

**JEFFERSON COUNTY, ALABAMA
PROPOSED
FIVE-YEAR CONSOLIDATED PLAN
October 1, 2015 – September 30, 2020
&
ONE-YEAR ACTION PLAN
October 1, 2015-September 30, 2016**



JEFFERSON COUNTY COMMISSION
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JEFFERSON COUNTY OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT
Frederick L. Hamilton, Director

Executive Summary

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

1. Introduction

The Jefferson County Consortium Proposed Five-Year Strategic Plan outlines the objectives and outcomes to be undertaken by the County with funds from the Community Development Block Grant Program (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG).

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

Jefferson County expects to receive CDBG funds, CDBG program income; HOME funds, County match and HOME program income; federal ESG funds and will apply to receive State ESG funds for Program Years 2015-2019.

Housing programs will receive a portion of the total CDBG funds available each year. These Housing Programs will include Housing Emergency Grant Program and Fair Housing Counseling.

Non-housing programs to be funded under the CDBG program include public services, public facilities, clearance and demolition improvements, and economic development along with planning and administration costs.

Homeless Assistance Programs: Jefferson County anticipates receiving Federal Emergency Solutions Grant (ESG) funds and may apply each year of this Five-Year Strategic Plan to receive State ESG funds. Eligible activities for ESG funding includes administration, emergency shelter, street outreach, HMIS, rapid re-housing (housing relocation and stabilization services, tenant-based rental assistance) and homeless prevention (housing relocation and stabilization services, tenant-based rental assistance).

HOME Program: Jefferson County anticipates receiving HOME funds for Program Years 2015-2020. These funds are proposed for use on a variety of housing programs including administration, the Home Buyers Assistance Program, Community Housing Development Organization (CHDO) activities and special needs rental housing.

3. Evaluation of past performance

A close evaluation of the performance of the last five years coupled with the current expressed needs of the Jefferson County Consortium, residents, and agencies have led Jefferson County to the goals chosen for the upcoming five years. During the past five years Jefferson County has allocated more than \$3,000,000 towards public facilities in only 11 municipalities (35% of the Jefferson County Consortium) and five unincorporated areas of Jefferson County. Because the County is a large Urban County, the needs for public facilities increases faster than the resources available to meet those needs with new

construction or renovations. Therefore, public facilities have remained a high priority for the next five years.

Due to the past economic crisis and housing downfall many homeowners have abandoned their homes leading to a state of slum and blight. For the next five year Jefferson County will continue to fight those slum and blighted conditions through clearance and demolition projects.

Jefferson County also has a population of 167,104 (25%) of persons who are 55 years of age and older (FactFinder.Census.gov) with limited incomes who may have been and may continue to be in need for rental housing, emergency housing rehabilitation and public services. However, emergency housing rehabilitation and public services have in the past not been limited to just the elderly. Due to economic conditions younger populations have applied for assistance under Jefferson County's programs who also have limited incomes that are not just insufficient for daily living, but for housing conditions as well.

4. Summary of citizen participation process and consultation process

The Jefferson County Office of Community and Economic Development held a series of neighborhood meetings from October, 2014 through May, 2015 to gain citizen input for the development of the 2015 Five-Year Consolidated Plan and 2015 Action Plan. Notices of each meeting were published in the Birmingham News and the Birmingham Times. Notices were also mailed to members of the Jefferson County Consortium and Technical Advisory Committee. The Technical Advisory Committee consists of low/mod income residents, minorities, persons with disabilities, businesses, non-profit agencies, as well as faith-based agencies. Consultants were asked to submit needs based on their own inventory of their municipality, community, and service area.

5. Summary of public comments

A summary of public comments will be added following the conclusion of the thirty-day comment period on July 20, 2015.

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

This section will be addressed following the conclusion of the thirty-day comment period on July 20, 2015.

7. Summary

The U.S. Department of Housing and Urban Development (HUD) is requiring that all recipients of CDBG, HOME, HOPWA, and ESG, prepare a Five Year Consolidated Plan, and an Annual Action Plan in order to receive grant funds; and

The Jefferson County Commission finds that said grants are vitally needed for providing housing assistance, neighborhood improvements, and economic development activities directed to the needs of low and moderate income families and persons, aiding in the prevention and elimination of slums and blight, creating jobs, and addressing other community development needs having a particular urgency to the community's health, welfare and safety.

Jefferson County has involved in its planning process citizens, non-profit organizations and other area governments to develop a comprehensive approach to solving the problems of low and moderate income people resulting in the Proposed 2015-19 Jefferson County Five-Year Consolidated Plan, and the 2015 Action Plan.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	JEFFERSON COUNTY	
CDBG Administrator	JEFFERSON COUNTY	Jefferson County, Alabama Community & Economic Dev
HOPWA Administrator		
HOME Administrator	JEFFERSON COUNTY	Jefferson County, Alabama Community & Economic Dev
ESG Administrator	JEFFERSON COUNTY	Jefferson County, Alabama Community & Economic Dev
HOPWA-C Administrator		Jefferson County, Alabama Community & Economic Dev

Table 1 – Responsible Agencies

Narrative

All CDBG, HOME and ESG programs are administered by the Jefferson County Office of Community and Economic Development.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Jefferson County held two Technical Advisory Committee meetings, a Homeless Focus Group and public hearings at five different times during the Consolidated Plan/Action Plan process. Information related to the meetings were advertised in *The Birmingham Times* and *The Birmingham News*.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Continuum of Care (One Roof) has developed a coordinated system of homeless services that includes 1) outreach and assessment 2) emergency shelters 3) transitional housing with supportive services 4) permanent housing/permanent supportive housing. Agencies included in this process are members of public housing authorities, private property owners, and mental health authorities and other social services organizations. By partnering with One Roof, Jefferson County ensures an easy entrance for homeless consumers into a coordinated system of housing and service providers.

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

By partnering with the local Continuum of Care group (One Roof), Jefferson County ensures an easy entrance for homeless consumers into a coordinated system of housing and service providers. Jefferson County supports applications for funding by agencies that actively participates with One Roof in events and activities designed to assist the chronically homeless. To help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless, Jefferson County will continue to identify those needs through the Open Season process, the Jefferson County Continuum of Care, and the funding of applications for homeless prevention programs.

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

Jefferson County's Continuum of Care is convened by One Roof. The purpose of the membership is to create, maintain, and build community-wide inventory of housing and services for homeless families and individuals, identify their needs and work to fill gaps in services. One Roof is also responsible for the implementation of HMIS for the Continuum. Jefferson County is a consumer of the HMIS system and provides financial assistance to One Roof for HMIS.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	URBAN MINISTRY
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus Group.
2	Agency/Group/Organization	PATHWAYS
	Agency/Group/Organization Type	Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus Group, Public Hearings.
3	Agency/Group/Organization	BRIDGE MINISTRIES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus Group, Public Hearing.
4	Agency/Group/Organization	One Roof
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public Hearings.
5	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus Group, Public Hearing.
6	Agency/Group/Organization	FIRST LIGHT
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus Group, Public Hearing.

7	Agency/Group/Organization	Firehouse Shelter
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public Hearing.
8	Agency/Group/Organization	NEIGHBORHOOD HOUSING SERVICES
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public Hearing.
9	Agency/Group/Organization	CONSUMER CREDIT COUNSELING SERVICE OF CENTRAL ALABAMA-GATEWAY
	Agency/Group/Organization Type	Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public Hearing.
10	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus Group, Public Hearing.
11	Agency/Group/Organization	JEFFERSON COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public Hearing, Email.
12	Agency/Group/Organization	GREATER BIRMINGHAM HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public Hearing.
13	Agency/Group/Organization	Leeds Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone Interview, Email.
14	Agency/Group/Organization	Tarrant Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone Interview, Email.
15	Agency/Group/Organization	Fairfield Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone Interview, Email.
16	Agency/Group/Organization	City of Fairfield
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Facilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting, Email, Mail

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

No agencies were intentionally omitted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	One Roof	Jefferson County works in partnership with the Continuum of Care.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

All mayors of the Consortium municipalities were invited to participate in the Consolidated Plan process. Jefferson County works closely with mayors and council members by holding public hearings in various locations throughout the jurisdiction to facilitate their input. Each Consortium member was asked to submit the individual needs for their areas.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Jefferson County Office of Community and Economic Development held a series of neighborhood meetings from October, 2014 through May, 2015 to gain citizen input for the development of the 2015 Five-Year Consolidated Plan and 2015 Action Plan. Notices of each meeting were published in the [Birmingham News](#) and the [Birmingham Times](#). Notices were also mailed to members of the Jefferson County Consortium and Technical Advisory Committee. The Technical Advisory Committee consists of low/mod income residents, minorities, persons with disabilities, businesses, non-profit agencies, as well as faith-based agencies. Consultants were asked to submit needs based on their own inventory of their municipality, community, and service area. These series of meetings allowed interested persons an opportunity to verbally express their individual needs for their respective communities such as public facilities, demolition, public services, and housing to name, but a few. The advertisements and mailouts conducted also allowed additional interested persons who were unable to attend the meetings to submit their needs. Finally, a presentation and needs form was available online so that needs could be submitted to Jefferson County electronically.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-targeted/broad community	Approximately 30 individuals attended the public meetings held throughout Jefferson County.	Verbal comments expressed the needs for housing rehabilitation, public facilities, public services and the elimination of slums and blight.	There were no comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	Five phone calls resulted from the online information.	From those phone calls five needs forms were submitted with a combination of community needs including park improvements, programs for seniors, removal of abandoned properties, and community centers.	There were no comments that were not accepted.	http://jeffconline.jccal.org/Sites/Jefferson_County/Documents/Community%20Dev/About%20CDBG.pdf

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Homeless	Meetings held by the Jefferson County Office of Community and Economic Development were well attended by residents, non-profits, faith-based organizations, housing agencies, and local governments.	A summary will be included following the conclusion of the thirty-day comment period.	No comments have been submitted that were not accepted prior to the release of the plan for public comment.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment looks at a variety of housing, homeless, community development and non-homeless special needs through an examination of Census and CHAS data, which was created by the U.S. Census Bureau, the U.S. Department of Housing and Urban Development and citizen participation efforts. Other needs are represented through Section 8 waiting lists and various state data sources which are noted throughout the Plan. The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priorities which form the basis for the Strategic Plan as well as the programs, projects, and activities to be administered in the First Year Program Action Plan.

As defined by HUD, housing problems include:

- Units lacking a complete kitchen or plumbing facilities;
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities);
- Severe housing cost burden of more than 50 percent of gross income; and
- Overcrowding which is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

The following income categories are used throughout the Plan:

- Extremely Low: households with income less than 30 percent of Area Median Income (AMI)
- Very Low: households with income between 30 and 50 percent of AMI
- Low: households with income between 51 and 80 percent of AMI
- Moderate: households with income between 81 and 120 percent of AMI

The data tables in this section are populated with default data developed by the Census Bureau for HUD based on 2007-2001 American Community Survey (ACS) Census. Sources include the *City of Birmingham 2015-2019 HUD Consolidated Plan*. Other sources are noted.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

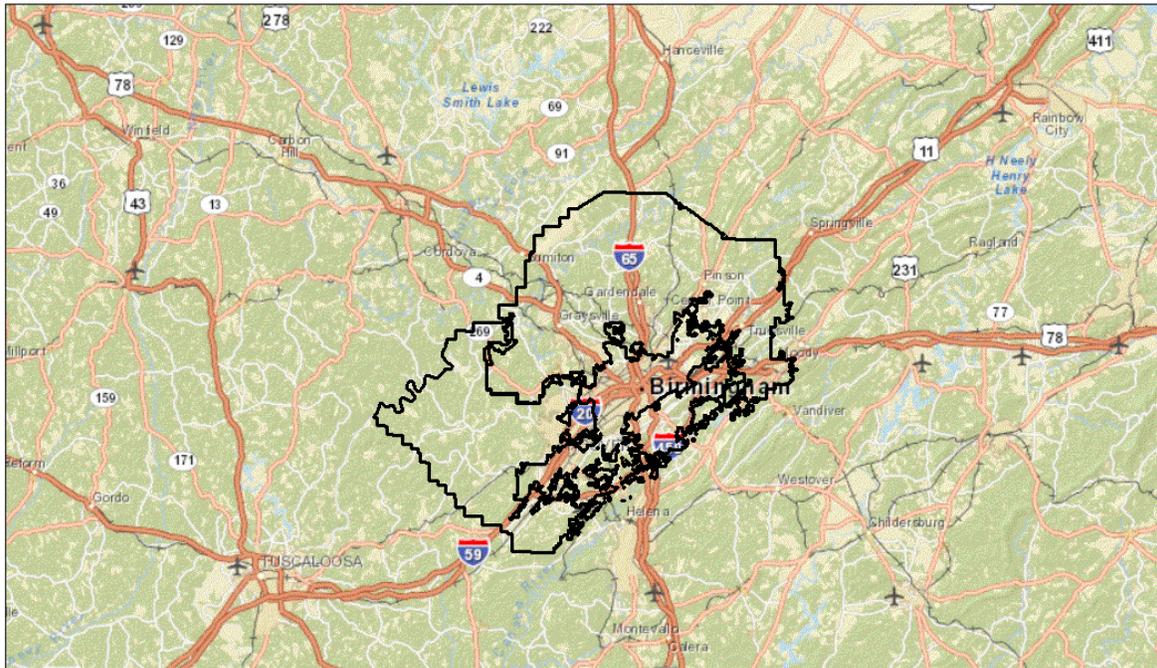
Based upon the data presented in tables below, there are 359,526 people residing in Jefferson County comprising 137,646 households. Of those households, 46,381 households (34%) are considered "extremely low or very low income" per HUD definitions. According to the 2007-2011 American Community Survey (ACS) 5-year Estimates, 76 percent of occupied housing units are owner-occupied and 24 percent are renter-occupied. The data shows that approximately 14,138 renter-households and 17,379 owner-households have some type of housing problem. That is equivalent to 23 percent of the households in Jefferson County. The vast majority of households in Jefferson County with a housing problem have a housing affordability problem.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	344,475	359,526	4%
Households	134,799	137,646	2%
Median Income	\$36,868.00	\$45,750.00	24%

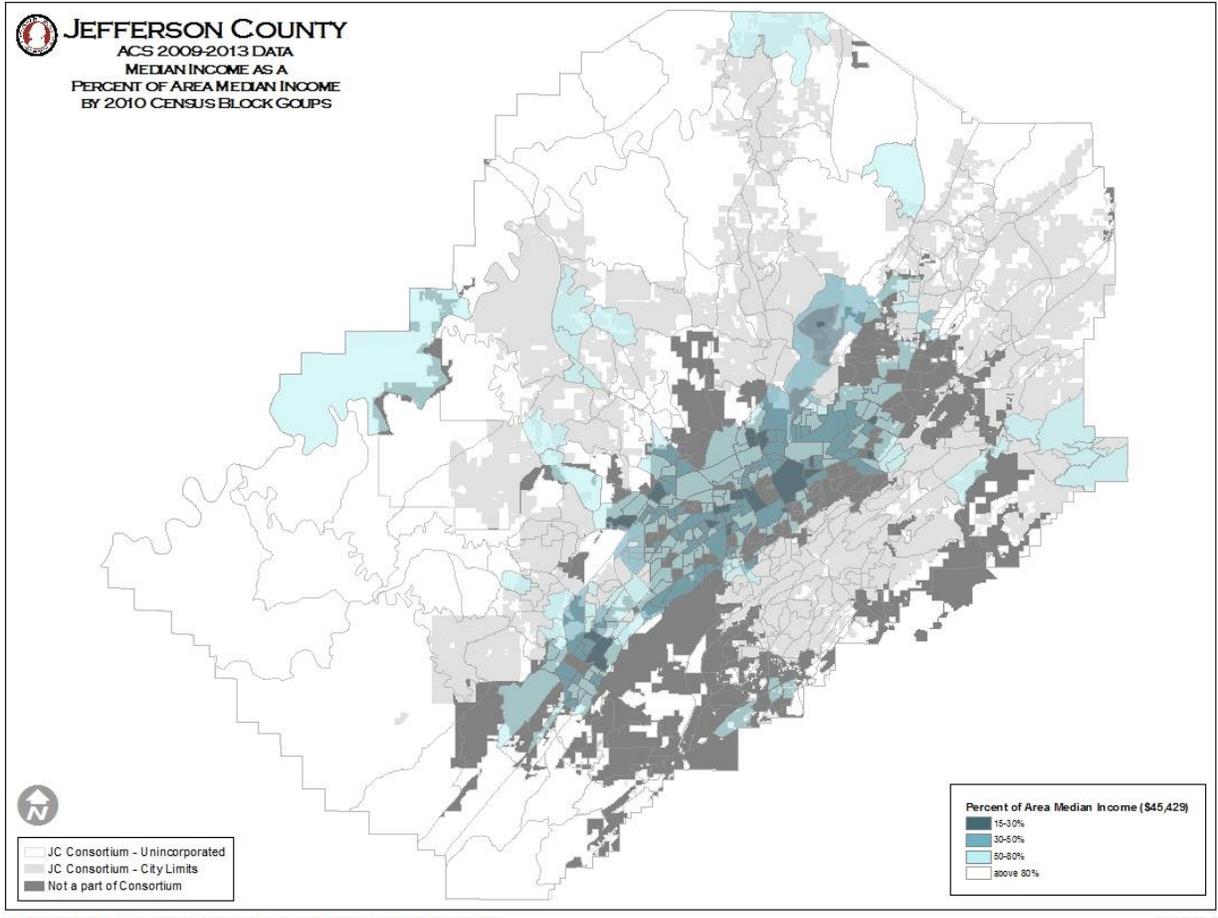
Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Jefferson County, Alabama Community - Median Household Income -



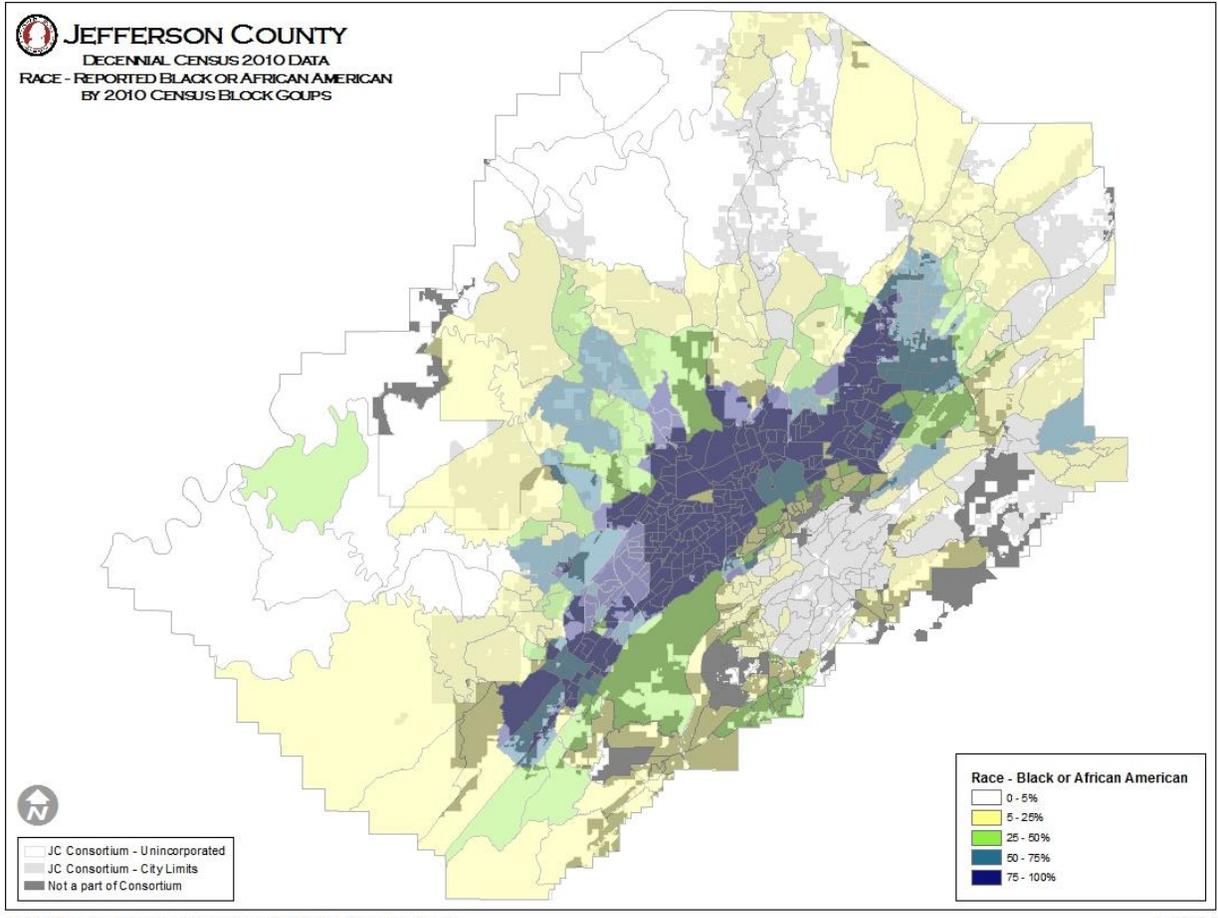
Jefferson County, Alabama Community Development Consortium -



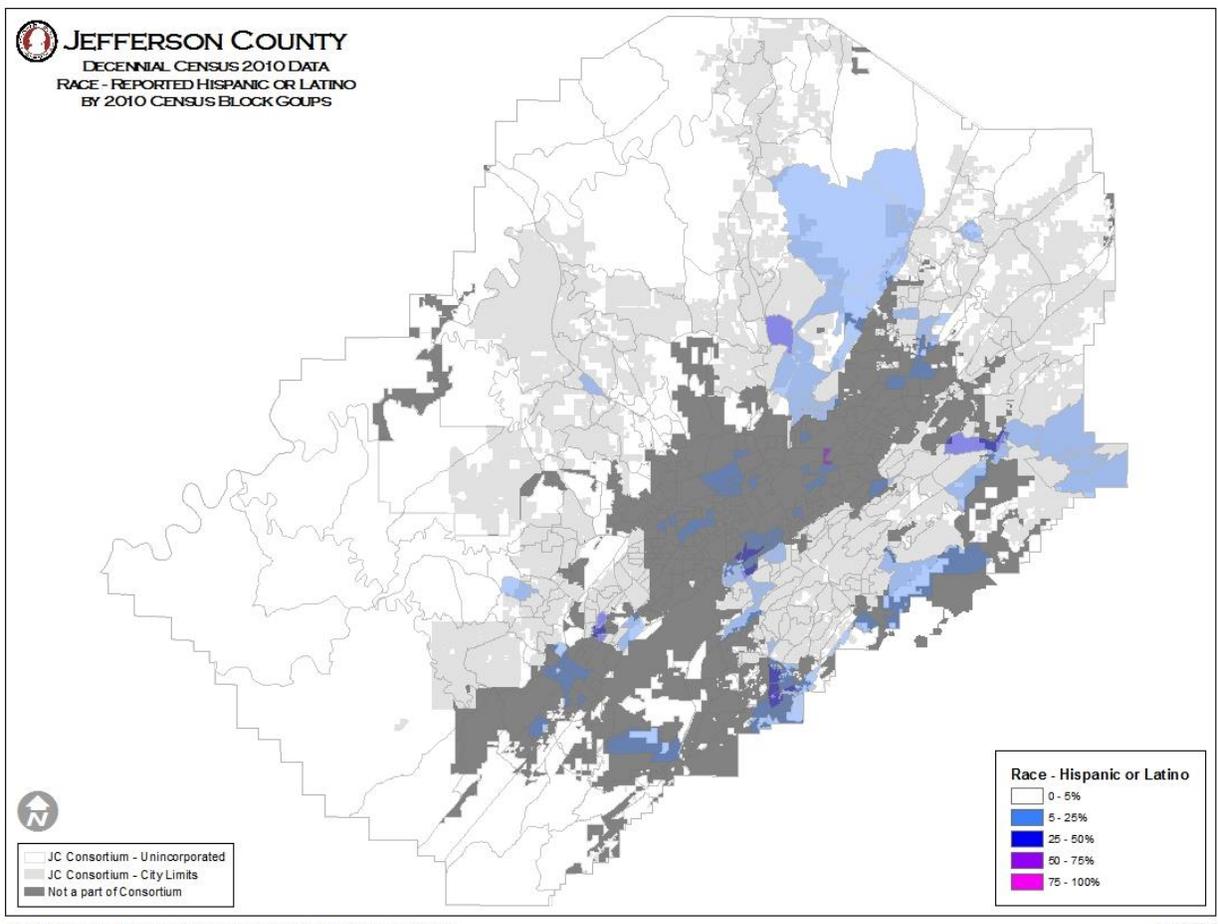
ACS 5 Year Estimates 2009-2013 "Median Household Income in the Past 12 Months in 2013 Inflation-adjusted Dollars"

Jun 16, 2015

Jefferson County, AL - % of Area Median Income



Jefferson County, AL - % Black or African American



Decennial Census 2010 Summary File 1, Table P9 "Hispanic or Latino, and Not Hispanic or Latino by Race" Jun 16, 2015

Jefferson County, AL - % Hispanic

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	12,245	13,684	20,452	12,358	78,898
Small Family Households *	4,155	4,475	8,445	5,089	46,623
Large Family Households *	526	880	1,410	995	6,006
Household contains at least one person 62-74 years of age	1,936	2,958	4,399	2,476	12,609
Household contains at least one person age 75 or older	2,231	3,416	3,845	1,731	5,732
Households with one or more children 6 years old or younger *	2,392	2,030	3,211	1,940	7,784
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data 2007-2011 CHAS
 Source:

Race	Number	Percentage
White alone (not Hispanic)	253,172	70.42
Black or African American alone (not Hispanic)	87,367	24.30
American Indian and Alaska Native alone (not Hispanic)	491	0.14
Asian alone (not Hispanic)	3,844	1.07
Native Hawaiian and Other Pacific Islander alone (not Hispanic)	101	0.03
Some other race alone (not Hispanic)	305	0.08
Two or more races (not Hispanic)	2,899	0.81
Persons of Hispanic Origin	11,347	3.16
Total	359,526	
2007-11 ACS		

Table 7 - For JEFFERSON COUNTY (CDBG Grantee) - Race

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	264	65	129	65	523	55	54	48	90	247
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	39	0	70	0	109	0	10	15	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	149	187	180	90	606	23	40	138	44	245
Housing cost burden greater than 50% of income (and none of the above problems)	4,236	2,262	487	40	7,025	3,240	2,115	1,985	575	7,915
Housing cost burden greater than 30% of income (and none of the above problems)	488	2,039	2,821	527	5,875	914	1,989	3,511	2,533	8,947

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	562	0	0	0	562	596	0	0	0	596

Table 8 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,676	2,529	867	190	8,262	3,315	2,200	2,192	704	8,411
Having none of four housing problems	1,492	3,316	6,145	2,921	13,874	1,598	5,631	11,277	8,548	27,054
Household has negative income, but none of the other housing problems	562	0	0	0	562	596	0	0	0	596

Table 9 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,343	1,998	1,719	6,060	1,205	1,495	2,616	5,316
Large Related	298	389	174	861	125	289	373	787
Elderly	789	732	550	2,071	1,992	1,857	1,715	5,564
Other	1,618	1,377	997	3,992	891	539	843	2,273
Total need by income	5,048	4,496	3,440	12,984	4,213	4,180	5,547	13,940

Table 10 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,074	1,028	173	3,275	1,027	791	1,025	2,843
Large Related	273	125	45	443	121	205	58	384
Elderly	680	399	274	1,353	1,348	729	549	2,626
Other	1,525	764	70	2,359	804	382	349	1,535
Total need by income	4,552	2,316	562	7,430	3,300	2,107	1,981	7,388

Table 11 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	188	94	215	55	552	19	40	133	44	236
Multiple, unrelated family households	0	93	40	35	168	4	10	49	0	63
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	188	187	255	90	720	23	50	182	44	299

Table 12 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 13 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Jefferson County does not collect specific data on single person households nor is this data provided by HUD in the eCon Planning Suite. To estimate the number of single person households in need of housing assistance, Jefferson County gathered data from the American Community Survey 2009-2013 S2501 and B11016 tables.

Data indicates an estimated 31.3 percent of households are 1-person households accounting for 87 percent of all nonfamily households. Of all single person households, 25.9 percent are owner-occupied and 41.1 percent are renter-occupied. Applying 87 percent to the "Other" category, the category for non-family households, in the cost burdened tables above, there are 8,838 single person households that are cost burdened in Jefferson County and are in need of some type of assistance. The data in the tables above show that renter-occupied households are more cost burdened than owner-occupied households. For both renter and owner-occupied units, extremely low and very low income single person households are most in need of assistance. There are, however, approximately the same number of low income owner-occupied households that are cost burdened as those that are extremely low income. Overall, the cost burden problem is most prevalent for extremely-low income households.

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

According to the American Community Survey 2009-2013 S1810 table that estimates the total number of individuals who are disabled in Jefferson County, an estimated 92,679 individuals are living with a disability, accounting for 14.2% of the total population in Jefferson County:

- Population under 5 years old with a disability – 287 individuals or 0.7% of the population within this age range
- Population 5 to 17 years old with a disability – 6,394 individuals or 5.8% of the population within in this age range
- Population 18 to 64 years old with a disability – 51,692 individuals or 12.6% of the population within this age range
- Population 65 years old and over with a disability – 34,306 or 40.2% of the population within this age range

According to 2014 data received from Jefferson County's domestic violence provider the following services were provided:

- Shelter was provided to 296 adults and children through the Family Violence Center
- Provided 2,386 court advocacy services for victims of domestic violence
- Provided legal services for 296 victims of domestic violence
- Provided assistance to 1,324 people through the Crisis Line

- Provided safe visitation and exchange services to 179 men, women and children through the Safe Havens: Supervised Visitation and Exchange Program.

Since 2011, the number of families on the transitional housing program's waiting list that have been identified as victims of domestic violence is 205. Of that number 91 were single women and 114 were single women with children.

What are the most common housing problems?

By far the most common housing problem in Jefferson County is cost burden. According to the CHAS data in the tables above, over 76 percent of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30%, with over 64% having a cost burden of over 50%. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. A 50% cost burden means that a household is spending more than 50% of their gross income on housing expenses, including utilities, and is considered a severe cost burden. Approximately 63% of households in the 30-50% AMI income category had a 30% cost burden, with 32% having a cost burden of over 50%. Approximately 44% of households in the 50-80% AMI category had a 30% cost burden, while only 12% had a cost burden of 50%.

Looking at cost burden and severe cost burden by tenure, approximately 47% of renter households and 44% of owner households earning less than 30% of the area median income (AMI) are paying more than 50% of their gross income on housing expenses. Both renter and owner households at 30-50% of AMI have a severe cost burden of approximately 34%. In the 50-80% of AMI category renters have less of an issue with severe cost burden at 14% compared to owner households at 26% experiencing this problem. Severe cost burden affects renter and owner households below 50% AMI at approximately the same rate.

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

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numeric terms, it would appear that "Small Related" households are most affected with severe cost burden, with approximately 44 percent of the total number of rental households affected and 38 percent of the total number of owner households affected. Small family households are the most common type of household in Jefferson County. Among renter households, those in the "Other" category make up 32 percent of households with severe cost burden followed by "Elderly" at 18 percent and "Large Related" at 6 percent. Owner households in the "Elderly" category comprise 36 percent of those experiencing severe cost burden, followed by those in the "Other" category at 21 percent and "Large Related" at 5 percent.

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

According to the 2009-2013 American Community Survey, 18 % of individuals and 21.7 % of families with children lived below the poverty level in Jefferson County. The percent of children of less than 18

years of age who lived in poverty was 42.6%. The percentage of families living in poverty with no workers in the family is 32.1%. Families that received some type of public assistance was 36.6%. *Lower income households have higher rates of housing problems. The most common housing problem is cost-burden of rent.*

The needs of the families at risk of either residing in shelters or becoming homeless includes finding affordable housing, attaining higher wage earning employment and financial education.

The needs of the formerly homeless families and individuals are: more affordable housing options, access to needed supportive services, jobs that pay a living wage, financial education and access to mainstream resources.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In addition to the at-risk characteristics indicated above, other characteristics include unemployment, inadequate income, personal issues, little or no education, substance abuse, lack of childcare, and limited transportation.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Jefferson County. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a housing problem in many lower income households but to a much lesser extent. Substandard Housing which is defined as housing lacking complete plumbing or kitchen facilities affects roughly as many renter and owner households as overcrowding. Lower income households experience other maintenance issues and even though they may have complete plumbing and kitchen facilities, the unit may not be habitable.

As a result of the tornados experienced locally in 2011, Jefferson County received an allocation of CDBG Disaster Recovery funds. As part of the allocation for these funds, the County identified that housing is a critical need since lower income persons normally live in older substandard housing. The County has allocated a portion of its CDBG-DR funds to address these needs.

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

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

Introduction

The 2007-2011 CHAS data, constructed from data collected by the U.S. Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0-30 percent of the area median income (AMI), 30-50 percent of AMI, 50-80 percent of AMI, and 80-100 percent of AMI. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten 10 percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the housing problems mentioned above. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,340	2,527	1,000
White	5,975	1,702	734
Black / African American	2,989	673	209
Asian	0	0	20
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	268	65	15

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

Race	Number	Percentage
White alone (not Hispanic)	253,172	70.42
Black or African American alone (not Hispanic)	87,367	24.30
American Indian and Alaska Native alone (not Hispanic)	491	0.14
Asian alone (not Hispanic)	3,844	1.07
Native Hawaiian and Other Pacific Islander alone (not Hispanic)	101	0.03
Some other race alone (not Hispanic)	305	0.08
Two or more races (not Hispanic)	2,899	0.81
Persons of Hispanic Origin	11,347	3.16
Total	359,526	
2007-11 ACS		

Table 15 - For JEFFERSON COUNTY (CDBG Grantee) - Race

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,962	6,185	0
White	5,026	4,900	0
Black / African American	3,358	944	0
Asian	110	139	0
American Indian, Alaska Native	43	0	0
Pacific Islander	70	0	0
Hispanic	307	140	0

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,564	12,589	0
White	5,514	9,865	0
Black / African American	2,735	2,243	0
Asian	85	65	0
American Indian, Alaska Native	0	38	0
Pacific Islander	0	0	0
Hispanic	144	218	0

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,711	10,564	0
White	2,536	7,994	0
Black / African American	997	2,102	0
Asian	45	74	0
American Indian, Alaska Native	4	39	0
Pacific Islander	0	0	0
Hispanic	85	235	0

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

Discussion

Approximately 73% of Jefferson County households in the 0-30% AMI bracket experience at least one housing problem. The share for each ethnicity is as follows:

- White: 73%
- Black/African American: 71%

- Asian: 0%
- American Indian, Alaska Native: 100%
- Pacific Islander: 0%
- Hispanic: 77%

All racial groups at 0-30% AMI experience housing problems at roughly the same rate with the exception of American Indian, Alaska Native though this population represents only 25 households. No other race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

The share of households in Jefferson County at 30-50% AMI experiencing at least one housing problem is 59%. The share for each race/ethnicity is as follows:

- White: 51%
- Black/African American: 78%
- Asian: 44%
- American Indian, Alaska Native: 100%
- Pacific Islander: 100%
- Hispanic: 69%

In the 30-50% AMI group, Black/African Americans have greater than ten percentage points difference compared to the group as a whole and therefore have a disproportionately greater need. American Indians, Alaska Natives and Pacific Islanders also show a disproportionately greater need but is a statistically small sample.

The share of households in Jefferson County at 50-80% AMI experiencing at least one housing problem is 40%. The share for each race/ethnicity is as follows:

- White: 36%
- Black/African American: 55%
- Asian: 57%
- American Indian, Alaska Native: 0%
- Pacific Islander: 0%
- Hispanic: 40%

Among the 50-80% AMI bracket, Black/African Americans and Asians have more than ten percentage points difference and show a disproportionately greater need.

The share of households in Jefferson County at 80-100% AMI experiencing at least one housing problem is 26%. The share for each race/ethnicity is as follows:

- White: 26%
- Black/African American: 32%
- Asian: 38%
- American Indian, Alaska Native: 9%

- Pacific Islander: 0%
- Hispanic: 27%

All racial groups at 80-100% AMI experience housing problems at roughly the same rate with the exception of Asians though this population represents only 119 households out of 14,275 households in this income group. No other race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

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

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

Introduction

The 2007-2011 CHAS data, constructed from data collected by the U.S. Census Bureau for HUD, show severe housing problems by income and race/ethnicity. Severe housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 50 percent (share of income devoted to housing cost), overcrowding (more than 1.5 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0-30 percent of the area median income (AMI), 30-50 percent of AMI, 50-80 percent of AMI, and 80-100 percent of AMI. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the housing problems mentioned above. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,498	4,367	1,000
White	4,583	3,082	734
Black / African American	2,620	1,042	209
Asian	0	0	20
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	224	109	15

Table 19 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,641	10,541	0
White	2,566	7,382	0
Black / African American	1,769	2,553	0
Asian	70	174	0
American Indian, Alaska Native	39	4	0
Pacific Islander	70	0	0
Hispanic	98	349	0

Table 20 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,366	18,792	0
White	1,441	13,948	0
Black / African American	777	4,235	0
Asian	70	80	0
American Indian, Alaska Native	0	38	0
Pacific Islander	0	0	0
Hispanic	59	303	0

Table 21 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	983	13,285	0
White	689	9,855	0
Black / African American	209	2,897	0
Asian	25	94	0
American Indian, Alaska Native	4	39	0
Pacific Islander	0	0	0
Hispanic	40	280	0

Table 22 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Approximately 58% of Jefferson County households in the 0-30% AMI bracket experience at least one severe housing problem. The share for each ethnicity is as follows:

- White: 55%
- Black/African American: 68%
- Asian: 0%
- American Indian, Alaska Native: 40%
- Pacific Islander: 0%
- Hispanic: 64%

All racial groups at 0-30% AMI experience housing problems at roughly the same rate. No race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

The share of households in Jefferson County at 30-50% AMI experiencing at least one severe housing problem is 31%. The share for each race/ethnicity is as follows:

- White: 26%
- Black/African American: 41%
- Asian: 29%
- American Indian, Alaska Native: 91%
- Pacific Islander: 100%

- Hispanic: 22%

In the 30-50% AMI group, American Indians, Alaska Natives and Pacific Islanders have greater than ten percentage points difference compared to the group as a whole and therefore have a disproportionately greater need.

The share of households in Jefferson County at 50-80% AMI experiencing at least one severe housing problem is 11%. The share for each race/ethnicity is as follows:

- White: 9%
- Black/African American: 16%
- Asian: 47%
- American Indian, Alaska Native: 0%
- Pacific Islander: 0%
- Hispanic: 16%

Among the 50-80% AMI bracket, Asians have more than ten percentage points difference and show a disproportionately greater need.

The share of households in Jefferson County at 80-100% AMI experiencing at least one severe housing problem is 7%. The share for each race/ethnicity is as follows:

- White: 7%
- Black/African American: 7%
- Asian: 21%
- American Indian, Alaska Native: 9%
- Pacific Islander: 0%
- Hispanic: 13%

All racial groups at 80-100% AMI experience housing problems at roughly the same rate with the exception of Asians though this population represents only 119 households out of 14,268 households in this income group. No other race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

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

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

Introduction:

The 2007-2011 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the county as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	101,584	20,408	15,186	1,004
White	81,728	13,917	9,380	738
Black / African American	16,440	5,794	5,139	209
Asian	874	105	180	20
American Indian, Alaska Native	167	34	53	0
Pacific Islander	0	0	70	0
Hispanic	1,508	461	278	15

Table 23 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

The share of total households in Jefferson County that are cost burdened (30-50% income spent on housing costs) is 15%. The share of total households in Jefferson County that are severely cost burdened (more than 50%) is 11%.

The share for each race/ethnicity is as follows:

Cost Burdened (30-50%)

- White: 13%
- Black/African American: 21%
- Asian: 9%
- American Indian, Alaska Native: 13%
- Pacific Islander: 0%
- Hispanic: 20%

Severely Cost Burdened (>50%)

- White: 9%
- Black/African American: 19%
- Asian: 15%
- American Indian, Alaska Native: 21%
- Pacific Islander: 100%
- Hispanic: 12%

There is only one instance in the data above where the percentage of housing cost burden for a racial/ethnic group is more than 10 percent above the respective cost burden for Jefferson County as a whole. Pacific Islanders show a disproportionately greater need. All other racial/ethnic groups experience cost burden and severe cost burden at similar rates. Pacific Islanders, however, represent only 70 households out of 138,182 total households in Jefferson County.

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

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

In the above Needs Assessment, several racial and ethnic groups have disproportionately greater needs than the needs of the Jefferson County population as a whole in specific income categories. These include:

Housing Problems

0-30% AMI

- American Indian, Alaska Native

30-50%

- Black/African American
- American Indian, Alaska Native
- Pacific Islander

50-80%

- Black/African American
- Asian

80-100%

- Asian

Severe Housing Problems

30-50% AMI

- American Indian, Alaska Native
- Pacific Islander

50-80%

- Asian

80-100%

- Asian

Cost Burden

- Pacific Islander

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

None identified.

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

The cities of Brighton, Center Point, Fairfield, Lipscomb, Midfield, and Tarrant have concentrations greater than 50% of Black or African American residents.

NA-35 Public Housing – 91.205(b)

Introduction

The housing authorities in Jefferson County operate a total of 1,050 public housing units and administer 2,216 vouchers in their efforts to assist low-income residents of Jefferson County. The four housing authorities in Jefferson County are the Jefferson County Housing Authority (JCHA), Fairfield Housing Authority, Tarrant Housing Authority, and Leeds Housing Authority. JCHA is the largest of the four public housing authorities.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	2	1,050	2,216	74	1,917	0	60	158

Table 24 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	14	6	0	6	0	0	
# of Elderly Program Participants (>62)	0	0	195	283	38	227	0	2	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	0	307	668	32	480	0	13
# of Families requesting accessibility features	0	2	1,050	2,216	74	1,917	0	60
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 25 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	287	314	38	244	0	6	26
Black/African American	0	2	762	1,899	36	1,670	0	54	132
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 26 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	12	8	0	8	0	0	0
Not Hispanic	0	2	1,038	2,208	74	1,909	0	60	158

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

Table 27 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are currently 307 disabled families in public housing units and 1,050 disabled families requesting accessibility features. According to data provided by the Jefferson County Housing Authority, there are 137 disabled families on their waiting list for an accessible public housing unit.

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

According to data provided by the public housing authorities, there are 1,490 on their public housing waiting lists. The number of elderly on the JCHA waiting list for a public housing unit is 28. The Fairfield Housing Authority reports 5 elderly on their waiting list. Families make up the largest group on the JCHA public housing waiting list with 956 as does the Fairfield Housing Authority with 337. Forty percent of the families on the JCHA public housing waiting list have requested 3 or more bedrooms while 23 percent have a need for 3 or more bedrooms according to data from the Fairfield Public Housing Authority. Those requesting 3 or more bedrooms comprise 28 percent of the Tarrant Housing Authority's waiting list. Information from the Leeds Housing Authority was not available.

JCHA reports 512 on their Section 8 waiting list with thirty-two percent of those expressing a need for 3 or more bedrooms.

Needs submitted to improve the living environment of low- and moderate-income families residing in public housing include security improvements, increased public transportation, training and employment opportunities, literacy classes and additional funding for Boys and Girls Clubs programs housed on public housing properties.

How do these needs compare to the housing needs of the population at large

The number of 3+ bedroom rental units available in the rental market is 36.55 percent, slightly lower than the number of families on the public housing waiting list (40%) and slightly higher than those on the Section 8 waiting list (32%) suggesting that the need among those on waiting lists based on bedroom size is roughly equivalent to the availability in the open market. Presumably, those on the waiting lists are also counted among those that are described as currently cost burdened or severely cost burdened.

Discussion

There is clearly a need for additional public housing units and vouchers. The number of those on the waiting list for a public housing unit exceeds the number of units currently in operation. The need for vouchers exceeds the supply by 23%. The lower income groups served by public housing authorities have little chance of success in finding other affordable housing options without some time of assistance.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Jefferson County works in cooperation with a Continuum of Care (CoC) led by One Roof of Birmingham. The CoC, which is comprised of nearly 30 organizations, works to identify and provide various housing and supportive services to those that meets HUD definition of homeless. This CoC works with all of its partners to provide information and data on homeless prevention, outreach and assessment, emergency shelters, and supportive services. The CoC coordinates the various types of housing and supportive services to homeless individuals throughout the County. Working in a decision making capacity, the CoC has primary responsibility for managing the overall planning efforts of the entire Continuum and is actively engaged in project and site monitoring, determining project priorities, oversight of the funding application process, and the implementation of the Homeless Management Information System (HMIS). The collective primary objective of Continuum members is to help end the problem of homelessness in Jefferson County.

The CoC estimates that in 2014 a total of 1,329 persons were considered homeless in Jefferson County, according to the Point-In-Time (PIT) Count conducted by the continuum. The reasons that contribute to homelessness in Jefferson County are varied. Typical factors that contribute to homelessness include the following:

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

- Poverty
- Severe Depression
- Tragedy

Agencies participating in the Homeless Focus Group meeting listed the reasons for homelessness in Jefferson County as the following: mental illness, inadequate income, substance abuse, and unemployment.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	149	336	414	104	53	45
Persons in Households with Only Children	20	5	4	2	4	26
Persons in Households with Only Adults	529	668	874	437	539	111
Chronically Homeless Individuals	347	137	313	157	67	267
Chronically Homeless Families	0	0	0	0	0	0
Veterans	58	117	174	85	104	159
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 28 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population Has No Rural Homeless
is:

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

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2014 Point-in-Time (PIT) Count estimates that 31% (414 individuals) of the homeless in Jefferson County were members of a homeless family comprised of both adults and children and homeless veterans accounted for 13% (174 individuals) of the homeless in Jefferson County. Homeless families (households) increased slightly from 2013 by 6%. There was a 35% decrease in the number of unsheltered families, but there was a 35% increase in families living in transitional housing. Homeless veterans’ numbers have been decreasing due to the national initiative to end veteran homelessness by 2015. In 2014, there was a 10% decrease in the number of veterans experiencing homelessness, with a majority of those homeless veterans in a shelter rather than on the street.

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

The nature and extent of homelessness by racial and ethnic group in Jefferson County is a poverty issue and is not prevalent in one race or ethnic group. Homeless within Jefferson County is not divided by race. There are not a lot of Latino homeless because shelters are not considered as Hispanic friendly in Jefferson County and culturally Hispanic families care for each other in times of needs. Homeless providers noted during their focus group meetings that there is not one particular race served in their shelters. There are a fair amount of both African American and White individuals in need of their services.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2014 Point-in-Time Count identified 1,329 homeless individuals living in Jefferson County, with 30% (387) residing in an emergency shelter, 31% (414 individuals), unsheltered and 37% (497 individuals) were in a transitional housing programs. The County has seen an elevated number of sheltered and unsheltered survivors of domestic violence and experiencing homeless. As stated above, there was a 35% decrease in the number of unsheltered families, but there was a 35% increase in families living in transitional housing.

Discussion:

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

Introduction:

Jefferson County held a focus group meeting in May with agencies that provide services to special needs populations to determine their needs.

Describe the characteristics of special needs populations in your community:

Special needs populations include frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, persons with HIV/AIDS, or persons with alcohol or drug addictions.

What are the housing and supportive service needs of these populations and how are these needs determined?

Jefferson County has consulted with both housing and supportive service providers to determine their needs and to assist coordination of services. Below is a summary of the comments received during the public hearing and focus group which addressed the needs:

- Elderly needs more supportive services and affordable senior housing
- The need for transportation services
- Respite care for the sick
- Need additional funding for training for case managers
- Medicaid Waiver, medication, homemaker services
- Assistance with utility bills

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of March 31, 2013, a combined 18,492 HIV/AIDS cases have been reported to the Alabama Department of Public Health (ADPH). According to ADPH, 5,193 (28%) cases have been reported in Jefferson County alone. These totals do not include persons tested in other states who have relocated to Alabama or persons who are not aware of their HIV status. Within the last year, no new HIV cases were reported within the Birmingham region.

Rising infection rates coupled with inadequate funding, infrastructures, and resources have resulted in a grave situation in the public health care systems of the South, and Alabama is no exception. The impact of HIV/AIDS on the most vulnerable populations continues to intensify the challenges of 1) reducing new infections; 2) identifying infections as early as possible; and 3) providing adequate care, treatment, and housing. Adversities such as these are the reason that AIDS Alabama is devoted to supporting the County's and State's HIV/AIDS community and the most at-risk populations through housing, supportive services, advocacy, testing, and education.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

With a population of 658,466 people, Jefferson County, Alabama has a high need for public facilities such as senior centers (03A), homeless facilities (03C), neighborhood facilities (03E), parks and recreational facilities (03F), fire stations (03O), and health facilities (03P). There is low to no need for other public facilities such as handicapped centers (03B), youth centers (03D), parking facilities (03G), childcare centers (03M), facilities for abused and neglected children (03Q), and facilities for AIDS patients (03S). (Source: 2010 Demographic Profile Data-AmericanFactfinder.Census.gov)

How were these needs determined?

Jefferson County's needs for public facilities was based upon responses received from the general public, local non-profit agencies and consortium members through a series of meetings, comments forms, and emails between August, 2014 and May, 2015.

Describe the jurisdiction's need for Public Improvements:

Jefferson County, Alabama has approximately 300,552 housing units where the majority of the county's population (428,582) or 65% are in owner-occupied housing units and 214,110 or 33% are in renter-occupied housing units (Source: 2010 Demographic Profile Data-AmericanFactfinder.Census.gov). This creates a high need for public improvements in low/mod-income areas where both owner-occupied and/or renter-occupied housing units exist such as street improvements (03K), sidewalks (03L), flood drainage improvements (03I), and water/sewer improvements (03J).

How were these needs determined?

Jefferson County's needs for public improvements was based upon responses received from the general public, local non-profit agencies and consortium members through a series of meetings, comments forms, and emails between August, 2014 and May, 2015.

Describe the jurisdiction's need for Public Services:

With a population of 658,466 people (Source: 2010 Demographic Profile Data-AmericanFactfinder.Census.gov), Jefferson County, Alabama has a high need for public services in general. During the Citizen Participation period for the 2015 Five-Year Consolidated Plan residents, consortium members, and non-profit agencies submitted their input regarding the public services needed in their geographical areas. Those needs included senior services (05A), youth services (05D), transportation services (05E), employment training (05H), fair housing activities (05J), child care services, (05L), health services (05M), mental health services (05O), neighborhood cleanups (05V), and food banks (05W).

How were these needs determined?

Jefferson County's needs for public services was based upon responses received from the general public, local non-profit agencies and consortium members through a series of meetings, comments forms, and emails between August, 2014 and May, 2015.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. Jefferson County will use market data in conjunction with the Needs Assessment to as a basis for the Strategic Plan and the programs and projects to be administered. The data tables in this section are populated with default data developed by the Census Bureau for HUD based on 2007-2011 American Community Survey (ACS) Census. Other sources include the *City of Birmingham 2015-2019 HUD Consolidated Plan*. Other sources are as noted.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The housing stock in Jefferson County is heavily weighted toward single-family housing, with 76% of households residing in single-family detached structures. Approximately 78 percent of households are homeowners, with 86 percent of owner households living in housing units with three or more bedrooms. Eighteen percent of housing units are in multifamily developments, with two to twenty or more units in the structure. With nearly 22,300 multifamily units serving over 32,500 rental households, the data suggests that roughly 10,200 or about one third of renter households reside in single-family structures, either attached or detached. The majority of renter households (45%) reside in two bedroom units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	115,909	76%
1-unit, attached structure	4,795	3%
2-4 units	5,405	4%
5-19 units	11,398	7%
20 or more units	5,589	4%
Mobile Home, boat, RV, van, etc	9,224	6%
Total	152,320	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	143	0%	461	1%
1 bedroom	766	1%	5,455	17%
2 bedrooms	14,319	14%	14,734	45%
3 or more bedrooms	89,874	86%	11,894	37%
Total	105,102	101%	32,544	100%

Table 30 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

Each year, Jefferson County receives federal assistance, in the form of grant funding, from the U.S. Department of Housing and Urban Development (HUD) Community Planning and Development Department under three primary formula allocation programs. These programs are the Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG). Jefferson County has also received allocations from the Community Development Block Grant Disaster Recovery Program (CDBG-DR).

These entitlement program funds are received by Jefferson County based upon formula allocation and conditioned upon the submission and approval of a Five Year Consolidated Plan and an annual submission and approval of a HUD Action Plan. Upon receipt, the funds are administered by the County's Office of Community and Economic Development and are utilized for a variety of purposes that meet the intent of the funding for each specific program. Services include, but are not limited to, public services, non-housing construction (parks, community centers, etc.), housing rehabilitation, new construction and rehabilitation of affordable housing units for both homeownership and rental, services to special needs populations, economic development activities, and program administration. The following is a summary of housing activities:

CDBG Housing Activities

Jefferson County uses its CDBG and CDBG-DR Housing dollars to assist low to very low income homeowners for housing rehabilitation. The principal program undertaken for this purpose is the provision of emergency housing rehabilitation assistance through the County's Emergency Repair Grant Program. This program provides assistance to low to moderate income qualifying homeowners with in the forms of grants to pay for repairs to critical building systems, including roofs, HVAC, foundation and environmental issues such as sewer/septic tanks.

HOME Program Activities

While CDBG housing dollars target housing rehabilitation, the primary use of HOME dollars in Jefferson County is to stimulate and finance new construction and/or substantial renovation projects which result in the revitalization of neighborhoods and communities. These funds are targeted to homebuyers below 80 percent of Area Median Income (AMI) and renters below 60 percent of AMI with 20 percent of any rental funding targeted to renters below 50 percent of AMI.

ESG Program Activities

ESG funding is allocated for the purposes of assisting the homeless and those at high risk of becoming homeless. Eligible activities Jefferson County intends to provide include Emergency Shelter (Renovation, Operation, and Essential Services), Street Outreach - Essential Services, HMIS, Rapid Re-Housing (Housing Relocation/Stabilization Services and Tenant-Based Rental Assistance), Homeless Prevention (Housing Relocation/Stabilization Services and Tenant-Based Rental Assistance), and Administration.

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

According to the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 188 units in the Jefferson County Community Development Consortium with affordability restrictions set to expire within the next five years. Jefferson County will continue to monitor all affordable housing developments in their portfolio and other available databases over the next five years to assess if and when any units could be lost due to expiring affordability restrictions or contracts, and what actions the County can take to preserve these units.

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

As shown in the Needs Assessment, 26% of households in Jefferson County as a whole are either cost burdened or severely cost burdened with the lower income groups bearing the brunt of this housing problem. Owners and renters are cost burdened at roughly the same rate. This affects occupancy in substandard units due to a lack of funds for repairs among owners and, presumably, a lack of affordable housing choices in standard condition for renters. Clearly there is a lack of available housing units that are both affordable and in standard condition to meet the needs of over 1/4 of the households in Jefferson County, even for those households above area low-income levels.

Describe the need for specific types of housing:

The data shows that approximately 26% of all households in Jefferson County are paying too much for their housing costs. The data further shows that this cost burden exists for both renter-occupied and owner-occupied households. This illustrates that the County has a large need for both affordable rental and single-family units. The County will continue to focus resources to:

- Provide Decent, Safe, and Affordable Housing for Low and Very Low-Income Households
- Provide Homeownership Assistance to Homebuyers
- Provide Housing and Services for Populations with Special Needs
- Provide Housing and Supportive Services for Homeless Populations

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing costs are a major portion of any household's monthly budget. According to 2007-2011 ACS data, the median home value in 2000 in Jefferson County was \$88,100. By 2011, the median value had increased by 61 percent to over \$141,700. Rental costs had similar, though somewhat lower, increases rising 43 percent from \$393 in 2000 to \$561 in 2011. In Jefferson County, almost 55 percent of renter households paid between \$500 and \$999 per month in rent. Only 7 percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	88,100	141,700	61%
Median Contract Rent	393	561	43%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	11,558	35.5%
\$500-999	17,757	54.6%
\$1,000-1,499	2,060	6.3%
\$1,500-1,999	447	1.4%
\$2,000 or more	722	2.2%
Total	32,544	100.0%

Table 32 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,863	No Data
50% HAMFI	6,881	7,201
80% HAMFI	19,644	22,064
100% HAMFI	No Data	31,517
Total	28,388	60,782

Table 33 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	554	662	785	1,031	1,160
High HOME Rent	580	676	743	976	1,098
Low HOME Rent	550	589	707	816	911

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Number and percentage of owner-occupied housing units by bedrooms	Number	Percentage
No bedroom	143	0.14
1 bedroom	766	0.73
2 bedrooms	14,319	13.62
3+ bedrooms	89,874	85.51
Total	105,102	
2007-11 ACS		

Table 35 - For JEFFERSON COUNTY (CDBG Grantee) - Number and percentage of owner-occupied housing units by bedrooms

Number and percentage of renter-occupied housing units by bedrooms	Number	Percentage
No bedroom	461	1.42
1 bedroom	5,455	16.76
2 bedrooms	14,734	45.27
3+ bedrooms	11,894	36.55
Total	32,544	
2007-11 ACS		

Table 36 - For JEFFERSON COUNTY (CDBG Grantee) - Number and percentage of renter-occupied housing units by bedrooms

Is there sufficient housing for households at all income levels?

There is insufficient housing for extremely low and low-income households (0-80% of Area Median Income [AMI]) which comprise 34 percent of the households (46,381 households) in Jefferson County.

- 9% are extremely low-income (12,245 households at 0-30% AMI)
- 10% are very low-income (13,684 households at 30-50% AMI)
- 15% are low-income (20,452 households at 50-80% AMI)

In general, the most common problem being experienced by both owners and renters alike is the high cost of housing, which results in households being cost burdened. Of renter households earning less than 100% AMI, 14,138 households experience at least one housing problem which is 43 percent of all renters across those income groups. Of owner households earning less than 100% AMI, 17,379 households experience at least one housing problem which is 17 percent of all owners across those income groups.

How is affordability of housing likely to change considering changes to home values and/or rents?

Income and wages are not keeping up with rising housing costs and overall cost of living. From 2000 - 2011 home prices increased 61 percent and rents increased 43 percent, but median household income increased by just 24 percent.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

- High HOME rents are equal to the FMR (Fair Market Rent) or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower.
- Low HOME rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

The majority of tenants in Jefferson County are paying between \$500-999 for rent (54.6%) which is in the range of Fair Market Rents. According to 2007-2011 ACS data, the Average Median Contract Rent for Jefferson County (\$561) is lower than the Fair Market Rent (FMR) for 1-bedroom units (\$662) as well as the High HOME rent for a 1-bedroom (\$676). The Average Median Contract Rent, however, does not include tenant-paid utilities whereas Fair Market Rents and HOME rents include the cost of tenant-paid utilities. This Utility Allowance is added to the base rent for the total. Accounting for this factor, the Average Median Contract Rent, the Fair Market Rent and the High HOME rents are roughly the same. The Low HOME rent for a 1-bedroom unit (which is affordable for those below 50% AMI) is \$589. By comparing the above rents, it is clear that those below 65% AMI are cost burdened without some type of subsidy.

Strategies that produce affordable housing with long-term affordability restrictions can best address this issue. The debt structure of these units should not, however, depend solely upon rental subsidy programs such as Section 8 which may decrease or disappear in the future. The original financing and debt service should be such that the rents are affordable to those at the lower-income end of the spectrum without additional subsidies. Units that require Section 8 subsidies to be affordable do not produce new units. There are a limited number of Section 8 vouchers and other subsidies available and if rents require subsidies to be affordable, the same Section 8 tenants move from one unit to the newest unit with no increase in total number of units affordable to lower income renters. In addition, increased vacancy rates can destabilize the operations of the properties they vacate which can lead to a shortage of funds for maintenance, the potential for foreclosure and, ultimately, a source of blight in the neighborhood.

Discussion

The cost of housing has increased significantly but incomes have not kept pace. While interest rates have been historically low making monthly mortgage payments more affordable for low income households, down payment and credit requirements have tightened as a result of the mortgage crisis

experienced in the last decade. This places homeownership out of reach for many without some type of assistance. Rents have also increased significantly putting a cost burden or severe cost burden on low income and particularly extremely low income renters.

In addition to rising housing costs, Jefferson County (as with the rest of the nation) has experienced rising costs for producing affordable housing. Historically, HOME funds have been a critical resource to fill the gap in development costs in typical affordable housing development projects financed through the Low Income Housing Tax Credit (LIHTC) program. Especially given the decrease in the amount of HOME funding the County now receives, these high development costs require developers to pursue multiple, highly competitive sources of funding which can take years to assemble.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Jefferson County, 77 percent of owner-occupied housing units and 54% of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 23 percent of owner households and 44 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely cost burden. Fifty-six percent of owner-occupied housing and 58 percent of renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-paint may have been used on the unit and provides a potential hazard, particularly for households with children present. According to the 2007-2011 ACS data, 7,389 owner-occupied housing units and 2,978 renter occupied housing units were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income groups.

Definitions

Jefferson County defines "standard condition" as a housing unit that meets all state and local codes. A unit in "substandard condition" is a unit that has one or more critical defects, or a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding. The defects may involve original construction, or they may result from continued neglect or lack of repair or from serious damage to the structure. Such a unit may or may not be suitable for rehab depending upon the nature of the deficiency or deficiencies and repair costs.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	24,160	23%	14,307	44%
With two selected Conditions	271	0%	736	2%
With three selected Conditions	40	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	80,631	77%	17,501	54%
Total	105,102	100%	32,544	100%

Table 37 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	15,761	15%	4,028	12%
1980-1999	30,072	29%	9,694	30%
1950-1979	48,338	46%	15,407	47%
Before 1950	10,931	10%	3,415	10%
Total	105,102	100%	32,544	99%

Table 38 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	59,269	56%	18,822	58%
Housing Units build before 1980 with children present	7,389	7%	2,978	9%

Table 39 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

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

Table 40 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Fifty-six percent of owner-occupied housing and 58 percent of renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old. Ten percent of owner-occupied housing units and 10 percent of renter-occupied housing units were built before 1950, placing the age of that housing at more than 60 years old. As the housing stock ages, water infiltration and many other factors can cause the rapid deterioration of housing units, particularly where the residents do not or cannot provide needed maintenance. In those areas of older housing stock, the median income of those residents may be less than 50 percent of the area median income. In these situations, it is likely that housing conditions generally throughout those areas are poor. In some areas of Jefferson County one can find many homes with poor external conditions which suggest equally poor internal conditions.

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

The data show that the number of housing units in Jefferson County built prior to 1980, and potentially where lead-based paint hazards might be found, include 56 percent of all owner housing and 58 percent of rental housing. Seven percent of owner housing units and 9 percent of rental housing units built prior to 1980 are occupied by families with children present, a total of approximately 10,367 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 10,367 units in Jefferson County built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

While the data contained in the table "Condition of Units", above, does little to quantify the condition of housing units in the County, there exists a large number of housing units with a need for repairs including roofs, HVAC, electrical, plumbing, sewer/septic tank, and general structural repair such as foundation/floor systems and window replacement. Since cost burden is the most common housing problem among owner-occupied lower income households, it is reasonable to conclude that funds for needed repairs are equally scarce in those households. Each year, the number of applications for owner-occupied rehabilitation assistance greatly exceeds the amount of funding available. Jefferson County will continue to address owner- and renter-occupied housing rehabilitation with its limited funding.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The housing authorities in Jefferson County operate a total of 1,131 public housing units and administer 2,363 vouchers in their efforts to assist low-income residents of Jefferson County. The four housing authorities in Jefferson County are the Jefferson County Housing Authority (JCHA), Fairfield Housing Authority, Tarrant Housing Authority, and Leeds Housing Authority. JCHA is the largest housing authority of the four. Inspection scores for JCHA public housing averages 93. Units at the Fairfield Housing Authority have an average inspection score of 82. The average inspection score for Tarrant Housing Authority is 96 and the Leeds Housing Authority score is also 94.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	2	1,131	2,363	0	466	0	694	1,920
# of accessible units									

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

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are 1,131 public housing units operated by the four housing authorities in Jefferson County. These units, as reflected in the average inspection scores below, are in above average condition scoring from a low of 82 to a high of 96.

Public Housing Condition

Public Housing Development	Average Inspection Score
Jefferson County Housing Authority	93
Fairfield Housing Authority	82
Tarrant Housing Authority	96
Leeds Housing Authority	94

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Needs submitted by the housing authorities include security improvements such as additional lighting and surveillance equipment or salaries for security personnel, and infra-structure improvements. The Fairfield Housing Authority is in the process of remodeling bathroom facilities due to the age of the units. The Leeds Housing Authority has retained a private consultant as Master Developers for the purpose of re-developing and/or modernization of their portfolio of 158 units. As a part of that plan, the Leeds Housing Authority has submitted to HUD under the Rental Assistance Demonstration Program (RAD) for conversion of 100% of their portfolio over the next ten years.

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

The Jefferson County Housing Authority (JCHA) lists several objectives in their goal to provide an improved living environment including, 1) implementing measures to promote income mixing in public housing by assuring access for lower income families into higher income developments, 2) Continuing to look for ways to improve security in public housing, and 3) updating the family obligations section of the Public Housing lease. Needs submitted to improve the living environment of low- and moderate-income families residing in public housing include security improvements, increased public transportation in rural parts of Jefferson County, and additional funding for Boys and Girls Clubs programs housed on public housing properties.

Discussion:

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

Introduction

One Roof is a coalition of more than 30 service providers (Continuum of Care) working to meet the needs of the homeless population in Jefferson County and surrounding areas. The main purpose of the membership is to create, maintain, and build a community-wide inventory of housing and services for homeless families and individuals, identify their needs and work to fill gaps in services. The geographic area covered includes Jefferson, Shelby, St. Clair, and Blount Counties. Membership includes the following:

Shelters:

- AIDS AL
- Aletheia House
- Changed Lives Christian Center
- Family Connection
- Fellowship House
- Firehouse Shelter (Cooperative Downtown Ministries)
- First Light
- Pathways
- Safehouse of Shelby County
- The Salvation Army Birmingham Area Command
- Three Hots and a Cot
- YWCA of Central Alabama

Service Agencies:

- Birmingham VA Medical Center
- Bridge Ministries
- CAP
- Dannon Project
- Disability Rights and Resources

- Family Endeavors
- Family Guidance Center-The Center for Families
- JBS Mental Health
- JCCEO
- Legal Services Alabama
- Project Success Ministries
- UAB Community Psychiatry & UAB React
- UAB TASC
- Urban Ministries
- Youth Towers
- United Way of Central AL

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	75	15	346	665	0
Households with Only Adults	18	0	0	0	0
Chronically Homeless Households	257	40	401	0	0
Veterans	0	0	0	285	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Within Jefferson County, a number of mainstream services are used to complete services targeted to homeless persons. These services are delivered by a number of nonprofits, service organizations and other key partners of the County. Services include:

Housing and Shelter Assistance

- Housing for homeless individuals as a part of the transitional shelter program.
- Expanded shelter and supportive services for homeless women and children.
- Emergency shelter, housing, and supportive services for homeless women and children.
- Transitional housing for homeless families including food, clothing, life skills training, case management, counseling, day care, school placement, and after school child care.
- Homeless prevention activities to assist families that have received eviction notices or notices of termination of utility services.
- Homeless shelter for men in the Old Firehouse Shelter on 3rd Avenue, North providing food and shelter. The noontime soup kitchen will serve men, women, and children daily.
- Emergency shelter for homeless victims of domestic violence and their children.

Other Services and Assistance

- Dissemination of essential living items through HOPE Mobile such as food, clothing, blankets, jackets, and personal hygiene to homeless youth living on the streets of Birmingham.
- Provision of food, shelter, and medicine to homeless persons through the Community Kitchen and Emergency Care programs.
- Support services for homeless women at day shelters such as counseling, job readiness skills, and life management skills.
- Substance abuse treatment, employment readiness training, employment placement assistance, transportation to work, housing, meals, case management and other supportive services for homeless addicted men.
- Transportation for homeless children residing in local shelters to day care services at the YWCA.
- Provision of transitional housing for homeless families including food, clothing, life skills training, case management, counseling, day care, school placement, and after school child care.
- Medications, medical supplies, dental, medical, or vision clinic fees for the homeless. Also provides temporary day care, lodging, and other services.
- Food to the homeless and low-income persons.
- Assistance to eligible clients through its community kitchen, children enrichment and tutoring program and emergency care program, and summer program for children.
- Childcare for homeless families in area shelters.
- Transportation assistance for homeless YW residents.

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

One Roof is the clearing house and center for coordination for the homeless Continuum of Care system of Central Alabama. As a continuum organization, One Roof coordinates services provided by homeless agencies regionally. With PromisAL, One Roof member agencies are stronger, as they can collaborate with each other for services and projects and lean on each other for support. Member agencies are also more efficient because the continuum helps prevent duplicate services and helps agencies identify and fill gaps in services. One Roof advocates for people experiencing homelessness by providing internal and external education and working on a national level to bring HUD supporting housing dollars to the region.

Condition of housing of shelters/facilities do not meet the needs of the homeless persons due to the volume of homelessness. Agencies are looking for finance to help and support with building user-friendly facilities; homeless individuals need modern facilities. Agencies struggle with little funding and do a lot with the little funds available. Continuum helps avoid providing duplicate services across the agencies.

On any given night, there are over 2,500 homeless individuals in Central Alabama. Project Homeless Connect is the first step in a coordinated campaign to reduce homelessness. The annual Project Homeless Connect Event is put on by the Continuum of Care and One Roof. Numerous government, business, health and human services and faith-based organizations provide a range of services to the homeless population including Medical Care, Legal Assistance, Dental Care, Mental Health Counseling, Benefit and Housing Counseling, Childcare Assistance, Haircuts, and a warm lunch.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

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

Jefferson County has consulted with both housing and supportive service providers to determine their needs and to assist coordination of services. Below is a summary of the comments received during the public hearing and focus group which addressed the needs:

- Elderly needs more affordable senior housing
- Transportation services
- Respite care for the sick
- Need additional funding for training for case managers
- Medicaid Waiver, medication, homemaker services
- Assistance with utility bills

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

None identified.

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

Jefferson County will use HOME funds to increase the availability of affordable housing for the elderly by funding the construction of forty rental units for those at 50 percent and 60 percent of area median income.

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

Jefferson County will use HOME funds to increase the availability of affordable housing for the elderly by funding the construction of forty rental units for those at 50 percent and 60 percent of area median income.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Major budget cuts by Congress to HUD programs have seriously impacted Jefferson County's ability to address affordable housing issues. The County will continue its efforts to leverage as many other sources of funding as possible to achieve the greatest impact.

In addition, Jefferson County is engaged in a Comprehensive Planning process looking at the county on a watershed by watershed basis. Due to funding constraints, this process has been temporarily slowed, but it is anticipated that over the next 5 years plans for all the county watersheds will be adopted. Elements of the completed Plan include land use, sewer, water supply, mining issues, transit, and housing among others in the unincorporated areas of the county.

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

Introduction

The information provided in this section addresses the non-housing community development assets. First, there will be a presentation of major employers in Jefferson County. Second, there will be a description of the workforce and infrastructure needs of businesses in the community. Third, there will be a description of major changes that may have an economic impact on the local and regional area during the planning period. This section will also address the workforce development, business support and infrastructure these changes may create. Fourth, an overview of how skills and education of the current workforce corresponds to employment opportunities in the jurisdiction will be presented. Fifth, a description of workforce training initiatives to include those supported by the local Workforce Investment Board that is transitioning to the Workforce Innovation Opportunity Act or WIOA. This section will also address the private schools and Eligible Training Providers. Finally, an overview of Jefferson County's participation in the Comprehensive Economic Development Strategy will be presented.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,107	1,395	1	1	0
Arts, Entertainment, Accommodations	12,640	14,040	11	12	1
Construction	7,021	7,485	6	7	1
Education and Health Care Services	21,291	17,030	18	15	-3
Finance, Insurance, and Real Estate	12,811	12,305	11	11	0
Information	3,156	3,364	3	3	0
Manufacturing	11,106	10,692	10	9	-1
Other Services	4,444	4,805	4	4	0
Professional, Scientific, Management Services	11,867	10,453	10	9	-1
Public Administration	1	1	0	0	0
Retail Trade	17,686	20,397	15	18	3
Transportation and Warehousing	3,902	3,669	3	3	0
Wholesale Trade	8,372	7,572	7	7	0
Total	115,404	113,208	--	--	--

Table 44 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	181,605
Civilian Employed Population 16 years and over	169,023
Unemployment Rate	6.93
Unemployment Rate for Ages 16-24	19.86
Unemployment Rate for Ages 25-65	4.27

Table 45 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	40,933
Farming, fisheries and forestry occupations	6,582
Service	12,892
Sales and office	49,405
Construction, extraction, maintenance and repair	13,720
Production, transportation and material moving	8,590

Table 46 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	104,821	65%
30-59 Minutes	50,835	31%
60 or More Minutes	6,230	4%
Total	161,886	100%

Table 47 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,748	1,377	6,695
High school graduate (includes equivalency)	34,026	2,741	12,857
Some college or Associate's degree	45,349	2,589	11,767
Bachelor's degree or higher	54,078	1,459	9,350

Table 48 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	638	1,356	1,197	1,905	3,667
9th to 12th grade, no diploma	5,147	3,763	2,809	5,790	6,411
High school graduate, GED, or alternative	9,066	10,618	11,417	27,605	18,225
Some college, no degree	13,131	11,085	10,128	22,982	9,423
Associate's degree	826	3,740	3,908	8,034	1,450
Bachelor's degree	3,440	11,792	10,666	18,311	5,544
Graduate or professional degree	163	5,608	6,346	12,392	3,987

Table 49 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,274
High school graduate (includes equivalency)	26,258
Some college or Associate's degree	31,580
Bachelor's degree	46,061
Graduate or professional degree	57,211

Table 50 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The major employment sectors in Jefferson County include Arts, Entertainment, Accommodations, Education and Health Care Services, Finance and Real Estate, and Professional, Scientific, and Management Services.

Describe the workforce and infrastructure needs of the business community:

The workforce needs in Jefferson County include welders, truck drivers, industrial machinist, HVAC technicians, electricians, Registered Nurses, LPNs, Patient Care Technicians, and Certified Nursing Assistance.

There is also a need for infrastructure improvements from existing manufacturing, distribution and warehousing companies who will commit reserving 51% of the jobs to be created or retain for low and moderate income persons.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are four (4) new hotels that will be constructed over the next few years. Two (2) of the hotels will be constructed by Hilton and two (2) will be constructed by Marriott. These projects will create construction and hospitality jobs. In addition, there are plans to renovate the former Thomas Jefferson Hotel that will lead to jobs as previously mentioned.

There are plans to extend I-459 in the north and northwest section of the county. This will lead to thousands of highway construction jobs. This project is projected to last over the next 25 years. The project is estimated to cost \$5.4 billion.

In addition, the county is confidentially working with distribution, manufacturing, and information technology prospects that will further expand the local and regional economy if the projects materialized into location projects.

The workforce development needs for these will be met by the Alabama Industrial Development Training Department and the Local WIOA Board.

There may be a need for infrastructure improvements with the manufacturing and distribution employers and CDBG and EDA Public Works can provide assistance.

Healthcare is expected to continue to grow over the next 20 to 30 years and these jobs will be in high demand.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

In the last several years there was a surplus of construction jobs until the down turn in the national economy, which led to banks not making construction loans, which further led to a decline in construction employment opportunities. Since the economy is now in recovery there is more construction occurring in the Jefferson County jurisdiction and their demand is expected to increase. The large number of persons with construction experience should be able to filled these jobs and others needing training in this industry will have opportunities at the One Stop Career Center through the new WIOA program.

Hospitality jobs are low skilled jobs that don't require a lot of skill training. In many cases, hotels will provide in house training or send these employees to specialized training. Those working in management typically can go through the company's training program.

As mentioned the higher skill healthcare jobs are expected to be in demand for many years as the baby boomers reach their senior years. The WIOA training service will be one (1) resource to train lower income persons. The two (2) year community colleges are also prepared to provide training in the health occupations as well as the private schools in Jefferson County.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Jefferson County is the administrator of the new Workforce Innovation Opportunity Act or WIOA. The county has traditionally received between \$3 and \$4 million annually to service eligible Adults, Dislocated Worker and Youth participants. A Strategic Workforce Development Plan will begin in the near future and will include per the WIOA ACT an Employer Sector Analysis. The information will identify the training needs of the major employers to better direct the Local Board on how to allocate the Department of Labor funds. In addition, the information will provide us with additional information on job openings by our major employers that may be filled by participants after they complete training.

The opportunities of the WIOA program will support the population the county serves with its HUD programs and staff is able to recommend citizens to the WIOA program for assistance needed to find unsubsidized employment

The county also provides administration for the Senior Community Service Employment Program, which is a program designed to provide training for senior citizens and place them into unsubsidized employment one the training assignment is completed at the host agency.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Jefferson County participates in the Comprehensive Economic Development Strategy. The Birmingham Area Regional Planning Commission and the county both operate an EDA Revolving Loan program. The county's program is leveraged with CDBG funds. The programs have assisted many local businesses and created jobs for low and moderate income persons and will continue to serve as financing tool for the businesses in the county to further strengthen the local economy.

Discussion

MA-50 Needs and Market Analysis Discussion

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

HUD has identified four housing problems. As defined by HUD, housing problems include:

- Units lacking a complete kitchen or plumbing facilities;
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities);
- Severe housing cost burden of more than 50 percent of gross income; and
- Overcrowding which is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

According to the data in the Housing Needs Summary Tables, the most common housing problem is cost burden and severe cost burden. The other two housing problems, units lacking complete kitchen or plumbing facilities and overcrowding, are not common problems with incidents of less than 250 and 274 households in Jefferson County respectively. These households may also experience cost burden or extreme cost burden, but are a statistically small sample.

Concentration is defined as areas in which an above average rate of more than one housing problem is present in a census tract.

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

According to 2010 Census data, areas in the jurisdiction where racial or ethnic minorities are concentrated include Brighton, Centerpoint, Fairfield, Lipscomb, Midfield, and Tarrant. Concentration is defined as cities where the percentage of all minorities is more than 50 percent.

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

According to the 2010 Census data, units in these areas are mostly owner-occupied. The percentage of owner-occupied housing units in these areas range from a low of 54.5 percent in Tarrant to a high of 72.2 percent in Midfield. The median monthly housing cost in these areas ranges from a low of \$592 in Tarrant to a high of \$901 in Midfield. The median monthly housing cost for Jefferson County as a whole is \$891. The percentage of vacant housing units ranges from a low of 13.1 percent in Center Point to a high of 18.8 percent in Brighton.

Are there any community assets in these areas/neighborhoods?

Community assets in these cities are limited, however, investments have been made in a number of public facilities including fire stations, community centers, libraries, walking tracks, and parks. The City of Tarrant in particular has engaged in efforts to revitalize their downtown through facade and sidewalk improvements, lighting and parks.

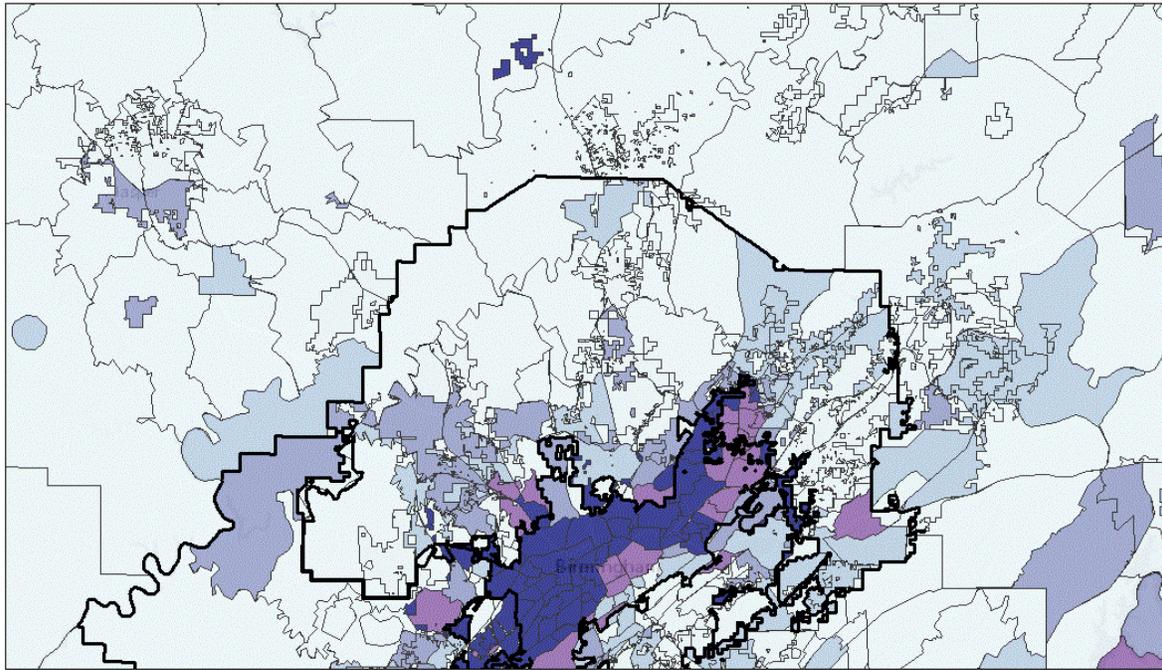
Are there other strategic opportunities in any of these areas?

All of these areas are located in close proximity to a variety of educational opportunities. Miles College is located in Fairfield, Jefferson State Community College is located in Center Point and is a short commute from Tarrant, and Lawson State Community College is located in Bessemer which is a short commute from Brighton, Lipscomb, Fairfield and Midfield.

Jefferson County is the administrator of the new Workforce Innovation Opportunity Act or WIOA. Both Jefferson State and Lawson State are providers under these programs. The county has traditionally received between \$3 and \$4 million annually to service eligible Adults, Dislocated Worker and Youth participants. The opportunities of the WIOA program will support the population the county serves with its HUD programs and staff is able to recommend citizens to the WIOA program for assistance needed to find unsubsidized employment.

The county also provides administration for the Senior Community Service Employment Program, which is a program designed to provide training for senior citizens and place them into unsubsidized employment once the training assignment is completed at the host agency.

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



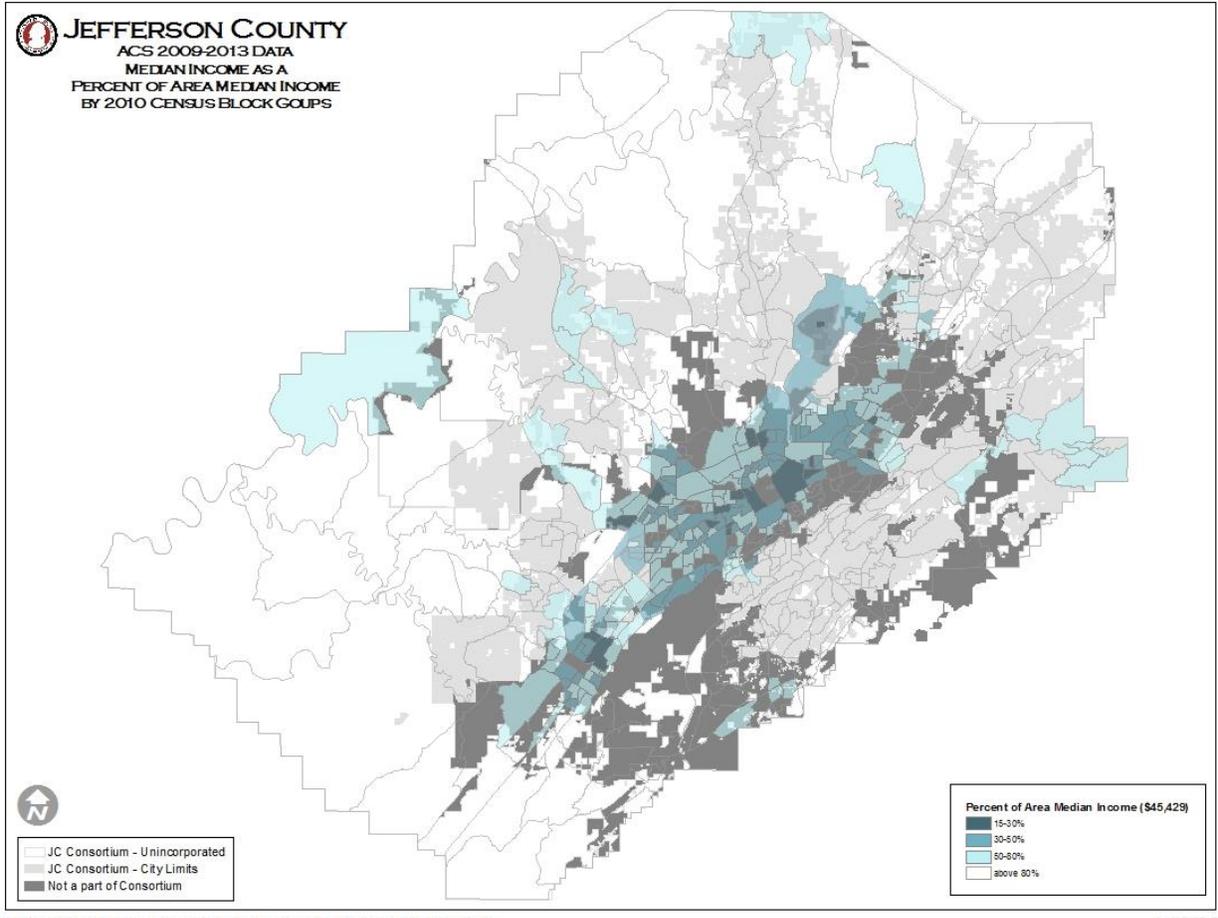
June 5, 2015

Override 1 BlackAfricanAmericanAlone
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<6.85%	6.85-22.6%	>74.1%
	22.6-45.37%	
	45.37-74.1%	

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Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community.

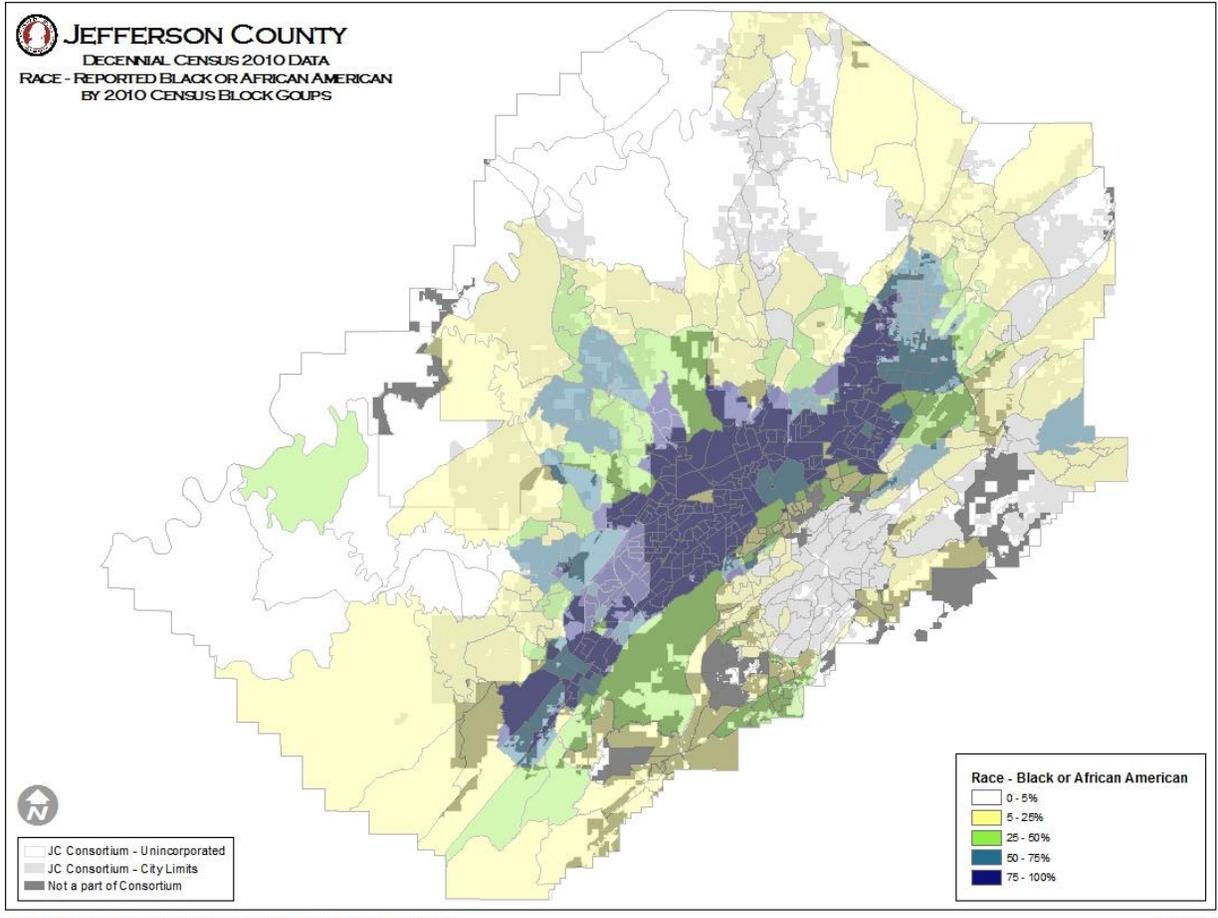
CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



ACS 5 Year Estimates 2009-2013 "Median Household Income in the Past 12 Months in 2013 Inflation-adjusted Dollars"

Jun 16, 2015

Jefferson County, AL - % of Median Income



Jefferson County, AL - % of Black/African American

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the County intends to take in the distribution of the Community Development Block Grant, HOME, and Emergency Solutions Grant funding for the next five years. The priorities listed were determined through the Needs Assessment, Market Analysis, consultation with service providers and consideration of input from the public at several public hearings conducted during the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward particular areas within Jefferson County where the median incomes of the census tracts involved are below 80 percent of the area median income or have been determined to be so by means of a door-to-door survey (area benefit). The County's goals and objectives are summarized in Section SP-45.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 51 - Geographic Priority Areas

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

General Allocation Priorities

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

All HOME and CDBG housing rehabilitation, homeless and public service programs are county-wide excluding the areas of Birmingham, Bessemer, Hoover, County Line, Sumiton, Argo and Helena. Birmingham, Bessemer, and Hoover are excluded because they are entitlements. County Line, Sumiton, Argo and Helena are excluded because they are not participants of the Jefferson County Consortium. All non-housing projects are approved based upon the low/mod percentage for the service area of the project either based on the U.S. Census data, ACS estimates or the results of door-to-door surveys.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 52 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Supply and Quality
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	N/A
	Associated Goals	Construction of Rental Units Rehabilitation of Rental Housing Units Homeownership Down Payment Assistance CHDO Set-Aside Rehab of Homeowner Housing: Emergency Repairs HOME Administration CHDO Administration
	Description	Approximately 90 percent of HOME funds and 31 percent of CDBG funding available for activities will be utilized for affordable housing development and rehabilitation. This includes single-family new construction and/or acquisition and rehabilitation, acquisition and/or rehabilitation of substandard multi-family units, new construction of multi-family housing units, and owner-occupied rehabilitation programs. While not included in year one funding, down payment assistance remains an option for future funding years with an unspecified production goal.

	Basis for Relative Priority	According to the Market Analysis, there is insufficient housing for extremely low and low-income households (0-80% of Area Median Income [AMI]) which comprise 34 percent of the households (46,381 households) in Jefferson County. As described in the Needs Assessment, the most common housing problem for both renters and owners in Jefferson County is cost burden with extremely low households experiencing this problem at the highest rate. The median home value has increased 61 percent since 2000 yet median household income has increased by just 24 percent making homeownership an extremely challenging goal for lower income households without some type of assistance. A rent comparison shows that those below 65% AMI are cost burdened without some type of subsidy. Over half of the rental and owner housing stock is over 30 years old placing both new construction and the preservation of existing units at the forefront of concern.
2	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	N/A
	Associated Goals	Public Facilities Acquisition Economic Development Assistance
	Description	Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, except as provided in 24 CFR Part 570.207(a).
	Basis for Relative Priority	Constant improvements or construction is needed to benefit Jefferson County's population of low/mod residents.
3	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	N/A
	Associated Goals	Public Services
	Description	Public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 24 CFR Part 570.207(b)(4).
	Basis for Relative Priority	Funds for public services are needed to benefit the low/mod income residents of Jefferson County where services are currently not provided, or an increase in service is needed due to an increased demand for the services provided.
4	Priority Need Name	Clearance and Remediation
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	N/A
	Associated Goals	Clearance and Remediation Activities
	Description	Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites and remediation of known or suspected environmental contamination.
	Basis for Relative Priority	Clearance and Remediation activities are necessary for the elimination and prevention of slums and blight due to the abandonment of structures by owners and the damage caused by tornados.
5	Priority Need Name	CDBG General Admin
	Priority Level	High
	Population	Other

Geographic Areas Affected	N/A
Associated Goals	CDBG General Administration
Description	<p>Reasonable costs of overall program management, coordination, monitoring, and evaluation. Such costs include, but are not necessarily limited to, necessary expenditures for the following:</p> <p>(1) Salaries, wages, and related costs of the recipient's staff, the staff of local public agencies, or other staff engaged in program administration. In charging costs to this category the recipient may either include the entire salary, wages, and related costs allocable to the program of each person whose primary responsibilities with regard to the program involve program administration assignments, or the pro rata share of the salary, wages, and related costs of each person whose job includes any program administration assignments. The recipient may use only one of these methods during the program year (or the grant period for grants under subpart F). Program administration includes the following types of assignments:</p> <ul style="list-style-type: none"> (i) Providing local officials and citizens with information about the program; (ii) Preparing program budgets and schedules, and amendments thereto; (iii) Developing systems for assuring compliance with program requirements; (iv) Developing interagency agreements and agreements with subrecipients and contractors to carry out program activities; (v) Monitoring program activities for progress and compliance with program requirements; (vi) Preparing reports and other documents related to the program for submission to HUD; (vii) Coordinating the resolution of audit and monitoring findings; (viii) Evaluating program results against stated objectives; and (ix) Managing or supervising persons whose primary responsibilities with regard to the program include such assignments as those described in paragraph (a)(1)(i) through (viii) of this section. <p>(2) Travel costs incurred for official business in carrying out the program;</p> <p>(3) Administrative services performed under third party contracts or agreements, including such services as general legal services, accounting services, and audit services; and</p> <p>(4) Other costs for goods and services required for administration of the program, including such goods and services as rental or purchase of equipment, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space.</p>

	Basis for Relative Priority	Reasonable costs of overall CDBG program management, coordination, monitoring, and evaluation.
6	Priority Need Name	Housing Program Delivery
	Priority Level	High
	Population	Other
	Geographic Areas Affected	N/A
	Associated Goals	Housing Program Delivery
	Description	Reasonable costs of housing program delivery.
	Basis for Relative Priority	Necessary housing delivery costs associated with CDBG housing activities.
7	Priority Need Name	HOME Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	N/A
	Associated Goals	Construction of Rental Units Rehabilitation of Rental Housing Units Homeownership Down Payment Assistance CHDO Set-Aside HOME Administration
	Description	Administrative costs in support of eligible activities.
	Basis for Relative Priority	Administrative costs.

8	Priority Need Name	CHDO Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	N/A
	Associated Goals	CHDO Set-Aside HOME Administration CHDO Administration
	Description	Administrative costs for eligible activities of CHDO.
	Basis for Relative Priority	Eligible CHDO administrative costs.
9	Priority Need Name	HESG15
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	N/A
	Associated Goals	HESG15
	Description	Emergency Solutions Grant funds to provide ESG administration, emergency shelter, street outreach, HMIS, rapid re-housing, and homelessness prevention activities.

Basis for Relative Priority	Emergency Solution Grant funds are needed to provide services for those who are homeless and for those who are at risk of homelessness in order to foster housing stabilization.
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Narrative (Optional)

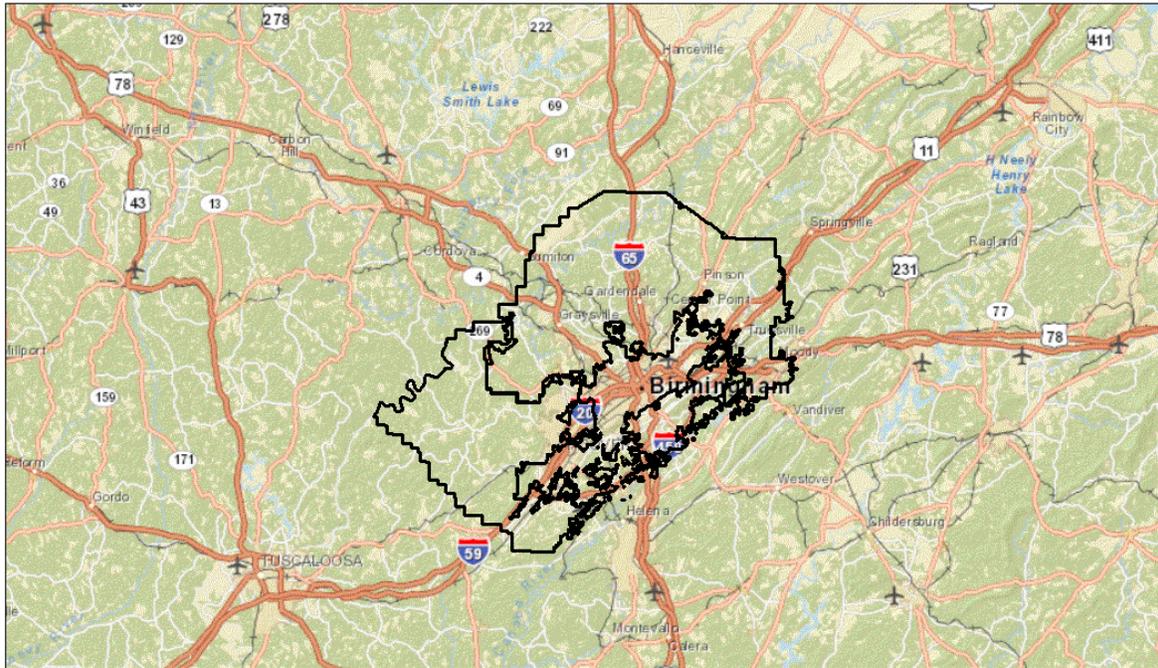
SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Jefferson County has no plans to use HOME funds for Tenant Based Rental Assistance.
TBRA for Non-Homeless Special Needs	Jefferson County has no plans to use HOME funds for Tenant Based Rental Assistance.
New Unit Production	The median home value has increased 61% since 2000 to \$141,700 creating a cost burden for lower income buyers. Even with interest rates at historically low levels, mortgage payments are out of reach without some type of subsidy to offset construction costs. Over half of both the rental and owner-occupied housing stock was built prior to 1980 increasing the risk of lead-based paint hazards. The median contract rent has increased 43% since 2000 to \$561 which is a cost burden to those below 65% of Area Median Income without some type of subsidy.
Rehabilitation	Aging housing stock and owners with a housing cost burden makes home maintenance and rehabilitation unaffordable. By rehabilitating owner occupied housing, the County will assist those who are living in dangerous or deteriorating situations by addressing code issues, increase energy efficiency where feasible, and/or improve access for disabled persons. The high cost of repairs make it difficult for owners of rental developments to maintain adequate replacement reserves if they have lower rents and income qualifications targeted to the lower income groups without some type of subsidy.
Acquisition, including preservation	The median home value has increased 61% since 2000 to \$141,700 creating a cost burden for lower income buyers. Even with interest rates at historically low levels, mortgage payments are out of reach without some type of subsidy to offset acquisition and repair costs. Over half of both the rental and owner-occupied housing stock was built prior to 1980 increasing the risk of lead-based paint hazards. The median contract rent has increased 43% since 2000 to \$561 which is a cost burden to those below 65% of Area Median Income without some type of subsidy. As noted in the Market Analysis, there are a large number of affordable housing units potentially expiring and losing their affordability status in the next five years. The County will work to preserve and maintain as many of these units as possible.

Table 53 – Influence of Market Conditions

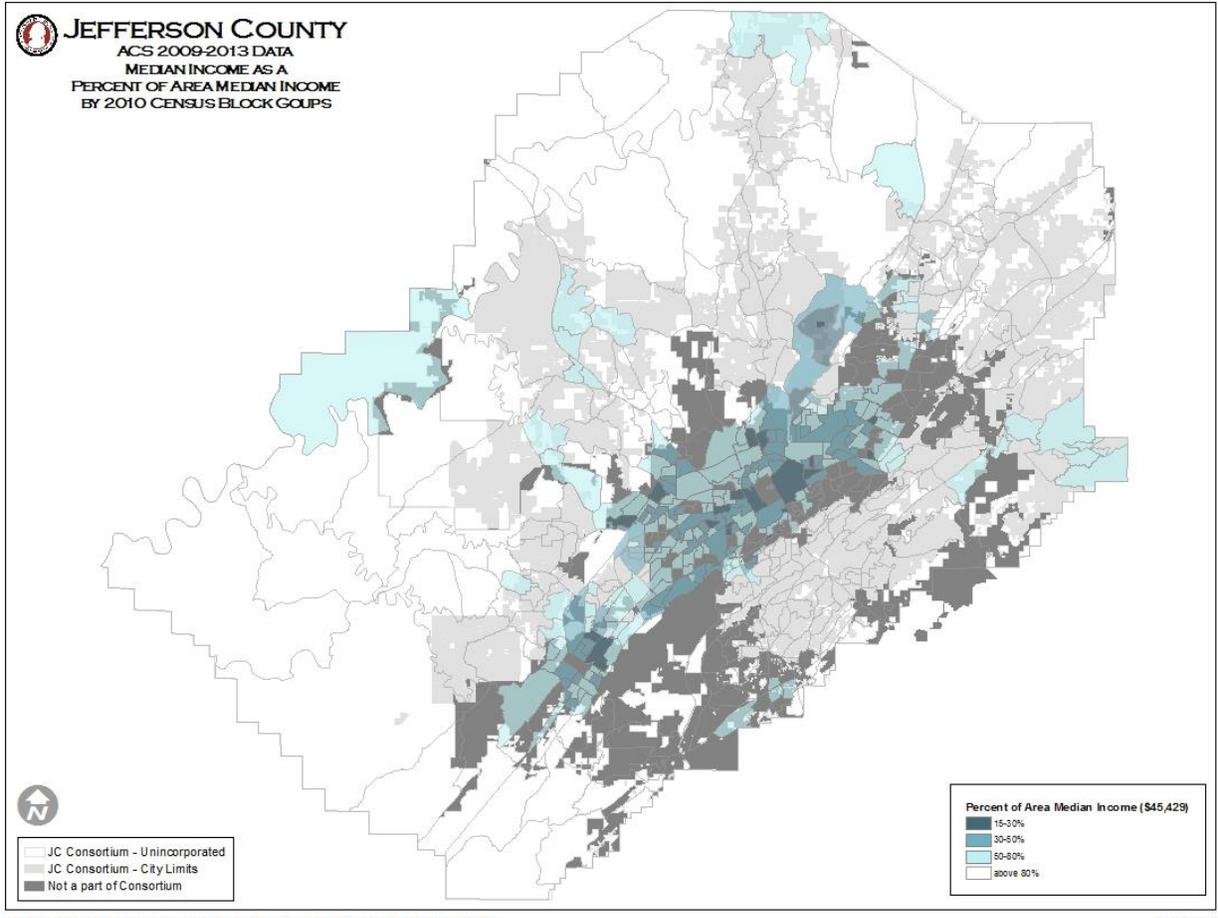
Jefferson County, Alabama Community - Median Household Income -



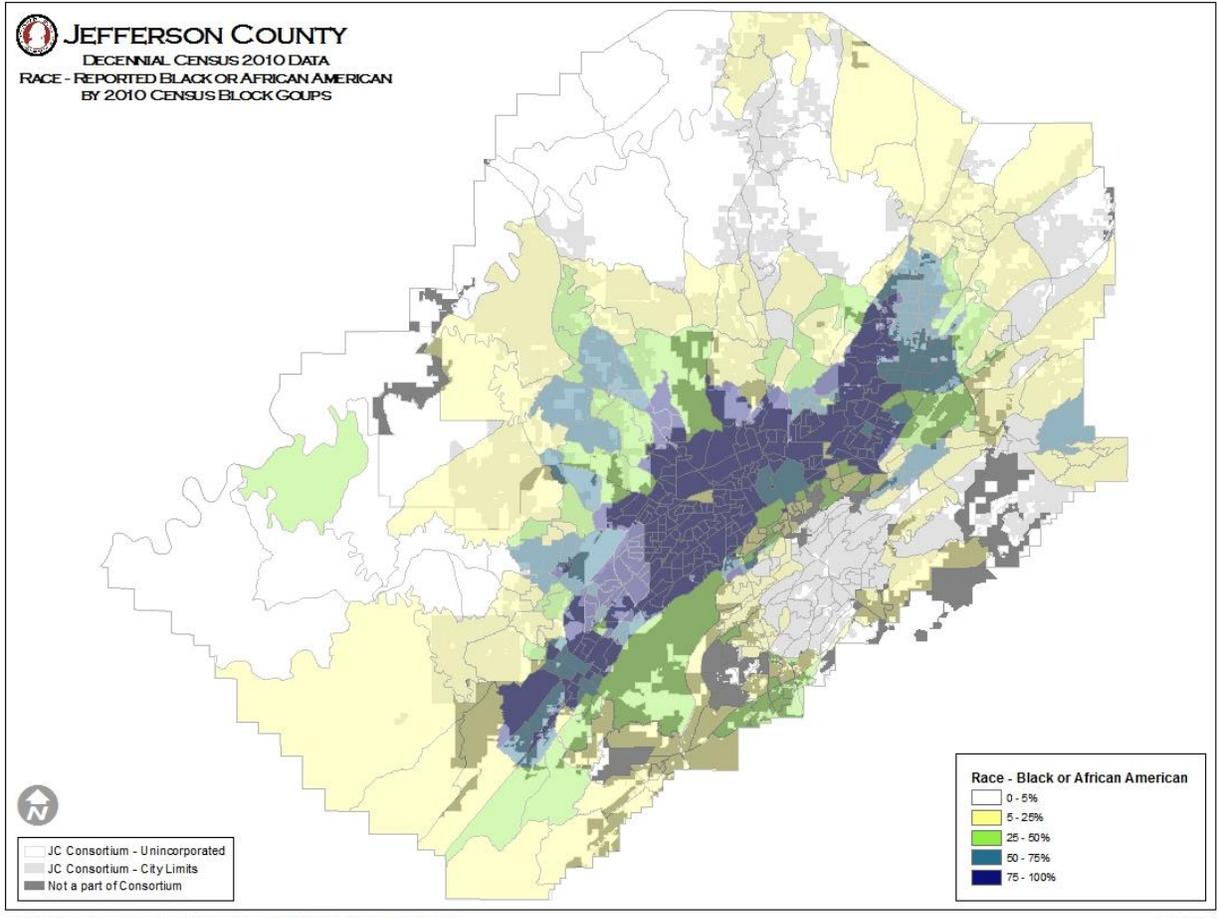
May 18, 2015
Override 1

1:925,294
0 5 10 20 mi
0 12.5 25 50 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

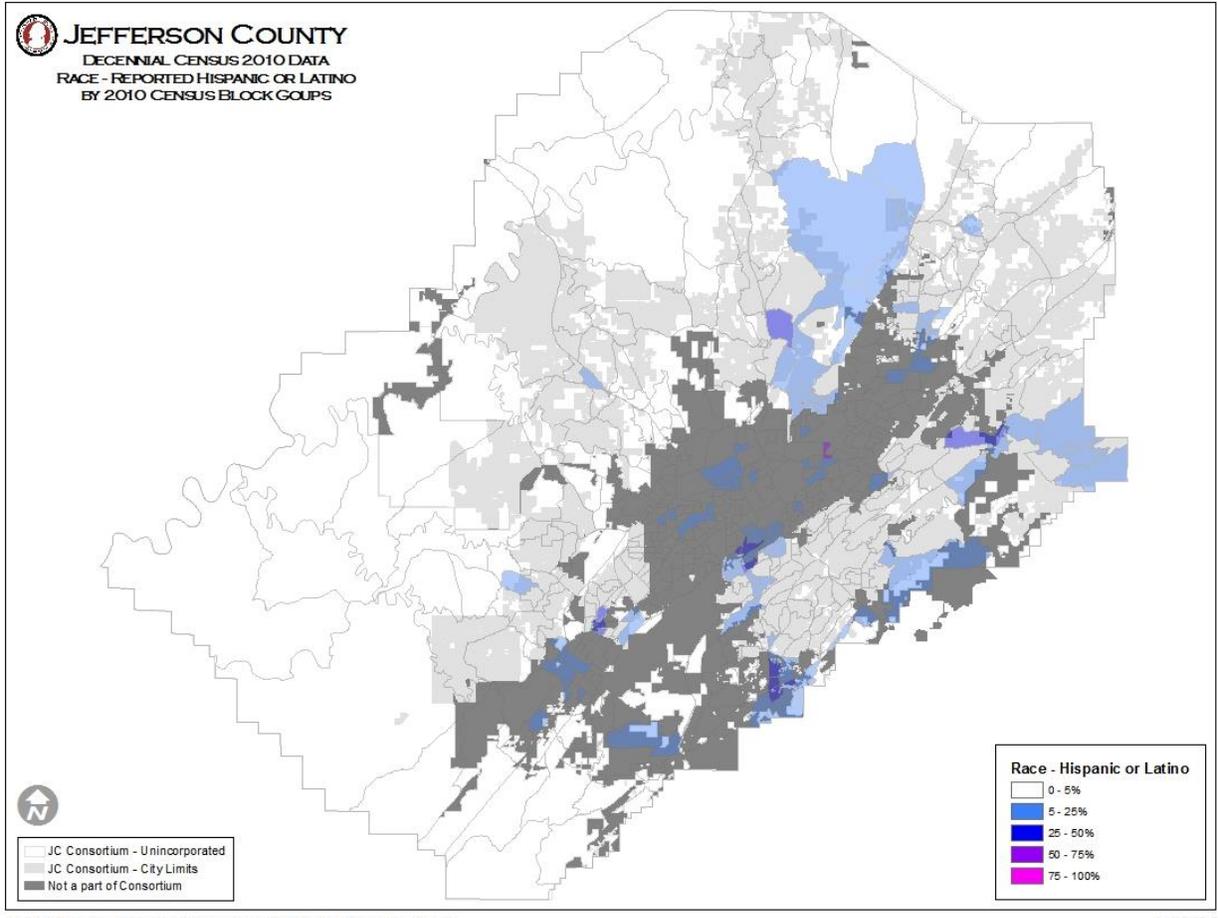
Jefferson County, Alabama Community Development Consortium -



Jefferson County, AL - % of Area Median Income



Jefferson County, AL - % Black or African American



Decennial Census 2010 Summary File 1, Table P9 "Hispanic or Latino, and Not Hispanic or Latino by Race"

Jun 16, 2015

Jefferson County, AL - % Hispanic

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

Introduction

Jefferson County receives funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investments Partnership Program, and the Emergency Solutions Grant. These three grant programs combined will bring \$2,459,276 into the county to support affordable housing, homeless, and community development programs in the first program year. Additional funding for the first year will include program income from HOME resulting in a total first year budget of \$2,709,276. Also during the next five years of this Consolidated Plan, Jefferson County will undergo projects and activities funded through the Community Development Block Grant Disaster Recovery Program.

-

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,724,446	0	0	1,724,446	0	Jefferson County's projected use of CDBG funds has been developed so as to give maximum feasible priority to activities which will carry out one of the national objectives of benefit to low- and moderate-income families or aid in the prevention or elimination of slums or blight. The projected use of funds may also include activities that the recipient certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	579,144	250,000	0	829,144	0	Jefferson County's projected use of HOME funds is consistent with the HOME Program goal of providing decent affordable housing to lower-income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	155,686	0	0	155,686	0	Jefferson County's projected use of ESG funds is consistent with the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance.

Table 54 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal HOME funds will be leveraged primarily through the County's affordable housing programs and economic development activity programs to maximize the impact of federal resources. In the past for example, Jefferson County has leverage millions of dollars in Federal Low Income Housing Tax Credits (LIHTC), private grants from non-profits, loans from private financial institution, and various affordable housing loan and grant products from the Federal Home Loan Bank. Jefferson County will continue to seek these and other sources of private, state and local funds during the 2015-2019 Consolidated Plan period to stretch our limited federal dollars and make the greatest impact possible.

Jefferson County has exceeded the matching requirement for the HOME Program and does not anticipate a matching funds shortfall during the 2015-2019 Consolidated Plan period. Additional match will, however, continue to be sought and logged in the Match Report as received.

Emergency Solutions Grant (ESG) funds will be matched by Jefferson County, Alabama or subrecipients through matching contributions obtained from any source, including Federal source other than the ESG program, as well as state, local, and private sources. All sources used as match will meet the requirements as set forth in 24 CFR Part 576.201.

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

From time to time Jefferson County may use publically owned land or property to address the needs identified in the plan such as the development of public facilities (parks, senior centers, neighborhood facilities) and infrastructure improvements (street and drainage, water/sewer improvements).

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
JEFFERSON COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

While there are unmet needs within Jefferson County, we have not identified any significant gaps in the service delivery system provided by the institutions within Jefferson County. Given the budget constraints, Jefferson County feels that it is meeting the identified high priority needs for both the County as a whole and its constituent local jurisdictions.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		

Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 56 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Jefferson County has and will over the next five years continue to collaborate with the local Continuum of Care which coordinates service providers, housing providers, funders and mainstream organizations to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youths) and persons with HIV within the jurisdiction.

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

No serious gaps in the institutional delivery system in Jefferson County have been identified. However, the County recognizes a need for continued development, capitalization, and capacity building of viable non-profit organizations to carry out housing development activities. The strengths of the service delivery system lies with the lead agency for local Continuum of Care that has worked effortlessly to bring all agencies together in a cooperative effort for address the needs of the service area. This effort can be strengthened by an increase in use of the Homeless Management Information System (HMIS) to make referrals for clients from one agency to another.

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

The main strategy for overcoming possible gaps in the institutional structure and service delivery system to address priority needs as it relates to the homeless with housing and essential service needs is to ensure that each homeless provider (subrecipient) is a member of the local Continuum of Care and has been trained and certified in the use of HMIS.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Construction of Rental Units	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality HOME Administration	HOME: \$630,406	Rental units constructed: 40 Household Housing Unit
2	Rehabilitation of Rental Housing Units	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality HOME Administration	CDBG: \$0	Rental units rehabilitated: 5 Household Housing Unit
3	Homeownership	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality HOME Administration	HOME: \$0	Homeowner Housing Added: 20 Household Housing Unit
4	Down Payment Assistance	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality HOME Administration	HOME: \$0	Direct Financial Assistance to Homebuyers: 7 Households Assisted
5	CHDO Set-Aside	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality HOME Administration CHDO Administration	HOME: \$86,867	Homeowner Housing Added: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Rehab of Homeowner Housing: Emergency Repairs	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality	CDBG: \$400,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
7	Public Facilities	2015	2020	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Public Facilities	CDBG: \$750,557	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
8	Acquisition	2015	2020	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Public Facilities	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2 Persons Assisted
9	Clearance and Remediation Activities	2015	2020	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Clearance and Remediation	CDBG: \$94,000	Buildings Demolished: 5 Buildings
10	Public Services	2015	2020	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Public Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
15	Economic Development Assistance	2015	2019	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Public Facilities	CDBG: \$0	Jobs created/retained: 10 Jobs Businesses assisted: 5 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	CDBG General Administration	2015	2016	Administration	Consortium-Wide and Unincorporated Areas	CDBG General Admin	CDBG: \$344,889	Other: 12 Other
17	Housing Program Delivery	2015	2016	Housing Program Delivery	Consortium-Wide and Unincorporated Areas	Housing Program Delivery	CDBG: \$100,000	Other: 4 Other
18	HOME Administration	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality HOME Administration CHDO Administration	HOME: \$82,914	Rental units constructed: 40 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 7 Households Assisted
19	CHDO Administration	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality CHDO Administration	HOME: \$28,957	Homeowner Housing Added: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	HESG15	2015	2017	Homeless	Consortium-Wide and Unincorporated Areas	HESG15	ESG: \$155,686	Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted Homeless Person Overnight Shelter: 20 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Construction of Rental Units
	Goal Description	Improve the condition and availability of affordable housing over a five-year period through the construction of new rental units.
2	Goal Name	Rehabilitation of Rental Housing Units
	Goal Description	Improve the condition and availability of affordable housing over a five-year period through the rehabilitation of existing rental units.
3	Goal Name	Homeownership
	Goal Description	Improve the condition and availability of affordable housing over a five-year period through the new construction and/or acquisition and rehabilitation of existing single-family units.

4	Goal Name	Down Payment Assistance
	Goal Description	Improve the availability of affordable housing over a five-year period by providing funding for down payment and closing costs for qualified homebuyers purchasing homes for owner-occupancy. Eligible applicants are low and moderate-income purchasers at 80% or below the Area Median Income.
5	Goal Name	CHDO Set-Aside
	Goal Description	Improve the condition and availability of affordable housing over a five-year period by providing funding to a qualified CHDO for operating expenses and the development of homeownership and/or rental housing opportunities.
6	Goal Name	Rehab of Homeowner Housing: Emergency Repairs
	Goal Description	Improve the condition of affordable housing over a five year period by providing funding for emergency repairs to homeowners with housing repair needs.
7	Goal Name	Public Facilities
	Goal Description	Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements; the removal of architectural barriers that restrict the mobility and accessibility of elderly or severely disabled persons to public facilities and improvements.
8	Goal Name	Acquisition
	Goal Description	Acquisition in whole or in part by the recipient, or other public or private nonprofit entity, by purchase, long-term lease, donation, or otherwise, of real property (including air rights, water rights, rights-of-way, easements, and other interests therein) for any public purpose, subject to limitations of 24 CFR Part 570.504.
9	Goal Name	Clearance and Remediation Activities
	Goal Description	Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites and remediation of know or suspected environmental contamination. Demolition of HUD-assisted or HUD-owned housing units may be undertaken only with the prior approval of HUD.
10	Goal Name	Public Services
	Goal Description	Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 24 CFR Part 570.207(b)(4), homebuyer downpayment assistance, or recreational needs.

15	Goal Name	Economic Development Assistance
	Goal Description	Providing loans to business and infrastructure assistance that will create or retain jobs for predominantly low and moderate income persons.

16	Goal Name	CDBG General Administration
	Goal Description	<p>Reasonable costs of overall program management, coordination, monitoring, and evaluation. Such costs include, but are not necessarily limited to, necessary expenditures for the following:</p> <p>(1) Salaries, wages, and related costs of the recipient's staff, the staff of local public agencies, or other staff engaged in program administration. In charging costs to this category the recipient may either include the entire salary, wages, and related costs allocable to the program of each person whose primary responsibilities with regard to the program involve program administration assignments, or the pro rata share of the salary, wages, and related costs of each person whose job includes any program administration assignments. The recipient may use only one of these methods during the program year (or the grant period for grants under subpart F). Program administration includes the following types of assignments:</p> <ul style="list-style-type: none"> (i) Providing local officials and citizens with information about the program; (ii) Preparing program budgets and schedules, and amendments thereto; (iii) Developing systems for assuring compliance with program requirements; (iv) Developing interagency agreements and agreements with subrecipients and contractors to carry out program activities; (v) Monitoring program activities for progress and compliance with program requirements; (vi) Preparing reports and other documents related to the program for submission to HUD; (vii) Coordinating the resolution of audit and monitoring findings; (viii) Evaluating program results against stated objectives; and (ix) Managing or supervising persons whose primary responsibilities with regard to the program include such assignments as those described in paragraph (a)(1)(i) through (viii) of this section. <p>(2) Travel costs incurred for official business in carrying out the program;</p> <p>(3) Administrative services performed under third party contracts or agreements, including such services as general legal services, accounting services, and audit services; and</p> <p>(4) Other costs for goods and services required for administration of the program, including such goods and services as rental or purchase of equipment, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space.</p>

17	Goal Name	Housing Program Delivery
	Goal Description	Eligible costs associated with carrying out CDBG Housing activities.
18	Goal Name	HOME Administration
	Goal Description	HOME Administration costs in support of eligible activities.
19	Goal Name	CHDO Administration
	Goal Description	Administrative costs of CHDO for eligible activities.
20	Goal Name	HESG15
	Goal Description	ESG funds necessary to provide Emergency Solutions Grant activities that foster housing stabilization for the homeless and those at risk of homelessness.

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

The County anticipates that its housing programs will provide affordable housing to 76 households during this Consolidated Plan cycle.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

No Housing Authority in Jefferson County is under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Activities to increase resident involvement include representation on the housing authority board, a Community Action Committee, Senior Companions, computer centers and surveys.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Major budget cuts by Congress to HUD programs have seriously impacted Jefferson County's ability to address affordable housing issues. The County will continue its efforts to leverage as many other sources of funding as possible to achieve the greatest impact.

In addition, Jefferson County is engaged in a Comprehensive Planning process looking at the county on a watershed by watershed basis. Due to funding constraints, this process has been temporarily slowed, but it is anticipated that over the next 5 years plans for all the county watersheds will be adopted. Elements of the completed Plan include land use, sewer, water supply, mining issues, transit, and housing among others in the unincorporated areas of the county.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The County will continue its efforts to leverage as many other sources of funding as possible to achieve the greatest impact.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Jefferson County plans to reach out to homeless persons (especially unsheltered persons) and assessing their individual needs through the funding of Street Outreach programs offered by local homeless service agencies. These agencies may be selected for funding through a competitive application process.

Addressing the emergency and transitional housing needs of homeless persons

Addressing the needs of the homeless population continues to be a priority for Jefferson County. Jefferson County and One Roof are focusing on the following to address the emergency and transitional housing needs. Jefferson County will continue support applications for funding by agencies that provide emergency and transitional housing activities using its Emergency Solution Grant.

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

Addressing the needs of its homeless population (homeless individuals and families, homeless families with children, veterans and their families, and unaccompanied youth) continues to be a priority for Jefferson County. Among the goals and strategies for addressing the needs to making the transition to permanent housing and independent living, Jefferson County and the Continuum are focusing on the following:

1. Housing & Services for Transition to Permanent Housing & Independent Living-Housing and services will continue to be provided. Efforts will be made to increase the time that homeless individuals remain in permanent housing to encourage more individuals to move from transitional to permanent housing. Emphasis will also be placed on creating self sufficiency by increasing the percentage of persons employed.
2. Permanent Housing & Services for Those Incapable of Achieving Independent Living-The County will continue its practice of providing emergency shelter, food, counseling and supportive services to those incapable of achieving independent living. It will also support funding applications of those who provide services in this area.
3. Permanent Affordable Housing Opportunities for Persons Who Successfully Complete a Transitional Housing Program-Permanent housing opportunities and related services will be provided to those individuals who successfully complete a transitional housing program. Jefferson County will support funding of applications that provide rapid rehousing services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Jefferson County's strategy to help prevent homelessness for individuals and families who are at imminent risk of becoming homeless is to identify those needs through the Open Season period, the Continuum of Care and the funding of applications for homeless prevention programs.

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

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Alabama Lead Contractors Certification Program is a statewide program authorized by Act No. 97-553. The Lead Reduction Act of 1997 established the procedures for certification of contractors/firms that perform lead-based paint (LBP) inspections, risk assessments, abatement, and renovation activities in pre-1978 housing and child-occupied facilities. The program requires that all persons engaged in LBP activities in such housing and child-occupied facilities be properly trained, that training programs are accredited, that firms are certified, and that all LBP activities be performed by accredited individuals of certified firms according to the prescribed work practice standards. The program consists of Lead Hazard Reduction Contractor Certification (Abatement) and Alabama Lead Renovation Contractor Certification. The Alabama Department of Public Health's (ADPH) Lead Hazard Reduction Contractor Certification rules took effect on 9/5/98. Under this certification, the University of Alabama's Safe State environmental program accredits and registers individual lead professionals such as lead inspectors, risk assessors, training providers, abatement supervisors, abatement workers, and abatement project designers. The ADPH certifies lead abatement firms and provides enforcement of all state lead regulations. Further, these rules establish requirements for abatement project notifications, work practices, and record keeping. The Environmental Protection Agency's (EPA) Renovation, Repair and Painting (RRP) rules took effect on 4/22/10. The University of Alabama's Safe State Environmental program and the ADPH have modified and promulgated lead rules to allow the state to take over the RRP program as part of its current Lead-Based Paint Contractor Accreditation Program. On 2/17/10, the Alabama Lead Contractor Certification Program received approval from the Alabama State Committee on Public Health to seek EPA authorization to administer and enforce the lead-based paint RRP rules for the state in lieu of the EPA. The Renovation Contractor Certification, Chapter 420-3-29, establish requirements for certifying renovators, dust sampling technicians, and renovation firms. These rules establish requirements for renovation project notifications, pre-renovation education requirements, renovation work practices, and for record keeping.

All Jefferson County Department of Health clinics and private providers provide lead screening for children 12-72 months of age. For those with venous lead levels of 10mcg/dl, a home visit is scheduled where nutritional, hygienic, and health education information is given, and plans for follow-up are discussed. An interview is performed by case management services using an elevated blood lead environmental surveillance form to determine the source of the child's exposure. The Jefferson County Childhood Lead Poisoning Prevention Program enforces lead in the Food and Lodging Childcare Facility Rules. Water samples for lead are collected from Jefferson County Childcare Facilities and are sent to the ADPH Bureau of Clinical Services for analysis. Visual assessments are conducted by Environmentalists in childcare facilities and schools on physical lead hazards and referred to the lead program. Parents of children with lead levels greater than 15 mcg/dl undergo the procedure outlined above, but are also referred to the ADPH Lead Certification Program for an environmental assessment of the home which includes Niton XRF painted surface testing as well as soil, water and dust sample collection for testing at the ADPH Bureau of Clinical Laboratories in Montgomery.

How are the actions listed above related to the extent of lead poisoning and hazards?

While lead-based paint was banned in 1978 by the U.S. consumer Product Safety Commission (CPSC), it is still a significant problem in areas where the housing stock is relatively old and built before the ban. In Jefferson County, approximately 56 percent of all owner-occupied housing and 58 percent of all rental housing was built before 1980.

As indicated in the Housing Market Analysis section, it is estimated that of the 78,091 total households at risk for lead-based paint (built before 1980), approximately 26,550 (78,091 multiplied by 34%), are occupied by households below 80 percent of Area Median Income.

How are the actions listed above integrated into housing policies and procedures?

Jefferson County has two Lead-Based Paint Inspectors and Lead-Based Paint Risk Assessors certified by the University of Alabama's Safe States Environmental Program on staff as Senior Housing Rehabilitation Specialist. Training and licensing are kept current and are registered with the Alabama Department of Public Health.

Under the HOME Program, the use of lead-based paint is prohibited in all new construction. Any pre-1978 existing units to be rehabilitated and sold to homebuyers is tested for LBP prior to acquisition. If LBP is found, the unit is not acquired. Under the CDBG Program, all pre-1978 owner-occupied units are tested for lead-based paint prior to rehabilitation. None of the County's housing programs include activities that are expected to disturb lead painted surfaces except volunteer programs which are under the allowable threshold and are exempt. The County requires all projects to be compliant with all Federal and State laws and regulations.

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

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

Programs for Reducing Poverty

1. Coordination of activities undertaken by Jefferson County which improve or alter the living situation of persons whose incomes are below the poverty level and/or contribute to the reduction in the number of persons living in poverty. Targeted areas for concentration include:

A. The Department of Community and Economic Development will refer low and moderate income person to the Jefferson County One Stop Career Center for employment services, which is required before a participant can participate in training programs offered at Workforce Development. The Jefferson County Workforce Development program provides training to Adults, Dislocated Workers, and Youth. Many of the Eligible Training Providers offer placement services for participants completing the training programs.

B. Improvement of the educational system.

2. Actions to coordinate County's goals, policies and programs for producing and preserving affordable housing with services provided by private and public social service agencies.

A. Coordination of County's goals, policies, and programs with services which the County has initiated and for which it is responsible.

B. Support and/or coordinate County's goals, policies, and programs with services provided by private and public social service agencies which are willing to join in cooperative planning and joint programs.

3. Actions to expand the use of federal resources available for affordable housing.

4. Coordination of existing housing programs with housing counseling and educational opportunities for acquiring the knowledge and skills for responsible home ownership and tenancy.

5. Actions to nurture and strengthen existing community based housing development corporations and to encourage the development of additional non-profits.

6. Exploration of new initiatives for affordable housing:

- Reconsider the development of a comprehensive homeless prevention strategy which addresses the affordability crisis faced by families caught between low income housing and homelessness.

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

Possible Elements In Anti-Poverty Strategy:

Development of a cooperative network of service providers to conduct a community needs assessment, review needs assessment, to compile data, and to develop specific housing related action steps.

1. Provision of Basic Needs/Material Goods

Explore the cost of goods for persons in poverty (food, clothing, medicine, and other basic necessities; review levels and access to goods and services in the community; determine action steps to be taken.

2. Labor Force Participation

Reviewing issues relating to employment/underemployment, skills training, OJT, apprenticeships, labor demand, and supportive services delivery.

3. Health Care Needs - Address issues relating to mental/physical health care- basic needs, nursing homes, home health care, respite for care for the chronically ill, preventive health care service and other health care needs.

4. Child Care/Child Support

Examine issues of the basic provision of child care, child support enforcement, adolescent care, and related supportive services to children.

5. Self-Sufficiency/Determination - Examine community self-development/sufficiency, conduct consumer counseling, budget/credit counseling/awareness, promote opportunities for the empowerment of female heads of households.

6. Transportation - Address issue of accessibility, resources, and gaps in services.

7. Education - Review local educational responses to basic education, challenges for present and future population.

8. Housing Needs of Special Populations - Address issues of housing needs for the Elderly, Persons with AIDS, and Physically/Mentally Challenged.

9. Housing Rehabilitation, Renewal, Redevelopment - Address the needs of housing within the Jefferson County Consortium.

10. Public Assisted Housing - Working with Jefferson County, Leeds, Fairfield and Tarrant Housing Authorities; Board of Realtors; CHDOs; private landlords to increase access to programs and services that address issues that contribute to poverty.

Year	ID	Name	Poverty Universe	Number in Poverty	90% Confidence Interval	Percent in Poverty	90% Confidence Interval
2013	01073	Jefferson County, AL	644,871	122,167	114,783-129,551	18.9	17.8-20.0

Table 58 - Poverty Estimate (SAIPE) All Ages in Poverty 2013-Alabama (AL) - Jefferson County (AL)

SP-80 Monitoring – 91.230

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

The County recognizes its responsibility to ensure that all Community Block Grant, Community Development Block Grant Disaster Recovery, HOME, and Emergency Solutions Grant activities fully comply with all federal, state and local regulations. The County will monitor all funds obligated and spent, whether spent directly, through a contract or a sub-recipient agreement to ensure compliance with the federal regulations. The County's monitoring process is designed to evaluate program performance, financial performance, and regulatory performance.

Jefferson County will require that all subrecipients, CHDOs, or other entities receiving funding execute written agreements before any CDBG-DR, CDBG, HOME, or ESG funds will be disbursed. These agreements will provide a description of the activity or project to be undertaken, its objectives, budget and expected duration. The roles and responsibilities of each partner and the expected public benefit will be specified, measured, and recorded for tracking performance. Monitoring is an on-going process and includes actions such as periodic meetings, review of monthly/quarterly/annual reports, site visits, construction inspections, financial reviews, and other forms of data collection. Technical assistance will be provided as needed.

Under the HOME Program, all homebuyer and rental activities are typically undertaken through an agreement with a CHDO, developer, owner, or other private entity such as a private financial institution. The HUD guidebook for completing income documentation and the method for determining income is specified in all written agreements along with all other applicable HOME requirements. The County utilizes checklists to ensure that all exhibits are present and have not expired. Homebuyer assistance applications are taken by these partners. They are responsible for compiling all file documentation. Completed files are submitted to the County and are monitored prior to closing with each homebuyer. Financial reviews and construction/rehabilitation/acquisition inspections are also conducted for each unit prior to the disbursement of funds. Any deficiencies must be corrected prior to closing. Compliance may be enforced by methods ranging from the withholding of payments to foreclosure of a construction loan. Rental developments are much more complex due to the size and cost of the projects but are monitored in a similar manner. Rental projects also include long term monitoring in compliance with CFR 92.504.

Expected Resources

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

Introduction

Jefferson County receives funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investments Partnership Program, and the Emergency Solutions Grant. These three grant programs combined will bring \$2,459,276 into the county to support affordable housing, homeless, and community development programs in the first program year. Additional funding for the first year will include program income from HOME resulting in a total first year budget of \$2,709,276. Also during the next five years of this Consolidated Plan, Jefferson County will undergo projects and activities funded through the Community Development Block Grant Disaster

Recovery Program.

-

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,724,446	0	0	1,724,446	0	Jefferson County's projected use of CDBG funds has been developed so as to give maximum feasible priority to activities which will carry out one of the national objectives of benefit to low- and moderate-income families or aid in the prevention or elimination of slums or blight. The projected use of funds may also include activities that the recipient certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	579,144	250,000	0	829,144	0	Jefferson County's projected use of HOME funds is consistent with the HOME Program goal of providing decent affordable housing to lower-income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	155,686	0	0	155,686	0	Jefferson County's projected use of ESG funds is consistent with the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance.

Table 59 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal HOME funds will be leveraged primarily through the County's affordable housing programs and economic development activity programs to maximize the impact of federal resources. In the past for example, Jefferson County has leverage millions of dollars in Federal Low Income Housing Tax Credits (LIHTC), private grants from non-profits, loans from private financial institution, and various affordable housing loan and grant products from the Federal Home Loan Bank. Jefferson County will continue to seek these and other sources of private, state and local funds during the 2015-2019 Consolidated Plan period to stretch our limited federal dollars and make the greatest impact possible.

Jefferson County has exceeded the matching requirement for the HOME Program and does not anticipate a matching funds shortfall during the

2015-2019 Consolidated Plan period. Additional match will, however, continue to be sought and logged in the Match Report as received.

Emergency Solutions Grant (ESG) funds will be matched by Jefferson County, Alabama or subrecipients through matching contributions obtained from any source, including Federal source other than the ESG program, as well as state, local, and private sources. All sources used as match will meet the requirements as set forth in 24 CFR Part 576.201.

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

From time to time Jefferson County may use publically owned land or property to address the needs identified in the plan such as the development of public facilities (parks, senior centers, neighborhood facilities) and infrastructure improvements (street and drainage, water/sewer improvements).

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities	2015	2020	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Public Facilities	CDBG: \$750,555	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
2	Clearance and Remediation Activities	2015	2020	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Clearance and Remediation	CDBG: \$94,000	Buildings Demolished: 5 Buildings
3	Public Services	2015	2020	Non-Housing Community Development	Consortium-Wide and Unincorporated Areas	Public Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
7	Rehab of Homeowner Housing: Emergency Repairs	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality	CDBG: \$400,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Construction of Rental Units	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality	HOME: \$630,406	Rental units constructed: 40 Household Housing Unit
9	CHDO Set-Aside	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality	HOME: \$86,867	Homeowner Housing Added: 1 Household Housing Unit
11	CDBG General Administration	2015	2016	Administration	Consortium-Wide and Unincorporated Areas	CDBG General Admin	CDBG: \$344,889	Other: 12 Other
12	Housing Program Delivery	2015	2016	Housing Program Delivery	Consortium-Wide and Unincorporated Areas	Housing Program Delivery	CDBG: \$100,000	Other: 4 Other
13	HOME Administration	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality HOME Administration	HOME: \$82,914	Rental units constructed: 40 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit
14	CHDO Administration	2015	2019	Affordable Housing	Consortium-Wide and Unincorporated Areas	Affordable Housing Supply and Quality CHDO Administration	HOME: \$28,957	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	HESG15	2015	2017	Homeless	Consortium-Wide and Unincorporated Areas	HESG15	ESG: \$155,686	Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted Homeless Person Overnight Shelter: 20 Persons Assisted Homelessness Prevention: 5 Persons Assisted

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities
	Goal Description	The acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements.
2	Goal Name	Clearance and Remediation Activities
	Goal Description	Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites and remediation of known or suspected environmental contamination.
3	Goal Name	Public Services
	Goal Description	Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 24 CFR Part 570.207(b)(4)).
7	Goal Name	Rehab of Homeowner Housing: Emergency Repairs
	Goal Description	Emergency rehabilitation to owner-occupied housing.

8	Goal Name	Construction of Rental Units
	Goal Description	Special needs housing includes the construction of rental units for the elderly.
9	Goal Name	CHDO Set-Aside
	Goal Description	

11	Goal Name	CDBG General Administration
	Goal Description	<p>Reasonable costs of overall program management, coordination, monitoring, and evaluation. Such costs include, but are not necessarily limited to, necessary expenditures for the following:</p> <p>(1) Salaries, wages, and related costs of the recipient's staff, the staff of local public agencies, or other staff engaged in program administration. In charging costs to this category the recipient may either include the entire salary, wages, and related costs allocable to the program of each person whose primary responsibilities with regard to the program involve program administration assignments, or the pro rata share of the salary, wages, and related costs of each person whose job includes any program administration assignments. The recipient may use only one of these methods during the program year (or the grant period for grants under subpart F). Program administration includes the following types of assignments:</p> <ul style="list-style-type: none"> (i) Providing local officials and citizens with information about the program; (ii) Preparing program budgets and schedules, and amendments thereto; (iii) Developing systems for assuring compliance with program requirements; (iv) Developing interagency agreements and agreements with subrecipients and contractors to carry out program activities; (v) Monitoring program activities for progress and compliance with program requirements; (vi) Preparing reports and other documents related to the program for submission to HUD; (vii) Coordinating the resolution of audit and monitoring findings; (viii) Evaluating program results against stated objectives; and (ix) Managing or supervising persons whose primary responsibilities with regard to the program include such assignments as those described in paragraph (a)(1)(i) through (viii) of this section. <p>(2) Travel costs incurred for official business in carrying out the program;</p> <p>(3) Administrative services performed under third party contracts or agreements, including such services as general legal services, accounting services, and audit services; and</p> <p>(4) Other costs for goods and services required for administration of the program, including such goods and services as rental or purchase of equipment, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space.</p>

12	Goal Name	Housing Program Delivery
	Goal Description	Eligible costs associated with carrying out CDBG Housing related activities.
13	Goal Name	HOME Administration
	Goal Description	
14	Goal Name	CHDO Administration
	Goal Description	
15	Goal Name	HESG15
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Jefferson County expects to receive \$1,724,446.00 in CDBG funds, \$0.00 in CDBG program income; \$579,144.00 in HOME funds, \$0.00 in County match and \$250,000 in HOME program income; and \$155,686.00 in federal ESG funds making a total of \$2,709,276.00 in funds available for Program Year 2015-2016. Funds will be used CDBG General Administration, CDBG Housing Program Delivery, ESG Administration, HOME Administration, CDBG: Public Facilities, Public Services, and Emergency Housing Rehabilitation, ESG: Homeless Prevention, Rapid Re-Housing, Emergency Shelter, and HMIS.

Projects

#	Project Name
1	CD15-03-Public Facilities
2	CD15-Clearance/Demolition
3	CD15-Public Services
4	CD15-Emergency Housing Rehabilitation
5	CD15-General Administration
6	CD15-Housing Program Delivery
7	HESG15-ESG
8	HOME15-Administration
9	HOME15-CHDO Administration
10	HOME15-CHDO Activities
11	HOME15-Special Needs Housing

Table 61 – Project Information

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

All HOME and CDBG housing rehabilitation programs and public service programs are county-wide. All non-housing, non-homeless projects are approved based on the low/mod percentage for the service area of the project either based on the U.S. Census data or the results of door to door surveys. The biggest obstacle to meeting underserved needs is the lack of funding sources to meet those needs as well as meeting the eligibility guidelines for available funding sources.

AP-38 Project Summary
Project Summary Information

1	Project Name	CD15-03-Public Facilities
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$750,557
	Description	Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements; the removal of architectural barriers that restrict the mobility and accessibility of elderly or severely disabled persons to public facilities and improvements.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low/mod income families will benefit from the proposed activities.
	Location Description	Activities will be carried out in the municipalities of Fairfield, Irondale, and the Rosedale community located in the city of Homewood, Alabama, as well as the unincorporated communities of Martintown and Jett Road.
Planned Activities	Fairfield Sidewalks, Martintown Senior Center, Jett Road Water, Irondale Senior Center, Rosedale Sidewalks.	
2	Project Name	CD15-Clearance/Demolition
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	Clearance and Remediation Activities
	Needs Addressed	Clearance and Remediation
	Funding	CDBG: \$94,000
	Description	Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites and remediation of know or suspected environmental contamination.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 housing will be demolished.
	Location Description	Leeds, Alabama
Planned Activities	Leeds Demolition	
3	Project Name	CD15-Public Services
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	Public Services

	Needs Addressed	Public Services
	Funding	CDBG: \$35,000
	Description	Funding for public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 24 CFR Part 570.207(b)(4)).
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	100% of the beneficiaries from public services must meet the low/mod income guidelines.
	Location Description	County-Wide
	Planned Activities	Fair Housing Counseling The People Development Center
4	Project Name	CD15-Emergency Housing Rehabilitation
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	Rehab of Homeowner Housing: Emergency Repairs
	Needs Addressed	Affordable Housing Supply and Quality
	Funding	CDBG: \$400,000
	Description	Funds will be used to provide emergency rehabilitation to owner-occupied housing units.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 owner-occupied housing units are expected to receive emergency housing rehabilitation.
	Location Description	County-Wide
5	Planned Activities	Emergency Housing Rehabilitation
	Project Name	CD15-General Administration
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	CDBG General Administration
	Needs Addressed	CDBG General Admin
	Funding	CDBG: \$344,889
	Description	Overall program administration, including (but not limited to) salaries, wages, and related costs of staff or others engaged in program management, monitoring, and evaluation.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	716 Richard Arrington Jr Blvd North, Suite A-430, Birmingham, AL 35203
	Planned Activities	General Administration
6	Project Name	CD15-Housing Program Delivery
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	Housing Program Delivery
	Needs Addressed	Housing Program Delivery
	Funding	CDBG: \$100,000
	Description	Housing program administration.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	716 Richard Arrington Jr Blvd North, Suite A-430, Birmingham, AL 35203
	Planned Activities	Housing Program Delivery
7	Project Name	HESG15-ESG
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	HESG15
	Needs Addressed	HESG15
	Funding	ESG: \$155,686
	Description	HESG program administration, emergency shelter, street outreach, HMIS, and homeless prevention (housing relocation and stabilization services and tenant-based rental assistance).
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	20 persons who are homeless (may be individuals or families) and 10 persons who are at risk of homelessness (may be individuals or families).
	Location Description	County-Wide through subrecipients and Jefferson County (716 Richard Arrington Jr Blvd N, Suite A-430, Birmingham, AL 35203).

	Planned Activities	Administration, Emergency Shelter, Street Outreach, HMIS, and Homeless Prevention (housing relocation & stabilization and tenant-based rental assistance).
8	Project Name	HOME15-Administration
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	Construction of Rental Units CHDO Set-Aside
	Needs Addressed	Affordable Housing Supply and Quality
	Funding	HOME: \$82,914
	Description	Administrative costs for HOME Program activities.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	716 Richard Arrington Jr Blvd North, Suite A-430, Birmingham, AL 35203.
	Planned Activities	HOME Administration
9	Project Name	HOME15-CHDO Administration
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	CHDO Set-Aside
	Needs Addressed	Affordable Housing Supply and Quality
	Funding	HOME: \$28,957
	Description	Administrative costs associated with carrying out HOME CHDO Program activities.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	716 Richard Arrington Jr Blvd North, Birmingham, AL 35203
	Planned Activities	HOME CHDO Administration
10	Project Name	HOME15-CHDO Activities
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	CHDO Set-Aside
	Needs Addressed	Affordable Housing Supply and Quality
	Funding	HOME: \$86,867

	Description	HOME CHDO Activities
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	HOME15-Special Needs Housing
	Target Area	Consortium-Wide and Unincorporated Areas
	Goals Supported	Construction of Rental Units
	Needs Addressed	Affordable Housing Supply and Quality
	Funding	HOME: \$630,406
	Description	HOME funded special needs housing activities.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 Elderly Tenants
	Location Description	Request for Proposals taken consortium-wide and in unincorporated areas.
	Planned Activities	Special Needs Housing

AP-50 Geographic Distribution – 91.220(f)

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

Funds for the 2015 One-Year Action Plan will be directed County-Wide as needed for low/mod-income beneficiaries eligible for CDBG Emergency Housing Rehabilitation, Public Service Programs and for the homeless or those at risk of homelessness as beneficiaries for ESG programs. Funds for other CDBG Non-Housing Projects such as Public Facilities and Clearance and Demolition will be directed to the following municipal areas of the Jefferson County Consortium: Fairfield, Leeds, Irondale, and the Rosedale Community located within Homewood, Alabama. Additional geographic areas include the Martintown Community and Jett Road which are both located in unincorporated areas of Jefferson County.

Geographic Distribution

Target Area	Percentage of Funds

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All HOME and CDBG housing rehabilitation, homeless and public service programs are county-wide excluding the areas of Birmingham, Bessemer, Hoover, County Line, Sumiton, Argo and Helena. Birmingham, Bessemer, and Hoover are excluded because they are entitlements. County Line, Sumiton, Argo and Helena are excluded because they are not participants of the Jefferson County Consortium. All non-housing projects are approved based upon the low/mod percentage for the service area of the project either based on the U.S. Census data or the results of door-to-door surveys.

Discussion

The Jefferson County Consortium consists of the following thirty-one municipalities: Adamsville, Brighton, Brookside, Cardiff, Center Point, Clay, Fairfield, Fultondale, Gardendale, Graysville, Homewood, Hueytown, Irondale, Kimberly, Leeds, Lipscomb, Maytown, Midfield, Morris, Mountain Brook, Mulga, North Johns, Pinson, Pleasant Grove, Sylvan Springs, Tarrant, Trafford, Trussville, Vestavia Hills, Warrior, and West Jefferson.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The information below relates to the affordable housing goals provided in Section AP-20. For the purpose of this section, the term "affordable housing" is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	1
Special-Needs	40
Total	41

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	40
Rehab of Existing Units	1
Acquisition of Existing Units	0
Total	41

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

There are four housing authorities responsible for the administration and operations of public housing developments in Jefferson County. They include the Jefferson County Housing Authority (JCHA), Leeds Housing Authority, Tarrant Housing Authority and Fairfield Housing Authority. JCHA is the largest of the four.

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

Jefferson County will encourage public housing residents to participate in employment and training opportunities provided by construction activities under Section 3 and other available programs.

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

Actions to encourage public housing residents to become more involved in management include representation on the housing authority board, a Community Action Committee, Senior Companions, computer centers and surveys. Public housing residents are encouraged to participate in homeownership through voluntary participation in a Family Self Sufficiency program to become self sufficient within five years. It is to be hoped that counseling and linkages to area agencies will enable earned income to increase and allow for the resident/tenant to qualify for an affordable mortgage. Housing counseling services include financial literacy, budgeting, credit repair, homeownership education, and fair housing.

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

Not applicable.

Discussion

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

Introduction

Jefferson County has developed one-year goals and specific actions steps for reducing and ending homelessness through:

(i) Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs;

(ii) Addressing the emergency shelter and transitional housing needs of homeless persons; and

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

(iv) Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are:

(A) Being discharged from publicly funded institutions and systems of care, such as health-care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions; or

(B) Receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Jefferson County's one-year goal and action for reducing and ending homelessness by reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs includes providing \$5,000.00 funding for street outreach activities. ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, nonfacility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. For the purposes of this section, the term “unsheltered homeless people” means individuals and families who qualify as homeless under paragraph (1)(i) of the “homeless” definition under §576.2. The eligible costs and requirements for essential services consist of: Engagement, Case Management, Emergency Health Services (with limitations), Emergency Mental

Health Services (with limitations), and Transportation.

Addressing the emergency shelter and transitional housing needs of homeless persons

Jefferson County's one-year goal and action for reducing and ending homelessness by addressing the emergency shelter and transitional housing needs of homeless persons includes providing \$93,411.00 in funding for emergency shelter activities. Eligible activities include case management, child care, education services, employment assistance and job training, outpatient health services, legal services (with limitations), life skills training, mental health services (with limitations), substance abuse treatment services (with limitations), transportation (with limitations), services for special populations (homeless youth, victim services, services for people living with HIV/AIDS), renovation, and shelter operations.

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

Jefferson County's one-year goal and action for reducing and ending homelessness by helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to afford housing units, and preventing individuals and families who were recently homeless from becoming homeless again by extending the availability of unspent Program Year 2014 ESG Rapid Re-Housing funds through to August 30, 2016.

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

Jefferson County's one-year goal and action for reducing and ending homelessness by helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs includes providing \$35,597.95 in funding for homeless prevention activities. Eligible activities may include housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph (1) of the "homeless" definition in 24 CFR Part §576.2. This assistance, referred to as homelessness prevention, may be provided to individuals and families who meet the criteria under the "at risk of homelessness"

definition, or who meet the criteria in paragraph (2), (3), or (4) of the “homeless” definition in §576.2 and have an annual income below 30 percent of median family income for the area, as determined by HUD. The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing and achieve stability in that housing.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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

Jefferson County is engaged in a Comprehensive Planning process looking at the county on a watershed by watershed basis. This process has been temporarily slowed due to funding restraints, but it is anticipated that over the next 5 years plans for all the county watersheds will be adopted. Elements of the completed Plan include land use, sewer, water supply, mining issues, transit, and housing among others in the unincorporated areas of the county.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Over the period of the 2015 One-Year Action Plan, Jefferson County plans to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Addressing “Underserved Needs” is one of the most trying and difficult areas addressed in Jefferson County’s housing strategies, homeless strategies, and non-housing strategies. The main reason for this difficulty is a lack of available funding to meet those needs.

Actions planned to foster and maintain affordable housing

Jefferson County will continue to use its limited HUD Community Planning and Development (CPD) funds to support activities across the housing needs spectrum to foster and maintain affordable housing. Programs to address this issue under CDBG include owner-occupied rehabilitation, and housing counseling. The HOME Program may address new construction of single-family and rental housing, acquisition and/or rehabilitation of single-family and rental housing, and homebuyer assistance. The ESG Program may utilize rapid re-housing and homeless prevention programs to foster and maintain affordable housing for families and individuals who have become or are at risk of becoming homeless.

Actions planned to reduce lead-based paint hazards

Jefferson County has two Lead-Based Paint Inspectors and Lead-Based Paint Risk Assessors certified by the University of Alabama's Safe States Environmental Program on staff as Senior Housing Rehabilitation Specialists. Training and licensing are kept current and are registered with the Alabama Department of Public Health.

Under the HOME Program, the use of lead-based paint (LBP) is prohibited in all new construction. Any pre-1978 existing units to be rehabilitated and sold to homebuyers is tested for LBP prior to acquisition. If LBP is found, the unit is not acquired. Under the CDBG Program, all pre-1978 owner-occupied units are tested for LBP prior to rehabilitation. None of the County's housing programs include activities that are expected to disturb lead painted surfaces except volunteer programs which are under the allowable threshold and are exempt. The County requires all projects to be compliant with all Federal and State laws and regulations.

Actions planned to reduce the number of poverty-level families

1. Coordination of activities undertaken by Jefferson County which improve or alter the living situation of persons whose incomes are below the poverty level and/or contribute to the reduction in the number of persons living in poverty. Targeted areas for concentration include:

A. Economic Development - search for programs and funds to provide jobs and essential service initiatives to elevate and expand economic opportunities that will allow for suitable living environments.

B. Improvement of the educational system.

C. Support and/or coordinate County's goals, policies, and programs with services provided by private and public social service agencies which are willing to join in cooperative planning and joint programs.

D. Actions to expand the use of federal resources available for affordable housing.

E. Coordination of existing housing programs with housing counseling and educational opportunities for acquiring the knowledge and skills for responsible home ownership and tenancy.

F. Actions to nurture and strengthen existing community based housing development corporations and to encourage the development of additional non-profits.

G. Exploration of new initiatives for affordable housing

Actions planned to develop institutional structure

Jefferson County will implement its Consolidated Plan through its Office of Community and Economic Development which will serve as lead agency. Jefferson County works with a number of agencies both public and non-profit in delivering services to the residents of the County. Jefferson County's HOME Program further solicits outside sources of funds through both public and private sectors including Low Income Housing Tax Credits. The CDBG funded Housing Rehabilitation programs further work with volunteer and faith based entities where possible. The ESG program works through a variety of non-profit entities to support their Continuum of Care initiatives.

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

There are four Public Housing Authorities within the Jefferson County Community Development Consortium. These are the Fairfield, Tarrant, Leeds and Jefferson County Public Housing Authorities

(PHA's). The Jefferson County Commission appoints board members to the Jefferson County Public Housing Authority only. All other Authorities operate independently of the Jefferson County Commission. Jefferson County works closely with local PHA's in supporting their efforts to improve the housing stock and quality of life of their beneficiaries. When requested, Jefferson County reviews proposed capital improvements as well as proposed development, demolition or disposition of public housing development. Jefferson County does not fund any Authority and has no involvement in procurement and hiring. This is done through the local Authority under plans approved by HUD.

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

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

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

Discussion:

Program Specific Requirements

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

Introduction:

Jefferson County expects to receive \$1,724,446.00 in CDBG funds. Jefferson County does not expect to receive any program income during the period of this One-Year Action Plan PY 2015 (October 1, 2015-September 30, 2016).

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Jefferson County does not plan to provide other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Jefferson County will use the Recapture option should the debtor decide to sell their home within the Affordability Period. Under the Recapture option, the County may require the debtor to repay all of the HOME Program subsidy to the County or a reduced amount on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period. The debtor is then able to sell his/her home to any buyer at whatever price the market will bear. The County will require full repayment of outstanding HOME Program funds as described above at the time of resale or, if the net proceeds of a sale are less than the full amount of the HOME Program subsidy, recapture of the net proceeds. The net proceeds of a sale are the sales price minus any non-HOME Program loan repayments and closing costs. These funds will be reinvested into HOME Program funded activities. In those cases where the real estate does not appreciate sufficiently to allow a full recapture, the County will reduce the repayment of the HOME Program subsidy to allow the original purchaser to resell the unit without incurring a loss. Jefferson County may, at its option, permit the subsequent homebuyer to assume the HOME assistance (subject to the HOME requirements for the remainder of the period of affordability) if the subsequent homebuyer is low-income, and no additional HOME assistance is provided.

The Period of Affordability will be suspended upon foreclosure by a superior lender or other transfer in lieu of foreclosure. However, if at any time following foreclosure or other transfer in lieu of foreclosure by such lender, but still during the Period of Affordability, the owner of record prior to the foreclosure or transfer in lieu of foreclosure, or any newly formed entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains and ownership interest in the property, the Period of Affordability shall be revived according to its original terms. In the event of a foreclosure of the property by the County or a superior lender, then the recapture shall be limited to the net proceeds received by the County as described above. Jefferson County will also retain a first right of refusal on the property.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Jefferson County will use mortgage liens and restrictive covenants running with the land filled of record with the Jefferson County Judge of Probate to ensure the affordability of units acquired with HOME funds remain affordable for the applicable period of affordability. The applicable period of affordability shall be as follows:

- Under \$15,000 - 5 years
- \$15,000 - \$40,000 - 10 years
- Over \$40,000 - 15 years

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

Jefferson County has no plans to use funds for this purpose.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

All applicants must be evaluated for program eligibility and needs.

The standard for calculating annual income under 24CFR 5.609 must be used when determining the annual income of an individual or family.

All clients must receive housing stability case management.

Jefferson County's policy for termination of assistance must be explained to and distributed to the client.

All shelters and housing must meet HUD's shelter and housing standards.

All agencies receiving Jefferson County ESG funds must adhere to the Conflict of Interest and Privacy Policies as set forth by Jefferson County.

To the maximum extent possible, all subrecipients must involve a homeless individuals or families in constructing, renovating, maintaining, and operating facilities assisted, in providing services, and in providing services under the ESG Program. This may include employment or volunteer services.

Faith-based organizations are eligible, on the same basis as any other organization, to receive ESG funds.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

While One Roof (Lead Agency for the Local Continuum of Care) planned to have a complete operating Coordinated Assessment by mid-January 2015, there were multiple barriers to implementation including the move of the One Roof office. Policies are in the final stages of development and One Roof is expected to hire the first dedicated staff member soon.

All calls related to homelessness or homeless prevention will be referred to the One Roof office number and staff will go through a brief assessment with callers to determine the level of homelessness or risk of homelessness. If the client appears to be eligible for any service available in the CoC, Coordinated Assessment staff will go through a more extensive assessment including some pieces of Vulnerability Index. Clients will then be referred to the appropriate resource according to resource availability and level of vulnerability.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Jefferson County holds a competitive application period for each program year's allocation of ESG funds. Applications are made available to private nonprofit organizations including faith-based organizations at the same period. Applications are rated and ranked from highest points to lowest points with the categories of ESG budgeted funds being allocated to the highest ranked organizations based on the funds available in that category of assistance.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

All of Jefferson County's subrecipients have had volunteers and/or staff members who meet the homeless participation requirement in 24 CFR 576.405 (a). If Jefferson County is unable to meet the requirement, a plan is in place where the subrecipient cannot receive ESG funding until the homeless participation requirement is met and verified.

5. Describe performance standards for evaluating ESG.

Jefferson County will review the performance of each subrecipient in carrying out its responsibilities no less than annually. In conducting performance reviews, the County will rely primarily on information obtained from the records and reports from the subrecipient and , when appropriate, its partners, as well as information from onsite monitoring, audit reports, and information from HMIS. Where applicable, the County may also consider relevant information pertaining to the subrecipient's performance gained from other sources, including citizen comments, complaint determinations, and litigation.

Discussion:

Appendix - Alternate/Local Data Sources