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Executive Summary

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

1. Introduction

The City of Anniston's Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) for the City to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships (HOME) program.

Con Plans must be prepared and submitted to HUD every three to five years. The City uses a five-year Con Plan cycle and has a program year beginning October 1. This plan covers fiscal years 2023 – 2027.

The purpose of the City of Anniston's Con Plan is to:

- Assess the City's affordable housing and community development needs
- Analyze the City's housing markets
- Articulate the City's priorities, goals, and strategies to address identified needs, and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The City's Con Plan for FY2023 – FY2027 provides data on trends and conditions related to Anniston's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

The City of Anniston receives an annual formula-based allocation from HUD. In Program Year (PY) 2023, the City of Anniston will receive **\$524,800.00** in CDBG funding and **\$343,033.00** in HOME funding. The federal funding listed above is funding which is received annually to support activities outlined in this Plan.

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

During the development of the Consolidated Plan, a number of priority needs were identified. Guidelines for addressing these priority needs over the 2023-2025 period is summarized below:

- **Affordable Housing**
 - Expand affordable housing opportunities
- **Administration**
 - Planning and Administration for CDBG Program
- **Public Housing**
 - Housing/Services for Homeless/At-Risk

- **Public Services**
 - Services for the homeless and at-risk populations
- **Neighborhood Redevelopment/ Facility Improvements in Low-Mod Areas**
 - Infrastructure Improvements through clearance and demolition, street improvements

3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for fiscal year 2021 and submitted to HUD.

The City of Anniston's Community Development Department maintain partnerships with local nonprofits providing essential services for low-income households and other City departments to assess progress, provide extensions where necessary, and reallocate unused funds where necessary. The City continues to meet our stated goals and objectives from the Action Plan and the Consolidated Plan. During FY2021, the City accomplished the following activities:

- Demolished 25 vacant and abandoned housing units
- Employed six youth from low-income households for job training and mentorships
- Provided tenant-based rental assistance to 50 low-income households
- Implemented homeowner rehabilitation program and assisted 15 low-income households
- Provided financial assistance to St. Michael's to improve health care services for low-income households.
- Provided financial assistance to Community Enabler Developer for emergency food assistance and school supplies.
- Provided financial assistance to World Changers to assist five low-income homeowners with housing rehabilitation.
- Provided financial assistance to Interfaith Ministries for emergency rental subsidies, utility assistance, and identification services.

4. Summary of citizen participation process and consultation process

The following measures were taken to encourage citizen participation:

- Posted copies of the draft plans at the City of Anniston Community Development Department. The location of the copies was noted in the final hearing legal advertisement.
- Posted draft plans electronically on the City's website.
- Provided opportunity to comment on the plans at two formal meeting settings.
- Published all meetings in the local newspaper legal advertisement section.
- Solicited comments from interested social service agencies.

Advertised final public hearing schedule in the local newspaper

- Web-based surveys for the general public from March 28, 2023 to May 30, 2023 which generated 82 responses in total. Questions focused on housing and community development needs.
- A draft of the Consolidated Plan for FY2023-2027 and the Annual Plan for FY2023 was placed on public display for 30 days beginning June 28, 2023.
- The City held two public hearings on July 12, 2023 to obtain final comments on the proposed Consolidated Plan for FY 2023-2027 the proposed use of funds for FY 2023.

5. **Summary of public comments**

Major needs highlighted during the Public Needs Hearing, Neighborhood Meetings, and stakeholder interviews are as follows:

Public Services Needs

- Need more services for mentally ill and disabled persons
- Need more services for disabled persons and mentally ill persons
- Homelessness is a growing need for the City
- Lack of healthy eating and nutrition programs for low-income households

Affordable Housing Needs

- Lack of subsidized housing for low income and homeless persons, such as Tenant Based Rental Assistance programs
- Lack of transitional housing programs
- Need more first-time homebuyer programs
- Need more long-term housing for homeless persons
- Need less substantial rehab and more long-term options for sustaining affordable housing

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

All comments and views regarding the specific language or scope of the proposed goals and strategies were accepted. Public comments were primarily directed at the project specific Action Plan level.

7. **Summary**

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

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	ANNISTON	Community Development
CDBG Administrator	ANNISTON	Community Development
HOME Administrator	ANNISTON	Community Development

Table 1 – Responsible Agencies

Narrative

The City of Anniston is the lead agency for the development, administration, and review of the Five-Year Consolidated Plan and Annual Action Plan. Administrative support and oversight are provided by the City's Community Development Department. The Consolidated Plan and Annual Action Plan provide a comprehensive strategy to address the City's housing and community development needs with CDBG and HOME funds. All CDBG and HOME-funded projects are reviewed and monitored by the City's Community Development Department for compliance with applicable federal rules and regulations.

Consolidated Plan Public Contact Information

Public concerns, issues, or comments regarding the Consolidated Plan and Annual Action Plan may be directed to:

Primary Contact:

Mr. Steven Folks, City Manager
City of Anniston
4309 McClellan Blvd, Anniston, AL 36206
Phone: 256-236-3422 **Fax:** 256-231-7632 **Email:** citymanager@annistonal.gov

Secondary Contact:

Ms. Alisa James, Community Development Coordinator
City of Anniston
4309 McClellan Blvd, Anniston, AL 36206
Phone: 256-231-7799 **Fax:** 256-231-7664 **Email:** ajames@annisstonal.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, neighborhood meetings, published meeting notices, and a web survey conducted in both English and Spanish.

Consultation with the community and affected service providers is a fundamental component of the Consolidated Plan and Action Plan process. The City of Anniston conducted significant consultation with citizens, municipal officials, non-profit agencies, public housing agencies, governmental agencies, and the Continuum of Care in preparing this Plan.

The last piece of the stakeholder outreach component involved surveying local broadband and hazard mitigation agencies. Additionally, relevant stakeholders were invited to complete surveys inquiring about the state of broadband access, broadband literacy, hazard mitigation, and resiliency efforts in the City.

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(l)).

The City of Anniston welcomed and encouraged the participation of all citizens in the development of these plans and in the review of progress in implementing plan activities. The City particularly encouraged involvement by low and moderate-income households residing in areas targeted for program activities for minorities and non-English speaking persons, as well as persons with disabilities. In addition, residents of public housing and other assisted housing are encouraged to participate. A special effort is made to assure that low and moderate-income persons, households in areas assisted by program activities and persons special needs have opportunities to participate.

The City held two public meetings through its public participation process prior to the development of the plan and one public meeting to review the draft priorities. These meetings are summarized in the Citizen Participation Section of this plan. Drafts of the plans have been posted on the City webpage and at Community Development. Notices of public meetings and hearings were published in the local newspaper.

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

To enhance the coordination between public and assisted housing providers, private and governmental health/service agencies, the City incorporates the following actions into its Planning process: the Anniston City Council is informed and formally approves of all consolidated planning proceedings; the City attempts to correspond with public and private agencies that provide CDBG and HOME eligible services to obtain

information on current needs; submits invitations to consolidated planning public hearings; incorporates needs information into Consolidated Plan; informs agencies of the availability of funding for projects that will address Consolidated Plan priority needs.

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

The City is a part of the regional Homeless Coalition of Northeast Alabama (HCNEA) Continuum of Care, which includes the City of Anniston and Gadsden and the following counties: Calhoun, Cherokee, DeKalb and Etowah. In consultation to develop this plan, the City consulted with the Continuum to gain access to all CoC data. The City was provided data from the Homeless Management Information System (HMIS), Point-in-Time Count (PIT), the Housing Inventory Count, and information from the Annual Homeless Assessment Report (AHAR). Through this collaboration, the City ensures that CoC goals and the City's Consolidated Plan priorities are integrated into the plan.

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

Representatives from the broad community, community councils, social service agencies, businesses, and housing agencies took the online survey in 2023. Stakeholder Meetings were also held and included representatives from the following organizations:

Agency/Group/ Organization	Agency/Group/ Organization Type	Section of Plan Addressed by Consultation	How Consulted
West Anniston Foundation	Nonprofit	Housing	Public Meeting
The Right Place	Nonprofit	Housing, Homeless Persons	Public Meeting
Anniston Housing Authority	Public Housing Agency	Housing	Public Meeting
Calhoun County Emergency Management Agency	Government	Hazard Mitigation	Survey
Cable One	Private	Broadband	Survey
AT&T	Private	Broadband	Survey
Federal Communications Commission	Government	Broadband	Survey
Calhoun Cleburne Habitat for Humanity	Nonprofit	Housing	Public Meeting

Table 2 – Agencies, groups, organizations who participated

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

The City did not exclude any agency type or agency during this process.

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	Homeless Coalition of Northeast Alabama (HCNEA)	Coordinating homelessness services with Continuum of Care priorities

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))

In accordance with 24 CFR 91.100(4), the City will notify adjacent units of local government of non-housing community development needs included in its Con Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Con Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served. Stakeholder meetings included representatives of the Anniston Housing Authority.

Data was collected from the following organization:

- US Department of Housing and Urban Development (HUD)

Narrative (optional):

Combined, these agencies provide housing and supportive services to the community's special needs populations, including persons with disabilities, homeless families and individuals, chronic homeless persons, persons with HIV/AIDS, and the elderly. In addition to many of the agencies listed above many of the groups and agencies that were consulted provided information during the development of the plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

The following measures were taken to encourage citizen participation:

- Posted copies of the draft plans at the City of Anniston Community Development Department. The location of the copies was noted in the final hearing legal advertisement.
- Posted draft plans electronically on the City website.
- Provided opportunity to comment on the plans at three formal meeting settings.
- Published all meetings in the local newspaper legal advertisement section.
- Solicited comments from interested social service agencies.
- Advertised final public hearing schedule in the local newspaper.
- Web-based surveys for the general public from March 28, 2023 to May 30, 2023 which generated 82 responses in total. Questions focused on housing and community development needs.
- A draft of the Consolidated Plan for FY2023-2027 and the Annual Plan for FY2023 was placed on public display for 30 days beginning June 28, 2023.
- The City held two public hearings on July 12, 2023 to obtain final comments on the proposed Consolidated Plan for FY 2023-2027 the proposed use of funds for FY 2023.

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	Non-targeted/broad community	There were 2 public meetings held with a total of <u> </u> attendees	TBD	All comments were accepted	
2	Newspaper Ad	Non-targeted/broad community	The public was notified of the public meetings via a newspaper ad	The City did not receive any comments based solely on the newspaper ad.	All comments were accepted	
3	Survey	Non-targeted/broad community	The survey received 82 responses	The survey was used to capture comments. The survey analysis is attached.	All comments were accepted	https://www.surveymonkey.com/r/AnnistonNeeds

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on HUD-provided figures, the following data indicates the number and percentage of renters and homeowners who may be subject to housing problems based on income level. The recent economic recession has substantially increased the number of households experiencing housing problems and cost burdens.

HUD receives a “special tabulation” of data from the U.S. Census Bureau’s American Community Survey (ACS) that is largely not available through standard Census products. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, is used by local governments for housing planning and as part of the Consolidated Planning process. It shows the number of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of area median income), and household types of particular interest to planners and policymakers.

Assessing the specific housing needs of Anniston is critical to creating a realistic and responsive affordable housing strategy. As such, an assessment of the affordable rental and single-family homes was conducted based on available demographic, economic, and housing data for the City. The assessment utilized HUD’s new eCon Planning Suite within the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions in identifying funding priorities in the Consolidated Plan and Annual Action Plan. Highlights of the assessment are provided in the sections below.

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

Summary of Housing Needs

According to the 2013-2017 5-Year American Community Survey, the City of Anniston is home to 22,095 residents living in 9,585 households, as shown in Table 5. Since 2009, the population has decreased by 6%, while the number of households decreased by 12%. Despite the decrease in the population and the number of households, the median household income in the City remained relatively similar according to the 2013-2017 ACS.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	23,550	22,095	-6%
Households	10,846	9,585	-12%
Median Income	\$32,208.00	\$32,070.00	-0%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

Table 6 identifies income levels for a variety of household types, including small families (2-4 members), large families (5 or more members), households with young children, and households with seniors. As shown, 5,840 households in the City of Anniston have low or moderate incomes (under 80% of HUD Area Median Family Income (HAMFI)), which comprises 26% of the City's households. Small family households (38%) and households with at least one person 62-74 years of ages (28%) have incomes in close range as the total of households citywide. Large families have the lowest share with low and moderate incomes at 6% (565 households).

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,775	1,535	1,835	695	3,740
Small Family Households	710	515	590	195	1,600
Large Family Households	120	60	130	85	170
Household contains at least one person 62-74 years of age	215	300	655	250	1,265
Household contains at least one-person age 75 or older	175	325	265	40	500
Households with one or more children 6 years old or younger	430	274	230	139	310

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

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	15	45	15	0	75	25	0	20	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	10	30	0	10	4	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	50	0	50	0	4	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	695	270	25	0	990	265	170	90	0	525
Housing cost burden greater than 30% of income (and none of the above problems)	180	395	295	50	920	65	130	175	30	400
Zero/negative Income (and none of the above problems)	125	0	0	0	125	45	0	0	0	45

Table 7 – Housing Problems Table

Data 2013-2017 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	710	315	100	0	1,125	325	175	125	4	629
Having none of four housing problems	430	710	650	230	2,020	145	335	965	460	1,905
Household has negative income, but none of the other housing problems	125	0	0	0	125	45	0	0	0	45

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner				Total
	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	435	265	155	855	125	35	95	255	
Large Related	40	40	0	80	45	15	55	115	
Elderly	135	160	84	379	139	170	115	424	
Other	280	235	90	605	75	80	15	170	
Total need by income	890	700	329	1,919	384	300	280	964	

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner				Total
	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	385	95	20	500	95	20	10	125	

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	25	0	0	25	45	15	55	115
Elderly	75	105	4	184	105	75	40	220
Other	225	105	0	330	60	60	0	120
Total need by income	710	305	24	1,039	305	170	105	580

Table 10 – Cost Burden > 50%

Data 2013-2017 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	0	0	60	0	60	30	0	10	4	44
Multiple, unrelated family households	0	0	0	0	0	0	4	4	0	8
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	60	0	60	30	4	14	4	52

Table 11 – Crowding Information – 1/2

Data 2013-2017 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								

Table 12 – Crowding Information – 2/2

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

Estimates of the number of single person households in need of housing assistance are not available for the City of Anniston. In Tables 9 and 10 above, non-elderly single person households are included in the “other” household category, along with non-family households, such as roommates or non-married partner

households. Table 9 shows that there are an estimated 605 “other” renter households and 170 “other” owner households with low or moderate incomes who spend more than 30% of their income on housing. Table 10 reflects households that are severely cost burdened, 32% of renter households and 21% of owner households, meaning that they spend over 50% of their income on housing. Reflected in Table 11, there are a total of 100 single family households in the City of which 93% have incomes below 80% AMI.

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 2013-2017 5-Year American Community Survey, there are 16,176 households with a member that has a cognitive limitation, hearing or vision impairment, self-care/independent living situation, or an ambulatory limitation. As the population ages, programs to assist these households may be necessary within the City. Domestic Violence is a pattern of coercive, controlling behavior that is a wide-spread, life-threatening crime affecting people in all communities regardless of age, ability, sexual orientation, race, ethnicity, religion, social standing, or immigration status. According to Anniston Police Department 2021 Annual Report, the Department reported a response to 18 sexual assaults and 357 aggravated assault calls.

While housing need is not estimated for the disabled population or victims of domestic violence, the ACS does provide poverty rates by disability status, which can serve as an indicator of potential need, given that households with lower incomes are more likely to have a housing problem. Additionally, a limited supply of accessible housing, the cost of making needed modifications, and the limited availability of supportive housing for persons with developmental or substance abuse disabilities represent housing needs for the County’s disabled population.

What are the most common housing problems?

Within the CHAS data, HUD identifies four housing problems:

1. Housing lacking complete kitchen facilities
2. Housing lacking complete plumbing facilities
3. Household is overcrowded (with more than 1 person per room)
4. Household is cost burdened (paying more than 30% of income towards housing costs, including utilities)

In addition, HUD also defines severe housing problems as:

- Severely overcrowded, with more than 1.5 persons per room
- Severely cost burdened families (paying more than 50% of income towards housing costs, including utilities)

By far the most common housing problems in the City of Anniston are households that are cost burdened, paying more than 30% of income towards housing. Table 9 reveals that 1,590 low- and moderate-income renter households spend more than 30% of their income on housing, as do 684 low- and moderate-income owner households, comprising 79% of total low- and moderate-income households, as Table 9 displays.

When considering the total number of low- and moderate-income households who pay more than 30% of their total monthly income towards housing. The housing trend reflects renters and extremely low-income

households are much more likely to have housing problems than homeowners and higher income households especially with current escalating rent and housing costs, putting additional economic pressure on a household.

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

Small, related renters and elderly homeowners are more likely to be affected by cost burdens housing problems. This is likely because within these households there is only one source of income including wages, retirement, social security, and disability payments. Those populations are at risk because many are likely living on month-to-month income payments and have limited savings or security net in times of crisis.

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

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage job, rent consuming more than 30% of their income, and high childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness will often have additional issues present, such as family conflicts, domestic violence, doubling up with family members, recent crisis, housing with code or safety violations, family members with disabilities, criminal histories, history of mental health or chemical dependency, difficulty navigating systems to access public benefits or community-based services, and prior experience with homelessness. The City will continue to coordinate services with the local CoC to address the need of residents who are currently housed but are at imminent risk of becoming unsheltered.

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:

Anniston does not currently estimate the at-risk population within the jurisdiction. Local agencies along with Continuum of Care is working on this issue. To determine eligibility for services, the City adheres to the HUD definition of "At-Risk".

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

Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI. There are large numbers of households in Anniston paying half of their gross monthly income for housing costs. Other expenses such as transportation, food, utilities, healthcare, and other costs decrease disposable income and a household's ability to save. Consequently, a household can be more vulnerable if unexpected life issues such as illness, job loss or another circumstance that causes a loss of income or an unexpected expense. Limited or lack of income can be linked to instability and the risk of becoming homeless.

Discussion

Low rates of housing affordability and low vacancy levels hamper access to stable affordable housing. Like other segments of the community, the City's homeless population anticipates higher rates of the homeless elderly and that more seniors will be living alone over the next decade. Housing stock will need to accommodate these population changes and offer access to smaller units that are affordable on a fixed income, are physically accessible, and are located near community-based support services.

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

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race and ethnicity and income level. The four housing problems include: (1) cost burden (paying more than 30% of income for housing and utilities); (2) overcrowding (more than one person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Income classifications include extremely low income (under 30% of Area Median Income (AMI); low income (30-50% AMI); moderate income (50-80% AMI); and middle income (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 72% of households in the City of Anniston experience one or more housing problems (1,280 households). Black households (875) in the 0%-30% AMI experience severe housing needs at the highest percentage of 46%. White households experience severe housing need at 21% of the jurisdiction as whole. Lastly, 40 (2%) of Hispanic households face one or more housing problems at a disproportionately lesser rate.

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	1,280	330	170
White	370	80	20
Black / African American	825	250	120
Asian	0	0	0
American Indian, Alaska Native	0	0	4
Pacific Islander	0	0	0
Hispanic	40	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*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%

30%-50% of Area Median Income

At 30%-50% of AMI, 60% of households in the City of Roswell experience one or more housing problems (1,020 households). One racial group experience at least one housing problem at higher levels in the City; Black at households (655 or 43%). White households (340) in the 30%-50% AMI experience housing needs at 43%.

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	1,020	515	0
White	340	195	0
Black / African American	655	320	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*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

At the 50%-80% AMI rate, 695 households or 38% of moderate-income households have one or more housing problems. At this income level, White households (17%) and Black households (18%) experience one or more housing problems at similar rates.

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	695	1,140	0
White	310	580	0
Black / African American	335	535	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	15	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*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

At 80%-100% AMI, only 12% or 85 households have a severe housing problem. Likewise, only 2% or 14 of Black households experience one or more housing problems. White households experience a higher percentage of housing problems at this income level at 10%.

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	85	610	0
White	70	290	0
Black / African American	14	315	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*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

Overall, CHAS data regarding housing problems by income level and race/ethnicity show that need is more common at low incomes – 72% of extremely low-income and 60% of low-income households face one or more housing problems. At moderate incomes, that rate falls to 38%, and at 80-100% of AMI, to 12%.

Two groups experience a disproportionately greater incidence of housing needs than the City as a whole: At the low income (0-30% AMI) level, 46% of Black households and 21% of White households have one or more of the four housing problems.

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

This section examines severe housing needs by income level and householder race and ethnicity. Like in the preceding analysis, this section uses HUD's definition of disproportionately greater need, which occurs when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 17 through 20 identify the number of households experiencing one or more of the severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe overcrowding (more than 1.5 persons per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Income classification includes extremely low income (under 30% of Area Median Income); low income (30-50% AMI); moderate income (50-80% AMI); and middle income (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 58% or 1,035 households in the City of Roswell have severe housing problems (as shown in Table 17). Three racial/ethnic groups experienced severe housing problems: White (20%), Black (34%), and Hispanic (2%). Hispanic households (40) experience severe housing problems 100% of the total ethnic population at this income range.

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	1,035	575	170
White	355	95	20
Black / African American	605	470	120
Asian	0	0	0
American Indian, Alaska Native	0	0	4
Pacific Islander	0	0	0
Hispanic	40	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*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

At 30%-50% of AMI, 32% or 1,535 households have severe housing problems in the City of Anniston. Overall, Black households (20%) face severe needs at the highest rate than other racial/ethnic groups at this income level.

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	490	1,045	0
White	175	365	0
Black / African American	300	675	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*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

Of the 1,840 City of Anniston households with moderate incomes, 12% experience severe housing problems. Black (7%) and White (5%) households have severe housing problems at similar levels.

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	225	1,615	0
White	95	795	0
Black / African American	130	735	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*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

At 80%-100% AMI, only 4 Black (1%) households in the City of Roswell have severe housing problems.

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	690	0
White	0	355	0
Black / African American	4	325	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*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

Overall, severe housing problems are most acute at lower income levels. Fifty-eight percent of the City of Anniston households with incomes below 30% AMI face a severe need. At the 30-50% AMI income range, 32% of City residents have one or more severe house needs. As incomes increase, rates of severe housing problems lessen, dropping to 12% at the 50-80% AMI income level and 1% at the 80-100% AMI level.

By HUD's definition there is not one racial or ethnic group disproportionately impacted by severe housing problems. At 0-100 percent of AMI, Black households make up the largest portion of households impacted by housing problems citywide. Of the 1,035 or 20% Black households with incomes below 80% AMI, have one or more severe housing problems. Other groups with relatively greater need at 80% of AMI include: White households (625 or 12%) and Hispanic households (40 or 1%).

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:

Per HUD definitions, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered cost burdened when they are paying more than 30% of their income towards housing costs, including utilities. This section analyzes the extent of cost burden and identifies populations that are disproportionately affected.

White renters and homeowners report the greatest number of housing problems, by virtue of their larger numbers in the total population. Asian, American Indian/Alaska Native, and Hispanic renters and homeowners are disproportionately represented among those with problems, including those with serious housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,225	1,570	1,625	165
White	3,210	655	550	20
Black / African American	2,720	830	970	120
Asian	125	20	4	0
American Indian, Alaska Native	4	0	0	4
Pacific Islander	0	0	0	0
Hispanic	100	15	40	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

As Table 21 shows, 16% of households in the City of Anniston spend between 30% and 50% of their income on housing costs. Asian, American Indian, Alaska Native, Pacific Islander, and Hispanic (all at 0%) households are disproportionately represented in this range compared to the jurisdiction as a whole. Seven percent of Black households and 9% of White households are burdened by housing costs at the 30%-50% income level.

At less than 30% AMI, 65% of Anniston households are housing cost burdened. All Racial and Ethnic households in the City disproportionately have housing cost burdens: White (33%), Black (28%), and Asian (1%). Citywide, 17% of households spend over 50% of their income on housing costs. Rates of severe cost burdening by race and ethnicity range from 6% for Whites to 10% for Blacks.

Combining the less than 30%, 30-50% and over 50% cost ranges shows that there are a total of 9,585 cost burdened households in the City of Anniston, which constitutes 43% of the City's total households.

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

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

Tables 13 through 21 identify several instances of disproportionately greater need, which are summarized below:

Housing Problems – At extremely low incomes, 72% of households in the City of Anniston experience one or more housing problems (1,280 households). Black households (875) in the 0%-30% AMI experience severe housing needs at the highest percentage of 46%. White households experience severe housing need at 21% of the jurisdiction as whole. Lastly, 40 (2%) of Hispanic households face one or more housing problems at a disproportionately lesser rate.

Severe Housing Problems – Overall, severe housing problems are most acute at lower income levels. Fifty-eight percent of the City of Anniston households with incomes below 30% AMI face a severe need. At the 30-50% AMI income range, 32% of City residents have one or more severe house needs. As incomes increase, rates of severe housing problems lessen, dropping to 12% at the 50-80% AMI income level and 1% at the 80-100% AMI level.

Housing Cost Burdens - At less than 30% AMI, 65% of Anniston households are housing cost burdened. All Racial and Ethnic households in the City disproportionately have housing cost burdens: White (33%), Black (28%), and Asian (1%). Citywide, 17% of households spend over 50% of their income on housing costs. Rates of severe cost burdening by race and ethnicity range from 6% for Whites to 10% for Blacks.

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

Stakeholder input shows that, in addition to housing needs, low- and moderate-income households are also more likely to face difficulties affording rent, healthcare, transportation, and childcare costs. For low incomes households without a car, transit access and operating hours may impact their ability to obtain and keep employment. Additionally, low- and moderate-income disabled persons may face difficulty affording paratransit service.

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

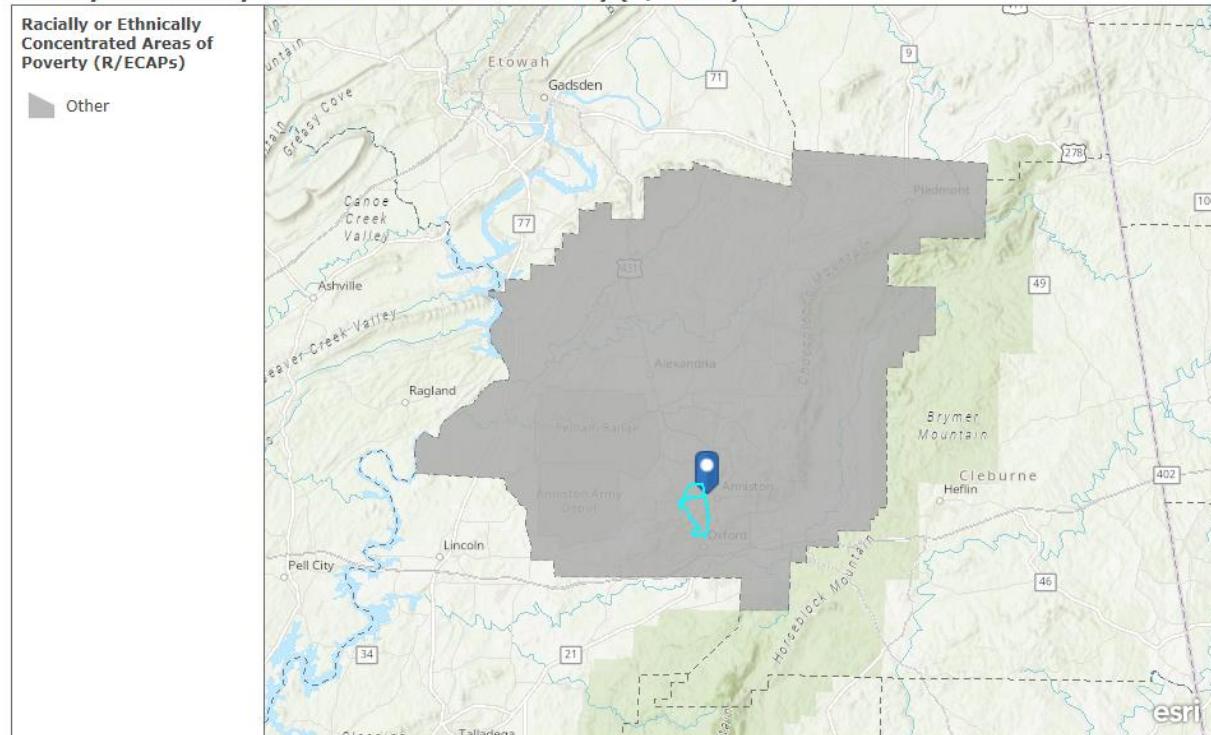
The U.S. Department of Housing and Urban Development (HUD) defines a Racially/Ethnically Concentrated Area of Poverty (R/ECAP) as an area with one or more census tracts that contain the following characteristics:

(if) a family poverty rate greater than or equal to 40 percent, or

- (ii) a family poverty rate greater than or equal to 300 percent of the metro region's tract average,
- (iii) whichever is lower.
- (iv) and a non-white population that is greater than 50 percent.

Non-White includes persons identified as Hispanic or Latino (including Hispanic White), Black or African American, Asian, Native Hawaiian or Pacific Islander, American Indian or Native Alaskan, Other Races or Multi-racial. The map below depicts census tracts, 000500 and 000600, in Anniston reach the thresholds described above.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)



Source : <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps/about>

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Anniston, also known as the Anniston Housing Authority (AHA), was established in 1939. The AHA's objectives are to increase its housing stock to better help those requiring housing assistance. The Anniston Housing Authority owns and operates six housing communities consisting of 699 public housing units that include 44 for the elderly and persons with disabilities, and 43 units of family housing. The Housing Authority, through its various programs, which include Conventional Public Housing and Leased Housing (Section 8), is providing housing assistance to approximately 1,000 households, with a total of nearly 3,000 persons. Additionally, the housing authority began a non-profit (HDC) Housing development Corporation that manages 24 section 8 new construction multi-family units and 6 other affordable housing units. HDC currently owns 56 low-income tax credit units and 24 section 8 new construction multi-family units.

The mission of AHA is to empower people in the community through affordable housing and self-sufficiency opportunities and to serve the needs of low-income persons in the Anniston Housing Authority jurisdiction by:

- Promote adequate and affordable housing
- Promote economic opportunity
- Promote a suitable living environment without discrimination

The vision of AHA is to become a high performing agency that provides quality housing and services that equip residents to succeed through operational excellence and staff empowerment. The AHA goal is to provide a drug free, decent, safe, and sanitary housing for eligible families. Additionally, to provide opportunities, promote self-sufficiency and economic independence for residents.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	0	0	699	205	0	205	0	0	0	0

Table 22 - 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)

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Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				Special Purpose Voucher			
				Vouchers			Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	6,474	10,744	0	10,744	0	0	0		
Average length of stay	0	0	4	5	0	5	0	0	0		
Average Household size	0	0	2	2	0	2	0	0	0		
# Homeless at admission	0	0	16	0	0	0	0	0	0		
# of Elderly Program Participants (>62)	0	0	38	44	0	44	0	0	0		
# of Disabled Families	0	0	113	61	0	61	0	0	0		
# of Families requesting accessibility features	0	0	699	205	0	205	0	0	0		
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0		
# of DV victims	0	0	0	0	0	0	0	0	0		

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
										Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	23	23	0	23	0	0	0	0	0	
Black/African American	0	0	673	181	0	181	0	0	0	0	0	
Asian	0	0	2	0	0	0	0	0	0	0	0	
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0	0	0	
Pacific Islander	0	0	0	1	0	1	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	0	0	0	

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
										Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	0	0	0	0	0	0	0	0	
Not Hispanic	0	0	696	205	0	205	0	0	0	0	0	

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

Table 25 – 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:

The Anniston Housing Authority has 44 public housing units for 62 and older program participants. The Authority offers accessible units for the disabled; however, it is one of the smallest populations served in the city compared to the number of families requesting accessibility features and the elderly program participants. The data in table 24 indicates that disabled households represent 16.2% of public housing occupants and 29.8% of voucher recipients. These groups are not mutually exclusive, and it is likely that most of the elderly residents also have disabilities. Table 24 shows that, according to pre-populated data from the Public and Indian Housing Information Center (PIC), all families in publicly assisted housing request accessibility features.

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

Public housing residents and Housing Choice Voucher holders have extremely low incomes. Becoming independent of governmental assistance is the goal of all non-elderly disabled families. Increased self-sufficiency programs will help increase an individual's employment skills, savings, and other life skills. Residents may also need access to affordable childcare and transportation to and from work. These immediate needs impact day to day success and the ability to maintain housing and employment. The most immediate needs noted by residents of Public Housing and the Housing Choice Voucher Programs include job training, financial literacy, credit score improvement, and financial assistance to afford the region's housing costs and move toward self-sufficiency.

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

In many ways, the housing needs of the general population are the same as those in public housing. It can safely be said that improved income opportunities are the most immediate need of public housing residents. The high cost of housing poses a challenge for many residents, but the needs are generally more acute among public housing residents. In Anniston, accessible public transportation is dependent on housing location. Affordable housing is challenging as extremely low-income residents have less disposable income. While they only pay 30 percent of their income on housing costs, their incomes are too low to sustain themselves should the assistance cease.

Discussion

In the City of Anniston, the average household size is two. 38 residents registered for public housing that were age 62 and older, and 113 households have at least one resident who has some form of disability. A total of 699 households requested accessibility features upon applying for

public housing. No residents reported having HIV/AIDS or being a victim of domestic violence. The data in table 25 suggests there is a large concentration of Black residents in public housing. Black/African American residents make up 96.28% of public housing residents. All other races represent 3.72% of households that live in public housing. Of the 699 public housing residents only 0.43% (3) were Hispanic, while 99.57% (696) were non-Hispanic.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following section provides a general assessment of the City's homeless population and its needs. The U.S. Department of Housing and Urban Development (HUD) uses the following categories to define homelessness:

- **Literally Homeless:**
 - Sheltered Homeless: lives in emergency shelter, transitional housing for the homeless or a hotel or motel with the stay being paid for by an organization.
 - Unsheltered Homeless: lives in a car, park, abandoned building, encampment, dilapidated building, on the sidewalk, or similar location.
- **Imminently Homeless:** is facing loss of housing within two weeks, has no subsequent residence identified, and lacks the resources or support networks needed to obtain other permanent housing.
- **Other Homeless:** in jail, a hospital, or a detox program, but would otherwise have been homeless.
- **Fleeing/Attempting to Flee Domestic Violence:** Is fleeing, or is attempting to flee, domestic violence; has no other residence; and lacks the resources or support networks to obtain other permanent housing

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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

The City of Anniston relies on the Homeless Coalition of Northeast Alabama (HCNEA) point-in-time count data to provide a baseline to Estimate the number and type of families in need of housing assistance for families with children and the families of veterans in the Anniston area. At this time, the current data report is not available.

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

The Homeless Coalition of Northeast Alabama (HCNEA) point in time count does not collect race and ethnic group information from its respondents.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The City of Anniston relies on the Homeless Coalition of Northeast Alabama (HCNEA) point-in-time count data to provide a baseline to determine the nature and extent of homelessness for the sheltered and unsheltered population in the Anniston area. At this time, the current data report is not available.

Discussion:

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

Introduction:

This section will discuss the characteristics and needs of persons in various subpopulations of Anniston who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, and victims of domestic violence, persons with a criminal record, those who have limited English proficiency, and those who are transportation disadvantaged. Persons belonging to this population may have additional needs before, during, and after an incident in functional areas including but not limited to maintaining independence, communication, transportation, supervision, and medical care.

Non-homeless special needs populations experience many of the same housing and service needs and barriers that others in the Anniston area experience. In fact, non-homeless special needs populations tend to be those who have extremely low or very low income who are at risk of becoming homeless as described earlier. Characteristics of non-homeless special needs populations include people who:

- Live on fixed income, limited income, or no income
- Lack available affordable housing
- Wait on long waiting lists for subsidized housing
- Lack housing with supportive services
- Lack credit history, have negative credit or rental history, have criminal backgrounds or other factors that affect their ability to find a willing landlord
- Have health issues, such as substance use or mental health disorders
- Lack job opportunities or are unable to work
- Lack affordable childcare
- Lack dependable transportation

Describe the characteristics of special needs populations in your community:

The section below will describe why identifying the characteristics and needs of these sub-populations is essential to the planning process for these federal dollars.

Elderly and Frail Elderly

Elderly and frail elderly are often unable to maintain existing homes or to afford rent. They are often over-housed in homes that have more square footage than the elderly homeowner or renter can maintain on a limited budget. Housing cost burden-related issues are often compounded by the requirement of additional services it takes for elderly and frail-elderly to age in place. These services may include costly medical and other daily living assistance services. Frail

and elderly individuals are in a higher state of vulnerability for adverse health outcomes compared to non-frail elderly individuals, either due to slow declines or terminal illnesses.

Persons with Physical Disability

ACS defines ambulatory difficulties as seriously affecting motility and the ability to walk or climb stairs. Finding housing that is both affordable and accessible is a basic challenge for persons with physical disabilities.

Persons with Developmental Disabilities

Persons with developmental disabilities are individuals with mental or physical disabilities or a combination of mental and physical conditions resulting in significant impairments to daily functioning, including mental retardation, autism, traumatic brain injury, fetal neurological disorders, epilepsy and cerebral palsy. The disability's origin is in the brain and is usually established early in life and the disability must be expected to last indefinitely. Persons living with developmental disabilities include individuals who have hearing, vision, cognitive, developmental, ambulatory, self-care, or independent living difficulties, and many individuals have multiple difficulties.

Domestic Violence

Domestic violence affects families and communities. The Bureau of Justice Statistics defines domestic violence as victimizations committed by intimate partners (current or former spouses, boyfriends, or girlfriends), immediate family members (parents, children, or siblings), and other relatives.

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

The primary housing and supportive needs of these subpopulations include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable. Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations. These agencies have formed a coalition to collaborate in distributing serve the various special needs subpopulations more efficiently and comprehensively. This coalition also educates the City's agencies and nonprofits to assist in serving these subpopulations.

These needs were determined by input from both service providers and the public through the Needs Assessment survey, public meetings, and stakeholder interviews

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

HIV stands for “human immunodeficiency virus.” It is a virus that can only infect humans and leads to the weakening of the immune system. The immune system is the body’s system for fighting disease. When it is compromised or weakened, a person becomes vulnerable to all kinds of bacteria, viruses, or other agents that cause disease. HIV is the virus that causes AIDS. It damages your immune system, making it easier for you to get sick. HIV is spread during sex, but condoms can help protect you.

The Centers for Disease Control and Prevention’s annual HIV Surveillance Report provides an overview of the current epidemiology of HIV disease in the U.S. Case surveillance data provides the basis for understanding the burden of HIV and is used to guide public health action at the federal, state, and local levels. Knowing how many people are diagnosed with HIV infection each year, and their stage of disease at diagnosis, is important for planning and resource allocation and for monitoring trends and disparities between groups. Similarly, monitoring HIV incidence is critical for allocating resources and evaluating the effectiveness of HIV testing and other prevention programs. Improved surveillance methods allow resources to be better directed for programs and resources to the populations most affected.

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

HUD identifies publicly owned facilities and infrastructure such as streets, playgrounds, and underground utilities, and buildings owned by non-profits that are open to the public, as Public Facilities and Improvements under the CDBG program. The continued population growth mandates the need for additional public facilities to meet the needs of the increased population. Publicly owned community facilities include a wide range of recreational uses, including recreation and aquatic centers, senior centers, libraries, specialty parks, and event plazas. These facilities offer a specific stand-alone use, though they can be located within or adjacent to public parks sharing facilities to integrate related programming. Each community facility has location and service levels that need to be evaluated based on land area required, demographics of residents it serves and relationship to other city facilities and parks.

The City of Anniston continues to pursue the objective to provide a suitable living environment by improving the safety and livability of neighborhoods; increasing access to facilities and services; and revitalizing deteriorating neighborhoods.

How were these needs determined?

Several sources were considered to determine these public facilities' needs. In preparing the Consolidated Plan, the City of Anniston consulted with the public, other City departments, and outside government and private service agencies. To solicit feedback from stakeholders and residents regarding the Consolidated Plan, the city conducted a needs assessment survey. Other resources consulted were prior plans and progress reports from the city and other agencies that serve Anniston.

Describe the jurisdiction's need for Public Improvements:

A suitable living environment supports the quality of life of individuals and communities and can be improved by increasing the livability of neighborhoods. Public improvements are essential to the quality of life in the City of Anniston. Adequate sewer, safe water and excellent public safety services are basic to the function of every home and business in Anniston. Remedies include eliminating blight, increasing access to quality facilities and services, restoring, and preserving properties of special historic, architectural, or aesthetic value, and conserving energy resources. All these actions support quality of life improvement. In consultation with the public and interested parties, and based on past results, the City plans to address the jurisdiction's public improvement needs by constructing and/or rehabilitating neighborhood facilities including streets.

How were these needs determined?

Several sources were considered to determine these public improvement needs. In preparing the Consolidated Plan, the City of Anniston consulted with the public, other City departments, and outside government and private service agencies. To solicit feedback from stakeholders and residents regarding the Consolidated Plan, the city conducted a needs assessment survey. Other resources consulted were prior plans and progress reports from the city and other agencies that serve Anniston. Needs are also based on ongoing revitalizations initiatives for the West Anniston area of the city.

Describe the jurisdiction's need for Public Services:

The City of Anniston is committed to serving the needs of low-income and special needs populations with various community services that aid the families in participating fully in the community. These families include those at or below poverty levels, at risk of homelessness, unemployed or underemployed, physically challenged, aging, lacking access to health care, or lacking education or literacy skills. Another important unmet community service need identified is mental health services. Health care services, senior services, youth activities, and childcare were also prioritized as needs. Some mental health stressors that residents face, include worrying about how to pay their rent/utility bills and having trouble finding childcare. The following public service activities have been identified as a need in the city.

- Homelessness Solutions
- Legal Services for Homeless Individuals
- Transitional Housing and Transportation Services for transitional residents
- Job Preparedness and Training for Teens and Developmentally Disabled Adults
- Childcare and Afterschool Programs for lower income communities
- Financial Literacy and Single Parenting Education
- Mental Health Counseling

How were these needs determined?

Several sources were considered to determine these public service needs. In preparing the Consolidated Plan, the City of Anniston consulted with the public, other City departments, and outside government and private service agencies. To solicit feedback from stakeholders and residents regarding the Consolidated Plan, the city conducted a needs assessment survey. Other resources consulted were prior plans and progress reports from the city and other agencies that serve Anniston. Needs are also based on the unmet need of clients served by the city nonprofits.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market analysis contained in this report was developed by using primarily using data from the American Community Survey, CHAS, the Housing Authority of the City of Roswell, and other sources noted in the tables. The following information is based on the Census' American Community Survey 2013-2017. The total number of housing structures shown in the "All Residential Properties by Number of Units" table includes mobile homes and recreational vehicles, some of which may not be considered housing units by HUD. Of the estimated 36,070 housing units in the City, the majority 21,170 or 59% are single unit/detached structures. The remainder is divided into single unit attached structures and multiple unit apartment buildings.

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

Introduction

The following tables reflect the cost of both owner and renter-occupied housing in the City of Anniston. These tables utilize 2013-2017 ACS data from HUD's eCon software. There have been significant changes in housing prices in recent years which are not fully captured in this data and will be discussed at the end of this section.

The housing stock in Anniston is principally comprised of single-family and owner-occupied homes. Most multi-family units are located in small (2 to 4 units) and medium (5 to 19 units) homes. Of the 5,473 owner-occupied units in the City, 80% consist of three or more bedrooms. In contrast, renter-occupied units only consist of 35% of three or more bedrooms. One and two-bedroom units are the smallest category of owner-occupied housing, as well as renter households who live in these types of units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,705	73%
1-unit, attached structure	330	3%
2-4 units	1,005	8%
5-19 units	1,185	10%
20 or more units	515	4%
Mobile Home, boat, RV, van, etc	120	1%
Total	11,860	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	50	1%
1 bedroom	50	1%	560	14%
2 bedrooms	1,035	19%	2,070	50%
3 or more bedrooms	4,380	80%	1,425	35%
Total	5,473	100%	4,105	100%

Table 27 – Unit Size by Tenure

Data Source: 2013-2017 ACS

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

This lack of affordable housing particularly affects low- and moderate-income households, seniors, people with disabilities, single head of households, and young adults.

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 rental assistance (PBRA), which includes project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 1,095 units in the City at-risk for conversion to market-rate units. In the absence of intervention to preserve the affordability of these units, this would occur when the rental assistance or affordability period expires within the next five years.

Property Name	Property Address	City	State	Zip Code	Total Units	Earliest Start Date	Earliest End Date
WESLEY APARTMENTS	1401 Noble St	Anniston	AL	36201-3883	68	12/1/2008	5/18/2032
CASEY ESTATES	74 Polkville Dr	Anniston	AL	36205-3939	49	12/3/2022	12/2/2047
CEDARS GREEN APARTMENTS	6015 Weaver Rd	Anniston	AL	36206-8303	50	1/1/1980	2/28/2036
WESTMINSTER APARTMENTS	107 E 20th St	Anniston	AL	36201-3252	100	4/29/1981	11/17/2030
COOPER HOMES	411 W 29th St	Anniston	AL	36201-2793	127	7/1/1953	
CONSTANTINE HOMES	316 Elm St	Anniston	AL	36201-6500	195	10/1/1953	
WESLEY PARK	1405 Crane Ave	Anniston	AL	36201-3442	56	1/1/2001	1/1/2031
SOUTHERN RIDGE ESTATES	3000 Cresthill Ave	Anniston	AL	36201-2392	56	1/1/2003	1/1/2033
GLENADDIE HOMES	500 Glenaddie Ave	Anniston	AL	36201-5507	264	11/1/1940	

SNOW PLAZA	715 Armstrong St	Anniston	AL	36201-7301	60	11/1/1962	
	151 Turpin Ave	Anniston	AL	36201-8773	1	7/16/2012	7/16/2027
	237 Front St	Anniston	AL	36201	1	7/19/2013	7/19/2028
RIDGECREST ESTATES	5430 Centerbrook Dr	Anniston	AL	36206-2092	56	7/15/2014	7/15/2034
	819 Coleman Dr	Anniston	AL	36207-4103	1	10/16/2014	8/21/2025
THE RIGHT PLACE	14 Circle Dr	Anniston	AL	36201-3779	2	11/7/2014	11/7/2034
	2003 Moore Ave	Anniston	AL	36201-3177	1	1/30/2015	1/30/2030
HILLSIDE COTTAGES OF CIRCLE DRIVE	4 CIR DR	Anniston	AL	36201	4	9/5/2017	9/5/2037
	821 Riddle Farm Rd	Anniston	AL	36207-4232	1	1/30/2015	1/30/2025
	1810 Rocky Hollow Rd	Anniston	AL	36207-3977	2	12/29/2017	12/29/2032
	1808 Rocky Hollow Rd	Anniston	AL	36207-3977	1	12/14/2021	12/14/2036

Source: National Housing Preservation Database - <http://nhpd.preservationdatabase.org/Data>

Because significant government funding has been invested in these properties, the City in collaboration with the Anniston Housing Authority will continue to monitor this database over the next five years to assess if any units could be lost due to expiring contracts and what actions the City can take to preserve these units.

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

Census data was used to assess the ability of the City's current housing stock to meet the needs of its population. As a result, it was apparent that the CHAS data analyzed in the Needs Assessment reflects more renters as a whole than owners who experience one or more housing problems. However, cost-burden is a problem for both owners and renters, in which affordability is a major barrier for most residents in the City.

Describe the need for specific types of housing:

The City of Anniston needs more 2–4-unit types which can provide opportunities for affordable and home ownership, and more small-scale multi-family housing for low- and moderate-income households and individuals. The shortage of affordable rental housing units places a financial hardship on extremely low-income households. Residents with disabilities also need affordable, accessible housing to lead integrated lives.

To adequately serve households with special needs, such as persons with disabilities and victims of domestic violence, households with children that are at-risk of homelessness and formerly homeless households, different types of housing may be needed than what exists throughout the City of Anniston.

Discussion

The evaluation of substandard housing stock in the Market Analysis Section will direct considerations in programming activities to address specific types of housing needs in the City. Based on the data noted in this section, there is not sufficient affordable housing stock that matches the economic challenges of an aging housing stock.

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

Introduction

The following tables reflect the cost of both owner and renter-occupied housing in the City of Anniston. These tables use 2013-2017 ACS data from HUD's eCon software. The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 535 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent 1% of the rental housing inventory in the City. This limited supply of affordable units cannot accommodate the number households earning less than 30% of HAMFI.

Table 34 reflects the amount of rent paid by residents of the City demonstrates that 28.2% of rental units rent for between \$500 and \$999 per month, while 69.6% rental units rent for less than \$500 per month. The Housing Affordability table also shows that there were 535 renter units available to households earning below 30% of the City's HUD Area Median Family Income (HAMFI).

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	91,900	95,700	4%
Median Contract Rent	380	425	12%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,860	69.6%
\$500-999	1,160	28.2%
\$1,000-1,499	40	1.0%
\$1,500-1,999	40	1.0%
\$2,000 or more	0	0.0%
<i>Total</i>	<i>4,100</i>	<i>99.7%</i>

Table 29 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	535	No Data
50% HAMFI	1,645	765
80% HAMFI	3,170	1,819
100% HAMFI	No Data	2,357
<i>Total</i>	<i>5,350</i>	<i>4,941</i>

Table 30 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. There is a shortage of rental homes affordable and available to extremely low-income households, whose incomes are at or below the poverty guideline or 30% of their area median income. Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions. According to CHAS estimates (Table 9), there are 1,140 renters with incomes under 30% HAMFI, but only 535 rental units affordable at that income level are reported in Table 35. Likewise, at the 30-50% AMI, there are 1,990 renters, but only 1,645 units. Thus, there is insufficient rental housing for households with very low to low incomes. These figures do not consider unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low- or moderate-income household may be unavailable to them because it is occupied by a higher income household.

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

According to Table 33, between 2009 and 2017, the median home value and median contract rent in Anniston increased by 4% and 12%, respectively, after adjusting for inflation. Over the

same period, the median household income has decreased slightly in terms of real dollars by \$138.00 for households. This means that housing has become less affordable overall during the past ten years. If these trends continue, then housing affordability will become an even higher barrier for most City residents.

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 and Fair Market Rents for efficiencies, one-, two-, and three-bedroom units in the Atlanta MSA are the same as the Area Median Rent, and comparable for four-bedroom units. This means that greater subsidies will be required to ensure that housing remains affordable, particularly to very low and extremely low-income households.

Discussion

As housing costs continue to rise, so does the demand for housing that is affordable to low-income households, particularly rental housing for the very low and extremely low-income households. The City will need to consider new and innovative ways to meet this demand by exploring federal, state, and local resources.

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

Introduction

The age and condition of the City's housing stock are important variables in assessing the overall characteristics of the local housing market. This section will review important data about the City's housing stock. The older housing stock, particularly older rental housing often has code and deferred maintenance issues that can impact the longevity of the housing structure which in turn impacts the housing supply in terms of accessibility and affordability.

Definitions

The 2013-2017 ACS estimates that out of 5,480 owner-occupied households and 4,110 tenant-occupied households, at least 1,170 (21%) of owners and 2,005 (49%) of tenants had at least one of the following four selected housing conditions: 1) overcrowding, 2) lack complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding is defined by HUD as 1.01 to 1.50 person per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

When households spend too much of their incomes on housing, they are considered to be cost burdened or severely cost burdened. Using definitions established by HUD, cost burden is calculated as gross housing costs, including utility costs, as a percentage of gross income. Households that pay more than 30% of their incomes on housing are considered cost burdened; households that pay more than 50% of their incomes are considered to be severely cost burdened. Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may be in danger of homelessness.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (overcrowding). The U.S. Census defines "complete plumbing facilities" to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Another factor to consider when discussing the condition of housing stock is the age of the housing stock. For the purposes of this analysis, rental property located in a low-income neighborhood older than 30 years is considered as "older housing stock."

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,170	21%	2,005	49%
With two selected Conditions	70	1%	45	1%
With three selected Conditions	0	0%	25	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,240	77%	2,035	50%
<i>Total</i>	<i>5,480</i>	<i>99%</i>	<i>4,110</i>	<i>101%</i>

Table 32 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	404	7%	230	6%
1980-1999	920	17%	800	19%
1950-1979	2,975	54%	2,075	50%
Before 1950	1,180	22%	1,010	25%
<i>Total</i>	<i>5,479</i>	<i>100%</i>	<i>4,115</i>	<i>100%</i>

Table 33 – Year Unit Built

Data Source: 2013-2017 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	4,155	76%	3,085	75%
Housing Units build before 1980 with children present	365	7%	110	3%

Table 34 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

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

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

The age of the housing stock in Anniston will continue to have a significant impact on general housing conditions in the area. The 2013-2017 CHAS data shows that 54% of the City's housing stock was built between 1950-1979, and 22% of the City's housing stock was built before 1950. Owner and renter households, especially those located in low-income target neighborhoods, will need rehabilitation assistance to maintain their homes as they age. As housing ages, maintenance costs rise, which can present significant costs for low- and moderate- income homeowners. This also poses a threat to low- and moderate- income tenants who are not able to maintain close communications with their landlords or property managers who may be out of state when repairs are needed. Furthermore, greater demand for the CDBG and HOME funded rehabilitation program may call for larger funding allocations to meet these requests.

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

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Lead is a highly toxic metal that may cause a range of health problems for adults, and especially for children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings. Many residential properties built before 1978 contain lead-based paint. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. HUD regulations regarding lead-based paint apply to all federally assisted housing. Low-income households that earn between 0-50% Median Family Income (MFI) are least able to afford well maintained housing and, therefore, are often at greater risk of lead poisoning.

Discussion

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

Introduction

The Housing Authority of the City of Anniston, also known as the Anniston Housing Authority (AHA), was established in 1939. The AHA's objectives are to increase its housing stock to better help those requiring housing assistance. The Anniston Housing Authority owns and operates six housing communities consisting of 699 public housing units that include 44 for the elderly and persons with disabilities, and 43 units of family housing. The Housing Authority, through its various programs, which include Conventional Public Housing and Leased Housing (Section 8), is providing housing assistance to approximately 1,000 households, with a total of nearly 3,000 persons. Additionally, the housing authority began a non-profit (HDC) Housing development Corporation that manages 24 section 8 new construction multi-family units and 6 other affordable housing units. HDC currently owns 56 low-income tax credit units and 24 section 8 new construction multi-family units.

The data tables presented in this section were pre-populated by the HUD eCon Planning Suite. In many instances, the data is either incorrect or out of date; however, no changes can be made. Where data is not available, supplemental tables are provided.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	0	748	258	0	0	0	0	0	0
# of accessible units	0	0	0	0	0	0	0	0	0	0

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The AHA has a total of nine conventional public housing communities located throughout the City of Anniston: Glen Addie Homes, Cooper Homes, Norwood Homes, Constantine Homes, Barber Terrace, Washington Homes, Parkwin Homes, Tinsley Manor and Fairview Terrace. These

communities provide a total of 748 dwelling units. The AHA also administers the Section 8 Housing Choice Voucher Program and is currently aiding more than 200 families.

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:

The Anniston Housing Authority (AHA) has aging housing stock that is maintained within the abilities of the AHA. Based on AHA's assessment of each public housing community: three communities (Barber Terrace, Washington Homes and Parkwin Homes) needed comprehensive modernization; three communities (Glen Addie, Cooper Homes, and Constantine Homes) need to be demolished and redeveloped; and two communities needed minor renovations.

Public Housing Condition

Public Housing Development	Average Inspection Score
Anniston Housing Authority	89

Table 37 - Public Housing Condition

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

During the current Consolidated Plan period, the AHA would like to develop a long-term approach for the identification and treatment of its housing stock. The AHA completed an assessment of their units and concluded they are obsolete for a variety of reasons - among which are the unit configurations such as 4 and 5-bedroom units which are more difficult to rent, small unit sizes, outdated amenities, and energy inefficiencies. Majority of the units managed by AHA need extensive modernization.

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

The Anniston Housing Authority provides a wide range of services and resources to improve the living environment of families residing in public housing. The AHA operates a tenant council which will provide for unified input into policies and practices of the organization and future planning. The objective of the Council is to review the effectiveness of housing authority policies and practices, make recommendations for expanded tenant services and activities. Many service offerings were suspended during the COVID-19 pandemic and AHA is returning to full-service capacity. The Resident Leaders from each community meet with the housing authority's staff each month to discuss concerns from their community in a hope to find solutions to their problems or make suggestions to the housing authority on improvements for their community.

Discussion:

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

Introduction

The City of Anniston works closely and frequently with Homeless Coalition of Northeast Alabama (HCNEA) and many of the Continuum of Care's members to address service needs and enhance coordination among local service providers to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations. HCNEA is an organization of service providers, organizations and individuals concerned about the plight of people who are currently homeless and at risk of homelessness. It is the U.S. Department of Housing and Urban Development (HUD) Continuum of Care for Calhoun, Etowah, Cherokee and DeKalb counties and includes the Cities of Gadsden and Anniston. HCNEA is dedicated to the provision of services to homeless persons and to the prevention of homelessness in rural Alabama.

HCNEA and its member agencies gather data about the homeless persons in the area during a 24-hour period each January. This 24-hour "Point in Time" shows the number of individuals and families who are homeless on any given night. This data is compiled into a report for HUD which helps HCNEA, and HUD determine the needs of the homeless population. Data for the HUD-formatted table below was extracted from the point in time count report provided to HUD.

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)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

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

The City of Anniston through the Homeless Coalition of Northeast Alabama (HCNEA) encourages all service providers to work collaboratively to integrate grant funded programs with mainstream services for persons that are homeless or at-risk of homelessness to maximize the benefit for clients and ensure their long-term sustainability. Mainstream services include but not limited to housing, health, employment, and education programs, counseling, case management, life skills training, financial literacy classes, and victim advocacy and youth programs.

The ultimate goal of providing supportive services is self-sufficiency by developing the skills and knowledge to transition into permanent supportive housing or independent living and to maintain steady employment. Shelters and human service providers will not be effective in resolving the problem of homelessness unless the causes are assessed and addressed. Homeless services providers make every effort to connect participants with mainstream resources such as employment assistance, mental health counseling, healthcare assistance, transportation benefits, Supplemental Nutrition Assistance Program (SNAP) benefits, and addiction counseling.

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.

Homeless services providers make every effort to connect participants with mainstream resources such as employment assistance, mental health counseling, healthcare assistance, transportation benefits, Supplemental Nutrition Assistance Program (SNAP) benefits, and addiction counseling. Emergency Shelters and Services available to people who are homeless in the City of Anniston and greater Calhoun County include:

- Salvation Army Domestic Violence and Women's Shelter: provides a safe place in a Christian atmosphere with private or semi-private rooms
- Salvation Army Anniston Homeless Services and Shelter provides utilities assistance, rent assistance, prescription medicine assistance, clothes. Homeless shelter.
- Alabama Department of Mental Health and Mental Retardation: provides services to individuals with mental retardation, substance abuse issues and mental illness
- Highland Health Center (formerly the Calhoun/Cleburne County Mental Health Center); Provides services to individuals with mental retardation in Northeast, Alabama. Coordinates Group Homes, Supported Employment and Training Programs.

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

Introduction

The City of Anniston has a limited range of supported services for special needs populations. Anniston is connected to a network of providers that deliver housing and supportive services to people who are elderly or frail elderly, people with mental, physical and/or developmental disabilities, and people with substance abuse addictions. Anniston does not receive funding through the Housing Opportunities for Persons with AIDS Program (HOPWA) for people living with HIV/AIDS. Over the next Consolidated Plan period the City of Anniston will continue to work with social service providers to develop multiple funding resources and partnerships. The services will benefit many people with various needs.

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

Elderly and frail elderly are often unable to maintain existing homes or to afford rent. Housing cost burden-related issues are often compounded by the requirement of additional services it takes for elderly and frail elderly to age in place. These services may include costly medical and other daily living assistance services. As the population continues to age, the need for age-related services increases. The elderly and frail elderly have physical, medical, maintenance, social, emotional, and financial needs. The housing assistance caseworkers are reliant upon frequent professional assessments by a primary care physician to fully understand and determine an appropriate action and accommodations.

Access is particularly important for the physically handicapped. Physically disabled persons often require specially designed dwellings to permit access both within the unit, as well as to and from the site. Persons with mental and developmental disabilities often need alternative living arrangements that may include supervision, in-home support services, respite services, transportation services, day program services, educational services, and supported employment services.

The AHA provides housing for low-income seniors and disabled individuals. The affordable housing programs offered by the AHA have several characteristics of interest to that segment of the affordable housing market. Unfortunately, there is often a waiting list for this program, and it can be a few years. Additionally, if other extenuating circumstances are present such as involuntary displacement because of flood or fire, fleeing domestic violence, participating in welfare-to-work programs, or job training programs, a higher preference is given.

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

There are no local programs at this time that ensure that persons returning from mental and physical health institutions receive appropriate supportive housing. The Homeless Coalition of

Northeast Alabama Continuum of Care's Discharge Planning Workgroup will continue to work closely with hospitals to make sure that hospital social workers have appropriate discharge protocols and are not routinely discharging patients to the streets or emergency shelter. The institutions themselves, work with the individuals returning home to help identify and connect with local organizations to assist in accessing supportive housing and services. The non-homeless special needs population faces many needs. The needs include rental assistance, dietary and medical/medication assistance, counseling, and job training, among others.

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

The City of Anniston will continue to work closely with the Homeless Coalition of Northeast Alabama Continuum of Care and other local agencies to provide housing and supportive services needs for persons who are not homeless but may have other special needs through coordination and potentially identifying eligible funding sources. Anniston will fund activities that address the housing and supportive service needs identified in this Consolidated Plan. More so, the commitment of funds to address the rehabilitation of affordable housing units will serve the housing needs of various sub-populations that include but are not limited to low-income, disabled, seniors, and youth are a main priority.

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))

During this Consolidated Plan period, the City will assess the housing and supportive needs with respect to persons who are not homeless or who may have special needs in an effort to utilize CDBG and HOME funding more effectively to address the needs of non-homeless persons with special needs through its coordination with the Continuum. Anniston provides funds (subject to applicable cap) to support emergency shelter operations for domestic violence survivors, homeless prevention, and supportive services for the homeless. Supporting organizations that assist families and individuals with varying circumstances promotes self-sufficiency throughout the city. Additionally, programs are selected based on the ability to collaborate and strengthen the capacity of homelessness service providers and advocacy organizations.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

During this Consolidated Planning process, the City of Anniston is also undertaking an Analysis of Impediments to Fair Housing Choice (AI). This document will identify all of the barriers that currently exist in the City for fair housing purposes. The City's housing market presents significant impediments to development of an adequate supply of affordable housing for low to moderate-income people. Loss of major manufacturing employment opportunities coupled with rising construction costs has created a significant barrier to affordable housing. Due to this ongoing analysis the following list of factors cannot be considered exhaustive but outlines some of the important obstacles to providing affordable housing in the City. The contributing factors identified over the course of the outreach for the development of this Consolidated Plan, include:

- Historical patterns of racial and ethnic segregation persist in Anniston today as a result of a combination of different factors. As residents of segregated neighborhoods move to other areas, those left behind are increasingly those without the means to move themselves.
- R/ECAPs are the city's primary areas of segregation and the communities located in these areas need reinvestment.
- The portions of Anniston most lacking access to opportunity are the R/ECAP tracts in west Anniston.
- Members of some protected classes are disproportionately affected by certain housing problems, particularly by cost burden.
- Public housing in Anniston is located in areas of low opportunity and high levels of poverty and racial segregation.

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

Introduction

This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies. An analysis of the data below indicates that a significant amount of Anniston's population has an educational attainment that only reaches high school levels (GED/Alternative equivalent). Because education levels are usually tied to compensation levels, this is a telling indicator of the employment struggles residents face in light of the cost of living. Aside from this, the area suffered a significant loss of jobs during the COVID-19 pandemic and steadily maintained one of the highest unemployment levels in the country for months. Post pandemic, workforce leaders have been strategizing on how to facilitate our local economy's recovery, while simultaneously planning for a more stable, and strong economy in the future. This brainstorming encompasses, amongst other elements, how to create the new, permanent jobs required by our growing economy while working with the education community to provide the training required to support the growth of those industries. The City will continue to give priority to programs that assist growing local and merging businesses, create and retain living wage jobs, and promote economic and commercial opportunity in all areas of the City. In determining priorities for the allocation of federal funds, the City of Anniston has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. Job training and education, especially for low- and moderate-income persons, is also very important to creating a strong workforce that may attract businesses in the future.

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	21	1	0	0	0
Arts, Entertainment, Accommodations	990	1,539	14	12	-2
Construction	184	442	3	3	1
Education and Health Care Services	1,003	2,395	14	19	4
Finance, Insurance, and Real Estate	259	633	4	5	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	69	369	1	3	2
Manufacturing	1,664	2,269	24	18	-6
Other Services	181	298	3	2	0
Professional, Scientific, Management Services	327	986	5	8	3
Public Administration	0	1	0	0	0
Retail Trade	1,026	1,715	15	13	-1
Transportation and Warehousing	269	237	4	2	-2
Wholesale Trade	262	701	4	5	2
Total	6,255	11,586	--	--	--

Table 39 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	9,000
Civilian Employed Population 16 years and over	7,765
Unemployment Rate	13.59
Unemployment Rate for Ages 16-24	34.53
Unemployment Rate for Ages 25-65	8.61

Table 40 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	1,295
Farming, fisheries and forestry occupations	215
Service	1,039
Sales and office	1,855
Construction, extraction, maintenance and repair	340
Production, transportation and material moving	730

Table 41 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	5,345	73%
30-59 Minutes	1,400	19%
60 or More Minutes	620	8%
<i>Total</i>	<i>7,365</i>	<i>100%</i>

Table 42 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 43 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	45	135	235	375
9th to 12th grade, no diploma	325	430	440	680	535
High school graduate, GED, or alternative	495	1,035	725	1,765	1,440
Some college, no degree	700	740	450	1,555	1,220
Associate's degree	75	175	220	375	135
Bachelor's degree	105	350	205	665	465
Graduate or professional degree	0	160	175	635	515

Table 44 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$11,760
High school graduate (includes equivalency)	\$20,925
Some college or Associate's degree	\$23,845
Bachelor's degree	\$44,850
Graduate or professional degree	\$58,200

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

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

The largest sector of the workforce in Anniston is manufacturing which makes up 27% of the total workforce. The second largest percentage of the workforce is retail trade at 16.4%, followed by education and health care services at 16%. The top five private employers in the City of Anniston include: Anniston Army Depot, Honda Manufacturing Alabama, Regional Medical Center, Calhoun County Schools, and Jacksonville State University.

Describe the workforce and infrastructure needs of the business community:

The City of Anniston has implemented a goal to broaden opportunities for enhanced economic activities such as diverse jobs, capable workforce, and more stream-lined coordination. The local economy will depend on a strong workforce skilled in the education, health care, and professional and management sector; the transportation and warehousing sector; and the wholesale trade, retail trade and utilities sector. Affordable land, abundant labor supply, and low cost of living contributes to the city's attractiveness to expanding industries. The City is committed to securing new industries by providing a complete infrastructure area dedicated to attracting businesses that will advocate the development of secure jobs that provide a living wage.

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.

No anticipated changes would impact the workforce development, business support, or infrastructure needs identified in this Consolidated Plan. The COVID-19 pandemic and national economic downturn and subsequent financial crisis temporarily disrupted commercial activities at all levels of the economy. As a result, the City established policies and procedures to identify and develop incentive strategies to create a more viable and competitive business environment to support its economic development over the next ten years.

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

As illustrated in the data tables above, those with higher educational attainment are more likely to be employed, and therefore, employment opportunities in the jurisdiction are demanding a higher level of skills and education from its workers. Those with higher education levels are more likely to be employed and may earn higher wages. A skillful and well-educated workforce is essential to attracting and retaining employers and growing the City's economy. Residents living in Anniston with a bachelor's degree or higher were more likely to be in the labor force and to be

employed than residents who did not have a bachelor's degree. The unemployment rate was higher for residents with some college or associate degree, high school diploma or less than compared to residents with a bachelor's degree or higher. Those with less than a high school diploma has the lowest rate of participation in the labor force compared to other groups. This could be because some people drop out of the labor force due to frustrations when they cannot find employment. To create a more dynamic, versatile work force and encourage a broad focus of job preparedness the City will strategize to implement an integrated approach to job readiness and skill development. This will be critical to the retention of existing businesses and the success of attracting those business with expanding labor needs.

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.

The community colleges and Jacksonville State University (JSU) provide training and services to persons in need on increasing job skills. It offers programs throughout the County including: (1) adult education classes, including ESOL to improve English skills and GED to prepare for high school equivalency tests at a low cost; (2) several low-cost vocational training, as well as affordable community education courses; and (3) free academic counseling, basic skills assessment, career counseling, and job-placement assistance for our students. The JSU's Small Business Development Center provides counseling and training to small businesses. The Cheaha Career Center located in Anniston also provides job seekers with information on job development, occupational and educational training.

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

The City of Anniston does participate in the East Alabama Comprehensive Economic Development Strategy (CEDS) which consists of a ten-county region in northeast Alabama. The area served includes the following counties: Calhoun, Chambers, Cherokee, Clay, Cleburne, Coosa, Etowah, Randolph, Tallapoosa, and Talladega.

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.

The East Alabama Comprehensive Economic Development Strategy (CEDS) report outlines the goals, objectives, barriers, strategies, metrics & implementation steps for economic competitiveness in the eastern Alabama region. A full copy of the plan can be located on

<https://www.earpdc.org/wp-content/uploads/2022/09/CEDS-Final-Draft.docx>. Below is a listing of the economic competitiveness goals in order of priority:

- Align needed skills with jobs
- Increase the number of people prepared for high wage, high growth jobs.
- Provide training and job opportunities to enhance human capital.
- Support existing businesses and spur local entrepreneurship.
- Capitalize on existing downtown areas.
- Assist in the development of physical infrastructure and facilities; for example, utilizing or demolishing abandoned industrial and commercial sites.
- Develop and conserve the region's natural resources by utilizing land use and growth management policies.
- Assist in the development of internet infrastructure and facilities

Discussion

MA-50 Needs and Market Analysis Discussion

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

There are several neighborhoods where the majority of residents are affected by multiple housing problems. Within these areas, the African American/Black population has a higher percentage of households with multiple housing problems. This is due to lower incomes, which results in the rental of units with physical deterioration. With some of the highest concentrations of poverty, segregation, low educational attainment, homelessness, and HIV/AIDS in the nation, the City of Anniston is one of the most difficult redevelopment areas in the country. Problems such as cost-burdened households, overcrowding, and unemployment are widespread throughout the city. Given the scope and severity of these problems, a concentrated neighborhood level approach to community development is necessary. As such, the current Consolidated Plan continues to support the approach to community development introduced ten years ago. Under this system, the city targets distressed neighborhoods which are in most need of assistance.

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

A minority concentrated neighborhood is one in which the total percentage of minority persons is at least 20 points higher than the total percentage of minorities in the city as a whole. To determine racial and Hispanic concentrations, census tracts were used as a proxy for neighborhood. In addition, racial groups were categorized as non-Hispanic, and the Hispanic group included persons of Hispanic or Latino origin of any race. There are significantly higher percentages of African American residents located in the central part of the City.

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

The characteristics in these neighborhoods are the age of housing, lack of funds for investment in rehabilitation, old infrastructures, and the concentration of the population with supportive social service needs. These areas are served by numerous social services programs, many of which receive CDBG funding. Areas where low-income families are concentrated and where minorities are concentrated tend to have less private investment than areas with wealthier residents. The market analysis will show various components of the housing market including median sales price, foreclosure filings, vacant properties, new construction, and subsidized rental stock. Census tracts with similar market components compare and contrast areas where the market is stronger or weaker than average in the Anniston area. The areas of the city with the strongest market conditions tended to be in areas with low percentages of minorities and low-

income families, mainly in outskirts. There are a few tracts with higher median home values that have a concentration of poverty. The median value of owner-occupied housing units is also an indicator of the health of a neighborhood.

Are there any community assets in these areas/neighborhoods?

Yes, there are community assets in these areas/neighborhoods that are close to the City's major amenities; however, these community assets are not equally distributed throughout these areas so that minority and/or low-income residents who do not live within walking distance or close to a bus line can access these amenities. Amenities include recreation facilities, bus lines, municipal buildings, employment opportunities, and social service facilities.

Are there other strategic opportunities in any of these areas?

Yes, there are other strategic opportunities that exist in these areas/neighborhoods. The City's Strategic Plan emphasizes coordinated efforts of individuals and organizations represent the public, private, and civic sectors of the community. Expanding transit into surrounding areas for jobs, improving bus shelters/infrastructures, creating/expanding transportation system for elderly, establishing nuisance abatement programs, developing more mixed income housing, and building new parks and trail amenities are a few opportunities noted in the plan. Many of these areas have large vacant tracts of land that are ready for new construction or housing stock, both homeowner and renter, which is ready for rehabilitation. In areas close to downtown, there has been infrastructure improvements which can help leverage future development with additional funding or complementary infrastructure improvements.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

For many Americans, access to computers and high-speed Internet connections are an integral part of their everyday lives. As most information, services, and resources have transitioned to online access, digital inequality has a direct impact on low-income household's social inequality. Access to high-speed internet is a growing need, and lack of high-speed internet disproportionately impacts low- and moderate-income households and neighborhoods. According to HUD's Office of Policy Development, in the *Digital Inequality and Low-Income Households* Report, the disparate access to broadband can correlate with the inequality of income, education, race, and ethnicity.

As part of the 2008 Broadband Data Improvement Act, the U.S. Census Bureau began asking about computer and Internet use in the 2018 American Community Survey (ACS). Federal agencies use these statistics to measure and monitor the nationwide development of broadband networks and to allocate resources intended to increase access to broadband technologies, particularly among groups with traditionally low levels of access.

Computer and Internet Use in Anniston, Alabama	2021	
	Estimate	%
Total households	9,322	(X)
TYPES OF COMPUTERS		
Has one or more types of computing devices:	8,003	85.9%
Desktop or laptop	5,274	56.6%
Desktop or laptop with no other type of computing device	434	4.7%
Smartphone	7,321	78.5%
Smartphone with no other type of computing device	2,073	22.2%

Tablet or other portable wireless computer	4,164	44.7%
Tablet or other portable wireless computer with no other type of computing device	65	0.7%
Other computer	304	3.3%
Other computer with no other type of computing device	42	0.5%
No computer	1,319	14.1%
TYPE OF INTERNET SUBSCRIPTIONS		
With an Internet subscription:	6,820	73.2%
Dial-up with no other type of Internet subscription	46	0.5%
Broadband of any type	6,774	72.7%
Cellular data plan	5,676	60.9%
Cellular data plan with no other type of Internet subscription	1,441	15.5%
Broadband such as cable, fiber optic or DSL	4,865	52.2%
Satellite Internet service	765	8.2%
Without an Internet subscription	2,502	26.8%
HOUSEHOLD INCOME IN 2021		
<i>Less than \$20,000:</i>	2,625	(X)
With dial-up Internet subscription alone	0	0.0%
With a broadband Internet subscription	1,427	54.4%
Without an Internet subscription	1,198	45.6%
<i>\$20,000 to \$74,999:</i>	4,131	(X)
With dial-up Internet subscription alone	46	1.1%
With a broadband Internet subscription	3,035	73.5%
Without an Internet subscription	1,050	25.4%
<i>\$75,000 or more:</i>	2,566	(X)
With dial-up Internet subscription alone	0	0.0%
With a broadband Internet subscription	2,312	90.1%
Without an Internet subscription	254	9.9%

Source: U.S. Census Bureau <https://data.census.gov/>

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Currently, City of Anniston has eight providers that offer residential broadband services: AT&T, Spectrum, T-Mobile, EarthLink, Sparklight, Hughes Net, and Viasat. Of these providers, there are four fiber or cable high-speed internet providers that provide residential service. AT&T Fiber offers the highest speed at 6.

Increasing the number of internet providers that service the City may marginally lower the monthly cost of high-speed internet. Providing monthly stipends and ensuring units are wired for high-speed internet will yield better results than increasing the number of providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

The goal of hazard mitigation is to reduce the future impacts of hazards, including property damage, disruption to local and regional economies, and the amount of public and private funds spent to assist recovery. To be done correctly, mitigation decision-making should be based on risk assessment to identify a community's natural hazard risks that are associated with climate change and measure the impact on low-and moderate-income households.

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Geographically, the City of Anniston is in Calhoun County, which is in northeast Alabama. Increased natural hazard risks associated with climate change that the city is susceptible to include wildfires, hurricanes, tornados, flooding, temperature extremes – particularly heat, winter weather, and droughts.

Every two years the Calhoun County Emergency Management Agency conducts the Threat and Hazard Identification and Risk Assessment (THIRA), which outlines the major threats and hazards faced by Calhoun County, Alabama. It includes a basic risk assessment as well as capability targets for public safety to increase readiness for response to the identified threats and hazards of significant risk. In addition to natural hazards, the THIRA addresses technological, and human caused hazards.

The THIRA consists of the following components:

- **Hazard List** of the significant hazards and threats faced by the jurisdiction.
- **Hazard Scenario** providing a relatable idea of how a potential hazard could affect the jurisdiction. The hazard contexts represent realistic emergency planning scenarios. These scenarios are not intended to be “absolute worst case” or “catastrophic,” but rather are expected to represent contingencies that are both real and foreseeable
- **Impact Estimates** provide quantitative potential impacts for each of the emergency planning scenarios.
- **Capability Targets** provide the jurisdiction with goals for each Impact Estimate to ensure readiness to address the full spectrum of emergency planning scenarios.
- **Gap Analysis** that analyzes our current capabilities with our capability targets
- **Resource Requirements** for each capability target listing the resources (by type) required to achieve the capability target based on the gap analysis on current ability to meet the capability target.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Extremely low and low-income cost burdened households are typically one emergency away from a total crisis. A natural disaster could put the City's low-and moderate-income households

at risk of losing their homes and potentially becoming homeless. Climatic effects from storms and other hazards also impact efficient delivery of essential services for residents and hardest hit populations, typically extremely low and low - income households.

Newly constructed affordable housing subsidized by the City requires environmental reviews and/or must meet environmental guidelines required by the Low-Income Housing Tax Credit (LIHTC) program, helping ensure such developments are not any more vulnerable to natural hazards than new market rate housing. However, as noted previously, much of the housing that is affordable to lower income households is naturally occurring – meaning older and less desirable housing. Many of these older units, built to less stringent standards, may be at increased risk to natural hazards.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan provided below identifies priority needs and geographic focus areas for community development and housing efforts in Anniston over the next five years. These priorities are based on findings from the needs assessment and market analysis, along with public input received through a variety of engagement methods. The City will continue to concentrate CDBG and HOME spending on economic development activities, affordable housing initiatives, and public service activities. Projects and programs funded using CDBG and HOME funds will meet program eligibility requirements, generate long term improvements for low and moderate-income residents and communities, and help address federal, state, and local priorities, such as expanding affordable housing and sustainability.

This Strategic Plan also identifies market conditions which may influence the use of HUD grant funds, the resources expected to be available to meet community needs, and the structure in place for delivering services. Strategies for addressing public housing, homelessness, lead-based paint hazards, and poverty are summarized. Finally, the Plan outlines barriers to housing affordability in Anniston and the City's plans to monitor performance and compliance for the CDBG and HOME programs.

The Strategic Plan will guide the use of CDBG and HOME funds in the City of Anniston over the next five years and is guided by HUD's three overarching goals that are applied according to the City's needs. These goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low and moderate-income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low and moderate-income persons to achieve self-sufficiency.

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

Geographic Area

The City relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated City-wide based on low-mod areas which often coincide with areas of minority concentration. Over the next five years, the City intends to use its resources to assist various projects throughout the City. Income eligible areas (i.e., areas where 51% or more of residents have low or moderate household incomes) for CDBG and on households that earn at or below 80% AMI, as reflected in the table below.

Target Area	Description
Target Area Name:	Citywide
Target Area Type:	Citywide
Other Target Area Description:	Citywide
Citywide Revital Type:	Citywide
Other Revital Description:	Citywide

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

Federal CDBG and HOME funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The system for establishing the priority for the selection of these projects in the City of Anniston predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME program
- Meeting the needs of LMI residents
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources
- Increasing affordable housing throughout the City
- Sustainability and/or long-term impact of affordable housing initiatives
- The ability to demonstrate measurable progress and success

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

Priority Needs

During the Consolidated Plan's development, several priority needs were identified. Guidelines for addressing these priority needs over the 2023-2025 period is summarized below:

- **Affordable Housing**
 - Expand affordable housing opportunities
- **Administration**
 - Planning and Administration for CDBG Program
- **Public Housing**
 - Housing/Services for Homeless/At-Risk
- **Public Services**
 - Services for the homeless and at-risk populations
- **Neighborhood Redevelopment/ Facility Improvements in Low-Mod Areas**
 - Infrastructure Improvements through clearance and demolition, street improvements

Priority Need Name	AFFORDABLE HOUSING
Priority Level	High
Population	Extremely Low Income Low/Moderate Income Households Families with Children Elderly Families Public Housing Residents Elderly Frail Elderly Persons with Mental/Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Citywide
Associated Goals	Improve access to and quality of housing
Description	Support new construction/ rehabilitation of housing for low-income households
Basis for Relative Priority	High housing costs reduce economic opportunities and access to prosperity.
Priority Need Name	ADMINISTRATION
Priority Level	High
Population	Extremely Low Income Low Income Moderate Income

Geographic Areas Affected	Citywide
Associated Goals	Planning and administration
Description	Planning and administration for CDBG program.
Basis for Relative Priority	Effective and efficient implementation of CDBG funding requires adequate resources for program planning and administration.
Priority Need Name	HOUSING SERVICES FOR HOMELESS/AT RISK
Priority Level	High
Population	Extremely Low Income Low Income Moderate Income Families with Children Public Housing Residents Elderly Frail Elderly Persons with Mental/Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Citywide
Associated Goals	Housing/services for persons who are homeless
Description	Supporting short- and long-term homeless facilities, housing, and associated services
Basis for Relative Priority	The homeless/those at risk of homelessness depend on services funded by federal grant programs
Priority Need Name	PUBLIC SERVICES
Priority Level	Medium
Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Public Housing Residents Elderly Frail Elderly Persons with Mental/Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Citywide
Associated Goals	Provide public services
Description	Provision of public services

Basis for Relative Priority	There continues to be a need for services to increase the effectiveness of physical investments that improve conditions for the elderly, youth, low-income persons, and other special populations.
Priority Need Name	PUBLIC FACILITY IMPROVEMENTS IN LOW-MOD AREAS
Priority Level	High
Population	Extremely Low Income Low Income Moderate Income Families with Children Public Housing Residents
Geographic Areas Affected	Citywide
Associated Goals	Neighborhood Redevelopment/ Public Facility Improvements In Low-Mod Areas
Description	The City proposes to fund public infrastructure and redevelopment projects that benefit qualifying low and moderate-income areas and for eligible populations. Included in these activities; are neighborhood parks improvement in LMAs, street improvements in LMAs, and clearance and demolition of blighted structures.
Basis for Relative Priority	Funding for infrastructure improvements and neighborhood revitalization is continually shrinking as infrastructure and neighborhood maintenance costs are conversely increasing.

Table 47 – Priority Needs Summary

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)	The cost of housing is increasing at a faster rate than income, which contributes to unaffordable rent for people with low income. TBRA is an important tool for families to maintain affordable housing. Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI at greatest risk of becoming homeless.
TBRA for Non-Homeless Special Needs	Lack of units with supportive services Influences this program. Based upon consultations with homeless housing and social service agencies, a need for supportive housing has been identified as a priority. The special needs households include those with disabilities as well as dysfunctional households facing a variety of issues. Market characteristics impacting this priority relate to the shortage of privately-owned housing units which are available to provide supportive housing programs. This problem is intensified by the lack of public funds.
New Unit Production	A shortage of affordable, decent housing units is an identified need. The market characteristics influencing this priority include the age and condition of the existing housing stock without the rent levels to support rehabilitation. New construction faces the same market conditions.
Rehabilitation	City resulted in this activity having the highest priority need. The city recognizes that as housing ages and the cost of housing increases, maintaining existing housing allows low- to moderate-income persons to maintain permanent housing and prevent homelessness.
Acquisition, including preservation	Lack of Funding Available to Finance Projects There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures. These structures are for the most part multi-unit in nature or previously nonresidential buildings appropriate for conversion. The cost and complexity of acquisition and rehabilitation of these structures usually requires implementations by an experienced housing development entity and financial assistance. When structures are of historic or architectural value, the cost can be increased.

Table 48 – Influence of Market Conditions

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

Introduction

The City of Anniston receives CDBG, and HOME entitlement funding and the Community Development Department administers the funding for the City. The City of Anniston received \$524,860 in CDBG funds and \$343,033 in HOME funds. Based on the FY2023 CDBG allocation, the City estimates that it will receive approximately \$4,339,465 over the next 5 years and the duration of this Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$524,860	\$0	\$0	\$524,860	\$2,624,300	The primary objective of the CDBG program is to provide decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income persons and neighborhoods. All prior year funds are currently committed to active projects.
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner Rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$343,033	\$0	\$0	\$343,033	\$1,715,165	The intent of the HOME Program is to provide decent affordable housing to low-income households, expand the capacity of nonprofit housing providers, strengthen the ability of state and local governments to provide housing, and leverage private sector participation. Other than the required CHDO reserves, all prior year funds are currently committed to active projects. Prior year resources are CHDO reserves

Table 49 - 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

The City of Anniston will use a combination of public and private funding to carry out activities identified in this plan. During this Consolidated Plan period, the City will research opportunities to apply for additional funding streams which are consistent with the goals of the Consolidated Plan. Anniston will continue to investigate other sources of funding that are consistent with the goals of the 2023-2027 Consolidated Plan by working with community partners and non-profit organizations to encourage leveraging of available funding sources and strengthen capacity building.

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

The City does not anticipate addressing the identified needs with publicly owned land or property located within city limits.

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
City of Anniston	Government	Economic Development Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Anniston Housing Authority	Public Housing Authority	Public Housing Rental Neighborhood Improvements	Jurisdiction
Homeless Coalition of Northeast Alabama (HCNEA)	CoC	Homelessness Prevention Rapid Re-Housing Emergency Shelter	Other

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths

The City of Anniston works closely with various public and private service agencies to address service needs and enhance coordination among local service providers. The institutional delivery system's strengths include the governmental and community leaders in Anniston that are involved year-round in providing housing, public services, economic development-related services, and homeless services to low- to moderate-income persons. To enhance coordination with local service providers, Anniston staff attends CoC meetings and public housing tenant council meetings. The City of Anniston also supports the Anniston Housing Authority in increasing homeownership.

Gaps

The main weakness of this system is that unfortunately, many agencies tend to be self-contained and solely work within their service niche, which oftentimes means a lack of communication and awareness of other agencies and the existent services in the community that can assist low-income residents. This lack of awareness means leveraging resources and assets is oftentimes not maximized and cross-promotion and marketing does not take place. Some well-intentioned nonprofit organizations and community organizations lack the financial capacity to provide

services in an efficient and effective manner. Another gap in the institutional structure is what we observe to be a lack of the foundation/corporate component in many agencies' operating budgets. Many of the agencies we fund are struggling to survive financially and depend too heavily on state and federal funding, without branching out into the marketplace and seeking private sponsors and corporate dollars. As such, sustaining their organization becomes extremely difficult as public dollars dwindle. Many agencies struggle with public speaking, advocacy, fundraising, and lobbying -- critical skills needed to secure additional dollars. Ultimately, in inability to acclimate to the new financial situation threatens an agency's life span, and consequently the clients they service. The funding that the City of Anniston receives from the federal government is intended to supplement the operation of programs.

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	
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

Table 51 - 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)

The City of Anniston uses outreach services as the primary tool to engage people who are chronically homeless and unaccompanied youth. People who are chronically homeless are connected to permanent supportive housing; families with children to rapid re-housing; and unaccompanied youth to rapid re-housing and transitional housing. Outreach workers, assessment staff, and case managers all work with these populations to ensure that they are accessing mainstream services. Anniston is still making progress in reducing its overall daily homeless population. The Veteran Affairs Medical Center provides outreach services, housing, and medical services for veterans.

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

Strengths

A coordinated system between the City of Anniston and Homeless Coalition of Northeast Alabama (HCNEA) is essential to effectively serve the local community and end homelessness. As a condition of service within the Coalition, clients must have a Homeless Verification Form completed by staff certifying that the client is homeless based on the selected HUD criteria and documentation provided by the client. The certification accompanies the client's placement into shelter as well as referrals to all CoC services. Also, prior to the receipt of services, the CoC requires that all clients complete a packet of documents authorizing the provision of services including:

- HMIS (Homeless Management Information System) Notice of Uses and Disclosures
- HMIS Consent to Release and Exchange of Information
- Provider (City) Consent to Release and Exchange of Information
- Acknowledgment Client Rights and Responsibilities
- Acknowledgement of Grievance Procedures
- HUD Client Questionnaire

Gaps

Homeless systems and partners are often times unorganized and uncoordinated leaving families to navigate different eligibility criteria and waitlists for shelter beds and housing programs. There are often various agencies carrying out assessment and referral efforts on behalf of the same individuals adding additional strain to the system and duplicating efforts. A standardized and uniform assessment will lend itself to a more transparent system that targets the housing and other services. The main gap in this system is that this continuum of care is not associated with any dedicated funding to tackle these issues.

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 City of Anniston will continue to collaborate with service providers to identify gaps in services, any duplication of services, and attends regular meetings, which allow homeless service providers to serve the homeless population more efficiently. Additionally, providing a central intake and resource facility is an imperative part to the City's strategy to end homelessness. Efforts to bring other federal, state, local, and/or private funding for programs and activities that assist extremely low-, very low-, and low to moderate-income people have been paramount. In these difficult economic times, it is more important than ever for jurisdictions and agencies to manage federal monies wisely and ensure that each dollar dedicated to an activity is being leveraged, thereby maximizing results.

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	Expand Affordable Housing Opportunities- Tenant-Based Rental Assistance	2023	2027	Affordable Housing	Citywide	Affordable Housing	CDBG HOME	Households Assisted
2	Expand Affordable Housing Opportunities- New Construction	2023	2027	Affordable Housing	Citywide	Affordable Housing	HOME	Households Assisted
3	Public Service – Youth Services	2023	2027	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
4	Public Service – Emergency Housing	2023	2027	Homelessness	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
5	Public Service – Healthcare	2023	2027	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
6	Public Service – Food Insecurity	2023	2027	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
7	Public Service – General Services Programs	2023	2027	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
8	Public Facility & Infrastructure Improvements – Neighborhood Revitalization and Resilience	2023	2027	Non-Housing Community Development	Citywide	Public Facility & Infrastructure Improvements	CDBG	Persons Assisted
9	Planning & Administration	2023	2027	Planning and Admin	Citywide	Planning & Admin	CDBG HOME	Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Expand Affordable Housing Opportunities- Tenant-Based Rental Assistance
	Goal Description	Provides funding for rental subsidies to low-wage earners who live and work in the City.
2	Goal Name	Expand Affordable Housing Opportunities- New Construction
	Goal Description	Provides for-profit and nonprofit organizations with gap financing for acquisition, relocation, and demolition to support affordable housing development for low-income households at 80% or below AMFI. Eligible costs may include but are not limited to predevelopment, relocation, demolition, acquisition, and related costs.
3	Goal Name	Public Service – Youth Services
	Goal Description	Provides after-school and summer activities for low-income children and youth (ages 6-18), Monday through Friday. Youth participate in structured recreational, cultural, social, and life skill activities in an adult-supervised, safe, clean environment. Funds will be used to provide salary support.
4	Goal Name	Public Service – Emergency Housing
	Goal Description	Provides services for homeless individuals and families to support emergency shelter and permanent housing solutions.
5	Goal Name	Public Service – Healthcare
	Goal Description	Provides services for uninsured residents to receive healthcare services. Funds will be used to provide salary support.
6	Goal Name	Public Service – Food Insecurity
	Goal Description	Provides services for low-income food insecure residents. Funds will be used to provide salary support and purchase food.
7	Goal Name	Public Service – General Services Programs
	Goal Description	Fund projects that provide recreational activities, food support, educational opportunities, and job skills to youth; supportive services to low- and moderate-income households and persons with special needs; assistance to businesses to create and/or retain jobs for low- and moderate-income persons; and support for job training, continuing education, and employment services designed to assist low-and moderate-income persons obtain jobs.
	Goal Name	Public Facility & Infrastructure Improvements

8	Goal Description	The City will fund projects that improve drainage and infrastructure to enable resilient design and withstand future community growth and investment.
9	Goal Name	Provide Administrative Structure
	Goal Description	Provide the administrative structure for the planning, implementation, and management of the CDBG and HOME grant programs as well as other housing and community development.

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 City anticipates providing affordable housing for 50 extremely low, low-income, and moderate-income families.

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)

The Anniston Housing Authority is following all regulations and is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The AHA operates a tenant council which provides unified input into policies and practices of the organization and future planning. The Resident Leaders make up the Anniston Housing Authority's Executive Council and Advisory Board. The objective of the Council is to review the effectiveness of housing authority policies and practices, make recommendations for expanded tenant services and activities. The agency has implemented quarterly meetings with resident councils to provide training on various aspects of resident organization and empowerment, intended to increase input and involvement of public housing residents. Efforts to increase resident involvement include, but are not limited to:

- Monitoring contractors and subcontractors for compliance with Section 3 training and employment goals and provide public housing residents with information about Section 3 business and training employment opportunities.
- Providing and/or identifying supportive services to improve the employability of public housing residents.
- Seeking new partnerships with both public and private entities to enhance social and economic services to residents in assisted housing.
- Increasing resident participation requirements for social service providers operating at public housing sites by requiring community organizations that provide services at the sites to have at least 50% of their clients as public housing residents or show worthy cause for not meeting this goal.
- Identifying supportive services to increase independence and self-sufficiency for elderly residents and families with disabilities.

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

The Anniston Housing Authority has a PHA designation of 89 and is not designated as "troubled".

Plan to remove the 'troubled' designation

Not Applicable; the AHA is not designated as “troubled.”

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

Barriers to Affordable Housing

This section of the plan will discuss barriers to affordable housing by explaining if the cost of housing or the incentives to develop, maintain, or improve affordable housing is affected by policies that may affect land and other property, zoning ordinances, building codes, growth limits, and policies that affect the return on residential investment. The City's most recent Analysis of Impediments to Fair Housing Choice did not identify any institutional barriers to affordable housing in Anniston. Anniston is committed to maintaining and enhancing policies that increase equal opportunity for housing for low-income families and minorities. During the needs assessment, stakeholders revealed that a barrier to affordable housing exists with property owners violating tenant's rights or the lack of knowledge of tenants' rights. Property owners have increase rent without notice, refuse to make repairs, or refuse to rent to potential tenants due to minor credit issues. This practice is predatory and further exacerbates the affordability and availability crisis. According to the research data, programmatic experience, and previous analyses these issues are present. The city noted the following barriers to affordable housing in the Analysis of Impediments to Fair Housing Choice:

- Affordable units in a range of sizes
- Age and condition of housing
- Lack of local private fair housing outreach and enforcement
- Lack of Income
- Limited Transportation
- Land Use & Zoning
- Public Infrastructure

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To maintain the City of Anniston's commitment to prevent barriers to affordable housing the City is committed to continuing the following action steps:

- Conduct public outreach regarding availability of housing & housing assistance including ensuring that programs are culturally competent and translation of housing application materials into Spanish & maintains bi-lingual staff to assist applicants & clients who are not English-proficient.
- Maintain flexibility in zoning & building requirements when appropriate to allow for infill housing development.
- Maintain an Affirmative Marketing Plan to directly market newly developed City-assisted housing units to minority groups least likely to apply to homeownership programs.

- Meet with local lenders & home builders to encourage the use of non-traditional client loan qualifying & loan products to better serve the needs of homebuyer households with challenges that preclude conventional qualification.
- Support local Continuum of Care efforts for homeless populations & provides ongoing support & technical assistance to the Homeless Coalition of Northeast Alabama.
- Work with local agencies that provide financial case management & credit counseling.
- Review and, when applicable, revise the Fair Housing ordinance which ensures that fair housing options are available to its citizens.
- Monitor city-sponsored projects for equal access & compliance of the Fair Housing Act.
- Monitor code compliance to HQS and Fair Housing standards.
- Hold periodic Public Hearings providing information & requesting public comment on affordable and fair housing issues.
- Work with local housing service providers to conduct homebuyer & homeowner education.

SP-60 Homelessness Strategy – 91.215(d)

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

The Anniston Community Development Department [ACDD] supports the initiatives of the Homeless Coalition of Northeast Alabama [HCEA] to address the housing and supportive services of homeless people. ACDD makes regular referrals of homeless individuals to the HCEA which refers these individuals to agencies serving the homeless and provide housing. Anniston's homeless strategy collaboratively addresses the essential needs for homeless and other special needs populations. The goal is to invest in activities that lead people experiencing homelessness to permanent housing as quickly as possible while offering a variety of intervention options that provide options to address various needs. Such interventions include rapid rehousing, permanent supportive housing, immediate access to low-barrier emergency shelter; intensive service-focused recovery housing programs; transitional housing options for special needs populations. ACDD will continue to support organizations that assess the needs of the homeless to create a more robust social service system to address unmet needs.

Addressing the emergency and transitional housing needs of homeless persons

The City of Anniston will continue to support local non-profits that are addressing the needs of transitional and homeless clients. The city maintains steady support by leveraging its CDBG allocation to provide foundational support to these organizations. Anniston does not receive its own ESG allocation; however, local organizations are eligible to receive ESG support through the State of Alabama who receives a direct allocation to provide essential services and operations to emergency shelters and transitional housing facilities. These facilities provide shelter and services to citizens to include homeless families, single men and women, and survivors of domestic violence. The City and County supports increasing housing options and self-sufficiency for the homeless and near homeless by supporting transitional housing where appropriate.

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

The City of Anniston regularly collaborates with the Homeless Coalition of Northeast Alabama to prioritizes multifamily housing activity for homeless, families facing housing crises, and populations with special needs. Housing with supportive services increases assistance (e.g., medical, educational, counseling, etc.) available to residents to help them remain in permanent

housing. Anniston works closely with CoC member organizations to provide foundational support for these organizations to be able to continue to provide needed services to the residents of the community. ACDD is also committed to braiding federal, state, and local resources in partnership with the CoC to expand rapid rehousing for families with children, veterans, and unaccompanied youth. The coordination between the City and the regional CoC is imperative to assess the needs of homeless and low-income families in avoiding homelessness, addresses the emergency shelter and transitional housing needs, and helps both homeless and chronically homeless make the transition to permanent housing and independent living. Rapid rehousing assists households to rapidly return to permanent housing by offering short-term case management and financial assistance. The need for transitional and permanent housing is a critical need in the City of Anniston.

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

Preventing homelessness, especially family homelessness, is a main priority for the City of Anniston. Public systems or institutions (i.e., jails, prisons, hospitals, child welfare, mental health facilities, etc.) often release individuals directly into homelessness. For homeless families with children, a centralized intake is in place that seeks to mediate/prevent homelessness whenever possible, reduce the homeless episode for families through rapid rehousing and shelter/transitional housing focused on moving families from homelessness to permanent housing as soon as possible, and permanently house the most vulnerable families, as resources are available. The Homeless Coalition of Northeast Alabama assists Anniston's homeless service providers, many of which are also CDBG and/or state ESG subrecipients, to help families implement strategies that keep them stabilized and resolve their financial issues before being identified as "homeless." While local nonprofit and faith-based organizations provide basic needs and rent/utility assistance that divert families at imminent risk, the Coalition's homeless services refers process connects families to providers with immediate help and mainstream resources.

The Homeless Coalition of Northeast Alabama Board of Directors will continue to work closely with jails and hospitals to make sure that hospital social workers have appropriate discharge protocols and are not routinely discharging patients to the streets or emergency shelter. The Coalition, along with local public funding jurisdictions and publicly funded institutions and systems of care that discharge people into homelessness, will create or modify discharge plans to prevent discharging into homelessness by:

- Identifying local discharge plans or practices that are leading to homelessness
- Engaging each system and discussing data and alternatives
- Utilizing data to inform broader strategic planning process

The CoC also plans to execute memorandum of understanding (MOU) with mainstream and other homeless service providers on the behalf of the homelessness prevention system to help clients link to mainstream and homeless supportive services outside of the HUD funded programs. The purpose of developing MOUs is to help clients easily access mainstream services that might have a cumbersome application process or lengthy waitlist.

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

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

According to the 2021 American Community Survey, 75% of Anniston's housing units were built before 1978. To address lead-based paint hazards, the City adheres to the Residential Lead-Based Paint Hazard Reduction Act of 1992 in federally assisted housing. The City requires disclosure of known information on lead-based paint hazards before the sale or lease of housing built before 1978. The City also implemented city codes and regulations to protect its citizens from lead-based paint hazards, which is integrated through purchasing policies and code enforcement.

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

All services are offered to residents regardless of the extent of the lead poisoning and hazards. The Alabama Department of Public Health issues lead hazard control orders which are strictly enforced. Due to the age of a significant number of the housing in Anniston; there is a need to address Lead Based Paint (LBP) hazards more than available resources.

The national leading cause of lead-based poisoning is exposure to dust from deteriorating paint in homes constructed before 1978. According to the Alabama Department of Public Health, the Federal Law (Title X, Section 1018) requires landlords, sellers, and renovators to give information on lead-based paint and lead based paint hazards before the sale or lease of target housing. Target housing includes most private housing, public housing, housing receiving federal assistance and federally owned housing built before 1978. Additionally, the Alabama Department of Public Health administers the Alabama Childhood Lead Poisoning Prevention Project. Lead poisoning is the leading environmental hazard to children, creating devastating irreversible health problems. Pre-1978 housing occupied by lower income households with children offers particularly high risks of lead exposure due to the generally lower levels of home maintenance. This is an important factor since it is not the lead itself that causes health hazards, but instead the deterioration of the paint that releases lead-contaminated dust and allows children to peel and eat lead-contaminated flakes.

The high-risk factors for lead poisoning include:

- Living in a home built before 1950
- Living in a recently remodeled home originally built before 1978

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

The City has hired a contractor to provide lead testing, risk assessments, and remediation/abatement services. Their services will be used as needed, determined by the age, condition, and presence of lead-based paint as determined by a certified Lead Assessment

professional. Lead safe work practices will be adhered to as applicable for housing rehabilitation, public facility improvements, and demolition/clearance of vacant and abandoned dilapidated housing units.

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

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

Providing supportive services to LMI families is a primary goal for the City of Anniston. The city is committed to efforts that reduce the number of families in poverty by providing financial support to organizations that assist households in becoming self-sufficient. These programs include support for educational opportunities for low-income children and youth to provide a solid foundation for high educational achievement. According to Child Trends, income-related achievement disparities can emerge as young as infancy. Pre-kindergarten-age children living in poverty are less likely to possess cognitive and early literacy-readiness skills than children living above the poverty threshold. For example, Income-related achievement disparities can emerge as young as infancy. Pre-kindergarten-age children living in poverty are less likely to possess cognitive and early literacy-readiness skills than children living above the poverty threshold. Higher educational attainment has been linked with a reduction in the level of poverty level families.

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

Poverty-reducing goals, programs and policies are coordinated with the housing plan by using the City's Department of Community Development to administer both CDBG and HOME. This structure ensures continuity and that poverty-reducing activities implemented under CDBG are provided in conjunction with housing related efforts and decisions. Ongoing communication between the City and non-housing and housing service providers will support such efforts.

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

To ensure that each recipient of CDBG funds operates in compliance with applicable federal laws and regulations, Anniston implements a monitoring strategy that closely reviews subrecipient activities and provides extensive technical assistance to prevent potential compliance issues.

Each program year, Anniston prepares a risk analysis matrix for monitoring all appropriate subrecipients. This risk analysis closely mirrors the Community Planning and Development [CPD] Notice 14-04, issued March 1 2014, which delineates the relevant factors to monitor in order to determine the risk level for grantees or its subrecipients. Once projects have been approved and subrecipients have been issued subrecipient agreements, staff members complete a risk analysis worksheet that reviews financial capacity; overall management; planning capacity and meeting HUD national objectives. Each subrecipient is graded and their score reflects one of three categories: low risk [0-30 points]; moderate risk [31-50 points]; and high risk [51-100 points]. The city determines its annual monitoring strategy based on the number of moderate to high risk subrecipients.

Generally, staff monitors (on-site) all moderate and high risk subrecipients on an annual basis, typically in the third or fourth quarter of each program year. Conversely, the low risk subrecipients are monitored on-site every other program year during the same time frame, and desk reviews are conducted throughout the year. Staff closely monitors performance expectations of subrecipients [timeliness and productivity] in line with the new performance measurement system initiated by HUD.

Expected Resources

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

Introduction

The City uses multiple resources to carry out activities that benefit low and moderate-income persons. The City of Anniston receives an annual formula-based allocation from HUD. In Program Year (PY) 2023, the City of Anniston will receive \$524,860.00 in CDBG funding and \$343,033.00 in HOME funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Community Development, Public Facility Improvements, Planning & Admin Public Services	\$524,860.00	\$10,000		\$534,860.00	\$2,139,440	CDBG funds used throughout the City will leverage other federal, local and private funds.
HOME	Public-Federal	Acquisition, Renovation, and New Construction of Affordable Housing, Rental Rehab	\$343,033.00	\$30,000		\$373,033.00	\$1,492,132	HOME funds will leverage other federal, local, and private funds. Subrecipient or developers supply 25% match of HOME funds.

Table 53 - 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

The City will use a combination of public and private funding to carry out activities identified in this plan. During PY 2023, the City will research opportunities to apply for additional funding streams which are consistent with the goals of the Consolidated Plan.

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

The City does not anticipate using publicly owned land or property to address the needs identified in the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand Affordable Housing Opportunities- Tenant-Based Rental Assistance	2023	2024	Affordable Housing	Citywide	Affordable Housing	CDBG HOME	Households Assisted
2	Expand Affordable Housing Opportunities- New Construction	2023	2024	Affordable Housing	Citywide	Affordable Housing	HOME	Households Assisted
3	Public Service – Youth Services	2023	2024	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
4	Public Service – Emergency Housing	2023	2024	Homelessness	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
5	Public Service – Healthcare	2023	2024	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
6	Public Service – Food Insecurity	2023	2024	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
7	Public Service – General Services Programs	2023	2024	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
8	Public Facility & Infrastructure Improvements – Neighborhood Revitalization and Resilience	2023	2024	Non-Housing Community Development	Citywide	Public Facility & Infrastructure Improvements	CDBG	Persons Assisted
9	Planning & Administration	2023	2024	Planning and Admin	Citywide	Planning & Admin	CDBG HOME	Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Expand Affordable Housing Opportunities- Tenant-Based Rental Assistance
	Goal Description	Provides funding for rental subsidies to low-wage earners who live and work in the City.
2	Goal Name	Expand Affordable Housing Opportunities- New Construction
	Goal Description	Provides for-profit and nonprofit organizations with gap financing for acquisition, relocation, and demolition to support affordable housing development for low-income households at 80% or below AMFI. Eligible costs may include but are not limited to predevelopment, relocation, demolition, acquisition, and related costs.
3	Goal Name	Public Service – Youth Services
	Goal Description	Provides after-school and summer activities for low-income children and youth (ages 6-18), Monday through Friday. Youth participate in structured recreational, cultural, social, and life skill activities in an adult-supervised, safe, clean environment. Funds will be used to provide salary support.
4	Goal Name	Public Service – Emergency Housing
	Goal Description	Provides services for homeless individuals and families to support emergency shelter and permanent housing solutions.
5	Goal Name	Public Service – Healthcare
	Goal Description	Provides services for uninsured residents to receive healthcare services. Funds will be used to provide salary support.
6	Goal Name	Public Service – Food Insecurity
	Goal Description	Provides services for low-income food insecure residents. Funds will be used to provide salary support and purchase food.
7	Goal Name	Public Service – General Services Programs
	Goal Description	Fund projects that provide recreational activities, food support, educational opportunities, and job skills to youth; supportive services to low- and moderate-income households and persons with special needs; assistance to businesses to create and/or retain jobs for low- and moderate-income persons; and support for job training, continuing education, and employment services designed to assist low-and moderate-income persons obtain jobs.
8	Goal Name	Public Facility & Infrastructure Improvements
	Goal Description	The City will fund projects that improve drainage and infrastructure to enable resilient design and withstand future community growth and investment.

9	Goal Name	Provide Administrative Structure
	Goal Description	Provide the administrative structure for the planning, implementation, and management of the CDBG and HOME grant programs as well as other housing and community development.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects planned for the 2023-2027 program year are identified in the table below, with additional detail provided in AP-38. Over the next year, the City of Anniston anticipates using CDBG funds to demolish and remove blighted, substandard structures, public infrastructure projects, and to support the provision of public services aimed at food and utility assistance, healthcare, emergency rental assistance, summer youth programs. The City will also use HOME funds to provide tenant-based rental assistance and to construct new housing.

Projects

#	Project Name	
1	City of Anniston - Building & Safety Division	Demolition/Blight Removal of Substandard Structures
2	Community Enabler Developer Inc	Food/Utility Assistance
3	St. Michael's Medical Clinic	Healthcare for the Underserved Expanded
4	Interfaith Ministries	Interfaith Ministries Emergency
5	All Saints Interfaith Center of Concern	Emergency Utility Assistance
6	The Right Place for Housing and Support	Supportive Services
7	City of Anniston - Parks and Recreation Dept	Youth Empowered for Success (YES) Program
8	City of Anniston Administration - CDBG	Planning & Administration
9	City of Anniston Public Works	Infrastructure Improvements in LMIs
10	The Right Place Inc	TBRA Rental Assistance
11	Calhoun Cleburne Habitat for Humanity	New Home Construction
12	All Saints Interfaith Center of Concern	Community Rental Assistance
13	Fresh Start Homes LLC	Chestnut Village New Construction Home 3
14	City of Anniston Administration - HOME	Planning & Administration
15	CHDO 15%	Community Housing Development Organization Set-Aside

Table 55 – Project Information

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

The projects were selected to meet identified needs in the community with the resources provided. The greatest obstacle to meeting the City's underserved needs is limited financial resources. Anniston will continue to estimate allocations for this Consolidated Plan period based on the final allocation amount and the priorities identified in the PY2023-2027 Consolidated Plan, community input, qualified applications for funding, Community Development Department and City Council. The City recognizes there are multiple needs for low and moderate-income persons of the City that are met through the use of CDBG and HOME funds. These needs include access to affordable housing for low and moderate-income persons, services for homeless and at-risk populations; increased capacity for public services and

addressing community development needs. The City prioritizes grant allocations by ensuring that all proposed projects will:

- Directly benefit low and moderate-income persons or households as defined by HUD's Income Limit Guidelines based on the Anniston-Oxford-Jacksonville Metropolitan Statistical Area (MSA); or
- Take place in an area where more than 51% of the population is lower income according to HUD Income Limits.

AP-38 Project Summary

Project Summary Information

	Project Name	City of Anniston Building & Safety Division – Demolition/Blight Removal of Substandard Structures
	Target Area	Citywide
	Goals Supported	Demolition and Clearance of Blighted Structures
	Needs Addressed	Neighborhood Redevelopment/ Facility Improvements in Low-Mod Areas
	Funding	CDBG: \$150,000.00
	Description	The City will demolish blighted, substandard structures throughout the City of Anniston.
1	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 structures will be demolished.
	Location Description	Citywide – City Hall -4309 McClellan Blvd, Anniston, AL 36202
	Planned Activities	The City will identify and demolish blighted, substandard structures throughout the City of Anniston.
	Project Name	Community Enabler – Food and Utility Assistance
	Target Area	Citywide
	Goals Supported	Public Service – Food Insecurities
	Needs Addressed	Increase Capacity of Public Services
	Funding	CDBG: \$10,000.00
	Description	The program provides periodic food boxes and utility assistance to families in need. The program ensures resident households receive pantry essentials, good nutritional supports, and basic utility services critical for a positive quality of life.
2	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The Food & Utility Assistance Program will serve 35 persons.
	Location Description	104 E F St Suite 1, Anniston, AL 36201
	Planned Activities	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide food and utility assistance to clients in need.

	Project Name	St. Michael's Clinic – Healthcare for the Underserved Expanded
	Target Area	Citywide
	Goals Supported	Public Service – Healthcare Services
	Needs Addressed	Increase Capacity of Public Services
	Funding	CDBG: \$20,000.00
	Description	The program provides basic healthcare services for uninsured individuals.
3	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The Healthcare for Underserved program will serve 50 persons.
	Location Description	1005 W 18th St, Anniston, AL 36201
	Planned Activities	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide healthcare services for the uninsured.
	Project Name	Interfaith Ministries – Emergency Services
	Target Area	Citywide
	Goals Supported	Public Service – Emergency Housing
	Needs Addressed	Increase Capacity of Public Services
	Funding	CDBG: \$8,500.00
	Description	Emergency housing assistance for the homeless.
4	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The Emergency Housing Assistance program will serve 25 persons.
	Location Description	1431 Gurnee Ave, Anniston, AL 36201
	Planned Activities	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide emergency housing assistance to families in need.
	Project Name	All Saints Interfaith Center of Concern – Emergency Utility Assistance
5	Target Area	Citywide
	Goals Supported	Public Service – Emergency Housing
	Needs Addressed	Increase Capacity of Public Services

	Funding	CDBG: \$10,000.00
	Description	Provides utility assistance for individuals and families who cannot pay basic utilities.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The Emergency Utility Assistance program will serve 40 persons.
	Location Description	1513 Noble St, Anniston, AL 36201
	Planned Activities	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide emergency utility assistance for families in need.
6	Project Name	The Right Place for Housing and Support – Supportive Services
	Target Area	Citywide
	Goals Supported	Public Service – Emergency Housing
	Needs Addressed	Increase Capacity of Public Services
	Funding	CDBG: \$10,000.00
	Description	The program provides supportive services homeless individuals seeking permanent housing.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The supportive services program will serve 20 persons.
	Location Description	105 W 15th St, Anniston, AL 36201
7	Planned Activities	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide services for homeless individuals seeking permanent housing.
	Project Name	City of Anniston, Parks & Recreation Department – Youth Empowered for Success (YES) Program
	Target Area	Citywide
	Goals Supported	Public Service – Youth Services
	Needs Addressed	Increase Capacity of Public Services
	Funding	CDBG: \$10,000.00
	Description	CDBG funds will be used to provide summer jobs for youth.
	Target Date	9/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	The Youth Empowered for Success (YES) program will provide summer jobs for 10 City of Anniston youth.
	Location Description	City Hall - 4309 McClellan Blvd, Anniston, AL 36202
	Planned Activities	CDBG funds will be used to provide summer jobs for youth in the City of Anniston.
8	Project Name	City of Anniston Public Works – Infrastructure Improvements in LMI Neighborhoods
	Target Area	Citywide
	Goals Supported	Infrastructure and Street Improvement Improvements
	Needs Addressed	Neighborhood Redevelopment/ Facility Improvements in Low-Mod Areas
	Funding	CDBG: \$201,388.00
	Description	The City will improve infrastructure in low-income neighborhoods.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This development will be determined.
	Location Description	City Hall - 4309 McClellan Blvd, Anniston, AL 36202
	Planned Activities	CDBG funds will be used to pay for costs associated with infrastructure improvements.
9	Project Name	City of Anniston Administration - CDBG
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	\$104,972.00
	Description	Planning and Administration costs determined-by and subject-to 20% federally mandated spending cap.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City Hall - 4309 McClellan Blvd, Anniston, AL 36202
	Planned Activities	Planning and Administration costs determined by and subject to 20% federally mandated spending cap.
10	Project Name	The Right Place Inc - TBRA Rental Assistance

	Target Area	Citywide
	Goals Supported	Expand Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	\$25,000.00
	Description	The program will provide rental subsidies for families in need.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 10 clients.
	Location Description	105 W 15th St, Anniston, AL 36201
	Planned Activities	The program will provide rental subsidies for families in need.
11	Project Name	Calhoun Cleburne Habitat for Humanity - New Home Construction
	Target Area	Citywide
	Goals Supported	Expand Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	\$132,274.75
	Description	Calhoun-Cleburne habitat for Humanity will construct 1 new house for income-eligible families.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Calhoun-Cleburne habitat for Humanity will construct 1 new house for income-eligible families.
	Location Description	Location to be determined.
	Planned Activities	Calhoun-Cleburne habitat for Humanity will construct 1 new house for income-eligible families.
12	Project Name	Fresh Start Homes LLC - Chestnut Village New Construction Home 3
	Target Area	Citywide
	Goals Supported	Expand Affordable Rental Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	\$25,000.00
	Description	Fresh Start Homes will construct new housing for income-eligible families.
	Target Date	9/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	Fresh Start Homes will construct 1 new house for income-eligible families.
	Location Description	Chestnut Village
	Planned Activities	Fresh Start Homes will construct 1 new house for income-eligible families.
13	Project Name	City of Anniston Administration - HOME
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	\$51,454.95
	Description	Planning and Administration costs determined-by and subject-to 20% federally mandated spending cap.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City Hall - 4309 McClellan Blvd, Anniston, AL 36202
14	Planned Activities	Planning and Administration costs are determined-by and subject-to 20% federally mandated spending cap.
	Project Name	City of Anniston - CHDO 15% Set-Aside
	Target Area	Citywide
	Goals Supported	Expand Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	\$34,303.00
	Description	The City will identify and use set-aside funds to expand affordable housing opportunities.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City Hall - 4309 McClellan Blvd, Anniston, AL 36202
	Planned Activities	The City will identify and use set-aside funds to expand affordable housing opportunities.

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

The City of Anniston receives entitlement program funds directly from HUD and assistance will be provided throughout low-income census tracts and directly to low and moderate-income residents.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	80%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Anniston covers over 45 square miles which causes the low and moderate-income population to be less concentrated as in most centralized cities. The City relies on widely accepted data such as American Community Survey, HUD's low and moderate-income summary data, and Federal Financial Institutions Examinations Council's (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated City-wide based on low-mod areas which often coincide with areas of minority concentration.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 57 - One Year Goals for Affordable Housing by Support Requirement

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

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Anniston, also known as the Anniston Housing Authority (AHA), was established in 1939. The AHA's objectives are to increase its housing stock to better help those requiring housing assistance. The Anniston Housing Authority owns and operates six housing communities consisting of 699 public housing units that include 44 for the elderly and persons with disabilities, and 43 units of multi-family housing. The Housing Authority of the City of Anniston administers public housing located at Barber Terrace, Constantine Homes, Fairview Terrace, Glen Addie Homes, Hobson City, Norwood Homes, Parkwin Homes, Tinsley Manor, and Washington Homes.

The City of Anniston will continue to support the efforts of the Anniston Housing Authority in addressing the needs of public housing residents by offering collaborating with the agency to ensure that low-income residents, seniors, and disabled families can access services. Much of the housing efforts are attributed to AHA which is committed to providing low, very low, extremely low and moderate-income residents of Anniston with:

- Quality affordable housing opportunities.
- Neighborhood revitalization and stabilization activities.
- Partnerships with private and public entities to optimize resources through innovative programs
- Efficient and effective management of resources.

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

The City of Anniston does not have any immediate plans to address the needs of public housing. Anniston will continue communication with the Anniston Housing Authority (AHA) regarding ways of aiding as they move forward with their strategic plan implementation.

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

The City of Anniston does not have any actions to encourage public housing residents during the next consolidated plan period. The Anniston Housing Authority distributes information to PHA residents regarding fair housing, homeownership and rental opportunities for affordable housing rehabilitated with CDBG or HOME funds and constructed with HOME funds. The City will offer a down payment assistance program that is available to low-income families in Anniston including

public housing residents.

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

Not Applicable; the AHA is not designated as “troubled.”

Discussion

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

Introduction

This section describes the one-year goals and activities for the City of Anniston in assessing and serving the needs for homeless persons and special needs populations. The City of Anniston is a participating jurisdiction in the Homeless Coalition of Northeast Alabama (HCNEA). The City's homeless strategy collaboratively addresses the essential needs for homeless and other special needs populations. The Community Development Coordinator for the city attends Coalition meetings to ensure that collaborative efforts occur between the city and the coalition. The goal is to invest in activities that lead people experiencing homelessness to permanent housing as quickly as possible while offering a variety of intervention options that provide options to address the needs. Such interventions include rapid rehousing, permanent supportive housing, immediate access to low-barrier emergency shelter; intensive service-focused recovery housing programs; transitional housing options for special needs populations (especially households fleeing domestic violence, youth and youth adults, and people with substance use issues); diversion programs. The City of Anniston's Annual Action Plan provides funding support for agencies providing services to the homeless and collaborates with its providers to strengthen the homeless governance structure and ensure services are provided to these populations.

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

The City of Anniston will continue to support organizations that assess the needs of the homeless to create a more robust social service system to address unmet needs. While the City has not adopted any specific strategies to address homelessness and the priority needs of homeless persons, the CoC continues to strengthen the street outreach network to address the needs of the unsheltered population. The City provides CDBG funding to local social service organizations to assess the needs of homeless persons. The Community Development Department of the City of Anniston makes regular referrals of homeless individuals to the Homeless Coalition which refers these individuals to agencies serving the homeless and provide housing.

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

The City of Anniston does not receive its own ESG allocation; however, the city maintains steady support by leveraging its CDBG allocation to provide foundational support to support local non-profits such as 2nd Chance, The Right Place, Community Enabler, St. Michael's Clinic, and All Saints Interfaith Center addressing transitional housing. These organization are eligible to receive ESG support through the State of Alabama who receives a direct allocation to provide essential services and operations to emergency shelters and transitional housing facilities. The City and

County supports increasing housing options and self-sufficiency for the homeless and near homeless by supporting transitional housing where appropriate. Over the next plan year, the City will continue to assist the efforts of local nonprofits with expanding services for the homeless and at-risk of homelessness population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Anniston will continue to support organizations that address the emergency shelter and transitional housing needs of the homeless to establish a more robust social service system. While the City has not adopted any specific strategies to address emergency shelter and transitional housing needs; access to services and shelters are provided through local outreach providers.

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

The City of Anniston will continue to support the Homeless Coalition of Northeast Alabama in reducing the amount of time that individuals and families (chronically homeless, families with children, veterans and their families, and unaccompanied youth) experience homelessness. The primary goals are to help people obtain permanent housing as quickly as possible, increase their self-sufficiency, and remain stably housed. Anniston works closely with CoC member organizations to provide foundational support for these organizations to be able to continue to provide needed services to the residents of the Anniston community. The Homeless Coalition of Northeast Alabama implements a housing first model that works to connect people as quickly as possible to permanent housing and the care and support they need to stabilize and improve their quality of life. Data evaluation shows that a bulk of homeless persons are battling another underlying issue(s) and as such, are in need of housing and supportive services. Addressing these needs given dwindling funding on a federal, state, and local level creates obstacles and barriers to service. The need for transitional and permanent housing is a critical need in the City of Anniston.

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

As a member of the local CoC and partner to Homeless Coalition of Northeast Alabama; the City is actively engaged in furthering the coordination of a local discharge policy. Preventing homelessness, especially family homelessness, is a main priority for the City of Anniston. Establishing and implementing discharge procedures for homeless individuals to ensure they have an adequate supply of medication upon discharge and that the appropriate services (ancillary and/or housing) is a critical component. The main need is to link people with available housing opportunities as quickly as possible and support them in accessing subsidies and increasing their income to help them sustain their housing long-term. The Coalition, along with local public funding jurisdictions and publicly funded institutions and systems of care that discharge people into homelessness, will create or modify discharge plans to prevent discharging into homelessness by

- Identifying local discharge plans or practices that are leading to homelessness
- Engaging each system and discussing data and alternatives
- Utilizing data to inform broader strategic planning process

During the next year, the City will continue to improve coordination between mental health, physical health, and criminal justice systems to identify people at risk of homelessness and link them with supports to prevent them from becoming literally homeless after discharge. Working with the local and state Department of Children Services to support them in their efforts to expand services for youth existing foster care will address youth needs. The City will also assist in the identification of available prevention programs and development of a gaps analysis that allows us to create a homeless prevention plan in the coming years.

Discussion

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

Introduction:

This section of the plan explains whether the cost of housing or the incentives to develop, maintain, or improve affordable housing is affected by policies that may affect land and other property, zoning ordinances, building codes, growth limits, and policies that affect the return on residential investment. The City has had to combat several factors outside of its control that act as barriers to the development and preservation of affordable housing. Many of the City's available vacant parcels are scattered and situated in the City's most economically distressed neighborhoods and would have to be developed on an in-fill basis. The scarcity of large vacant residential parcels raises housing development costs since the private market is unable to realize cost-savings attributed to the current economic state. The City of Anniston conducted an Assessment of Fair Housing (AFH) to identify key issues that are impacting the development of affordable housing and residential investment. As part of that process the City and its stakeholders who participated in the process identified several contributing factors that create barriers to affordable housing and opportunities such as:

- Lack of state or local fair housing law
- Lack of availability of affordable accessible units in a range of types
- Availability of accessible units in publicly supported housing

While the City has taken steps towards limit barriers to affordable housing, such as adopting Zoning Ordinances that allow for mixed-use and increased density building within the city in its AFH; the goals and action steps to increase affordable housing options in high opportunity areas are outlined below.

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

The proposed actions to address barriers in PY 2023 are described in more detail below, and other actions to overcome impediments to fair housing are in the *Affirmatively Furthering Fair Housing for the City of Anniston* report (accessed from the City of Anniston).

Goal 1: Improve knowledge and awareness of the Fair Housing Act, related housing and discrimination laws, regulations, and the requirements to affirmatively further fair housing in the community.

Strategies: In order to address this goal, the following activities and strategies should be

undertaken:

- 1-A: Outline the procedures and process to report or file a fair housing complaint.
- 1-B: Publicize the procedures and process in the local newspaper; post in public buildings, social service agencies' offices, and print out fliers to pass out.
- 1-C: Develop opportunities to educate tenants, landlords, sellers, and mortgage brokers.
- 1-D: Establish an arbitration process for fair housing complaints which are filed on the basis of refusal to make reasonable accommodations.
- 1-E: Review and improve the rate of underwriting approval for minorities and persons of Hispanic origins in mortgage loan approvals as evidenced by the Home Mortgage Disclosure Act (HMDA) data.
- 1-F: All essential documents, forms, and directions should be printed in English and Spanish, and a reference sheet in multiple languages should be attached to inform non-English speaking persons who to contact.

Goal 2: Promote the development and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: In order to address this goal, the following activities and strategies should be undertaken:

- 2-A: Continue to support and encourage plans from both private developers and nonprofit housing agencies to develop, construct, and/or rehabilitate affordable housing in the City.
- 2-B: Encourage the development, construction, and/or rehabilitation of mixed income housing in the City.
- 2-C: Survey the existing residential, mixed-use residential/commercial, and vacant structures to better utilize space for additional housing.
- 2-D: Provide financial assistance to seniors and lower-income households in the City for home improvements so they can remain in their residences.
- 2-E: Develop a housing rehabilitation program with low-interest loans/grants in low-income neighborhoods where there is the highest percentage of vacant and deteriorated housing.
- 2-F: Encourage the development and/or rehabilitation of workforce housing for income eligible City employees and other City residents.

Goal 4: To bring local policies and regulations into compliance with state and Federal laws, including the Federal Fair Housing Act, Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, etc., to affirmatively further fair housing and housing choice in the City of

Anniston.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- 4-A: Review and annually update the City's Unified Development Code (zoning ordinance) to include additional definitions and clarification on group homes.
- 4-B: Continue to enforce local building codes through biennial inspections of all rental units to bring them into compliance under the City's Apartment Code Enforcement (ACE) Program.
- 4-C: Evaluate opportunities to assist both private and non-profit housing developers to construct and/or rehabilitate mixed-income housing.
- 4-D: Implement the housing needs and opportunities recommendations from the City's Comprehensive Plan
- 4-E: Continue to review and update the City's Comprehensive Plan on a biennial basis to ensure that it identifies the current needs and opportunities in the City of Anniston

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The Strategic Plan addresses the issue of meeting underserved needs through a variety of initiatives. Several of these initiatives are proposed for funding in this Annual Plan. The Community Development Department staff will host various workshops for subrecipients to provide an overview of program guidelines and expectations. We will utilize these workshops as an opportunity to network, share successes and lessons learned, and to discuss best practices for utilizing HUD funding. Technical Assistance will also be provided to subrecipients as needed.

Actions planned to address obstacles to meeting underserved needs

The City will collaborate with community leaders, stakeholders, and local non-profit agencies to help remove obstacles to better meet the needs of the underserved population and improve service delivery. The City will coordinate the work of nonprofit agencies to provide social services, disseminate news and information, and spearhead community-wide solutions to local needs. The City will also review and analyze the work of its various departments and divisions to find opportunities for collaboration between similar programs. Program staff will also ensure that all fair housing education materials are current and compliant with the Affirmatively Furthering Fair Housing Final Rule.

Actions planned to foster and maintain affordable housing

The City will use HOME funds and a portion of CDBG funds for new affordable housing initiatives and to rehabilitate existing housing units. The special needs population will be served through grants to local service providers. The homeless population will be served through assistance grants to local service providers.

Actions planned to reduce lead-based paint hazards

To address lead-based paint hazards the City adheres to the Residential Lead-Based Paint Hazard Reduction Act of 1992 in federally assisted housing. The City requires disclosure of known information on lead-based paint hazards before the sale or lease of housing built before 1978. The City also implemented city codes and regulations to protect its citizens from lead-based paint hazards which is integrated through purchasing policies and code enforcement.

The City will procure lead certified contractors to perform lead-based paint testing, risk assessments, and remediation/abatement services on an as needed basis and as determined by the age, condition, and presence of lead-based paint as determined by a certified Lead

Assessment professional. Lead safe work practices will be adhered to as applicable for housing rehabilitation, public facility improvements, and demolition/clearance of vacant and abandoned dilapidated housing units.

Actions planned to reduce the number of poverty-level families

Poverty-reducing goals, programs and policies are coordinated with the housing plan by using the City's Department of Community Development to administer both CDBG and HOME. This structure ensures continuity and that poverty-reducing activities implemented under CDBG are provided in conjunction with housing related efforts and decisions. Ongoing communication between the City and non-housing and housing service providers will support such efforts.

Actions planned to develop institutional structure

The Community Development Department manages all aspects of the grant programs perform in a concerted manner. The department recognizes the need to maintain a high level of coordination on projects involving other City departments, other County departments, and/or non-profit organizations. This collaboration guarantees an efficient use of resources with maximum output in the form of accomplishments.

The Community Development Department will address gaps and improve institutional structure by using the following strategies:

- Reduce and/or alleviate any gaps in services and expedite the delivery of housing and community development improvements to eligible persons.
- Evaluate the procurement process and guidelines for all rehabilitation and construction projects.
- Coordinate projects among City departments and support ongoing efforts for City initiatives.
- Maintain a strong working relationship with the Anniston Housing Authority based on the mutually shared goal of providing suitable housing for low- and extremely low-income persons.
- Work with and financially support local nonprofits operating in low- and moderate-income neighborhoods to build affordable housing for the elderly, veterans and other special needs populations.
- Use established lines of communication to identify opportunities for joint ventures with agencies that provide funding to construct affordable housing and/or finance

homeownership opportunities.

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

The City will continue to work with a broad cross-section of public, private, faith-based, and community organizations to identify the needs of its citizens. By continuing to collaborate with the CoC and the community, the City will continue to streamline the actions of public service agencies to improve the lives of all persons in Anniston. These groups address a broad range of needs for families including homelessness, public safety, workforce development, literacy, and allocation of other resources. The support of this coalition allows local non-profit organizations to focus their efforts collectively and to avoid duplication of services within the City.

Program Specific Requirements

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

Introduction:

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
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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:

The City of Anniston will utilize investment of HOME program funds as designated in CFR part 92.205(b). The consortia will provide HOME Program funds to eligible affordable housing agencies to assist low-income residents.

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:

The HOME rule at §92.254(a)(5) establishes the resale and recapture requirements HOME grantees must use for all homebuyer activities. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via lien, deed restrictions, or covenants

running with the land. The resale or recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

When undertaking HOME-assisted homebuyer activities, including projects funded with HOME program income, the City must establish resale or recapture provisions that comply with HOME statutory and regulatory requirements and set forth the provisions in its Consolidated Plan. HUD must determine that the provisions are appropriate. The written resale/recapture provisions that the City submits in its Annual Action Plan must clearly describe the terms of the resale/recapture provisions, the specific circumstances under which these provisions will be used, and how the City will enforce the provisions.

Note: The City of Anniston's complete Resale and Recapture provisions are included as an appendix.

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:

The City's resale and recapture provisions ensure the affordability of units acquired with home funds in several ways.

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. The City's calculation for the period of affordability is based upon the amount of HOME assistance in each unit and the applicable period of affordability under resale or recapture provisions.

a. Period of Affordability Under Resale Provisions

Under resale, §92.254(a) (5) (i) the HOME rule states that the period of affordability is based on the total amount of HOME funds invested in the housing. In other words, the total HOME funds expended for the unit determines the applicable affordability period. Any HOME program income used to assist the project is included when determining the period of affordability under a resale provision.

b. Period of Affordability Under Recapture Provisions

For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the HOME-funded direct subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

The following table outlines the required minimum affordability period:

If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is:	The Period of Affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years

Over \$40,000	15 years
Minimum Affordability Periods	

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:

The City does not anticipate refinancing any existing debt with its HOME funds during the 2023 Annual Action Plan year.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Community Needs Assessment</p> <p>List the name of the organization or individual who originated the data set.</p> <p>The City of Anniston originated the data set using an online needs assessment survey which was prepared by its Community Development consultant.</p> <p>Provide a brief summary of the data set.</p> <p>The results of the survey identified the top five needs by response and provided a ranking of all eligible needs to assess which areas were deemed by citizens to be of highest priority. A full summary of the survey results is included as an attachment to this plan.</p> <p>What was the purpose for developing this data set?</p> <p>The purpose of developing the survey data was to maintain compliance with the Citizen Participation plan which calls for the completion of a community needs assessment survey as an additional measure for soliciting citizen input regarding community priorities. As a result, it became an additional resource for determining community priorities and allocations of funds.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Data was collected in March through May of 2023</p> <p>Briefly describe the methodology for the data collection.</p> <p>The opportunity to complete the brief online survey was advertised in the Anniston Star. A link was also posted on the Community Development page of the City of Anniston's website at www.annistonal.gov. Information was shared during public hearings and forwarded to community partners. Hard copies were also made available for individuals who lacked internet access. The remaining questions asked respondents to rank eligible areas of need using a scale of high, medium, low, none or no opinion. Results were automatically aggregated online as a feature of Survey Monkey, an online survey tool.</p> <p>Describe the total population from which the sample was taken.</p> <p>The survey was open to be completed by any individual residing in Calhoun County.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>A total of 82 individuals completed the survey. Approximately 60% identified themselves as being residents of the City of Anniston, with the remaining percentage spread across the other five communities comprising the HOME Consortium. Over 70% identified themselves as homeowners, reflecting the homeownership rate of the community overall. Nearly 80% of respondents live within four zip codes - 36207, 35901, 36265 and 36203.</p>
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2	Data Source Name 2015-2019 CHAS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
3	Data Source Name 2010, 2020 Census (Base Year), 2015-2019 ACS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.

	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
4	<p>Data Source Name 2015-2019 ACS Data</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Provide a brief summary of the data set.</p> <p>What was the purpose for developing this data set?</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Briefly describe the methodology for the data collection.</p> <p>Describe the total population from which the sample was taken.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
5	<p>Data Source Name 2015-2019 ACS, 2010, 2020 ESRI Business Analyst Package</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Provide a brief summary of the data set.</p> <p>What was the purpose for developing this data set?</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Briefly describe the methodology for the data collection.</p>

	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>

