | KESTA.MANCHESTER@fco.com |

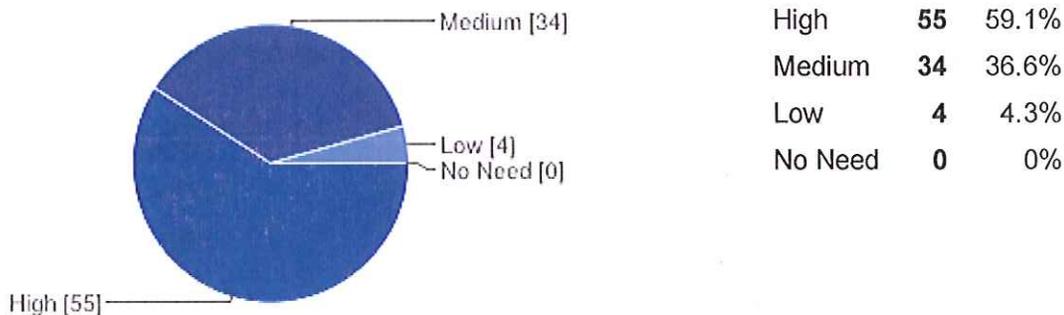
PLEASE LEAVE BUSINESS CARDS

# 93 responses

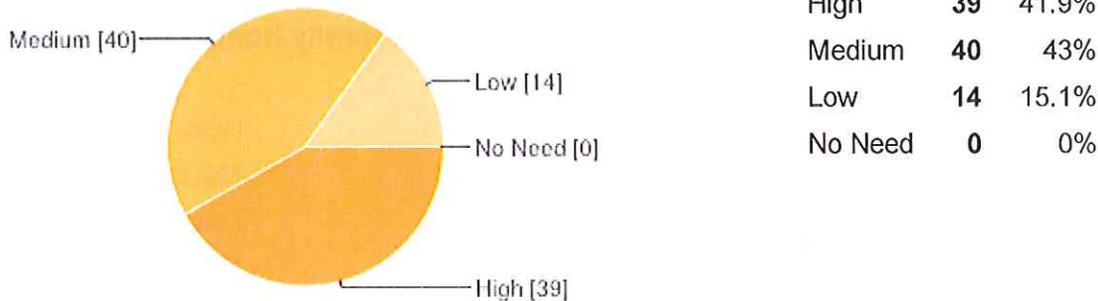
[Publish analytics](#)

## Summary

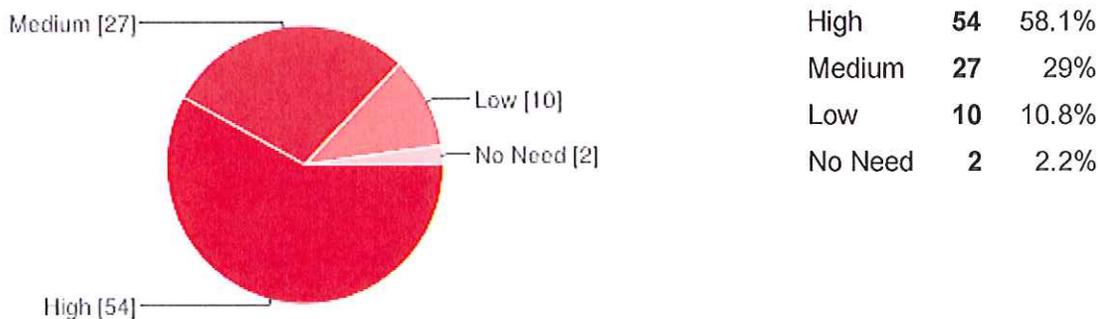
**How would you rate the need to assure that we have good housing choices that are affordable?**

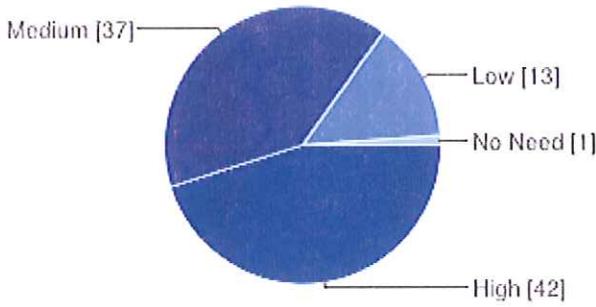


**How would you rate the need to assist homeless individuals and families to obtain affordable housing? \***



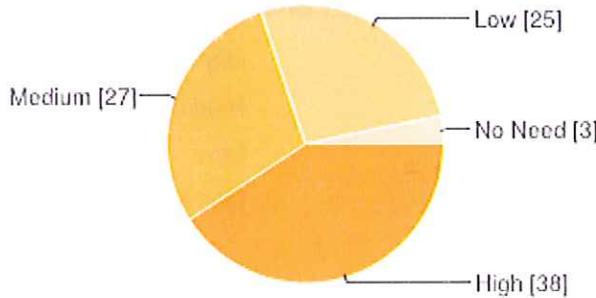
**How would you rate the need to increase the supply of supportive housing for persons with special needs (elderly, disabled, alcohol and drug addicted, persons with HIV/AIDS and their families,) so that they can live with dignity and independence ?**





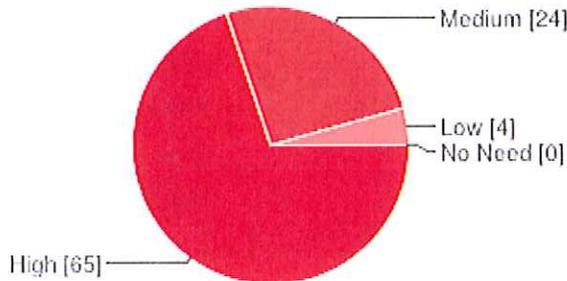
|         |           |       |
|---------|-----------|-------|
| High    | <b>42</b> | 45.2% |
| Medium  | <b>37</b> | 39.8% |
| Low     | <b>13</b> | 14%   |
| No Need | <b>1</b>  | 1.1%  |

**How would you rate the need to build new rental apartments for families with low or moderate incomes?**



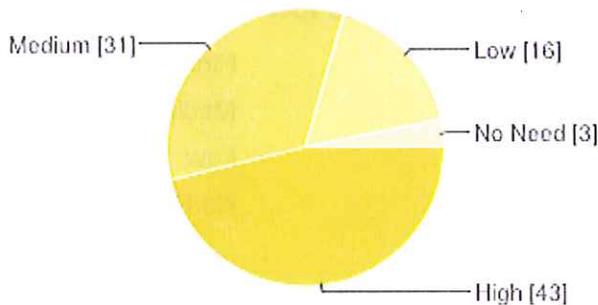
|         |           |       |
|---------|-----------|-------|
| High    | <b>38</b> | 40.9% |
| Medium  | <b>27</b> | 29%   |
| Low     | <b>25</b> | 26.9% |
| No Need | <b>3</b>  | 3.2%  |

**How would you rate the need to revitalize deteriorating or deteriorated neighborhoods?**



|         |           |       |
|---------|-----------|-------|
| High    | <b>65</b> | 69.9% |
| Medium  | <b>24</b> | 25.8% |
| Low     | <b>4</b>  | 4.3%  |
| No Need | <b>0</b>  | 0%    |

**How would you rate the need to create housing opportunities and choice for low to moderate income persons throughout the City?**



|         |           |       |
|---------|-----------|-------|
| High    | <b>43</b> | 46.2% |
| Medium  | <b>31</b> | 33.3% |
| Low     | <b>16</b> | 17.2% |
| No Need | <b>3</b>  | 3.2%  |

**How would you rate the need to build or improve streets, sidewalks and**

**Do you feel that there are any impediments in Fair Housing? If so, please explain.**

Funding

there isn't enough low/moderate income housing options in the community. Waiting lists are long, and current low income housing needs upgrades.

I think fair housing shows how well we are doing as humans, as a community and as a civilization.

no

I think it is available but individuals have difficulty navigating the "system".

Not that I'm aware of.

I'm not aware of any impediments.

Not at this current time.

Housing is available for those who can afford whatever they choose but for people on fixed incomes or the disabled, transient, mentally ill or otherwise marginalized there are no choices. We have only a very few shelter beds at the Salvation Army and Safe Place and no access to housing for homeless people with no means. These people cannot find safe and adequate housing in our area. With rampant mental illness and fewer support services for counseling and supervised programs we will continue this downward trend.

I'm not sure

None that I'm aware of.

I am unsure.

I think being white is an impediment.

N/A

.  
im not sure why there is even a question about needing to repair and improve drainage and sidewalks in low income areas? Should the city not fix those problems everywhere no matter who lives there?

None that I can see

No, I just don't feel like there are enough assistance programs for such low income earners.

We need to help but also need to maintain current home values.

I believe there is adequate housing. Homeless people in most all cases will always be homeless. They have no desire to live differently.

No.

Lack of builders willing to build housing for which they don't make as much money per unit.

Ther needs to be more housing in Florence.

NO

Yes. Better jobs with higher wages

Squatters going into empty houses and moving in without aging a dime. The owners can not kick them out without being arrested. Crazy!

Poor people are not because they choose to be poor. They are poor because of education lack of.

Rental market is full of 'slum lords', who take advantage of elderly/disabled population. Some do not make necessary repairs to make living environment safe/sanitary and evict people who request such repairs. As a professional working in the home with patients, I have seen this first hand and all too often.

Yes. Once someone makes a mistake that involves the criminal system at a young age they are scared for life. Even when they turn their life around.

For persons who may have a history of crime on thier background check it may be hard for them to obtain based on income housing.

Mentally impaired or challenged individuals who are "moved along" because there is simply not enough resources to properly help them.

No help for people with children who have autism

no

I think that low income families often have difficulty in saving enough money for deposits on rent and utilities.

none

Short supply of fair housing and transportation services in this area. Low income housing complexes are few and far between, and often high in crime.

No.

I'm not familiar with the Fair Housing process. But the number of small, potentially affordable vacant houses in town surprises me.

No comment

None that I am aware of.

Yes because even though this is a discrimination free country, people are still biased based on skin color, sex, age, etc.

The elderly, mentally and physically impaired should be the 1st to receive decent housing.

Idk

Not enough housing. Long waiting lists

Yes

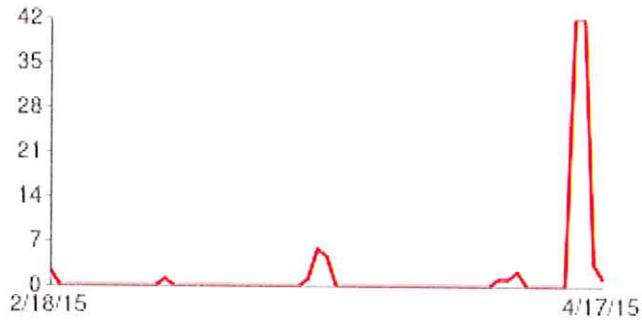
We need a place for people who are trying to start over after a jail sentence / non-violent felonies, where they could learn to live on their own and have a safe place to live. To help re-establish themselves in society and become productive citizens, instead of hindering them and making it more difficult to be a part of society.

35633

35631

35630

### Number of daily responses



# Appendix “B”

# Florence Entitlement Geogra

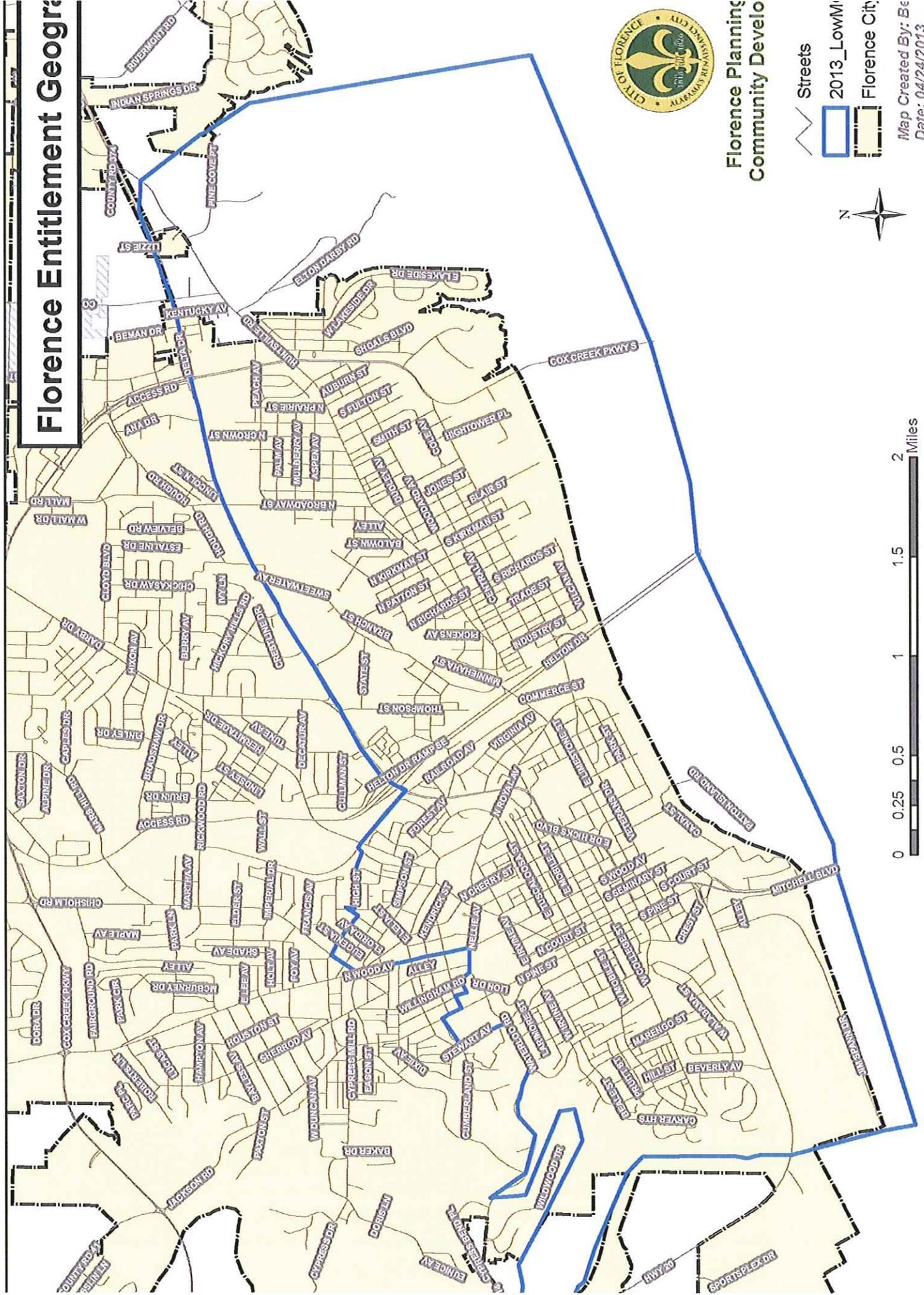


Florence Planning  
Community Develo

Streets

2013\_LowM  
Florence City

Map Created By: Be  
Date: 04/24/2013



# Appendix “C”



# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

| Date Submitted May 22,2015   |  | Applicant Identifier CDBG           |   | Type of Submission                           |  |
|--|--|-------------------------------------|---|--|--|
| Date Received by state   |  | State Identifier                    |   | Application                                  |  |
| Date Received by HUD   |  | Federal Identifier                  |   | Pre-application                              |  |
|  |  |                                     |   | X Construction                               |  |
|  |  |                                     |   | <input type="checkbox"/> Construction        |  |
|  |  |                                     |   | <input type="checkbox"/> Non Construction    |  |
|  |  |                                     |   | <input type="checkbox"/> Non Construction    |  |
| <b>Applicant Information</b>   |  |                                     |   |  |  |
| City of Florence   |  |                                     | UOG Code : AL10810                                  |  |  |
| 110 West College Street  |  |                                     | Organizational DUNS: 079124780                      |  |  |
| Suite 115  |  |                                     | Organizational Unit: Municipal                      |  |  |
| Florence   |  | Alabama                             |   | Department: Planning & Community Development |  |
| 35633  |  | Country U.S.A.                      |   | Division                                     |  |
| Employer Identification Number (EIN):  |  |                                     | County: Lauderdale                                  |  |  |
| 63-6001261   |  |                                     | Program Year Start Date (MM/DD)05/01/2014           |  |  |
| Applicant Type:  |  |                                     | Specify Other Type if necessary:                    |  |  |
| City   |  |                                     | Specify Other Type                                  |  |  |
|  |  |                                     | U.S. Department of<br>Housing and Urban Development |  |  |
| <b>Program Funding</b>   |  |                                     |   |  |  |
| Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding |  |                                     |   |  |  |
| Community Development Block Grant  |  |                                     | 14.218 Entitlement Grant                            |  |  |
| CDBG Project Titles  |  |                                     | Description of Areas Affected by CDBG Project(s)    |  |  |
| \$333,552 2015 Grant Amount  |  | \$Additional HUD Grant(s) Leveraged |   | Describe                                     |  |
| \$0 Additional Federal Funds Leveraged   |  |                                     | \$0 Additional State Funds Leveraged                |  |  |
| \$0 Locally Leveraged Funds  |  |                                     | \$0 Grantee Funds Leveraged                         |  |  |
| \$41,903.30 Anticipated Program Income   |  |                                     | Other (Describe)                                    |  |  |
| Total Funds Leveraged for CDBG-based Project(s) \$375,455.30   |  |                                     |   |  |  |
| <b>Home Investment Partnerships Program</b>  |  |                                     |   |  |  |
| Home Investment Partnerships Program   |  |                                     | 14.239 HOME   |  |  |
| HOME Project Titles  |  |                                     | Description of Areas Affected by HOME Project(s)    |  |  |
| \$HOME Grant Amount  |  | \$Additional HUD Grant(s) Leveraged |   | Describe                                     |  |
| \$Additional Federal Funds Leveraged   |  |                                     | \$Additional State Funds Leveraged                  |  |  |
| \$Locally Leveraged Funds  |  |                                     | \$Grantee Funds Leveraged                           |  |  |

|   |  |  |  |
|---|--|--|--|
| \$Anticipated Program Income  |  | Other (Describe)   |  |
| Total Funds Leveraged for HOME-based Project(s)   |  |  |  |
| <b>Housing Opportunities for People with AIDS</b>   |  | 14.241 HOPWA   |  |
| HOPWA Project Titles  |  | Description of Areas Affected by HOPWA Project(s)                        |  |
| \$HOPWA Grant Amount  | \$Additional HUD Grant(s) Leveraged    | Describe   |  |
| \$Additional Federal Funds Leveraged  |  | \$Additional State Funds Leveraged                                       |  |
| \$Locally Leveraged Funds   |  | \$Grantee Funds Leveraged  |  |
| \$Anticipated Program Income  |  | Other (Describe)   |  |
| Total Funds Leveraged for HOPWA-based Project(s)  |  |  |  |
| <b>Emergency Shelter Grants Program</b>   |  | 14.231 ESG   |  |
| ESG Project Titles  |  | Description of Areas Affected by ESG Project(s)                          |  |
| \$ESG Grant Amount  | \$Additional HUD Grant(s) Leveraged    | Describe   |  |
| \$Additional Federal Funds Leveraged  |  | \$Additional State Funds Leveraged                                       |  |
| \$Locally Leveraged Funds   |  | \$Grantee Funds Leveraged  |  |
| \$Anticipated Program Income  |  | Other (Describe)   |  |
| Total Funds Leveraged for ESG-based Project(s)  |  |  |  |
| Congressional Districts of:   |  | Is application subject to review by state Executive Order 12372 Process? |  |
| Applicant Districts: 5  | Project Districts: 5                   |  |  |
| Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation. |  | <input type="checkbox"/> Yes   | This application was made available to the state EO 12372 process for review on DATE |
|   |  | <input checked="" type="checkbox"/> No                                   | Program is not covered by EO 12372   |
| <input type="checkbox"/> Yes  | <input checked="" type="checkbox"/> No | <input type="checkbox"/> N/A   | Program has not been selected by the state for review                                |

|   |                                     |                          |
|---|-------------------------------------|--------------------------|
| Person to be contacted regarding this application   |                                     |                          |
| First Name: Tina  | Middle Initial: R                   | Last Name: Irons         |
| Title Assistant Director of Community Development   | Phone 256-760-6467                  | Fax 256-760-6323         |
| eMail: tirons@florencial.org  | Grantee Website: www.florencial.org | Other Contact            |
| Signature of Authorized Representative<br> |                                     | Date Signed<br>4/22/2015 |

## 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 antidisplacement 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.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

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

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

**Consistency with plan** -- The housing activities to be undertaken with 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

Date

4/22/2015

## 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 (or Comprehensive Housing Affordability Strategy) 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 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) 2015, 2016 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

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 non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 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

4-24-2015  
\_\_\_\_\_  
Date

Mayor  
\_\_\_\_\_  
Title