



City of Albany, Georgia

# First Year Action Plan 2011

Department of Community and Economic Development

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HUD Grantee  
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# City of Albany, Georgia Final - First Year 2011 Action Plan

## Narrative Responses

### A. GENERAL

#### **A1: Executive Summary 91.220(c)**

##### **I. Objectives and Outcomes**

During 2011, The City of Albany, Georgia will implement a variety of activities designed to address the priority needs identified in the 2011-2015 Consolidated Plan.

The 2011 Annual Action Plan reflects the City's funding priorities and stated objectives also identified in the 2011-2015 Consolidated Plan and the Analysis of Impediments.

Albany, Georgia is an entitlement community that is responsible for administering the Community Development Block Grant (CDBG) and Housing Investment Partnership Program (HOME) within its three strategic planning areas:

1. **Enterprise Community**
2. **South Albany Urban Redevelopment Area**
3. **East Albany Urban Redevelopment Area**

*See Maps in Appendix 1 for the geographic bounds of these areas*

Per HUD guidance, DCED has assigned an objective that best describes the purpose for funding each activity and an outcome that best reflects the intended benefit.

The three objectives are:

- Create a suitable living environment
- Provide decent housing
- Create economic opportunities.

The three outcomes are:

- Increasing availability
- Improving affordability
- Promoting sustainability of communities

The table below summarizes the City of Albany’s proposed objectives and outcomes for the 2011 projects by dollar amount.

Objective	Outcomes			Total (% by objective)			
	Availability/ Accessibility	Affordability	Sustainability				
Sustainable Living Environment	\$259,404	\$63,171	\$71,225	\$393,800 (17.2%)			
Decent, Affordable Housing	\$153,851	\$381,902	\$420,624	\$956,372 (41.9%)			
Creating Economic Opportunities	\$40,000	\$22,412	\$871,803	\$934,215 (40.9%)			
<b>TOTAL (% by outcome)</b>	<b>\$453,255 (19.8%)</b>	<b>\$467,485 (20.5%)</b>	<b>\$1,363,652 (59.7%)</b>	<b>\$2,284,387</b>			
				\$456,607	CDBG Administration	<i>Unclassified Activities</i>	
				\$65,046	HOME Administration		
				\$92,261	CDBG Contingency Project Costs		
				\$35,212	HOME Contingency Project Costs		
				<b>\$2,933,501</b>	<b>TOTAL FY 2011 Projected Funding</b>		

Table 1: Summary of Objectives and Outcomes

The 2011 Annual Action Plan describes the proposed investment of **\$1,038,652** in CDBG funds and **\$577,962** in HOME funds from the U.S. Department of Housing and Urban Development (HUD). Additionally **\$1,244,381** in CDBG program income and **\$72,500** in HOME program income is anticipated. This Annual Action Plan proposes what activities will be undertaken with these funds to address the strategies developed to overcome needs identified in the 2011-2015 Consolidated Plan in the areas of housing, economic development, and public services.

The activities identified within the 2011 Action Plan are guided by following national objectives:

- Benefit to low and moderate income persons;
- Elimination of slum and blight; and
- Meeting a particular urgent community need.

The following priority objectives highlighted in the 2011-2015 Consolidated Plan will be addressed in the 2011 Action Plan:

**A. Priority Housing Objectives**

1. To increase homeownership of low- and moderate- income households through first time homebuyer assistance, new construction, and housing rehabilitation, along with homeownership counseling
2. To improve the condition of existing affordable housing in residential neighborhoods, expand the stock of affordable housing in residential neighborhoods where possible
3. To rehabilitate and preserve safe, affordable rental housing.

B. Priority Non-Housing Community Development Objectives

1. To provide a wide range of quality services, including transportation, day care and youth and senior activities, and health care to low- and moderate- income persons, especially the elderly and people with disabilities
2. To provide high quality public facilities, such as parks and community centers to low- and moderate-income persons and to provide adequate public improvements such as street lighting, streets, and sidewalks in low- and moderate- income neighborhoods
3. To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate- income households,
4. To improve citizens' living environment, including security and safety
5. To promote increased private investment and activity in community development activities.

C. Priority Homeless Objectives

1. To prevent homelessness by providing assistance to precariously housed households, those experiencing temporary financial or personal crisis, to sustain them until the crisis has been alleviated
2. To provide emergency assistance and shelter.

D. Priority Economic Development Objectives

1. To promote job creation through financial assistance to small and minority- owned businesses
2. To provide loans to small businesses
3. To provide technical assistance to small businesses.

The City of Albany will seek to collaborate with public and private agencies to improve the quality of life for very low, low and moderate citizenry within the strategic planning areas. The City will encourage networking of human service providers through strategic planning meetings to enhance cooperation between area organizations and agencies and identify the gaps in the underserved population.

Additionally, the City will continue to work with housing, human service providers and advocates in the community to assess the specific housing needs of people with disabilities.

The proposed activities for FY 2011 include CDBG and HOME general administration, the repayment of two Section 108 Loans, disposition of City of Albany vacant properties, acquisition, demolition, economic development, public and human service programs, and housing programs and activities. In the upcoming year, the City will undertake activities outlined in the Consolidated Plan to include: the prevention of homelessness, housing rehabilitation and repair programs, youth services, mental health services for seniors, services for abused and neglected children, and employment training to address the needs of underserved populations.

*Please see Appendix 10 HUD Required SF 424 Forms*

**II. Summary of Citizen Participation**

In an effort to actively engage the community during development of the Annual Action Plan DCED held (2) public meetings and (8) neighborhood meetings to solicit comments from citizens regarding recommended uses of Community Development Block Grant (CDBG) and HOME program funds for 2011. These public meetings also provided a forum to assess the City's performance in implementing last year's Annual Action Plan.

Surveys were disbursed to citizens, local agencies, school systems, housing agencies, and community groups. Surveys were distributed at these meetings and local high schools to receive comments from the public.

Additionally, the Community Development Council is the vehicle for citizen involvement in the Consolidated Plan, One Year Action Plan and DCED programs with special emphasis placed upon participation and representation of low to moderate income citizens. The Council reviewed survey data and prioritized funding for proposed programs and/or activities for the 2011 Action Plan.

Advance notice was given to citizens through announcements in the local newspaper (Albany Herald), via the City's webpage, and through the distribution of flyers. Also, each publicly elected official was contacted and citizen participation was solicited from all wards.

All documents related to the development of our Annual Action plan including the document itself were made available to residents at no charge.

*Provide a summary of citizen comments or views on the plan.*

Comments were compiled from approximately three hundred fourteen (314) surveys. Based upon information obtained from the surveys and input from the Community Development Council three major areas of concern were prioritized for the upcoming year: (1) Housing; (2) Economic Development; and (3) Public Services.

*Please see the Citizen Participation Survey Results in Appendix 5.*

From the survey results citizens also identified the following issues within their communities: Recreation, Crime/Vandalism, Police Protection, Trash/Debris, and Street Repair.

*1. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*

The survey (both online and hard copy) was provided in both English and Spanish. Outreach efforts were made to local Hispanic leaders and the church, soliciting their participation in the survey and other aspects of the development of the Consolidated Plan and Annual Action Plan. The draft summary was published in the Albany Herald and made available on the City of Albany, Department of Community & Economic Development's website. A draft version of the 2011 Action Plan was placed in the Department of Community & Economic Development, local public libraries, Government Center, and via the City's webpage. Citizen input was also solicited through flyers which were distributed throughout general public areas, within neighborhoods, faith-based organizations, high schools, medical facilities, and institutions of higher learning.

*Please see Appendix 6 for a copy of the Citizen Participation Plan.*

*2. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

One comment was received by the City of Albany's Department of Community and Economic Development. No comments were rejected or not accepted for any reason throughout the process.

*Please see Appendix 5 for full text of that comment and the City's response to it.*

## **A2: Resources and Objectives 91.220(c)**

### *1. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.*

The City of Albany is an entitlement community with three designated Neighborhood Strategy Areas serving as jurisdictions where many federally funded activities will be carried out: Enterprise Community (CDBG Neighborhood Revitalization Strategy Area), the South Albany Urban Redevelopment Area (CDBG Neighborhood Revitalization Strategy Area), and the East Albany Urban Redevelopment Area.

The geographic locations for HOME and CDBG activities will include the Enterprise Community Target Area (composed of Census Tracts 1, 2, 8, 11, 12, 13, 14.01, 14.02, 15, 106.01, and 107), South Albany Redevelopment Plan Area (composed of Census Tracts 13, 14.01, 14.02, 15, 106.01, and 106.02 to city limits), and the East Albany Redevelopment Plan Area (composed of Census Tracts 2, 103.02, and 107). These census tracts consist of the more poverty stricken neighborhoods.

These strategic planning areas include a large population of very low, low, and moderate income households which represents approximately 51.2% of all households in the City. The percentage of low to moderate income households has increased in the past ten years and this trend is expected to continue. The median family income is approximately \$48,600, and the poverty rate is especially high in these areas. Regarding housing, the housing stock is old with most having been constructed prior to 1970.

Citizen involvement has been vital in identifying priorities for federal funding of the City's programs and activities. Survey results identified the following priorities in determining allocation of resources for the fiscal year: (1) Housing; (2) Economic Development; and (3) Public Services.

*Please see the survey results in Appendix 5.*

The City of Albany will conduct further surveying specifically within the strategic planning areas to identify deteriorating areas in need of housing improvements and community development. The City will seek to aggressively improve the overall housing conditions of these neighborhoods block by block. The City will coordinate its funding to improve housing conditions through the following housing programs:

- Emergency Repairs
- Rehabilitation
- Energy Efficiency
- Lead-Based Paint Remediation

All HOME funding will be directed to persons and households who meet the income definitions for program eligibility. Funds can be utilized by eligible persons for eligible activities within the city limits of the City of Albany.

CDBG funding will be directed to eligible persons and households within the city limits or to target neighborhoods. Target neighborhoods are defined as Census Block Groups where 51% or more of households are at or below 80% of Median Family Income. However, priority will be given to neighborhoods with high levels of slum and blight as defined by the Department of Housing and Urban Development (HUD).

In an effort to revitalize these strategic planning areas both physically and economically and service this particular population, the City of Albany will seek to provide services/programs within these specific areas, as well as solicit the assistance of both public and private agencies/entities to improve neighborhoods and the quality of life for these residents.

### *2. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.*

The City of Albany will address obstacles to meeting the underserved needs in the upcoming year by collaborating with public and private agencies and targeting funds to projects and/or activities addressing community needs in housing, social services, elderly and disabilities, and youth programs. The City will continue to partner with existing local and state agencies, organizations, school systems, and institutions of higher learning to seek innovative ways to address the needs of underserved populations within the community and to identify service gaps. As service gaps are identified, all entities will collaborate to determine how to coordinate funding and efforts.

3. *Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.*

## I. Summary of Resources and Objectives

The City of Albany, Department of Community & Economic Development anticipates receiving state and federal funds Year 1 (2011). These funds will be utilized on eligible projects and/or activities relative to the grant program. Funding for the upcoming year include the following sources:

Agency	Program	Funding	Objective
U. S. Department of Housing & Urban Development (HUD)	Community Development Block Grant (CDBG)	\$1,038,652	To serve very low, low and moderate income residents within strategic planning areas.
U. S. Department of Housing & Urban Development (HUD)	Home Investment Partnerships Program (HOME)	\$577,962	To conduct eligible housing activities for very low, low and moderate income residents within strategic planning areas.
U. S. Department of Housing & Urban Development (HUD)	Supportive Housing Grant (SHP)	\$116,217 (expires 1/1/12)	To provide supportive housing for homeless families.
Georgia Department of Community Affairs (DCA)	Emergency Shelter Grant (ESG)	\$30,200 (expires 6/30/11)	\$27,900 used to serve homeless families, \$2,300 to be used for a homeless project
Georgia Environmental Finance Authority (GEFA)	U. S. Department of Health and Human Services Program	\$15,267 (expires 7/31/11)	To weatherize housing units within the City of Albany.
Georgia Environmental Finance Authority (GEFA)	U. S. Department of Energy (DOE)	\$28,329 (expires 3/31/12)	To weatherize housing units within the City of Albany.
Georgia Environmental Finance Authority (GEFA)	Weatherization Assistance	\$2,264,604 (expires 3/31/12)	To weatherize housing units within the City of Albany.
Georgia Department of Community Affairs (DCA)	Housing Counseling Program	\$39,425 (expires 9/30/11)	To provide homebuyer education, pre and post purchase counseling; and financial literacy.

Table 2: Summary of Funding Sources Expected to be Available

## II. Matching Requirement

The HOME and ESG matching requirement is not applicable to the City of Albany because our poverty rate is above the 11.5% threshold, our PCI is below the \$16,190 Threshold and HUD placed the city in “100% Financial Distress” post 1994 and 1998 Floods.

For documentation please see *The Home Match Reduction Sheet in Appendix 8.*

### **A3: Activities to be Undertaken 91.220(d)**

The City has identified the following priority needs for its CDBG and HOME Programs through the 2011-2015 Consolidated Plan:

#### **I. Priority Needs Identified in the Consolidated Plan**

##### **Priority Housing Needs**

1. To increase homeownership of low- and moderate-income households through first time homebuyer assistance, new construction, and housing rehabilitation, along with homeownership counseling
2. To improve the condition of existing affordable housing in residential neighborhoods, and expand the stock of affordable housing where possible
3. To rehabilitate and preserve safe, affordable rental housing

##### **Priority Non-Housing Community Development Needs**

1. To provide a wide range of quality services, including transportation, day care and youth and senior activities, and health care, to low- and moderate income persons, especially the elderly and people with disabilities
2. To provide high quality public facilities, such as parks and community centers to low- and moderate-income persons and to provide adequate public improvements, such as street lighting, streets, and sidewalks, in low- and moderate-income neighborhoods
3. To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate-income households
4. To improve citizens' living environment, including security and safety
5. To promote increased private investment and activity in community development activities

##### **Priority Homeless Needs**

1. To prevent homelessness by providing assistance to precariously housed households - those experiencing temporary financial or personal crisis – to sustain them until the crisis has been alleviated
2. To provide emergency assistance and shelter

##### **Priority Economic Development Needs**

1. To promote job creation through financial assistance to small and minority owned businesses,
2. To provide loans to small businesses, and
3. To provide technical assistance to small businesses.

#### **II. Proposed Activities for FY 2011**

**1. General Administration: (CDBG)- \$456,607/ (HOME)- \$65,046** The City of Albany's Department of Community and Economic Development will utilize up to 20% of CDBG funding and up to 10% of HOME funding to pay for the costs incurred in the general administration of the CDBG and HOME programs.

**2. Section 108 Loan Repayments: \$519,218** The City of Albany's Department of Community and Economic Development will utilize CDBG program income dollars for the repayment of principal and interest on two Section 108 Loans.

**3. Disposition: \$50,400:** The City of Albany is working to revitalize target areas by partnering with development agencies to build on undeveloped vacant land. These funds are used to maintain properties and ready them for sale.

**4. Contingency: (CDBG)- \$92,261/ (HOME)- \$35,212** The City of Albany's Department of Community and Economic Development has allocated a small portion of both their CDBG and HOME dollars for unexpected project costs. These unexpected costs are specified to the projects that have been identified in the 2011 Annual Action Plan.

## 5. Economic Development

**Microbusiness Enterprise Center- \$352,567:** The Microbusiness Enterprise Center (MBEC) is small business incubator that provides resources and a facility to stimulate small business formation, growth, and survival. A business incubator's main goal is to produce successful firms that will leave the program financially viable and freestanding. These incubator graduates have the potential to create jobs, revitalize neighborhoods, commercialize new technologies, and strengthen local and national economies. Currently, we house over 20 companies that offer a wide range of services and products. Collectively these businesses will create ten jobs.

**Albany Community Together, Inc. - \$74,000:** Albany Community Together, Inc. is in receipt of CDBG funding to provide underwriting services for the Economic Development Administration and Community Development Block Grant Revolving Loan Funds. Albany Community Together, Inc. staff shall be responsible for the day-to-day administration of the RLF program, including assisting applicants in completing applications, processing requests for financing, and, where necessary and appropriate, counseling and guiding loan applicants on other technical and financial resources, when the loan applicant has needs that cannot be met through the RLF program. ACT staff shall review financial statements and loan amortization schedules and approve documentation of business expenditures financed with RLF proceeds.

**Commercial Façade Improvement Program- \$22, 412:** The Commercial Façade Improvement Program (CFIP) offers financial assistance to low-to-moderate income property owners or tenants seeking to rehabilitate commercial building facades in the following strategic planning areas: Enterprise Community (CDBG Neighborhood Revitalization Strategy Area), the South Albany Urban Redevelopment Area (CDBG Neighborhood Revitalization Strategy Area), and the East Albany Urban Redevelopment Area. This program will provide commercial rehabilitation or signage improvements for five businesses.

## 5. Housing

**Homeowner Rehabilitation - \$225,263:** The City of Albany, Department of Community & Economic Development, Housing Division will utilize HOME funding to provide assistance to eligible low and moderate income residents in rehabilitating owner-occupied housing units through low interest rate and deferred loans. Major repairs and code violations are mediated which allows homeowners the opportunity to maintain their existing residence and improve their living conditions and the overall appearance of neighborhoods. The City will seek to rehabilitate four (4) low to moderate income homeowner housing units.

**New Construction - \$238,242:** The City of Albany, Department of Community & Economic Development will utilize HOME funding to construct affordable housing for occupancy by eligible low to moderate income households. The City will seek to increase the supply of affordable housing for homeownership opportunities. The City will construct two (2) affordable, rental housing units to be occupied by income eligible low to moderate households.

**Community Housing Development Organization - \$86,694:** The City of Albany, Department of Community & Economic Development is required to set-aside a minimum of 15% of its annual HOME allocation for an eligible CHDO development to assist with increasing the production of affordable housing through new construction and rehabilitation of existing housing. The City will make CHDO funds available through a competitive process.

**Emergency Repair - \$144,961:** The City of Albany, Department of Community & Economic Development, Housing Division provides assistance to eligible low and moderate income households within the City of Albany, Georgia through its CDBG funded Emergency Repair Program. Emergency repairs such as plumbing, electrical, roofing and heating are conducted on housing units to improve dangerous, hazardous, and /or unsanitary conditions that create an immediate danger to the individuals' health or safety. The City will seek to conduct twenty (20) emergency repairs on housing units of eligible low to moderate income households.

**Energy Efficiency - \$56,961:** The City of Albany, Department of Community & Economic Development, Housing Division provides assistance to eligible low and moderate income households in the City of Albany, GA through its CDBG funded Energy Efficiency Program. Energy efficient measures of housing units include weather-stripping, sealing, and caulking of windows and doors. The City will seek to make ten (10) housing units more energy efficient.

**Housing Counseling - \$58,701:** The City of Albany, Department of Community & Economic Development CDBG funded Housing Counseling Agency provides homebuyer educational workshops, pre-purchase, post-purchases, default/loss, mitigation and financial literacy. These services are to assist potential homebuyers in preparation for homeownership and existing homeowners in all aspects of maintaining their home. The City will seek to provide housing counseling services to twenty-five (25) persons.

#### 6. Acquisition

**Acquisition - \$71,225:** The City of Albany, Department of Community and Economic Development anticipates utilizing CDBG funds to undertake the purchase of at least one (1) housing unit or vacant lot due to foreclosure or for the purpose of redevelopment.

#### 7. Public Service

### **9 Competitive Public Service Grant Awards to Non-Profit Agencies – Totaling \$95,000:**

- |          |   |
|----------|---|
| \$20,000 | <b>Mt Zion Community Reinvestment Corporation Samaritan Clinic - Project HOPE (Health Outcomes Prove Effectiveness)</b> will utilize funds to provide medical care to residents of the City of Albany who cannot afford health insurance. Their aim is to break the cycle of poverty by conducting outreach programs targeted for clients residing in homeless shelters, rescue missions, and other at risk programs and to empower persons to become advocates for their own health outcomes. <b>Serves 350</b>                                  |
| \$10,000 | <b>Girls, Inc..</b> will conduct programming that along with family partnerships make a difference in the lives of girls by giving them resources and critical thinking skills to make healthy, safe and productive decisions. The program aims to prevent pregnancy, develop leadership skills and build girls' resistance to pressure to use harmful substances such as alcohol, tobacco, household chemicals, and other drugs. <b>Serves 100</b>   |
| \$10,000 | <b>Boys and Girls Club</b> will support its Power Hour which is an one hour after school program for members to complete their homework assignments before participating in other activities. CDBG funds will be used to purchase computers and ancillaries to support this homework initiative by providing access to technology that the participants might not have at home. <b>Serves 1,500</b>   |
| \$10,000 | <b>Liberty House of Albany</b> Liberty House requests funding to enhance its family support program to prevent out of home placement of children, promote family strength and stability, enhance parental function, protect women and children who experience domestic violence, educate families about domestic violence, empower women to achieve self-sufficiency for themselves and their children, break the cycle of violence and address the needs of homeless women and children through the Family and Child Advocate. <b>Serves 217</b> |
| \$10,000 | <b>Lily Pad, Inc (Firefly)</b> will present quarterly workshops to low income persons and front line workers. It will also fund a dedicated position of Firefly House Program Coordinator who will provide child abuse evaluations, prevention/intervention, education, advocacy and lead support groups. <b>Serves 127</b>   |
| \$10,000 | <b>Alzheimer's Outreach Center of South Georgia (formerly Albany Outreach Center)</b> proposes to provide adult day care for people with Alzheimer's Disease or a related dementia. The service will include a hot, noon meal and activities. <b>Serves 27</b>  |

- \$10,000 **YMCA (MLK Men of Distinction)** will support student enrollment in the YMCA Day Camp Summer Program and support after school and summer enrichment programs for male students at Martin Luther King, Jr. Elementary School to increase academic success through activities to provide academic enrichment, physical well-being and character development. **Serves 20**
- \$10,000 **Dougherty County Family Literacy** will use its award to improve literacy of children and their parents through early childhood education, parenting education, adult education and parent/child joint literacy activities to break the cycle of poverty and illiteracy for at risk families. **Serves 27**
- \$5,000 **Open Arms Inc.** will use the funds to rent living accommodations for runaway and homeless youth enrolled in a program to give them life skills and educational resources. **Serves: 118**
- \$63,171 **Technical Assistance Grant (TAG):** The City of Albany’s Department of Community and Economic Development will utilize CDBG funds to provide technical assistance and training to the non-profit agencies who have been awarded CDBG Competitive Awards for the 2011 grant year.
- \$95,150 **Homeless Programs:** The City of Albany’s Department of Community and Economic Development owns 9 units of Emergency Housing and 15 units of transitional housing. CDBG funds will be used for the overall administration of these homeless units and the program that has been developed to assist these families to move out of homelessness and into permanent housing.

8. Public Facilities

**Ritz Cultural Center - \$89,404:** The City of Albany’s Department of Community and Economic Development will be utilizing CDBG dollars to continue working to rehab a historic public facility.

Target Date	Activity	FY2011 Proposed Funding	Anticipated Accomplishment	Estimated Outcome Measure (Accomplishment)
<b>General Administration</b>				
Continuous	CDBG Administration	\$456,602	Utilize up to 20% of CDBG Funds for management of programs	Administer programs efficiently according to HUD regulations
Continuous	HOME Administration	\$65,049	Utilize up to 10% of HOME Funds for management of programs	Administer programs efficiently according to HUD regulations
Continuous	Disposition	\$50,400	Used to dispose of inventory	See Project Sheet
Continuous	Acquisition	\$71,225	Used to Exercise Purchase Options for expected defaults/foreclosures	1 Housing Unit
<b>Section 108 (see Appendix 16 for Sec 108 Project Worksheets)</b>				
When Long Term Loan is Paid in Full	Hilton Loan	\$477,798	Improve Economic Opportunities for Low-Income Persons	1 Businesses Assisted
When Long Term Loan is Paid in Full	McGregor Loan	\$41,418	Improve Economic Opportunities for Low-Income Persons	1 Businesses Assisted
<b>Economic Development</b>				
Continuous	Section 3 Training Program	\$40,000	Increases number of contracting opportunities, create jobs and provide required training for Section 3	5 Businesses Assisted; 10 Jobs Created
Continuous	Commercial Façade	\$22,412	Grants for commercial rehabilitations in blighted areas	5 Businesses Assisted

Continuous	Microbusiness Enterprise Center (Incubator)	\$352,567	Provides training, technical assistance and office space for business	5 Businesses Assisted; 10 Jobs Created
Continuous	ACT!	\$75,000	Provide Loan Underwriting Services for Small Businesses	7 Businesses Assisted; 13 Jobs Created
<b>Public Facilities</b>				
Moderate Term Project	Ritz Cultural Center	\$89,404	Public Facility to improve services for low/mod youth	1 Public Facility
<b>Public Services</b>				
Reviewed on an Annual Basis	Boys and Girls Club	\$10,000	Improve services for low/mod income persons	100 People Assisted
Reviewed on an Annual Basis	YMCA	\$10,000	Improve services for low/mod income persons	27 People Assisted
Reviewed on an Annual Basis	Lily Pad, Inc./Firefly	\$10,000	Improve services for low/mod income persons	127 People Assisted
Reviewed on an Annual Basis	Alzheimer's Outreach Center of South Georgia	\$10,000	Improve services for low/mod income persons	27 People Assisted
Reviewed on an Annual Basis	Mt. Zion Community Outreach Co.	\$20,000	Improve services for low/mod income persons	350 People Assisted
Reviewed on an Annual Basis	Girls Inc.	\$10,000	Improve services for low/mod income persons	100 People Assisted
Reviewed on an Annual Basis	Open Arms	\$5,000	Improve services for low/mod income persons	118 People Assisted
Reviewed on an Annual Basis	Dougherty County Family Literacy	\$10,000	Improve services for low/mod income persons	27 People Assisted
Reviewed on an Annual Basis	Liberty House of Albany	\$10,000	Improve services for low/mod income persons	217 People Assisted
Continuous	Housing Counseling	\$58,701	Improve access to home ownership for low/mod income persons	25 People Assisted
Continuous	Technical Assistance (TAG)	\$63,171	Improve services low/mod income persons	8 Organizations Assisted
Continuous	Homeless Programs	\$95,150	Increase number of homeless families moving into permanent housing	25 Households
<b>HOUSING</b>				
Continuous	Emergency Repairs	\$144,961	Improve affordability and sustainability of decent housing	20 Households Assisted
Continuous	Energy Efficiency	\$56,961	Improve affordability and sustainability of decent housing	10 Households Assisted
Continuous	New Home Construction	\$238,242	Improve availability and accessibility of affordable decent housing	2 Households Assisted
Continuous	Homeowner Rehabilitation	\$225,263	Improve affordability and sustainability of decent housing	4 Households Assisted
Continuous	CHDO	\$86,699	Improve availability and accessibility of affordable decent housing	1 Organization Assisted

Table 3: Summary of Proposed Activities and Projects FY 2011 and Respective Outcome Measures

*For more detailed information about any of the projects DCED is proposing, please see **Appendix 17** for all project worksheets.*

In the area of non-housing priority needs, the City continually funds public service organizations that provide services to meet the needs of specific populations in their communities. The City has undertaken public safety projects that have benefited the general population as well as special need residents.

The City is working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to implement the Plan surpasses the resources available to the City. The Plan guides the City's efforts by defining the City's goals, leveraging the City's limited resources, and emphasizing policies and programs that most effectively assist the greatest number of residents in the targeted groups.

*1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.*

The City of Albany, Department of Community & Economic Development (DCED) is the lead agency responsible for implementation of the City of Albany, GA Action Plan for 2011. Coordination of projects and/or activities will occur with intergovernmental departments, the Albany Housing Authority, Habitat for Humanity, the State of Georgia, housing organizations, non-profits, developers, lenders, learning institutions, contractors, and other private housing organizations.

*2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*

The City of Albany, Department of Community & Economic Development, in accordance with Title 24, Part 91 Sections 91.220 through 91.430, prepared the 2011 Action Plan. Citizen participation was solicited through two (2) public hearings, eight (8) neighborhood community meetings, and via surveys disbursed to citizens, local agencies, school systems, housing agencies, and community groups (the surveys were also available in Spanish). Local neighborhood leaders, non-profit groups, and City of Albany Commissioners were instrumental in organizing the neighborhood meetings in order to obtain citizen input on both the 2011-2015 Consolidated Plan and the 2011 (Year 1) Annual Action Plan.

Three hundred fourteen (314) surveys were compiled and analyzed. The Department of Community Development staff presented the survey data to the Community Development Council to assist with prioritizing funding programs and/or activities for the upcoming program year. From the survey results, the Community Development Council identified the following priorities in determining allocation of resources for the fiscal year: (1) Housing; (2) Economic Development; and (3) Public Services. *Please see the results of the surveys in **Appendix C**.*

*3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.*

Through its strategic planning efforts, the City of Albany has identified potential partners, agencies, and organizations to coordinate resources and efforts. These include human service providers, community advocates, lenders, and institutions of higher learning. The City will attend regular meetings of several of these agencies to determine community needs and available resources. The City will seek to forge new partnerships specifically with social agencies, housing agencies, institutions of higher learning, and organizations who serve special population groups such as the elderly and people with disabilities. It will also seek to partner with those agencies that provide services for youth. Funding for these agencies will be made available through a competitive process.

## A4: Citizen Participation

### 3. Provide a summary of the citizen participation process.

The Community Development Council is the vehicle for citizen involvement in the Consolidated Plan, One Year Action Plan and DCED programs with special emphasis placed upon participation and representation of low to moderate income citizens. The Council reviewed survey data and prioritized funding for proposed programs and/or activities for the 2011 Action Plan.

Advance notice was given to citizens through announcements in the local newspaper, via the City’s webpage, and flyers. Also, each publicly elected official was contacted and citizen participation was solicited from all wards.

Two (2) public hearings and eight (8) neighborhood meetings were held prior to the development of the 2011 Action Plan. Surveys were disbursed to citizens, local agencies, school systems, housing agencies, and community groups. Surveys were distributed at these meetings and local high schools to receive comments from the public.

<b>Summary of Public Meetings, Focus Group Meetings and Hearing on 2011-2015 Consolidated Plan and 2011 (Year 1) Annual Action Plan</b>			
<b>Date</b>	<b>Time</b>	<b>Location</b>	<b>Attendance</b>
11/1/2010	5:00 PM	DCED Conference Room	12
11/1/2010	7:00 PM	South Albany Medical Center	20
11/2/2010	10:30 AM	Mt. Olive Community Outreach Center	13
11/2/2010	3:00 PM	Transitions House	5
1/31/2011	9:00 AM	DCED Conference Room	2
1/31/2011	1:00 PM	DCED Conference Room	15
1/31/2011	3:00 PM	DCED Conference Room	1
1/31/2011	6:00 PM	DCED Conference Room	12
2/26/2011	10:00 AM	<b>First Public Hearing:</b> District 4 Community Policing Center	17
3/22/2011	5:30 PM	<b>Second Public Hearing:</b> Government center	0
3/23/11-4/22/11	Public Review Period	DCED, Library, Government Center, and Online via DCED Website	N/A
4/26/2011	7:00 PM	City Commission Meeting	N/A

Table 4: Summary of Public Participation

Large advertisements were taken out in both the Albany Herald on Monday, February 8, 2011 and the Southwest Georgian during the week of February 9<sup>th</sup> through February 15<sup>th</sup>. The first public hearing was held on Saturday, February 26, 2011 following a published public notice, at the District 4 Community Policing Center and served seventeen (17) citizens. A second public hearing was held on Tuesday, March 22, 2011 following a published public notice, at the Governmental Center. The draft summary was made available on the City of Albany, Department of Community & Economic Development’s website beginning on March 23, 2011 with a link to contact the department by email to provide comments.

A draft version of the 2011 Action Plan, Consolidated Plan and Annual Action Plan were made available for citizen input beginning on March 23, 2011 at (1) the office of the Department of Community & Economic Development, (2) the Central Public Library and (3) in the City Clerk’s office in the Government Center. Citizen participation was encouraged through written comments, and the comment period ended on April 25, 2011, one comment was received by the City of Albany, Department of Community & Economic Development. Appendix A of the 2011-2015 Consolidated Plan contains that comment and the City’s response to it.

On April 19, 2011, the Action Plan was adopted by the City Commission at their regularly scheduled public hearing meeting. *Please see a copy of the signed resolution in **Appendix 4**.*

*Provide a summary of citizen comments or views on the plan.*

Comments were compiled from approximately three hundred fourteen (314) surveys. Based upon information obtained from the surveys, the Community Development Council prioritized three major areas of concern for the upcoming year: (1) Housing; (2) Economic Development; and (3) Public Services.

*Please see the survey results in **Appendix 5**.*

From the survey results, citizens also identified the following issues within their communities: Recreation, Crime/Vandalism, Police Protection, Trash/Debris, and Street Repair.

*4. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*

The draft summary was published in the Albany Herald and made available on the City of Albany, Department of Community & Economic Development's website. A draft version of the 2011 Action Plan was placed in the Department of Community & Economic Development, local public libraries, and via the City's webpage. Citizen input was also solicited through flyers which were distributed throughout general public areas, within neighborhoods, faith-based organizations, high schools, medical facilities, and institutions of higher learning.

*5. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

One comment was received by the City of Albany, Department of Community & Economic Development. Appendix A of the 2011 Annual Action Plan/2011-2015 Consolidated Plan contains that comment and the City's response to it. No comments were rejected or not accepted throughout the process.

*Please see **Appendix 2** for 2011 Annual Action Plan Public Hearing Documents*

*Please see **Appendix 3** for FY 2011 Annual Action Plan Proposed Use Statements **91.220(d)***

## **A5: Development of Institutional Structures 91.220(k)**

*1. Describe actions that will take place during the next year to develop institutional structure.*

The City of Albany will work with both public and private non-profit agencies, as well as for-profit agencies in delivering community development, economic development and housing services to citizens within the strategic planning areas. These include:

### Albany Community Together (ACT!)

ACT! provides assistance to small businesses by providing financial products, services and technical assistance. ACT! also provides loans to small business owners as gap financing. In the upcoming year, ACT! will provide technical assistance to new and existing businesses, as well as loans to stimulate job creation.

### Section 3 Training Program

The City of Albany, Department of Community & Economic Development will re-establish the Section 3 Training Program to provide job training to very low- and low-income residents of the City to promote self-sufficiency. In the upcoming year, the City will collaborate with the Albany Housing Authority, the Georgia Department of Labor, Goodwill Career Center, Dougherty County Family and Children Services, and human service providers to provide improve the skills of very low and low income residents.

### Housing Development

The City of Albany, Department of Community & Economic Development (DCED) will partner with local contractors in conducting rehabilitations, emergency repairs, weatherization, and lead-based paint remediation activities. Additionally, CHDO housing development within the City's strategic planning areas will continue during the program year.

### Demolition

The City of Albany, Code Enforcement Department is the main vehicle responsible for ensuring the general health, safety and welfare of the community. In the upcoming year, the department will seek to demolish slum and blighted properties in targeted areas.

### Public Service

The City of Albany, Homeless Program – The Homeless Program currently provides 9 housing units for families through its Emergency Shelter facility located at Davis and Highland. Additionally, the City of Albany, Transitional Housing Program currently provides 15 housing units available at its 1401 S. Jefferson Street location. Both programs will provide temporary housing to approximately 24 homeless families. The City will seek to provide housing to homeless families as well as transition these families to more permanent housing.

Competitive Public Service Award – The City of Albany, with its CDBG allocation will provide \$90,000 for public service activities outlined in the Consolidated Plan such as human service programs, services for the elderly and people with disabilities, and youth programs. The agencies include the following:

The City of Albany, Department of Community & Economic Development Housing Counseling Program is a HUD Certified Housing Counseling Agency which provides the following services:

- Homebuyer Education
- Pre-Purchase Counseling
- Post Purchase Counseling
- Financial Management/Budgeting
- Credit Mortgage Default/Loss Mitigation

These services are provided to families to ready them for homeownership and also equip families with the knowledge and tools needed after becoming homeowners. This includes financial management and foreclosure mitigation. The City of Albany's Affordable Homeownership Loan Program (AHOP) assists low- and moderate-income families in obtaining a sustainable and affordable mortgage that will remain affordable over the life of the loan; thereby minimizing the risk of default and foreclosure. In the upcoming year, the program will provide down payment assistance to potential homeowners. Down payment assistance for eligible households will range from \$1,500 to \$5,000.

Implementation of the 2011 Action Plan will involve local public and private agencies, non-profits, housing organizations, developers, lenders, contractors and other private housing organizations and service providers, institutions of higher learning, and governmental agencies to coordinate the delivery of services to citizens of the City of Albany. These coordinated efforts will assist the City in maintaining a dialogue to ensure that service gaps are identified and actions are taken to alleviate them.

Staff of the Department of Community and Economic Development and/or its Community Development Council members will attend regularly scheduled meetings of various service agencies and organizations to determine future service needs within the community and to assist with identifying existing community needs and available resources. Additionally, efforts will be made to improve the overall coordination of efforts between state governmental agencies and the City of Albany. The Department of Community Development will also provide technical assistance to non-profits to increase capacity.

## **A6: Monitoring 91.230**

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

The City of Albany, Department of Community & Economic Development has developed a set of standards and procedures to monitor the activities of its subrecipients. These standards and procedures are outlined below.

1. Maintain complete and accurate program and financial records both internally and for subrecipients.
2. Continue the City of Albany Community Development Council; expand its role through training and outreach.
3. Conduct on-site and desk reviews of projects and/or program activities.

The following reports and meeting are **required**:

1. Monthly progress reports on each program project and/or activities.
2. Monthly meetings of the City of Albany Community Development Council.
3. Annual reports to the U. S. Department of Housing & Urban Development.
4. Semi-annual reports to the U. S. Department of Housing & Urban Development

The City will ensure that prior to the commitment of funds, that environmental reviews are conducted on perspective projects. Also, prior to conducting any activities, the City will ensure that contractual agreements have been prepared for its sub-recipients outlining the terms and conditions of acceptance of funds.

Prior to issuing payment for any good or services funded under the program, the City will ensure compliance with program requirements. Upon verification of receipts and receipt of monthly/quarterly reports indicating: costs incurred, activities conducted, accomplishments achieved, and other data on eligible activities, funds will be issued on a reimbursement basis only.

For newer sub-recipients, preliminary and frequent technical assistance will be provided to ensure program compliance and timely use of funds. In the event that projects are not progressing, a list of secondary projects will be developed each year from which to select as needed, thereby ensuring the continuous expenditure of funds for allowable and needed projects. This list may be also used in case of unanticipated receipts of significant amounts of program income. Furthermore, the City will monitor sub-recipients more frequently should it have concerns, determine non-compliance, or issue findings.

In Albany's most recent Compliance Monitoring Review and Technical Assistance visit from March 21-25, 2011; the following three concerns were raised and have been addressed:

1. Time Allocation Sheets- Albany now requires recipient agencies to provide time distribution sheets in accordance with OMB Circular A-87 (governmental) or A-122 (non-profits) for all salary payment requests.
2. Transitions House Facility Conditions- Albany has stepped up efforts to inspect facilities to conform the conditions noted and follows up to ensure that any deficiencies are corrected immediately.
3. Documentation of Homelessness – Albany has stepped up efforts to ensure that its files clearly document the homeless status of each participant and require the recipient agencies to have homeless documentation tabbed in a very specific place in their files. A policy has been established that no alterations are allowed to program participant's source documentation.

The City of Albany, Department of Community & Economic Development will be responsible for all monitoring activities and for the implementation of the 2011 Action Plan. The Department will oversee all housing projects, programs, meetings, plans and required reports.

Please See **Appendix 7** for a copy of *The City of Albany's Monitoring Plan*.

**A7: Lead-based Paint 91.220(k)**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The City of Albany Department of Community & Economic Development will seek to educate residents on health dangers of lead and encourage screening of children for elevated blood-lead levels during its application sessions and through informative community workshops; review existing regulations, housing and rehabilitation codes to ensure that lead-based paint hazard reduction is incorporated; work with state government to design and implement state licensing and certification programs for lead abatement trades (contractors, inspectors, workers, trainers, etc.); and to develop incentives for lead-based paint abatement.

The Department of Community & Economic Development's lead based paint abatement program will be continued, and the program will be applied to all rehabilitation projects where houses were built prior to 1978.

**A8: Outcome Measures 91.220(e); 91.220(l)**

Objective	Outcomes			Total (% by objective)
	Availability/ Accessibility	Affordability	Sustainability	
Sustainable Living Environment	\$259,404	\$63,171	\$71,225	\$393,800 (17.2%)
Decent, Affordable Housing	\$153,851	\$381,902	\$420,624	\$956,377 (41.9%)
Creating Economic Opportunities	\$40,000	\$22,412	\$871,785	\$934,197 (40.9%)
TOTAL (% by outcome)	\$453,255 (19.8%)	\$467,485 (20.5%)	\$1,363,634 (59.7%)	<b>\$2,284,374</b>

Table 5: Summary of Outcome Measures

**I. Rational for Outcome Measure Priorities**

Per HUD guidance outcome measures have been developed for all activities included in accordance with the Federal Register Notice dated March 7, 2006. These priorities mirror the objectives and outcomes outlined in the 2011-2015 Consolidated Plan with roughly equal percentage focus on Available/Accessibility and a much greater emphasis on Sustainability. The long term goal is to promote sustainability especially among economic opportunities, considering Albany has struggled with persistently high unemployment in this difficult economy.

Since Albany has difficulty providing enough inventory of affordable housing that was the greatest focus by objective, followed closely by creating economic opportunities, it is rationalized that sustainable economic opportunities will lead more residents to sustainable living environments.

Please See **Appendix 18** for *Outcomes Measures by Activity*

	<b>Total Funding</b>	<b>Cap/ Threshold</b>	<b>Amount Projected to be Spent</b>	<b>Difference</b>	<b>Relation to Expenditure Limits</b>
<b>20% CDBG Admin Cap</b>	\$2,283,033	\$456,606	\$456,602	-\$4	<b>Below Cap</b>
<b>15% Public Services Cap</b>	\$2,283,033	\$342,454	\$253,321	-\$89,133	<b>Below Cap</b>
<b>10% HOME Admin Cap</b>	\$650,462	\$65,046	\$65,046	\$0	<b>Equal to Cap</b>
<b>Meet 15% CHDO HOME Set-Aside Requirement</b>	\$577,962	\$86,694	\$86,699	+\$5	<b>Above Minimum Set-Aside Requirement</b>

Table 6: Verification of Expenditure Limits

**A9: Geographical Distribution 91.220(f)**

3. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

**I. Geographic Distribution 91.220(f)**

The geographic locations for the activities in the Action Plan for 2011 are the Enterprise Community Target Area, and South Albany and East Albany Redevelopment Plan Target Areas for CDBG funds and the city limits for the HOME funds. These areas have been designated as Neighborhood Strategy Areas based on 2000 U.S. Census data indicating that these tracts are where at least 51% of households are at or below 80% of median income of the City of Albany as a whole.

The **Enterprise Community Target Area** is composed of Census Tracts 1, 2, 8, 11, 12, 13, 14.01, 14.02, 15, 106.01, and 107.

The **South Albany Redevelopment Plan Area** comprises census tracts 13, 14.01, 14.02, 15, 106.01, and 106.02 to city limits.

The **East Albany Redevelopment Plan Area** comprises census tracts 2, 103.02, and 107.

Please see Maps in **Appendix 1** for a graphical representation of these areas.

**II. Rationale for Identifying These Priority Geographic Areas**

The City estimates at least 70% of the 2011 resources will be dedicated to these strategic planning areas to benefit very low and low and moderate income households. Low to moderate income households represent 51.2% of all households in the City. The percentage of low to moderate income households in Albany has increased over the past ten years and is expected to continue.

In 2000, the racial composition of the population in the Albany (MSA) was forty-seven percent (47%) White, fifty-one percent (51%) African-American and two percent (2%) other. Since the 1990's the African-American population increased by sixteen percent (16%) whereas the white population decreased by twenty three percent

(23%) in Dougherty County. There has been a significant increase in the African-American population living in the City of Albany in the last ten years.

The 2000 Census Tract areas in Dougherty County and the City of Albany where the concentration of minorities are 50 percent or more are Census Tracts 1, 2, 8, 11, 12, 13, 14.01, 14.02, 15, 101, 103.01, 103.02, 104.02, 105, 106.01, 106.02 and 109.

Minority concentration of 30 percent to 50 percent is located in Census Tracts 3, 4, 9, 10, 104.03, 108, 110 and 111.

## B. HOUSING

### B1: Specific Priority Housing Objectives and Activities 91.220(g)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

Priority Objective	Activities	Area of Focus	Outcome Measure
Rehabilitation of Housing	5 Rehabs per year; 20 Emergency rehabs per year; 10 Energy efficiency rehabs per year; Reduce the number of lead paint houses	Low/mod income areas of the city with preference to very low income owners in older structures	Track percent change in number of units being assisted by household type each year
Foster and Maintain Affordable Housing	Provide support and assistance for affordable housing especially among CHDOs; Develop 20 affordable housing units over the next year	Low/mod income areas of the city with a preference for very low income renters	Track percent change in number of units being assisted by household type each year
Develop Housing for Senior Residents	Provide support and assistance for the creation and maintenance of affordable housing in the City of Albany, especially the development of qualified CHDOs	Low/mod income areas in the city with a preference for senior residents	Track percent change in number of units being assisted by household type each year
Develop Housing for Disabled Residents	Provide support and assistance for the creation and maintenance of affordable housing for disabled residents in the City of Albany, especially among qualified CHDOs	Low/mod income areas in the city with a preference for disabled residents	Track percent change in number of units being assisted by household type each year
Provide Fair Housing Information and Education	Provide information and assistance to low/mod income individuals through information available from DCED and housing advocacy organizations; Conduct Fair Housing Seminars and Public information Campaign; monitor City's progress through market surveys	Low/mod income areas of the city with a preference for very low income renters	Fair Housing and Homeownership Seminars, quarterly newsletters, at least 2 public hearing annually, annual fair housing advertisements

Table 7: Specific Housing Objectives and Activities to be Conducted During FY 2011

#### I. Affordable Housing

Activity Outcome	Goal Number of Homeless Households Assisted	Goal Number of Non Homeless Households Assisted	Goal Number of Special Needs Households Assisted
Provided with Affordable Housing	2	2	2
Provided with Rental Assistance	5	24	20
Provided with Rehabilitation of Housing Units	0	35	10
Acquisition of Rental Housing	10	24	20
Acquisition of Homeownership	1	5	5

Table 8: City of Albany's FY 2011 (Year 1) Affordable Housing Goals

In reviewing the Housing Needs Table, data indicates that there is a need for affordable housing for all very low and low income residents. More specifically, both renters and owners are experiencing housing problems for households with incomes less than 30% MFI and greater than 30% but less than 50% MFI.

As the population for the City of Albany ages, there will be a significant need for affordable housing for elders. The City is committed to ensuring the availability of safe, decent and safe housing for all very low, low and moderate income households.

<b>Renter</b>	<b>Household Income &lt;30% MFI</b>	<b>Household Income &gt;30% &lt;50% MFI</b>	<b>Household Income &gt;50% &lt;80% MFI</b>
<b>Elderly</b>			
With Housing Problems	65.8%	60.4%	33.7%
With Cost Burden >30%	65.8%	56.0%	33.7%
With Cost Burden >50%	47.9%	29.4%	0.0%
<b>Small Related Families</b>			
With Housing Problems	78.6%	64.2%	27.0%
With Cost Burden >30%	75.4%	59.4%	19.7%
With Cost Burden >50%	59.3%	19.2%	1.2%
<b>Large Related Families</b>			
With Housing Problems	89.9%	81.1%	56.8%
With Cost Burden >30%	75.1%	41.1%	16.6%
With Cost Burden >50%	67.6%	13.3%	5.4%
<b>All Other Households</b>			
With Housing Problems	70.3%	76.4%	37.9%
With Cost Burden >30%	70.3%	75.0%	37.9%
With Cost Burden >50%	56.6%	34.9%	6.6%

<b>Owner</b>	<b>Household Income &lt;30% MFI</b>	<b>Household Income &gt;30% &lt;50% MFI</b>	<b>Household Income &gt;50% &lt;80% MFI</b>
<b>Elderly</b>			
With Housing Problems	65.5%	54.1%	33.6%
With Cost Burden >30%	65.5%	54.1%	33.6%
With Cost Burden >50%	49.2%	32.5%	11.9%
<b>Small Related Families</b>			
With Housing Problems	81.0%	73.9%	50.4%
With Cost Burden >30%	81.0%	73.9%	49.2%
With Cost Burden >50%	75.2%	51.1%	10.9%
<b>Large Related Families</b>			
With Housing Problems	88.3%	88.2%	49.1%
With Cost Burden >30%	68.3%	52.9%	26.1%
With Cost Burden >50%	53.3%	32.4%	11.2%
<b>All Other Households</b>			
With Housing Problems	64.5%	87.5%	50.0%
With Cost Burden >30%	60.5%	87.5%	50.0%
With Cost Burden >50%	49.6%	65.6%	16.0%

Table 9: Housing Needs Table from the 2011-2015 Consolidated Plan

For Full Housing Needs Table Please See **Appendix 11**

For Housing Market Analysis See **Appendix 12**

For the upcoming year, the City of Albany, in conjunction with local public and private agencies, non-profits, housing organizations, developers, lenders, contractors and other private housing organizations and service providers, institutions of higher learning, and governmental agencies, will utilize both CDBG and HOME funds to conduct the following housing activities:

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Agency	Program	Funding	Objective
U. S. Department of Housing & Urban Development (HUD)	Community Development Block Grant (CDBG)	\$1,038,630	To serve very low, low and moderate income residents within strategic planning areas.
U. S. Department of Housing & Urban Development (HUD)	Home Investment Partnerships Program (HOME)	\$577,990	To conduct eligible housing activities for very low, low and moderate income residents within strategic planning areas.
Agency (continued from previous page)	Program	Funding	Objective
U. S. Department of Housing & Urban Development (HUD)	Supportive Housing Grant (SHP)	\$116,217 (expires 1/1/12)	To provide supportive housing for homeless families.
Georgia Department of Community Affairs (DCA)	Emergency Shelter Grant (ESG)	\$30,200 (expires 6/30/11)	\$27,900 used to serve homeless families, \$2,300 to be used for a homeless project
Georgia Environmental Finance Authority (GEFA)	U. S. Department of Health and Human Services Program	\$15,267 (expires 7/31/11)	To weatherize housing units within the City of Albany.
Georgia Environmental Finance Authority (GEFA)	U. S. Department of Energy (DOE)	\$28,329 (expires 3/31/12)	To weatherize housing units within the City of Albany.
Georgia Environmental Finance Authority (GEFA)	Weatherization Assistance	\$2,264,604 (expires 3/31/12)	To weatherize housing units within the City of Albany.
Georgia Department of Community Affairs (DCA)	Housing Counseling Program	\$39,425 (expires 9/30/11)	To provide homebuyer education, pre and post purchase counseling; and financial literacy.

Table 10: Anticipated Funding Sources and Identified Objectives for those Sources

Please See **Appendix 19** for a copy of the City of Albany’s Affordable Housing Opportunity Program (AHOP) and Neighborhood Stabilization Program (NSP) Home Purchase Resale/Recapture Provisions

**B2: Needs of Public Housing 91.220(h)**

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

**I. Actions to Address the Needs of Public Housing**

Within the upcoming year, the Albany Housing Authority will provide approximately sixty-one (61) Section 8 Vouchers to assist with providing tenant-based rental assistance to low income individuals and families in renting safe, decent, and sanitary dwelling units in the private rental market.

The City of Albany, Department of Community & Economic Development continues to collaborate with the Albany Housing Authority (AHA). The department provides opportunities for public housing residents to participate in the State of Georgia Homeownership Program. Additionally, a public housing resident is on the Community Development Council to provide feedback.

During calendar year 2011, the Albany Housing Authority will be conducting the following capital improvement projects:

- a. Installation of air conditioning in 125 units at Holley Homes.
- b. Replace carpet in 95 units at Hudson Malone
- c. Replace interior doors in 56 units at McIntosh.
- d. Replace windows in 30 units at Hudson Malone

The Albany Housing Authority continues to examine possibilities for revitalizing the 125-unit McIntosh Homes property constructed in 1952 through the recently awarded \$250,000 Choice Neighborhoods Initiative Planning Grant.

## II. Actions to Encourage Resident Participation and Homeownership

1. The Albany Housing Authority continues to confer with residents as part of the Authority Wide Resident Advisory Council.
  2. The Albany Housing Authority continues to encourage interested and qualified residents to participate in the City of Albany's Homeownership training programs and to take advantage of first-time homebuyer education and mortgage assistance programs. Additionally, the Albany Housing Authority operates a Family Self-Sufficiency program that allows residents to build up an escrow account that can be used for mortgage down payment and other qualified purposes.
- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.*

The Albany Housing Authority is not identified as a "troubled" housing agency. Currently, it is designated as a "Standard" performer under the Public Housing Assessment System with a score of 86 for year ending September 29, 2010. The City of Albany works closely with the Albany Housing Authority to provide affordable housing for low income households.

### **B3: Affirmatively Furthering Fair Housing 91.220(j)**

- 1. Describe the actions that will take place during the next year to remove barriers to affordable housing.*

The City of Albany has consistently supported the concept of the provision of fair housing for its residents without regard to race, color, religion, sex, national origin, handicap, or familial status. To that end, the City has consistently used a portion of its CDBG funding to support programs of fair housing services for low and moderate-income households, including the preparation and dissemination of an Analysis of Impediments to Fair Housing Choice (AI). The purpose of an AI is to provide essential, specific, and detailed information and data to municipal officials and staff, policy makers, housing developers, lenders, and fair housing advocates.

In tandem with the preparation of this Consolidated Plan, the City of Albany prepared a new AI. The preparation of the AI included obtaining information from reliable sources such as the Home Mortgage Disclosure Act (HMDA) data, and a review of the HUD Fair Housing Equal Opportunity (FHEO) complaint data for the past six years, as well as an analysis of the racial, ethnic, and economic composition of the City and a review of statistics about the City's housing stock. Information collection also included discussions with citizens and real estate practitioners (agents, lenders) in focus groups, a review of City regulations and policies regarding zoning and other land use issues, and assessing the results of a community survey, which included some questions focused on housing topics.

The first chapter of the AI defines the scope of the analysis and notes the sources used to identify the impediments. The second chapter discusses the public participation in the process and the third chapter presents profile of the community, noting demographic characteristics which could lead to housing discrimination issues. Other chapters review the FHEO and HMDA data, describe the various organizations involved in fair housing across the City, and discuss public policies that impinge upon fair housing.

The production of affordable housing for the elderly, people with disabilities, persons with special needs, and lower income working families is becoming more difficult. Many of these households are paying more than they should for a home, or they live in less desirable conditions. Some pay more than 30 percent of their income on housing and utilities which HUD considers to be a cost burden.

There are a number of barriers were identified in the Analysis of Impediments as contributing to the serious lack of affordable housing. These barriers include:

## **I. Identified Barriers to Affordable Housing and 2011 Activities to Address**

### **1. Discrimination in the Housing Market**

- Educate households and housing related organizations by disseminating Fair Housing law literature, conducting Fair Housing law seminars and training, and focusing public awareness campaigns about Fair Housing law in ethnic and minority neighborhoods, and among civic, social, religious, and special interest groups. The City is active in this regard, and these efforts should be continued and even expanded, especially in the current, difficult economy.
- Conduct training sessions and information campaigns especially among rental property owners and managers, as well as apartment owner associations, and management companies.
- Expand efforts to inform renters and homebuyers of their rights and recourse, if they feel they have been discriminated against.
- Increase housing choice alternatives for the disabled and families with children by encouraging the construction of affordable, and especially rental, housing (See affordability below).
- Convene focus groups of advocacy groups, community based organizations, real estate industry professionals, lenders, property owners, and government agency officials to review and assess fair housing issues. These groups should identify discriminatory practices, trends, or changes in these practices, focal points of discriminatory practice, and the means or methods to address them.
- Related to the previous recommendation, ethnic, religious, and service groups should be educated about Fair Housing issues and encouraged to serve as conduits for information, questions, and complaint procedures for their membership. This will not only broaden the knowledge of Fair Housing practice in the City, but also provide more knowledge of the number and types of issues being confronted.
- Update Fair Housing information regularly and adjust strategies and actions accordingly. In particular, the groups mentioned above should meet yearly or every eighteen months to review and update plans and programs.
- The City should seek the resources to expand the data collection and analysis capabilities of the local fair housing entities. Efforts to implement a Fair Housing testing and auditing program, focusing upon rental properties at this time should be undertaken. Collaboration with a statewide or regional organization is perhaps the best means to develop or participate in the latter effort.

### **2. Limited Supply of Affordable Housing**

- Continue to use all available federal and state funding resources and programs to address high priority housing needs for rehabilitation, preservation, and development of affordable units.
- Continue to work with community based organizations, affordable housing developers, and housing advocacy groups to increase the supply of larger and disability accessible housing units, leveraging resources to the extent possible.
- Take advantage of the Neighborhood Stabilization Program resources to acquire housing units and make them affordable.
- Work with the Zoning Board to create a broader, more applicable Zoning Ordinance that would make affordable units available in a wider range of developments and areas of the City. (See zoning below.) Ensure that any ordinance refers and applies to all persons and types of tenure.
- Continue and, if possible, expand housing rehabilitation programs to maintain the City's base of affordable units, both owner-occupied and rental.
- Research other affordable housing programs for additional ideas and practices.

### **3. Zoning, Planning and Land Use Issues**

- Ensure that reasonable accommodation and disabled access issues are properly addressed.
- Do as much as possible to reduce review and approval process times for both new construction and home modification applications.
- Encourage the use of “visitability,” ADA compliance, and universal design principles in new housing construction.

### **4. Local Opposition (“Not in My Backyard” - NIMBYs)**

- Ensure that local zoning ordinances and building codes properly address issues of concern with respect to higher density housing, persons with disabilities, and group homes/congregate living/community care.
- Encourage developers, housing advocacy groups, and other interested parties to conduct neighborhood outreach and information campaigns before submitting projects for review and approval.
- Undertake a public outreach/education program about fair housing and affordable housing on a regular basis. While such efforts will not lay all misconceptions to rest, a broader understanding of the nature of fair housing and the types of persons and families involved will mitigate at least some opposition.

### **5. Lending Practices**

- Expand financial literacy and credit counseling programs, especially in minority and lower-income neighborhoods.
- Develop programs to foster conventional lending and banking services in underserved neighborhoods and to specific groups of persons.

## **II. Other Actions to Address Barriers to Affordable Housing**

### **1. 2011 Activities to Address: Discrimination in the Housing Market**

- DCED will review HMDA data at the end of each quarter to identify trends or material changes in the previously reported data for this area. **(output: 4 reviews)**
- DCED will partner with organizations that serve the disabled community to provide outreach and education. **(output: 3 partnerships)**
- DCED will place fair housing information (including complaint filing instructions) in checks for City of Albany employees **(output: 978 notices)**
- Convene focus groups with tenants, lenders, and realtors to develop strategies for increasing awareness of the fair housing issues **(output: 3 focus groups)**.
- DCED will develop a Fair Housing Toolkit for all participants (organizations) in DCED programs. **(output: 50 toolkits)**
- By the end of the third quarter, DCED will develop a training program for public and assisted housing providers on requirements of Section 504, Title VIII, The Americans with Disabilities Act, The Architectural Barriers Act, and the City of Albany’s building code as it relates to persons with disabilities. **(output: 1 program)**

### **2. 2011 Activities to Address: Limited Supply of Affordable Housing**

- DCED has a goal of developing 3 or more CHDOs in order to increase the number the affordable housing units. **(output: 3 CHDOs)**
- DCED will provide 30 Technical Assistance hours to recipients on their fair housing planning activities. **(output: 30 hours)**

### 3. 2011 Activities to Address: Zoning, Planning and Land Use Issues

- DCED will partner with the City of Albany's Planning Department to identify those zoning issues that are potential impediments to Affirmatively Furthering Fair Housing and to resolve them by June 30, 2012. **(output: 3 strategic meetings with Planning)**
- DCED will make a presentation by March 31, 2012 to the Zoning Board to educate them regarding Fair Housing **(output: 1 meeting with Zoning Board)**

### 4. 2011 Activities to Address: Local Opposition ("Not in My Backyard" - NIMBYs)

*See above Impediment*

### 5. 2011 Activities to Address: Lending Practices

DCED will continue to educate homebuyers on the legal and acceptable lending practices that they may encounter as they approach buying a home they can make an educated decision regarding their individual processes **(output: 5 Homebuyer's Workshops)**

The Department of Community and Economic Development plans to take several steps to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing. The Department of Housing Counseling in DCED conducts fair housing initiatives within the community to inform residents of fair housing choice. Additionally, they hold meetings and workshops with developers, real estate agents, the City of Albany's Department of Planning and local banks to educate these groups of their collective and independent responsibilities to encourage affordable housing.

Although the housing market does not produce lower income housing to the extent that it is needed, the City of Albany will continue to explore ways to reduce barriers to affordable housing both directly and with the aid of external partners. Additionally, the City will continue to make every effort to ensure that families and individuals do not face barriers to fair housing choice. The Analysis to Impediments will be continually reviewed on a yearly basis to ensure that no new barriers have arisen and to evaluate if strategies and actions undertaken by DCED need to be modified.

*Please See Appendix 20 for more information on DCED's Affirmative Marketing of Housing Program*

*Please See Appendix 3 for more information on DCED's Efforts to Affirmatively Further Fair Housing*

*Please See Appendix 9 for more information on DCED's Minority Outreach Policies*

### III. Recent Developments Affecting Affordable Housing in Albany

It is important that the Department of Community and Economic Development keep up-to-date with any new policies or trends that positively or negatively affect affordable housing in Albany. The most noteworthy of current policies was the adoption of the new City of Albany Zoning Ordinance on January 27, 2009. This Ordinance created some barriers and incentives to affordable housing. Barriers include provisions requiring sidewalks, tree plantings, and additional open space requirements.

However, the new Zoning Ordinance also provides additional incentives for development of affordable housing for low and moderate income households, by allowing for a reduction in lot size requirements for such homes.

Section 4.02 AFFORDABLE HOUSING INCENTIVES

1. Residential developments that provide affordable housing units may utilize one of the following two incentive methods for reducing single family lot sizes, provided that all other district requirements are met, and as approved by the Director of Planning and Development Services.
  - a. Residential developments that provide affordable housing units may reduce the minimum required area of single-family lot sizes by 20 percent by meeting at least one of the incentive requirements listed below:
    - i. A maximum of 80 percent of MSA mean income in 60 percent of total units
    - ii. A maximum of 60 percent of MSA mean income in 25 percent of total units
    - iii. A maximum of 40 percent of MSA mean income in 10 percent of total units
  - b. Alternately, residential developments that provide affordable housing units may reduce the minimum required area of single-family lots sizes by twenty (20) percent by providing an equal number of units that meet each of the above income criteria, in a total number of units selected by the applicant. The number of lots that may reduce the minimum required area shall not exceed the number of affordable housing units provided, plus 20 percent of that number.
2. Lots with affected units shall carry deed restrictions that require such approved affordable housing criteria for a minimum of thirty (30) years, and copies of such deeds shall be provided to the Director of Planning and Development Services prior to any application for building permits on lots reduced in size

*Source: City of Albany Zoning Ordinance Adopted January 27, 2009*

**B4: Affordable Housing Goals 91.220(g)**

The demand for **affordable** housing for low- and moderate-income households in Albany has been persistent, as the analyses in the Consolidated Plan have demonstrated. The City established the production and maintenance of affordable housing as a high priority need, and established a goal of creating twelve new affordable units over the five-year period of the Consolidated Plan. In addition, the City is focusing its rehabilitation efforts in order to maintain the City’s stock of affordable units.

Activities	Area of Focus	Outcome Measure	FY 2011 Goals
Rehabilitation of Existing Units/Acquisitions	Low/mod income areas of the city with preference to very low income owners in older structures	Track percent change in number of units being assisted by household type each year	- 5 Rehabilitations - 20 Emergency Rehabs. - 10 Energy Efficiency Rehabs - 2 acquisitions and Rehabs - 3 Lead-based Paint and/or Asbestos Remediation
Production of New Units	Low/mod income areas of the city with a preference for very low income renters	Track percent change in number of units being assisted by household type each year	- Develop 100 new affordable housing units over the next 5 years, an average of 20 per year
Support and Assistance	Low/mod income renters with a preference for very low income renters	Track percent change in number of units being assisted by household type each year	- Provide support and assistance for the creation and maintenance of 20 affordable housing units - Provide Rental Assistance to at least 20 households
CHDO Development	Existing CHDOs and potential CHDOs in Low/mod income areas	Track percent change in number of units being assisted by household type each year	- Develop at least 2 new CHDOs - Develop at least 20 new homes partnering with CHDOs
Development and Maintenance of Affordable Housing for Disabled Residents	Low/mod income areas in the city with a preference for disabled residents	Track percent change in number of units being assisted by household type each year	- Provide support and assistance for the creation and maintenance of 5 affordable housing units
Support the advancement of Fair Housing	Low/mod income areas of the city with a preference for very low income renters	Monitor City’s progress through housing market analysis surveys	- Conduct at least 2 Fair Housing Seminars – Launch Public Information Campaign - Provide information through quarterly newsletters and advertisements

Table 11: Specific Affordable Housing Goals for FY 2011

**B5: HOME/ American Dream Down payment Initiative (ADDI)**

N/A - The City of Albany does not receive ADDI funds.

## C. HOMELESS

### C1: Specific Homeless Prevention Elements

- 1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.*

The City of Albany will use all city, state, federal and private resources available to public and private entities to implement the strategic plan in the next year. Such resources include:

- Georgia Department of Community Affairs Housing Trust Fund (McKinney-Vento)
- U.S. Department of Housing and Urban Development Community Development Block Grant (CDBG)
- Supportive Housing Program (SHP)
- Nine (9) Unit City-owned Building for Emergency Housing
- Fifteen (15) Unit City-owned Building and Associated Space for Transitional Housing

The Albany Dougherty Coalition to End Homelessness has been reconstituted and officers have been duly elected. A strategic plan (short-term) has been developed as a precursor to the development and implementation of the longer term 10-year Plan to End Homelessness. The Coalition is planning a spring event designed to bring organizations and consumers together to provide input to the development of the 10-year plan to end homelessness. This plan will provide the long-term blueprint for the needs and associated services to decrease homelessness in our community.

We have experienced an increase in the number and types of collaborators to address the homeless issue in this community. That increase is anticipated to result in an increase in the locally raised funds available to private organizations. This is particularly critical since many of the organizations are experiencing depleted funding bases. Non-governmental funding will also be sought to augment the homeless prevention funding received by one of the Coalition members, Neighborhood Service Center.

The increase in foreclosures has set a new record for the number of persons seeking services to prevent foreclosures and in many cases, homelessness. The City is considering development of a new program to meet the goals of the rapid re-housing guidelines, to assist the many homeless veterans in our community.

The City will further apply for grants and write proposals for foundation funding as opportunities become available.

The strategy for eliminating chronic homelessness flows in large measure from the City’s housing strategies. As described in the Consolidated Plan, treating the homeless and providing the means and support necessary to make the transition to permanent housing and independent living are all a part of the efforts and programs in place in the City. The institutions and structure to properly address this issue are in place and are described in the homeless inventory section of the Plan. However, the City of Albany relies in large measure upon not-for-profit organizations and service providers to carry out many aspects of homeless assistance.

- 2. Homelessness - In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.*

The action plan will address those needs that are expressed by citizens, organizations and consumers to assist in the development of a stronger program to end homelessness in our community. The development of more affordable housing as outlined in the Action Plan will also benefit the City’s efforts to reduce homelessness.

The Albany Dougherty Coalition to End Homelessness is a coalition of service providers, faith community representatives, and homeless persons. The City and the Coalition participates in the State of Georgia’s Balance of State Continuum of Care Plan. The Coalition is responsible for identifying support services and providing

referrals to agencies which can assist with the needs of those homeless. The Coalition meets on the last Monday of each month.

The City of Albany has addressed the priorities established by the Coalition. Of most interest to the Coalition has been rebuilding its membership and ensuring that the membership is broad-based. Its membership includes both private and public representatives. The Coalition has determined that there are needed services lacking within the community, and it is working to assure that those services can be developed over the next period.

The Coalition will meet with the local utility company to determine if there are opportunities for collaboration and partnership. Many homeless persons are challenged by the prospect of high utility bills, and in fact, some are homeless because of the cost of utilities; hence, the coalition will continue to strive to develop strategies to better assist the homeless population in this area.

The 2011 Action Plan will continue to address those priorities established by the Coalition as it seeks to partner with various groups, agencies, and organizations to provide emergency shelter and services to homeless. It is critical to remove barriers which potentially lead to homelessness. Barriers addressing housing needs for this special population include: adequate funding, a lack of advocacy, development of housing (chronically homeless), and availability of permanent affordable housing.

3. *Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.*

Specific action steps for 2011 include:

- The Coalition has partnered with local residents, volunteers and other non-profit organizations to conduct a homeless census to determine how many homeless people are without housing in Albany.
- The Coalition will organize a committee to develop a ten year plan to address the needs of those persons who may be chronically homeless within our community.

The challenge has been to coordinate the various organizations responsible for discharge and to develop a discharge policy for the area. There also is a need to gain input from organizations (hospitals, jails, etc.) outside of Albany-Dougherty County area that release persons into our community.

4. *Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*

The City plans to increase the availability of housing counseling services by partnering with a local entity which can provide budgeting, financial management to persons who are at risk of homelessness. The City also seeks to raise funds to augment the funds available through the Neighborhood Services Center (recipient of DCA funds for Homeless Prevention) in an effort to:

- Provide emergency rental, mortgage, and utilities assistance to at-risk households.
- Provide community education regarding housing, home improvement, consumer education.
- Provide enhanced intake and referral service by accessing 2-1-1 (United Way) and 3-1-1 (City of Albany) resources.

The City of Albany has requested and received funds for homelessness prevention through McKinney-Vento. These funds may be used for utility, rental and mortgage assistance, and legal fees.

The City also provides housing counseling and financial management counseling for persons at risk of becoming homeless. **These services are also provided to residents in emergency and transitional housing with the aim of providing residents with vital tools to help them avoid returning to a state of homelessness and hopefully foster transition to permanent housing and independent living.**

In the next year, the City and the Coalition will continue to take the following steps to address individuals and families with children at imminent risk of becoming homeless.

- Obtain public and private financial support of existing services.
  - Provide emergency food and sustenance through meals on wheels, daily soup kitchens and boxes of emergency food.
  - Continue to expand the use of the Georgia HMIS utilization among service.
5. *Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.*

Representatives of those agencies responsible for the discharge of persons from institutions into the community will be invited to participate in meetings to discuss the need for such a policy and to also discuss the ramifications of such a policy, and the Albany Dougherty Coalition to End Homelessness will work in conjunction with institution representatives to establish such a policy.

## **C2: Specific Priority Homeless Objectives, Activities and Goals (91.220(d))**

The specific needs of the local homeless population can be prioritized as follows:

- 1) **Preventive Services:** legal counseling, rental assistance, utility assistance
- 2) **Immediate Shelter:** housing for those on emergency assistance, longer timeframe for receiving assistance
- 3) **Case Management:** funding for long-term case management, life and basic skills, job training, money management, transportation, child care
- 4) **Resource and Referral Services:** staffed, emergency information system needed countywide to coordinate services by all agencies, directory of service providers and services

The City of Albany’s Department of Community and Economic Development owns 9 units of Emergency Housing and 15 units of transitional housing. CDBG funds will be used for the overall administration of these homeless units and the program that has been developed to assist these families to move out of homelessness and into permanent housing.

*For More information see Appendix 13: Continuum of Care for Homeless Populations*

## **C3: Emergency Shelter Grants (ESG)**

*(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.*

**N/A - The City of Albany is not a state; it receives ESG from the Georgia Department of Community Affairs.**

# **D. COMMUNITY DEVELOPMENT**

## **D1: Community Development**

1. *Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.*

The following table identifies the City of Albany’s priority non-housing Community Development Needs that support the goals and objectives outlined in the City of Albany, Consolidated Plan 2011-2015. Only those needs which were identified as “High” or “Medium” priorities are listed below. For more detailed information please see pages 78-89 in the Consolidated Plan.

**D2: Priority Community Development Needs Identified in the Consolidated Plan**

The following table identifies the City of Albany’s anticipated 2011-2012 program year community development objectives and anticipated accomplishments for each identified activity. All of the proposed activities will meet the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

Public Facilities and Public Improvements	Matrix Code	Priority	FY 2011 Goal	Funding Source
01 Acquisition of Real Property 570.201(a)	01	High	3 Properties	CDBG
02 Disposition 570.201(b)	02	High	10 Properties	CDBG
03 Public Facilities and Improvements (General) 570.201(c)	03	High	3 Facilities	CDBG
03A Senior Centers 570.201(c)	03A	Medium	1 Facility	CDBG
04 Clearance and Demolition 570.201(d)	04	High	100 Properties	CDBG
<b>Public Services</b>				
05A Senior Services 570.201(e)	05A	High	1,000 People	CDBG
05B Handicapped Services 570.201(e)	05B	High	100 People	CDBG
05D Youth Services 570.201(e)	05D	High	200 People	CDBG
05H Employment Training 570.201(e)	05H	High	500 People	0
05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	05J	High	50 Activities	CDBG
05K Tenant/Landlord Counseling 570.201(e)	05K	High	25 People	CDBG
13 Direct Homeownership Assistance 570.201(n)	13	High	5 Households	CDBG
14A Rehab; Single-Unit Residential 570.202	14A	High	200 Housing Units	CDBG/HOME
14F Energy Efficiency Improvements 570.202	14F	High	50 Housing Units	CDBG
14I Lead-Based/Lead Hazard Test/Abate 570.202	14I	High	50 Housing Units	CDBG
<b>Economic Development</b>				
18A ED Direct Financial Assistance to For-Profits 570.203(b)	18A	High	25 Businesses Assisted	CDBG
18B ED Technical Assistance 570.203(b)	18B	High	50 Businesses Assisted	CDBG
18C Micro-Enterprise Assistance	18C	High	50 Businesses Assisted	CDBG

*Table 12: Portion of Housing and Community Development Table from 2011-2015 Consolidated Plan  
See Appendix 15 for Full Table*

**D3: Antipoverty Strategy**

- 1. Describe the actions that will take place during the next year to reduce the number of poverty level families.*

According to the U.S. Bureau of Labor Statistics, the unemployment rate in the metro Albany area fell to a preliminary unadjusted rate of 10.1 percent in March 2011 which is decrease of 0.7 percentage points from January of last year. However, still above 1.3 percentage points above the national unemployment rate of 8.8 percent for March 2011.

Manufacturing facilities, plant closings, and lay-offs has only exacerbated poverty conditions throughout communities within the City. However, poverty reduction has been identified by the City of Albany as a priority

goal. During the 2011 Action Plan, the City will seek to reduce poverty through collaboration with various public and private agencies, learning institutions, social agencies, non-profits, developers, and lending institutions:

- Expansion of workforce development partnerships and other innovations for individuals who lack the skills needed to succeed in today’s increasingly high-tech workforce and for career skills building.
- Facilitate the expansion of small and micro-businesses.
- Create affordable housing for low income households and special needs populations such as the elderly and people with disabilities.
- Enhance and expand programs that transition households residing in public housing towards self-sufficiency.
- Support the creation of mixed-income housing developments.
- Support programs that connect high school youth to college.
- Improve the existing housing stock through housing programs such as rehabilitation, energy efficiency, and emergency repair.
- Provide housing for homeless individuals and families with expectations of transitioning households to more permanent affordable housing.
- Establish a job training program for very low and low income individuals.
- Build capacity through technical assistance and funding for non-profits and other agencies that seek to remove service gaps.

The City has identified various public and private agencies, learning institutions, and non-profits that provide similar services for which the City’s funds may be utilized. Funds will be awarded on a competitive basis. Several agencies been identified below:

Organization	Purpose
Albany Area Chamber of Commerce	Provide tools and benefits to assist our businesses
Albany Area Community Service Board	Provides mental health services and residential services to individuals
Albany Area Primary Health Care	Provides health care services (including HIV/AIDS) to individuals/families
Albany Area Resource Center (Albany ARC)	Provide services and housing to physically and mentally disabled persons
Albany Board of Realtors	Provides real estate services
Albany Community Together! (ACT!)	Coordination of services to EDA loan applicants and borrowers by providing timely and adequate technical assistance, customer service, and information and to improve the likelihood of repayment of ALL EDA loans. Also, provide technical assistance to the MBEC tenants
Albany Housing Authority (AHA)	Provide housing to very low and low income households
Albany Outreach Center	Provides rental assistance and utility assistance to low income households
Albany Outreach Center of South Georgia	Provides respite care for families with a family member suffering from Alzheimer’s or other forms of Dementia
Albany Rescue Mission	Provides emergency shelter and services to homeless and low income households
Albany State University	Offer skills-enhancing opportunities for students
Albany Technical Institute	Offer skills-enhancing opportunities for trade students

Organization	Purpose
Chosen to Conquer	Provides services and empowerment to victims of Breast Cancer and Multiple Sclerosis
Communities in Schools	Provides services to youth and low income households
Darton College	Offer skills-enhancing opportunities for students
Department of Family and Children Services	Provides services and housing to very low and low income households.
Department of Labor	Provides job training skills and employment opportunities
Do. Co. Family Literacy	Provides literacy programming for families
Do. Co. Neighborhood Service Center	Provides services to very low and low income households to include rental, utility, and employment assistance
Faith Community Outreach Center	Provides shelter and services to women and children.
Flint River Habitat for Humanity	Constructs housing for low & moderate income households
GA Easter Seals of Southern Georgia	Provides services to people with disabilities and family members: vocational, independent care, residential, respite care, and adult day programs
Good Samaritan Clinic	Provides medical services to indigent persons
Homebuilders Association of Albany & Southwest GA, Inc.	Non-profit trade association representing builders, remodelers, and businesses in Albany and SWGA
Jubilee Financial	Provides housing counseling to low and moderate income households
Liberty House	Provides shelter and services to victims of domestic abuse
Lily Pad SANE Center	Provide services for victims of child abuse, neglect and deprivation; provides services to survivors of sexual assault and families
Office of Small and Disadvantaged Business	Provides assistance in promoting business development
Open Arms, Inc.	Provides emergency shelter and services to homeless persons
R & M Marketplace	Conducts rehabilitation projects to create housing opportunities for low and moderate income households
Slater King Daycare	Provides adult daycare to elderly or disabled residents
Southwest Georgia Chapter (American Red Cross)	Provides services and resources to individuals/families in need.
SWGA Council on Aging	Provides daycare; constructs accessible ramps; meals on wheels; retired and senior volunteer programs for the elderly and severely disabled children
SWGA Regional Mental Health, Mental Retardation, and Substance Abuse	Provides services to mentally disabled persons
SWGA Resource Center, Inc.	Provides services to homeless persons; HIV/AIDS housing; rental assistance, counseling
The Salvation Army	Provides services and temporary lodging to homeless and low income households
Turner Job Corps	Offer skills-enhancing opportunities for trade students
UGA/Small Business Development Center	Provides management assistance to current and prospective small business owners.
United Way	Provides services and resources to families/persons in need

*Table 13: Directory of Public and private agencies, learning institutions, and non-profits that provide public services*

**E. NON-HOMELESS SPECIAL NEEDS HOUSING**

**E1: Non-Homeless Special Needs 91.220(c); 91.220(e)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.

During the upcoming year, the City of Albany will collaborate with public and private agencies that provide housing and supportive services to the following non-homeless special population. The City will endeavor to leverage funds with human service providers to provide decent housing and a suitable living environment. Additionally, it will seek to provide supportive services to improve the quality of life for this special population. See Pages 66-71 in the Consolidate Plan for more information

Housing Need	Priority	2011 Goal
Elderly	High	300 People
Frail Elderly	High	100 People
<b>Supportive Services Needed</b>		
Elderly	High	500 People
Frail Elderly	High	200 People

Table 14: Priorities and Goals for Non-Homeless Special Needs Population  
For Full Non-Homeless Special Needs Table Please See **Appendix 14**.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

The City of Albany has made funds in the amount of \$95,000 available for agencies that provide services to the special population of the elderly and persons with disabilities. In the upcoming year, public services for the elderly may include:

Competitive public service awards through CDBG will be used to leverage with other private and federal funds in which these agencies may obtain.

Housing activities for this special population that will conducted by the City in partnership with contractors includes emergency repair, energy efficiency grants, and rehabilitations.

As the City is aware that the needs of this special population are rapidly increasing, it will continue to explore alternative avenues in ensuring that opportunities for the elderly, including supportive services and the availability of affordable housing for the elderly remains a priority.

**E2: Housing Opportunities for People with AIDS**

N/A - The City of Albany does not receive HOPWA funds.

**E3: Specific HOPWA Objectives**

N/A - The City of Albany does not receive HOPWA funds.