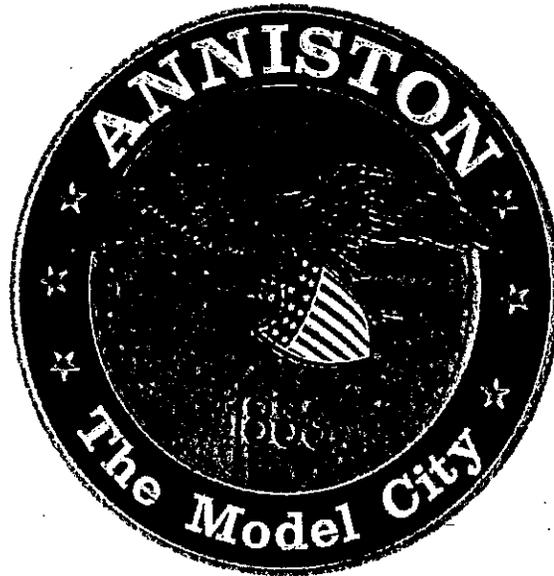


CITY OF ANNISTON
ANNISTON/CALHOUN COUNTY HOME
CONSORTIUM



PROGRAM YEAR 2011
CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION
REPORT
(CAPER)

October 1, 2011 – September 30, 2012

Prepared for:
U.S. Department of Housing and Urban Development
CDBG and HOME Programs

City of Anniston
Community Development Department
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Fourth Program Year CAPER

The CPMP Fourth 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).

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 first year.

Program Year 4 CAPER Executive Summary response:

Program Year 2011 was a year that saw the CDBG program move back into full operation and the HOME program begin full operation. The activities in the Annual Action Plan for the year were implemented and most of the goals for the year were accomplished. In addition, several activities from previous years action plans were finished and most old open activities were completed in IDIS. A new procedure for tracking program income and making more frequent draws in IDIS was implemented. A system for reconciling the City of Anniston's financial records to IDIS was implemented as well.

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 and the Anniston/Calhoun County HOME Consortium have made adequate progress toward meeting its goals for Program Year 2011, in many cases exceeding the objectives for the year. These are presented in more detail within this report.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

CDBG

<u>Activity</u>	<u>Spent in PY2011</u>
Administrative Expenses	\$114,156.76
Public Service Agencies	\$ 88,038.59

Jurisdiction

World Changers-Minor Home Repairs	\$ 8,301.11
Owner-Occupied Rehabilitation Loan	\$ 199,820.83
Home Repair Deferred Loan Program	\$ 135,812.71
Norwood Park-Splash Pad	\$ 88,261.77
Norwood Park-Pavilion	\$ 18,024.79
Elimination of Slums & Blight	\$118,104.12
Park Improvements-South Highlands	\$ 19,267.13
Park Improvements-Constantine	\$ 55,280.57
CDBG Total	\$845,113.38

HOME

<u>Activity</u>	<u>Spent in PY2011</u>
Administrative Expenses	\$ 57,401.57
New Home Construction	\$ 62,435.82
New Home Acquisition	\$ 147,504.72
Homeowner Rehabilitation	\$ 47,300.03
CHDO Activity	\$ 80,942.78
HOME Total	\$395,584.92
Total Expenditures	\$1,240,698.30

- c. If applicable, explain why progress was not made towards meeting the goals and objectives.

There were no applications for rental rehabilitation assistance in PY 2011. The City of Anniston will review this program as a result to see what changes may need to be made to it. The down payment assistance program has taken a while to get organized. It has now begun to function and a sub-recipient agreement has been signed with United Way to administer this program. Under the HOME program's New Construction Multi-Family Program, monies were set aside pending the approval of a plan by the Alabama Housing Finance Corporation to build a 56 unit rental housing project in Anniston. Approval has been received and a contract signed with the developer committing \$300,000 of the Consortium's HOME funds to the project. Construction will begin in PY 2012.

2. Describe the manner in which the recipient would change its program as a result of its experiences.
At this time the recipient does not plan to make any substantial changes in its programs.
3. Affirmatively Furthering Fair Housing:
a. Provide a summary of impediments to fair housing choice.

Summary of Impediments to Fair Housing Choice

I. Direct Impediments

- A. Number of low-income families**
- B. Quality of available housing stock**
- C. High percentage of vacant housing not on the market as rental or for-sale units**
- D. Limited supply of affordable housing**

II. Systemic Impediments

- A. Historically racially segregated areas**
- B. History of environmental hazards in West Anniston**
- C. Zoning**
- D. School system perceived as poor**
- E. Decreasing population in Anniston resulting in reduced federal and state resources available.**

- b. Identify actions taken to overcome effects of impediments identified.
With its limited resources, the City of Anniston and the Anniston/Calhoun County HOME Consortium has decided to address the need for safe, decent, affordable housing. In the CDBG Program the main emphasis is on housing rehabilitation. In the HOME Program the main points of emphasis have been new construction, homeowner financing for acquisition of new housing, homeowner rehabilitation, and, through the CHDO, the acquisition and rehabilitation of homes for rental units for low income persons.

4. Leveraging Resources

- a. Identify progress in obtaining "other" public and private resources to address needs.
The Anniston/Calhoun County HOME Consortium is working with Habitat for Humanity to construct new housing in its service area. It is leveraging volunteer labor and donated materials to help reduce construction costs. It has also been able to receive donated properties to be used for construction of housing. The City of Anniston has begun a program whereby it will acquire abandoned lots and make them available to low income persons. The City of Anniston and the Consortium have each been able to purchase a home from HUD through its "Dollar Home" program.
- b. How Federal resources from HUD leveraged other public and private resources.
The use of Consortium HOME funds has leveraged low income housing tax credits and State HOME funds to win approval for a new multi-family rental housing complex to be built in Anniston in calendar year 2013.
- c. How matching requirements were satisfied.
Matching requirements for Program Year 2011 were waived since the area served by the Consortium was declared a disaster area.

Program Year 4 CAPER General Questions response:

Managing the Process

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

Program Year 4 CAPER Managing the Process response:

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. Bench monitoring of public service agencies is conducted monthly, and at least one on-site monitoring visit is conducted yearly. In addition, both the CDBG and HOME programs are monitored monthly to reconcile IDIS and City of Anniston accounting records.

Citizen Participation

1. Provide a summary of citizen comments.
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.

Program Year 4 CAPER Citizen Participation response:

At the beginning of Program Year 2011 there was approximately \$1,784,700 available in HOME funds and \$1,160,000 available in CDBG. Approximately \$1,453,000 of HOME funds were committed in Program Year 2011 along with the 2011 CDBG allocation of \$598,607. The total amount of HOME funds expended was \$395,584.92 and the total CDBG funds expended was \$895,143.38.

See Attachment A for activity locations.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 4 CAPER Institutional Structure response:

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 monthly and monitored on-site annually. All other activities are monitored as required. Accounting records in IDIS and the City of Anniston's accounting program are monitored monthly.

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, as amended, and thereby contribute to solving neighborhood and community problems. The effect is minimal compared to the need, but substantial compared to doing nothing.

- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

Both the CDBG and HOME programs are now fully functioning and are both beginning to meet the housing and quality of life issues identified in the Consolidated Plans and Annual Action Plans.

- c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.

Through its housing rehabilitation programs, park projects in low income census tracts, and with the demolition of condemned housing the City of Anniston has contributed to providing decent housing and a suitable living environment. The Consortium has done this through its CHDO activities, home acquisition, housing rehabilitation and new home construction programs. Due to limited financial resources, no economic activity activities were conducted under the CDBG program.

- d. Indicate any activities falling behind schedule.

The only program that had fallen behind schedule was the down payment assistance program. This has now been implemented.

- e. Describe how activities and strategies made an impact on identified needs.
The activities in Program Year 2011 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; park activities helped increase the quality of life for low-to-moderate income persons; new construction and housing acquisition made more quality housing available to low income persons; demolition of condemned housing in low income areas helped improve the quality of life in those areas
- f. Identify indicators that would best describe the results.
The number of houses rehabilitated, new homes built or purchased for low income persons, better neighborhood park facilities, and the number of 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. There is a lack of financial institutions willing to participate in housing programs for low income families.
- 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.
- 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

Program Year 4 CAPER Monitoring response:

Lead-based Paint

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

Program Year 4 CAPER Lead-based Paint response:

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

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 4 CAPER Housing Needs response:

The bulk of Program Year 2011 funds were allocated to address housing needs. CDBG funds were used to provide owner-occupied rehabilitation loans, and homeowner rehabilitation deferred loans. Minor repairs were made by World Changers to 9 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. A house was donated to the City of Anniston and was rehabilitated with HOME funds and sold to an eligible low-to-moderate income buyer. The Northeast Alabama CDC purchased and rehabilitated two houses that were rented to low income persons. 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 funded by AHFA and will begin construction in Program Year 2012.

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.
There were 23 extremely low-income persons, 15 low-income persons, and 2 moderate-income persons assisted with CDBG and HOME funds in Program Year 2011. This is slightly higher than the goals for 2011.
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.
All HOME rehabilitation projects and all CDBG Owner Occupied Rehabilitation Loan projects meet Section 215 standards.
3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

Three handicapped ramps were constructed for homeowners as part of rehabilitation efforts.

Program Year 4 CAPER Specific Housing Objectives response:

Public Housing Strategy

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

Program Year 4 CAPER Public Housing Strategy response:

There were no specific actions taken in Program Year 2011 to address public housing needs. To date, efforts to establish relationships with the PHAs in the consortium service area met little success.

Barriers to Affordable Housing

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

Program Year 4 CAPER Barriers to Affordable Housing response:

The Consortium acquired one home in Anniston and a home in Weaver under HUD's "Dollar Home" 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. The City of Anniston and the Consortium work with Habitat for Humanity, Northeast Alabama Community Development Corporation, and the Calhoun County Community Development Corporation to provide homeownership counseling for prospective homeowners. They also work with Regions Bank, BB&T Bank, and Southern States Bank to counsel prospective homeowners and to pre-qualify them for home mortgages. The Northeast Alabama CDC is implementing the Get HOME Now program and is working with APD Solutions to implement its Restore, Rebuild, and Renew program.

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 Consortium is making excellent progress towards its goals. In the past program year, two new homes were purchased by low income persons and financed with HOME funds. One new home was completed by Habitat for Humanity and sold to a low income family. At the end of the program year five new homes being built by Habitat

for Humanity were in various stages of construction with another about to begin. The original contract with Habitat was to build 8 houses over a three year period. The CHDO agreement provided for the CHDO to identify, purchase and rehabilitate three homes to be used a rental. As of the end of the program year two of these had been rehabilitated and rented to low income persons, and the third site had been identified. Two homeowner rehabilitation projects had been completed and two others are being rehabilitated but were not complete as of the end of the program year.

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 report. Match for Program Year 2011 was waived due to Calhoun County being designated by the President as a disaster area.

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 report.

4. Assessments
 - a. Detail results of on-site inspections of rental housing.
There were two rental activities completed in 2011. These were CHDO buy and rehab activities. Inspections were made during the rehabilitation phase but no inspections since that time have been made of the properties due to the nature of their recent availability.

 - b. Describe the HOME jurisdiction's affirmative marketing actions.
Information on projects has been publicized in the newspaper and on local radio and websites of Consortium members. Contacts have been made with the Anniston PHA regarding various housing opportunities for low income persons. All contractors/developers being awarded HOME funds must commit to affirmatively market its properties as part of the formal agreement between them and the Consortium. All advertising regarding housing shall display the Fair Housing and Equal Opportunity logo or the phrase "Equal Housing Opportunity".

 - c. Describe outreach to minority and women owned businesses.
The City of Anniston and the Anniston/Calhoun County HOME Consortium attempted to utilize minority contractors for its rehabilitation and new construction housing activities. There are no minority or women-owned businesses interested in doing work for the City of Anniston and the Consortium who had the required homebuilders licenses.

Program Year 4 CAPER HOME/ADDI response:

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 is an active member of the Homeless Coalition of Northeast Alabama and actively participated in the initial Project Homeless Connect held in May of 2012.
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. While there is a need for transitional housing in the Anniston area, there are not enough grant funds available to address this issue. No homeless persons received direct housing assistance in Program Year 2011.
3. Identify new Federal resources obtained from Homeless SuperNOFA.
None were obtained in Program Year 2011. While application was made through the homeless coalition, it did not score enough points to be eligible for grant funding.

Program Year 4 CAPER Homeless Needs response:

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 4 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 that help with such efforts as paying rent and utilities for families that are at risk of homelessness, providing free medical care, and providing meals, food baskets, clothing and other items that help prevent 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 4 CAPER ESG response:

Neither the City of Anniston nor the Consortium is an ESG entitlement jurisdiction.

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 budgeted for public service agencies to help provide services to those populations identified in the Consolidated Plan. 13.99% of CDBG funds were expended for public service activities in Program Year 2011. A total of 15,535 persons were assisted with CDBG funds through public service agencies. The rest of non-administrative funds were allocated to activities that would help provide safe, decent, affordable housing to low-to-moderate income persons; for park improvements in low-to-moderate income census tracts and previous years unspent funds were used for park projects and to demolish condemned and abandoned houses in low income neighborhoods. 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.

The City is making excellent progress toward meeting the goals for affordable housing as identified in the Annual Action Plan. Its rehabilitation programs are now running smoothly and effectively.

- c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons. **Based on the PR26 report, 79.93% of CDBG funds were used for activities that benefited extremely 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.

At this time, the City of Anniston and the Anniston/Calhoun County HOME Consortium do not anticipate any changes to its existing 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. Again in 2011 the City of Anniston and the Consortium 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. This application was approved by the State of Alabama and construction will begin in Program Year 2012.**

- b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.

The Consortium received one application for the construction of a multi-family rental building consisting of 56 units to be assisted with HOME funds and low income housing tax credits. After reviewing the application, the City issued a letter of support and certified that the project was consistent with the Consolidated Plan.

- c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
All actions taken by the City of Anniston and the Consortium to implement the Consolidated Plan were taken in good faith. There was no willful inaction. Any actions that might have been considered a hinderance were immediately corrected.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
All CDBG and HOME funds were used to meet a National Objective.
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.
There were no CDBG or HOME activities undertaken in Program Year 2011 that triggered the Uniform Relocation Act.
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 2011.
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 directly benefited low-to-moderate income persons.
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 activities produced program income for the City of Anniston and the Anniston/Calhoun

County HOME Consortium. The amount reported for Program Year 2011 was \$21,200.65 in CDBG and \$4,997.21 in HOME.

- b. Detail the amount repaid on each float-funded activity.
There were no float-funded activities in Program Year 2011.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
All loan repayments were for housing related activities.
 - d. Detail the amount of income received from the sale of property by parcel.
No sale of property occurred in Program Year 2011.
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.
No prior reporting period disallowed activities were paid in the current period.
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 2011.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
See Attachment 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 Attachment 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 2011.
 - 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
- 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.

There are no lump sum agreements

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
- a. Identify the type of program and number of projects/units completed for each program.

CDBG-Owner Occupied Rehabilitation	10 units
CDBG-Deferred Loan Rehabilitation	11 units
CDBG-Minor Repairs-World Changers	9 units
HOME-Owner Occupied Rehabilitation	2 units
HOME-CHDO Acquisition & Rehabilitation	2 units

- b. Provide the total CDBG funds involved in the program.
\$343,934.65

- c. Detail other public and private funds involved in the project.
There were no other public or private funds involved in the housing rehabilitation programs.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. 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

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

Program Year 4 CAPER Antipoverty Strategy response:

Anniston and the Consortium offered home ownership opportunities to several low income persons. This is the most effective way reduce the number of persons living in poverty.



Non-homeless Special Needs

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

- 1. 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 4 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 4 CAPER Specific HOPWA Objectives response:

Neither the City of Anniston nor the Consortium receives HOPWA funds.

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

Program Year 4 CAPER Other Narrative response:

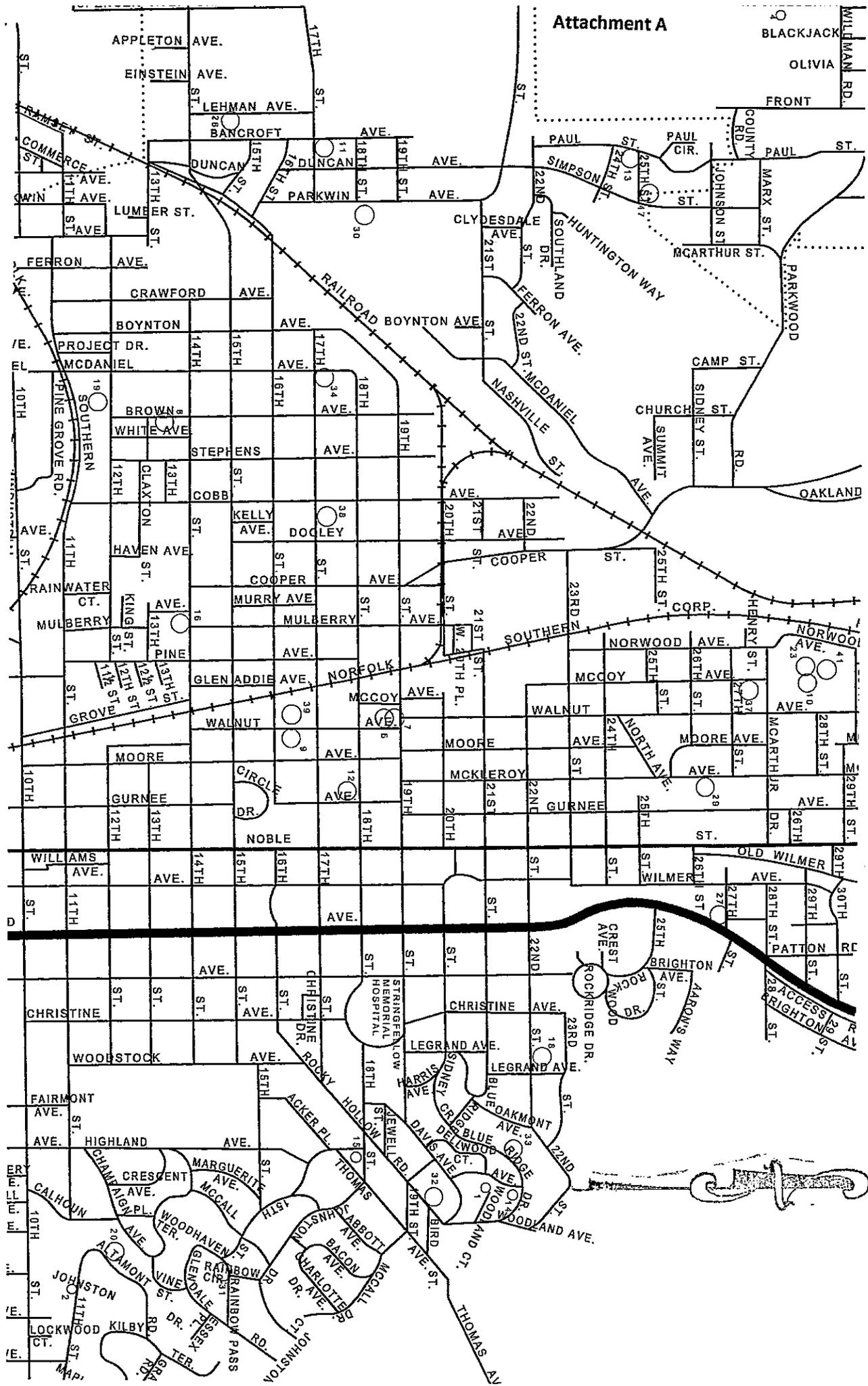
See Attachments

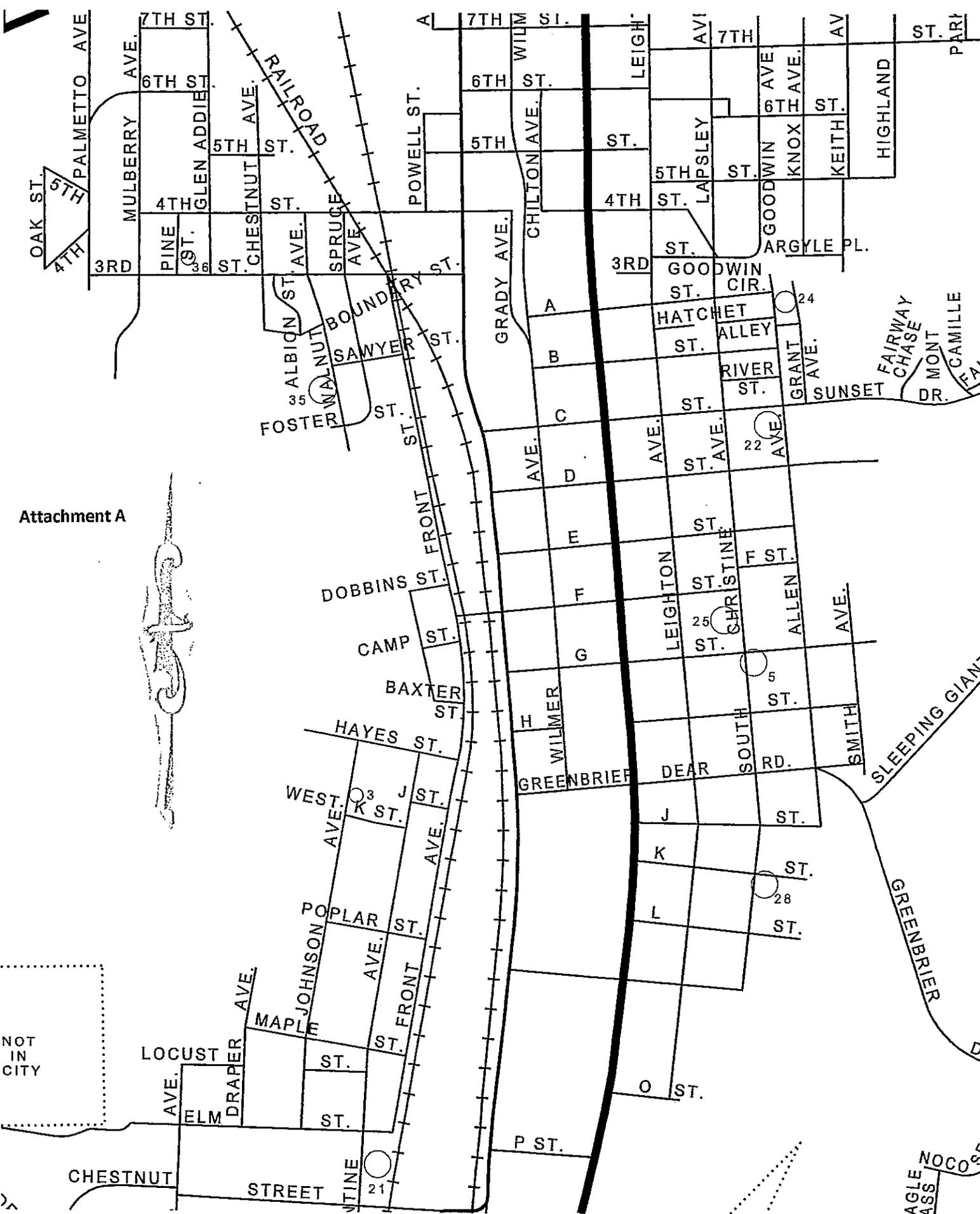
Attachment A

Map Index

#	Address	Census Tract	Block Group	
1	908 Woodland Ct	2	1	
2	1300 E 11th St	7	2	
3	1005 Johnson Ave	6	1	*
4	151 Turpin Ave	4	1	
5	605 S Christine Ave	8	3	*
6	1822 Walnut Ave	3	1	*
7	1832 Walnut Ave	3	1	*
8	1307 Brown Ave	5	2	*
9	1609 Walnut Ave	3	1	*
10	1705 Bancroft Ave	3	2	*
11	1722 Gurnee Ave	3	1	*
12	1732 W 25th St	3	2	*
13	900 Blue Ridge Dr	2	1	
14	1727 Marguerite Ave	2	2	
15	628 W 14th St	8	1	*
16	2500 Simpson St	4	3	
17	431 E 22nd St	2	1	
18	1120 Brown Ave	5	2	*
19	1126 Altamont Rd	2	2	
20	Constantine Park-Improvements	6	2	*
21	S. Highlands Community Ctr.-Improvements	8	3	*
22	Norwood Park-Pavillion	3	2	*
23	11 S Allen	8	3	*
24	520 S Christine	8	3	*
25	1419 Lehman	4	3	
26	132 E 27th St	3	2	*
27	1009 S Christine Ave	8	3	*
28	2605 McKleroy	3	2	*
29	1732 Parkwin	4	3	
30	1204 Rainbow Circle	2	2	
31	1918 Rocky Hollow Rd	2	1	
32	813 Blue Ridge Dr	2	1	
33	17031/2 McDaniel Ave	4	3	
34	226 Walnut Ave	6	1	*
35	309 Pine Ave	6	1	*
36	2712 McCoy Ave	3	2	*
37	909 W 17th St			
38	1609 Walnut Ave	3	2	*
39	Norwood Park-Splash Pad	3	2	*

* Low to moderate income Census Tract & Block Group





Attachment A



NOT
IN
CITY

AGLE
ASS
NOCO (S.F.)

Attachment B

Outstanding Principal as of 9-30-12

CDBG Loans	Address	OS Balance
Nancy Adams	2609 Norwood Avenue	1,044.86
Rebecca Arnold	1009 South Christine Avenue	24,140.81
Loretta Cuthbert	31 South Christine Avenue	21,736.03
Charles Denson	1534 Walnut Avenue	8,116.59
Ellie Garrett	2801 Wilmer Avenue	20,241.26
Hazel Harrell	1418 Mulberry Avenue	22,920.54
Marcia Jackson	520 South Christine Avenue	25,110.22
Mattie Jackson	1605 Walnut Avenue	21,099.00
John McClay	1534 Woodstock Avenue	5,078.41
Thelma McClellan	1000 West 13th Street	11,274.74
Katrina Mixon	1705 Bancroft Avenue	24,339.01
Krista Molock	1307 Brown Avenue	23,460.00
Carolyn Morris	1822 Walnut Avenue	19,540.00
Verner Nail	1832 West 16th Street	9,793.90
Anita Parker	1124 Mulberry Avenue	20,274.00
Clivett Weeks	132 East 27th Street	24,327.47
Sarah Herring Roberts	1501 Moore Avenue	6,015.00
Peggy Smedley	1614 Walnut Avenue	19,401.99
Richard & Ronald Smith		20,820.00
Vivian Sparks	2028 Noble Street	6,811.60
Sarah Terrell	2617 Walnut Avenue	17,525.00
Erica Turner	3513 Knollwood Drive	23,925.00
Waydean Williams	2400 Wilmer Avenue	19,950.04
Bobby Young	1515 Moore Avenue	18,646.36
	CDBG TOTAL	415,591.83
HOME Loans	Address	OS Balance
Christina Belmont	304 West Front Street	62,401.27
Martin Taylor	1216 Quil Run Drive	67,942.17
Karla Smith	983 Gate 8 Road	77,718.85
Lakita Smith	908 Woodland Court	31,814.71
	HOME TOTAL	239,877.00
CHDO Loans	Address	OS Balance
NE Alabama CDC	1005 Johnson Avenue	35,673.96
NE Alabama CDC	151 Turpin Avenue	42,550.81
Carla Sturkie	1300 East 11th Street	13,690.23
	CHDO TOTAL	91,915.00

Attachment C

Deferred CDBG Loans as of 9-10-12

Name	Principal Balance
Anthony Ashley	2,115.00
Geraldine Lawler	14,000.00
Dianne Russell	13,545.00
Edith Foster	9,775.63
Vamesla 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
Ethel Williams	3,400.00
Annie Ball	8,432.00
Jerry Satcher	12,709.00
Rose Lasley	10,400.00
Shirley Marguerite-Gooden	13,569.85
Victoria Williams	11,493.71
Dollie Gibbons	11,909.20
Zebadee Murphy, Jr.	11,181.38
Doneyce Williams	12,865.20
Essie Thomas	13,650.00
Laconia Montgomery	13,636.00
Total Deferred CDBG Loans	237,891.97

Attachment D

Public Service Agencies-Program Year 2011

Agency Name	Service(s) Provided	Persons Served
Anniston Soup Bowl	Soup kitchen	9,464
Children's Services	Counseling	16
Community Enabler	Food baskets/school supplies	4,921
Independent Reading	After-school tutoring	75
Interfaith Ministries	Utility /prescp. drug assistance	126
Pre-School Friends	Pre-school tutoring	161
St. Michael's Medical Clinic	Free medical care	720
2nd Chance	Counseling to abuse victims	37
	Total persons served	15,520