



PROGRAM YEAR 2010

CITY OF ANNISTON

and the

ANNISTON/CALHOUN COUNTY HOME CONSORTIUM

**Consolidated Annual Performance and
Evaluation Report
(CAPER)**

October 1, 2010 – September 30, 2011

**Prepared for
U.S. Department of Housing and Urban Development
Community Development Block Grant and HOME Programs**

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Second Program Year CAPER

The CPMP Second Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the year.

Program Year 2 CAPER Executive Summary response:

Program Year 2010 was a year of continued reorganization for the City of Anniston and a year of organization for the Anniston/Calhoun County HOME Consortium. With the City still suffering the effects of the events leading to the Inspector General investigation, the Community Development Department and its activities had to be reassessed and reorganized in order to more effectively meet the needs identified in the 2008-2012 CDBG Consolidated Plan. A significant amount of time in the fall of 2009 and spring of 2010 was spent in the efforts to correct the problems associated with the housing repairs that were improperly done in 2008 and 2009. New systems were put into place in order to help ensure the mistakes of the previous year would not be repeated in the future. Due to the problems in the home owner rehabilitation loan program, demand for those loans was nearly non-existent in program year 2010. It was determined that the amount of money allowed for emergency repairs was not sufficient to meet the individual housing rehabilitation needs in most cases. An emergency repair deferred loan program was implemented in order both to allow more money to be spent on each repair and to allow for potential program income. Public service agencies were funded with CDBG funds to the maximum allowed by federal regulations. In addition, new procedures were implemented for monitoring public service agencies in order to ensure compliance with CDBG regulations.

The Anniston/Calhoun County HOME Consortium was formally organized and began to function. Changes were made to the 2009-2011 HOME Consolidated Plan and to the 2009 and 2010 Annual Action Plans to add eligible activities in order to allow the Consortium to be more flexible in meeting the housing needs in the areas served by the Consortium. The primary objective for the year was to get all 2009 Program Year funds properly obligated so the Consortium would not lose those funds.

In addition, new personnel had to be authorized for access to IDIS and trained in its functions. While efforts are being made to reconcile data in IDIS, due to past entry errors, this is likely to be impossible. The City of Anniston will reconcile any existing data in IDIS for actual projects and accomplishments to the best of its ability. Every possible effort is being made to ensure that current and future data is entered correctly.

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
The City of Anniston met with moderate success in achieving its goals and objectives for Program Year 2010. In its housing programs the main activity originally proposed was the owner-occupied housing rehabilitation loan program, designed to assist 7 families. Due to the irregularities in the program the previous year, there was little demand for housing rehab loans in the 2010 program year. One family was assisted and the monies originally allocated for that program were reallocated into an emergency repair deferred loan program. The goal of this program was to assist 6 persons. Eleven low to moderate income families were assisted through this program.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

Program Year 2010 CDBG Activities & Goals

Activity	Amount Spent	Goal	Actual
Administration	\$ 107,076.25		
ARC of Calhoun County	\$ 5,000.00	16	39
Boy Scouts	\$ 4,500.00	120	20
Children's Services	\$ 3,500.00	20	7
Community Enabler	\$ 5,000.00	5000	3022
Independent Reading	\$ 5,000.00	72	45
Boys & Girls Club	\$ 5,000.00	550	459
St. Michaels' Health Clinic	\$ 30,000.00	2000	884
2nd Chance	\$ 3,000.00	50	68
Interfaith Ministries	\$ 6,000.00	88	56
PreSchool Friends	\$ 3,000.00	11	22
Summer Work Program	\$ 17,964.73	10	15
Owner-Occupied SF Rehabilitation Loan	\$ 23,925.00	1	1
Emergency Home Repair Deferred Loan Program	\$ 128,625.63	10	11
Minor Home Repairs-World Changers	\$ 11,570.05	9	9
Public Park Improvements-Zinn Park *	128,518.40		

Program Year 2009/2010 HOME Activities & Goals

Activity	Amount Spent	Goal	Actual
HOME Administration	\$54,042.53		
Owner-Occupied SF Rehabilitation Loans	\$14,382.00	1	1
Single –Family New Home Construction*	\$48,618.88	1	1

*Project determined by HUD to be ineligible

- c. If applicable, explain why progress was not made towards meeting the goals and objectives.
The economy affected the ability to reach some goals. Some agencies were unable to provide the anticipated levels of service due to an overall decrease of funding from all sources. One agency, St. Michael's Health Clinic, lost their nurse practitioner and was without a healthcare provider for three months. As part of their monitoring they were required to develop a contingency plan in case this happened in the future so that services did not cease.
2. Describe the manner in which the recipient would change its program as a result of its experiences.
Most of the changes were implemented in Program Year 2010. The only potential change might be to allow for multi-family rental construction assistance, if warranted.
3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
In the most recent Impediments to Fair Housing study, there is anecdotal evidence of discrimination in the following areas: race, family size, and disability. There was no empirical evidence of discrimination.
 - b. Identify actions taken to overcome effects of impediments identified.
The City of Anniston's Community Development Department will serve as a place where incidents of discrimination can be reported. All reported complaints will be reported to the appropriate federal authorities for investigation. Where feasible, the Community Development Department will remind landlords that discrimination is prohibited by federal law.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
Due to monetary restraints, the City of Anniston and the Consortium are meeting all the underserved needs it can at this time.
5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.

The City of Anniston was able to obtain a grant of \$100,000 from Stringfellow Foundation to assist in the purchase and installation of playground equipment at Zinn Park.

- b. How Federal resources from HUD leveraged other public and private resources.

See above response.

- c. How matching requirements were satisfied.

Matching requirements for HOME for Program Year 2010 were waived due to the declaration of Calhoun County as a federal disaster area following the tornadoes of April 27, 2011

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Policies and procedures are reviewed to ensure goals are being met. On-site inspections of rehabilitation projects are conducted before, during, and after work is under way. Applications for rehabilitation are collected and reviewed for applicant eligibility. On-site and bench monitoring of public service agencies are conducted.

Citizen Participation

1. Provide a summary of citizen comments.

The only public comment occurred at a regular HOME Consortium meeting. A homeowner from Jacksonville was upset that the City of Jacksonville had voted to use all of its allocated funds for new housing construction.

2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.
The City of Anniston and the Anniston/Calhoun County HOME consortium have no identified gaps in its institutional structures.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
Activities are monitored on a regular basis. Housing activities are monitored before, during, and at completion of the activity. Public Service Agencies are desk monitored periodically and monitored on-site annually. All other activities are monitored as required.
2. Describe the results of your monitoring including any improvements.
The monitoring has improved the quality of services provided as well as better compliance with CDBG and HOME regulations.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
All activities are designed to meet a need identified in the Consolidated Plan and thereby contribute to solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
The CDBG program has been reorganized and the HOME Consortium organized and are now both beginning to meet the housing and quality of life issues identified in the Consolidated Plans.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
The CDBG program began to conduct rehabilitation activities again in Program Year 2010. The HOME program began housing activities in Program Year 2010.
 - d. Indicate any activities falling behind schedule.
HOME activities are behind schedule, however, plans are aggressively being implemented to correct this problem. It is anticipated that activities will be largely on schedule by the end of Program Year 2011.
 - e. Describe how activities and strategies made an impact on identified needs.
The activities in Program Year 2010 impacted identified needs by providing housing rehabilitation, public service agencies helped meet the needs of low-to-moderate income persons in need of social assistance, and park activities helped increase the quality of life for low-to-moderate income persons.
 - f. Identify indicators that would best describe the results.
The number of houses rehabilitated, and the persons served by the public service agencies.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.

The primary barrier is a decreasing amount of money allocated by the Federal Government for the CDBG and HOME programs.

- h. Identify whether major goals are on target and discuss reasons for those that are not on target.

At this point in time all major goals are on target. The HOME and CDBG programs must be carefully monitored in the coming year to ensure their funds are obligated and expended in a timely manner.

- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Strategies and activities must continually be closely monitored. Procedures must also be strengthened and monitored to ensure compliance all activities are eligible under CDBG and HOME guidelines.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

All rehabilitation projects are evaluated for lead based paint hazards and all required lead-based paint procedures are incorporated into all rehabilitation projects.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year 2 CAPER Housing Needs response:

The bulk of Program Year 2010 funds were allocated to address housing needs. CDBG funds were used to provide owner-occupied rehabilitation loans, and the emergency loan program was changed. It was determined that in most cases the existing limit of \$4,000 was not enough to sufficiently repair many of the houses. The maximum available amount was changed to \$14,000 and it was set up as a deferred loan. Minor repairs were made by World Changers to 10 houses in the City of Anniston with CDBG funds used to purchase the necessary materials. In the HOME program, monies were obligated for the construction of 8 houses by Habitat for Humanity. One house was built but the expense was ineligible because the contract was signed before the city council approved the change in the consolidated plan and annual action plan that made the activity eligible. A

house was donated to the City of Anniston and will be rehabilitated with HOME funds and sold to an eligible low-to-moderate income buyer. A local agency was certified as a CHDO by HUD and money was obligated to it for the purpose of buying and rehabilitating houses to be rented to low income families. The Consortium supported the application to the Alabama Housing Finance Authority by a developer to build apartments that would be rented to low-to-moderate income families. This project was not funded by AHFA.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

Program Year 2 CAPER Specific Housing Objectives response:

The City of Anniston and the Anniston/Calhoun County HOME Consortium are making progress toward meeting their originally stated housing goals. Efforts will continue in Program Year 2011 with tangible results expected in the HOME program. The City of Anniston will once again support applications to the Alabama Housing Finance Authority for the construction of multi-tenant rental housing. It will continue to do as much rehabilitation as funding allows.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Program Year 2 CAPER Public Housing Strategy response:

There were no specific actions taken in Program Year 2010 to address public housing needs.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year 2 CAPER Barriers to Affordable Housing response:

The City of Anniston and the Anniston/Calhoun County looked for ways to eliminate barriers to affordable housing. A home was donated to the City to be rehabilitated and sold to a low-to-moderate income person. The Consortium is in the process of acquiring a home in Anniston and a home in Weaver under HUD's Dollar House Program. These will be rehabilitated and sold to qualified low-to-moderate income buyers. The City will continue to work with homeowners to rehabilitate their properties thus keeping housing affordable for these persons.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.

The Anniston/Calhoun County HOME Consortium was organized in Program 2010. The Consortium decided the type of activities it wished to be involved in. Money was originally allocated for a multi-family housing project, but the developer did not receive funding from the Alabama Housing Finance Corporation. A new home was constructed in Jacksonville, AL, but was later ruled ineligible because the contract was signed prematurely. A CHDO agreement was signed and money obligated to allow for the rehabilitation and rental of three housing units. A contract was later signed with Habitat for Humanity to obligate funds for the construction of 8 new homes with construction to start in Program Year 2011. One house was rehabilitated under the Consortium's single-family homeowner rehabilitation loan program.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.

See attached form. Match for Program Year 2010 was waived.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).

See attached.
4. Assessments
 - a. Detail results of on-site inspections of rental housing.

No rental housing projects were started in Program Year 2010.
 - b. Describe the HOME jurisdiction's affirmative marketing actions.

The HOME Consortium is still developing its affirmative marketing actions. To date, information on projects has been publicized in the newspaper and on local radio.
 - c. Describe outreach to minority and women owned businesses.

The City of Anniston attempted to utilize minority contractors for its rehabilitation and new construction housing activities. There were no minority or women-owned businesses interested in doing work for the City of Anniston who had the required homebuilders licenses.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
The City of Anniston funded several public service agencies that provide for the needs of homeless persons. The City again became an active member of the Homeless Coalition of Northeast Alabama.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
All actions on behalf of the City of Anniston through its CDBG program to help homeless persons make the transition to permanent housing were made through social service agencies.
3. Identify new Federal resources obtained from Homeless SuperNOFA.
None were obtained in Program Year 2010.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 2 CAPER Specific Housing Prevention Elements response:

The City of Anniston's efforts through the CDBG Program to prevent homelessness consisted of providing funding to social service agencies who help with such efforts as paying rent and utilities for families that are at risk of homelessness.

Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives

- a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.
 - b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.
3. Matching Resources
- a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.
4. State Method of Distribution
- a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.
5. Activity and Beneficiary Data
- a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
 - b. Homeless Discharge Coordination
 - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
 - c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 2 CAPER ESG response:

The City of Anniston is not an ESG entitlement city. In Program Year 2010 it did not receive any ESG funds from the State of Alabama.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.

15% of CDBG funds were allocated to public service agencies to help them provided services to those populations identified in the Consolidated Plan. The rest of non-administrative were allocated to activities that would help provide safe, decent, affordable housing to

- low-to-moderate income persons and for park improvements in low-to-moderate income census tracts. The bulk of these funds were allocated to housing needs, which is considered the most pressing need identified in the Consolidated Plan.**
- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
There were 21 low-to-moderate income households assisted with CDBG funds in Program Year 2010. This represents modest progress toward meeting original goals for the year. Since assistance had been put on hold pending the Inspector General's investigation and 12 households had to have their work redone using City of Anniston General Funds in order to correct the irregularities in the housing rehabilitation program, the process of providing assistance had to be reorganized and restarted. It was also necessary to change the amount of monies available for each emergency repair due to the extremely poor condition of the houses being assisted. While this resulted in a delayed start to housing rehabilitation for Program Year 2010, the City was able to help the maximum number of households that funding would allow.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
All CDBG funds were used for activities that benefitted low-to-moderate income persons.
2. Changes in Program Objectives
- a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
The emergency rehabilitation grant program was changed to an emergency rehabilitation deferred loan program. This change was made in order to allocate more potential funding to each rehabilitation project while giving the City of Anniston potential for program income. At this time, the City of Anniston and the Anniston/Calhoun County HOME Consortium do not anticipate any changes in its programs.
3. Assessment of Efforts in Carrying Out Planned Actions
- a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
The City of Anniston and the Anniston/Calhoun County HOME Consortium have pursued all sources of funding identified in their Consolidated Plans. The City of Anniston provided a letter of support to a developer who wished to make an application to the Alabama Housing Finance Authority to build apartments using Low Income Housing Tax Credits and HOME funds.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
The City of Anniston advertised for developers interested in applying for Low Income Housing Tax Credits. Two developers responded and one applied. The developer was provided with a certificate of consistency.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

Implementation was hindered by staff turnover and an investigation by the Inspector General.

4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
The purchase of playground equipment for Zinn Park that was also handicapped accessible was determined to be an ineligible project.
 - b. Indicate how did not comply with overall benefit certification.
Handicapped children do not count as a beneficiary for CDBG purposes. Also a proper amendment to the Annual Action Plan was not done.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
No activities that required relocation were conducted in Program Year 2010.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
No economic development activities using CDBG money were conducted in Program Year 2010.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
All activities occurred in low-to-moderate income census tracts, or the individuals assisted were income verified.

8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.

Only housing rehabilitation and new construction produce program income for the City of Anniston and the Anniston/Calhoun County HOME Consortium. The amount reported for Program Year 2010 was \$44,158.84.

- b. Detail the amount repaid on each float-funded activity.
There were no float-funded activities in Program Year 2010.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
All loan repayments were for housing rehabilitation activities.
 - d. Detail the amount of income received from the sale of property by parcel.
No sale of property occurred in Program Year 2010.
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
- a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
There were no prior period adjustments made during Program Year 2010.
10. Loans and other receivables
- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
There were no float-funded activities in Program Year 2010.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
See Appendix B
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
See Appendix C
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
No loans were written off in Program Year 2010.
 - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
There are none.
11. Lump sum agreements
- There are no lump sum agreements**
- a. Provide the name of the financial institution.
 - b. Provide the date the funds were deposited.
 - c. Provide the date the use of funds commenced.
 - d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
- Identify the type of program and number of projects/units completed for each program.
 - Provide the total CDBG funds involved in the program.
 - Detail other public and private funds involved in the project.

Housing Rehabilitation

Type of Program	Completed Projects	Total Funds Involved
Single-Family Owner Occupied Loan Program-CDBG	1	\$ 23,925.00
Single-Family Owner Occupied Loan Program-HOME	1	\$ 14,085.00
Emergency Repair Deferred Loan Program - CDBG	11	\$ 128,645.63

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
- Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Anniston does not have a HUD-approved Neighborhood Revitalization Strategy

Antipoverty Strategy

- Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year 2 CAPER Antipoverty Strategy response:

There were no specific activities taken in Program Year 2010 to reduce the number of persons living below the poverty level.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

- Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Program Year 2 CAPER Non-homeless Special Needs response:
No CDBG funds were expended on Non-homeless special needs.

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives
Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
 - a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
 - b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
 - c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
 - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
 - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
 - f. That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.

2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
 - a. Grantee Narrative
 - i. Grantee and Community Overview
 - (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
 - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
 - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
 - (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
 - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
 - (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance

programs, or other efforts that assist persons living with HIV/AIDS and their families.

ii. Project Accomplishment Overview

- (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
- (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
- (3) A brief description of any unique supportive service or other service delivery models or efforts
- (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.

iii. Barriers or Trends Overview

- (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
- (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
- (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years

b. Accomplishment Data

- i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
- ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 2 CAPER Specific HOPWA Objectives response:

The City of Anniston does not receive HOPWA funds.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

APPENDIX A			
CDBG-FY2010	Budgeted	Committed	Spent
Administration	\$ 149,064.00	\$ 107,076.25	\$ 107,076.25
Public Service Agencies:			
ARC of Calhoun & Cleburne Counties	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Boy Scouts	\$ 6,000.00	\$ 6,000.00	\$ 4,500.00
Boys & Girls Club	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Childrens' Services	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00
Community Enabler	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Independent Reading	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Interfaith Ministries	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Pre-School Friends	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Saint Michael's Health Clinic	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Salvation Army	\$ 5,000.00	\$ -	\$ -
Second Chance DVS	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Summer Work Program	\$ 25,290.00	\$ 18,660.29	\$ 17,964.73
Owner-Occupied Single-Family Rehabilitation Loan Program	\$ 81,000.00	\$ 23,925.00	\$ 23,925.00
Rental Housing Rehabilitation Loan Program	\$ 50,000.00	\$ -	\$ -
Emergency Home Repair Deferred Loan Program	\$ 80,000.00	\$ 128,625.63	\$ 128,625.23
Downpayment Assistance-IDAs	\$ 15,000.00	\$ -	\$ -
World Changers-Minor Home Repair Program	\$ 20,000.00	\$ 11,570.05	\$ 11,570.05
Recreational Facilities Enhancements	\$ 215,000.00	\$ 215,000.00	\$ 128,518.40
Contingency Funds (est. Program Income)	\$ 33,468.00	\$ 44,158.84	\$ 44,158.84
TOTAL	\$ 745,322.00		
HOME-FY 2009			
Administration	\$ 75,000.00	\$ 54,042.53	\$ 54,042.53
CHDO	\$ 112,500.00	\$ 112,500.00	\$ -
New Construction-Single-Family	\$ 235,355.00	\$ 76,111.88	\$ 48,618.88
New Construction-Multi-Family	\$ 150,000.00	\$ -	\$ -
Owner-Occupied Single Family Rehabilitation Loan Program	\$ 177,145.00	\$ 14,382.00	\$ 14,382.00
TOTAL	\$ 750,000.00		
HOME-FY 2010			
Administration	\$ 54,835.00	\$ -	\$ -
CHDO	\$ 82,253.00	\$ -	\$ -
Home/Property Acquisition	\$ 68,165.00	\$ -	\$ -
New Construction-Single-Family	\$ 104,152.00	\$ -	\$ -
New Construction-Multi-Family	\$ 150,000.00	\$ -	\$ -
Downpayment Assistance	\$ 38,950.00	\$ -	\$ -
Owner-Occupied Single Family Rehabilitation Loan Program	\$ 50,000.00	\$ -	\$ -
TOTAL	\$ 548,355.00		
			\$ 648,881.91

APPENDIX B

CDBG LOANS - OUTSTANDING PRINCIPAL AS OF 9-30-11

<u>NAME</u>	<u>OUTSTANDING PRINCIPAL</u>
Nancy Adams	1,044.86
Loretta Cuthbert	23,995.05
Charles Denson	8,823.04
Ellie Garrett	21,116.26
Hazel Harrell	23,612.43
Mattie Jackson	22,628.00
John McClay	5,505.06
Thelma McClellan	12,263.38
Krista Molock	24,220.00
Carolyn Morris	21,080.00
Verner Nail	10,558.90
Anita Parker	21,942.00
Sarah Roberts Herring	7,688.02
Peggy Smedley	21,361.99
Richard & Ronald Smith	20,870.01
Vivian Sparks	7,003.73
Sarah Terrell	17,925.00
Waydean Williams	19,950.04
Bobby Young	20,180.29
Erica Turner	23,925.00
Bobby Young	20,180.29
Mary Sanders	23,647.66
Arthur & Alicia Lynch	25,000.00
Mamie Goodlett	14,000.00
West Anniston CDC	60,240.00
Dovie Johnson	25,000.00
NE Alabama CDC	15,000.00
TOTAL CDBG LOANS	518,761.01

HOME LOANS - OUTSTANDING PRINCIPAL AS OF 9-30-11

Carla Sturkie	14,085.00
TOTAL HOME LOANS	14,085.00

APPENDIX C

Deferred Loans as of 9-30-11

Name	Outstanding Principal	
Anthony Ashley	\$	2,115.00
Geraldine Lawler	\$	14,000.00
Dianne Russell	\$	13,545.00
Eliza Smith	\$	14,000.00
Edith Foster	\$	9,775.63
Vanesla Jenkins	\$	7,110.00
Nancy O'Hara	\$	14,000.00
Lonnie Culpepper	\$	14,000.00
Betty Williams	\$	14,000.00
Constance Long	\$	14,000.00
Joseph Wood	\$	12,100.00
Total	\$	128,645.63

APPENDIX D

2010 Projects and Locations

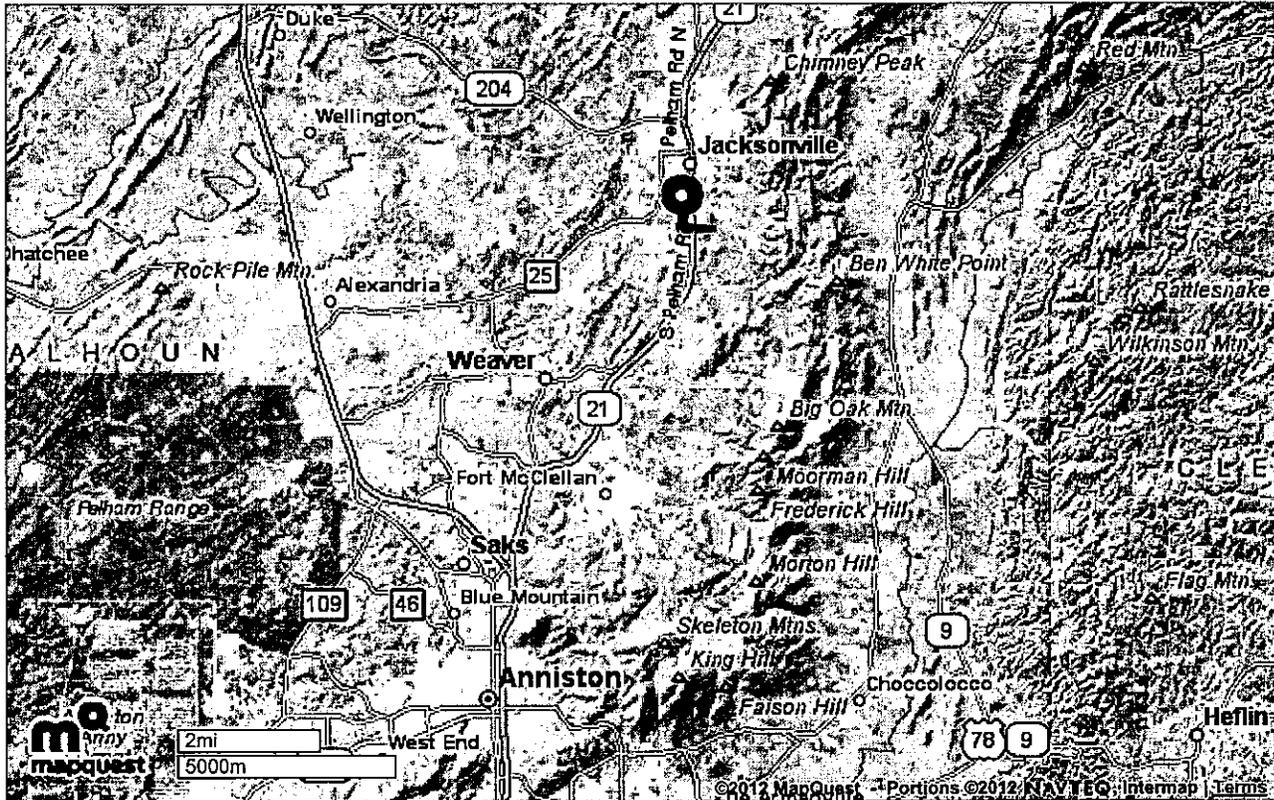
CDBG Activity	Location
Public Service Agencies	City-wide but primarily West Anniston
Summer Work Program	City-wide but primarily West Anniston
Owner-occupied SF Rehabilitation Loan Program	
3513 Knollwood Dr	Census Tract 2, Block Group 2
Emergency Repair Deferred Loan	
1120 Ferron Ave.	Census Tract 5, Block Group 2 *
2605 McKleroy Ave.	Census Tract 3, Block Group 2 *
1737 Parkwin Ave.	Census Tract 4, Block Group 3
1201 Rainbow Circle	Census Tract 2, Block Group 2
1918 Rocky Hollow Rd.	Census Tract 2, Block Group 2
813 Blue Ridge Dr.	Census Tract 2, Block Group 1
1703 ½ McDaniel Ave.	Census Tract 4, Block Group 3
2712 McCoy Ave.	Census Tract 3, Block Group 2 *
309 Pine Ave.	Census Tract 6, Block Group 1 *
226 S. Walnut Ave.	Census Tract 6, Block Group 1 *
909 W. 17 th St.	Census Tract 5, Block Group 1 *
Minor Repairs-World Changers	
215 A Street	Census Tract 8, Block Group 1 *
226 S. Walnut Ave.	Census Tract 6, Block Group 1 *
1918 Rocky Hollow Rd.	Census Tract 2, Block Group 2
2605 McKleroy Ave.	Census Tract 3, Block Group 2 *
1703 ½ McDaniel Ave.	Census Tract 4, Block Group 3
1204 Rainbow Circle	Census Tract 2, Block Group 2
909 W. 17 th St.	Census Tract 5, Block Group 1 *
309 Pine Ave.	Census Tract 6, Block Group 1 *
2712 McCoy Ave.	Census Tract 3, Block Group 2 *
Public Park Improvements-Zinn Park	Census Tract 8, Block Group 1 *
HOME Activities	Location
Owner Occupied SF Rehabilitation	
1300 E. 11 th St.	Census Tract 2, Block Group 2
SF New Home Construction	
1218 Quail Run Dr	Jacksonville, AL (see attached map)

* Indicates low-to-moderate income census tracts



Map of:
1218 Quail Run Dr SW
Jacksonville, AL 36265-3305

Notes

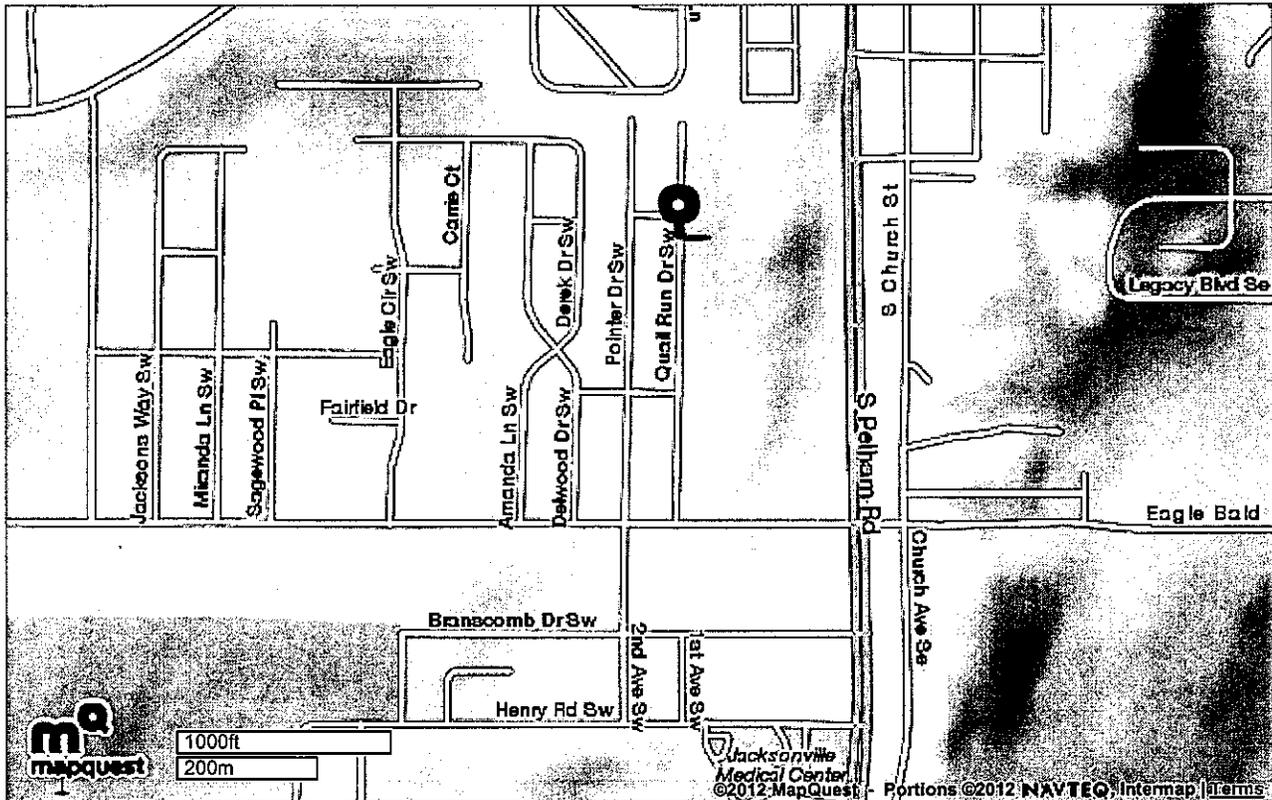


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Map of:
1218 Quail Run Dr SW
Jacksonville, AL 36265-3305

Notes



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APPENDIX E

City of Anniston

Program Year 2010

Racial/Ethnic Status of Persons Assisted With CDBG Funds

Project	Black	White	Other	Total
Owner Occupied SF Rehab	1	0	0	1
Minor Home Repairs-World Changers	10	0	0	10
Emergency Repair Deferred Loans	10	1	0	11
Public Service Agencies				
ARC of Calhoun & Cleburne Counties	13	26	0	39
Boy Scouts	20	0	0	20
Boys and Girls Club	362	87	0	449
Children's Services	5	2	0	7
Community Enabler	1553	1469	0	3022
Independent Reading	45	0	0	45
Interfaith Ministries	30	26	0	56
Pre-School Friends	15	7	0	22
St. Michael's Health Clinic	602	282	0	884
Salvation Army	0	0	0	0
Second Chance	28	33	7	68
Summer Youth Employment	15	0	0	15
Total	2709	1933	7	4649