

THE CITY OF ANNISTON

**CONSOLIDATED PLAN
2018-2022
&
2018 ANNUAL ACTION
PLAN**

City of Anniston
Community Development Division
1128 Gurnee Ave
Anniston, AL 36201



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Executive Summary

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

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 2018 – 2022.

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 FY2018 – FY2022 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) 2018, the City of Anniston will receive **\$550,805.00** in CDBG funding and **\$452,462.00** in HOME funding. The federal funding listed above is funding which is received annually to support activities outlined in this Plan.

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 2018-2022 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
 - Redevelopment activities in LMI areas, including Section 108 loans

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 2017 and submitted to HUD.

During the 2017 Program Year, the major initiatives accomplished using CDBG and HOME program funds. The CDBG projects included rehabilitation of property to provide affordable housing and supportive services for LMI and homeless families and individuals, demolition of blighted nuisance properties, the improvement of public facilities and/or infrastructure, and public services primarily for LMI families and individuals.

The City utilized a total of \$460,915.89 in CDBG funds to accomplish the following activities: \$204,019.46 was expended for improvements to two city parks, LMI youth summer employment, and various other public services; \$171,632.60 was expended for demolition of blight and slum properties; \$10,263.83 was expended for emergency home repairs; and \$75,000.00 was expended for the acquisition of a transitional home for homeless individuals.

The City also continues to work with the ADECA on its Neighborhood Stabilization Program (NSP). HOME funds in the amount of \$168,728.48 was expended to complete the rehabilitation of two structures for affordable housing and the completion of new construction of the Hillside Cottages for homeless and/or LMI individuals.

The Community Development Department continuously works with partners and other City departments to assess progress, provide extensions where necessary, and reallocate unused funds where necessary. The City continues to make progress on meeting our stated goals and objectives from the Action Plan and the Consolidated Plan.

Summary of citizen participation process and consultation process

The following measures were taken to encourage citizen participation:

- Posted copies of the draft plans in public library branches and Anniston City Hall. 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 April 11, 2018 to May 20, 2018 which generated 85 responses in total. Questions focused on housing and community development needs.
- A draft of the Consolidated Plan for FY2018-2022 and the Annual Plan for FY2018 was placed on public display for 30 days beginning June 8, 2018.
- The City held a public hearing on June 21, 2018 to obtain final comments on the proposed Consolidated Plan for FY 2018-2022 the proposed use of funds for FY 2018.

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
- Food deserts exists in areas west of Gurnee.

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

Other Issues

- West Anniston area in need of targeted investment for economic development and job creation
- Need more transportation alternatives for low income households

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.

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)

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 is 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. Kent Davis, City Manager
Anniston City Hall
1128 Gurnee Avenue
Anniston, Alabama 36201

Phone: 256-236-3422 **Fax:** 256-231-7632 **Email:** citymanager@anniston.al.gov

Secondary Contact:

Ms. Mary Motley, Community Development Coordinator
Anniston City Hall
1128 Gurnee Avenue
Anniston, Alabama 36201

Phone: 256-231-7799 **Fax:** 256-231-7664 **Email:** mmotley@anniston.al.gov

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

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 City Hall. 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 May 2018. 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

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

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 in City Hall. 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 April 11, 2018 to May 20, 2018 which generated 85 responses in total. Questions focused on housing and community development needs.
- A draft of the Consolidated Plan for FY2018-2022 and the Annual Plan for FY2018 was placed on public display for 30 days beginning June 8, 2018.
- The City held a public hearing on June 21, 2018 to obtain final comments on the proposed Consolidated Plan for FY 2018-2022, the proposed use of funds for FY 2018.

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 9 attendees	Rental assistance is a priority; there is a need for more affordable housing, transportation, targeted investment in West Anniston, economic development programs, transitional housing programs, homeless services, less substantial rehab and more long-term housing options,	All comments were accepted	n/a
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	n/a
3	Survey	Non-targeted/ broad community	The survey received 85 responses	The survey was used to capture comments. The survey analysis is attached.	All comments were accepted	https://www.surveymonkey.com/r/AnnistonNeeds En Espanol: https://www.surveymonkey.com/r/AnnistonNeedsEspanol

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 interest to planners and policy-makers.

The City of Anniston faces complex housing needs. To better understand community needs, the City examines needs based on household income level as well as other descriptive categories. Income levels can be defined by the HUD Area Median Family Income (HAMFI). Using recent Comprehensive Housing Affordability Strategy (CHAS) data from 2009 to 2013 provided by HUD the following was found:

- 18.64% of all households (6,500) are extremely low-income (0-30% HAMFI)
- 70.00% of all households (4,550) have incomes ranging from zero to 80% HAMFI
- Approximately 12.78% households are severely cost burdened: 870 (46.40%) renter households pay over 50% of their income for rent and 620 (48.66%) homeowners pay half or more of their income for housing costs

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.

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

The number of householders living alone in Anniston is 3594, which accounts for over one third (36%) of all households (2012-2016 ACS). Using the statistics of the total population of Anniston, it is estimated that approximately 16% of single person households are low- and moderate-income and therefore, may need housing assistance. There is no available Census data describing the number of single person households in need of housing assistance.

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.

In 2016, an estimated 11,379 residents had sensory, physical, mental, work, mobility, and/or self-care limitations, representing approximately 52.87% of the City's civilian, non-institutionalized population (2012-2016 ACS). Of these, 513 were under 18 years of age. It is estimated that Anniston has about 6,000 low- and moderate-income families with children with disabilities who need housing assistance. The needs of families with an individual with a disability vary greatly depending on the disability and severity of the disability. Of course, not all persons with disabilities need housing assistance, and those in need of housing assistance have different needs ranging from minor modifications for better physical mobility in a home to social services tied with housing.

What are the most common housing problems?

The most common housing problem within the City is cost burden, with 7.9% of all households (49% of renters and 39% of owners) paying more than 30% of their income towards housing costs. In summary, 2,594 households are cost burdened and 4,100 are severely cost burdened. This housing problem is experienced by all income levels but is more common among renters.

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.

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

CHAS data on severe housing problems indicated 5,525 renter households and 3,645 owner households had one or more problems are related to cost burden. Small related renters and elderly homeowners were most affected cost burdens housing problems. This trend holds true with housing cost burden as more than half of all housing.

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 child care, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness will often have additional issues present: 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 unexpected expenses. Limited or lack of income can be linked to instability and 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-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	24,473	22,947	-6%
Households	12,894	9,603	-26%
Median Income	\$27,385.00	\$30,400.00	11%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	1,790	1,335	1,425	675	4,375
Small Family Households	605	400	405	225	1,865
Large Family Households	75	85	80	40	230
Household contains at least one person 62-74 years of age	149	290	405	210	1,105
Household contains at least one-person age 75 or older	220	175	305	115	660
Households with one or more children 6 years old or younger	260	259	124	64	315

Table 6 - Total Households Table

Data Source: 2009-2013 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	30	15	0	60	0	0	4	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	25	0	0	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	50	15	0	75	0	20	0	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	640	200	30	0	870	305	185	75	55	620

	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
Housing cost burden greater than 30% of income (and none of the above problems)	125	190	305	75	695	70	115	225	100	510
Zero/negative Income (and none of the above problems)	175	0	0	0	175	95	0	0	0	95

Table 7 – Housing Problems Table

Data Source: 2009-2013 CHAS

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	670	280	60	0	1,010	325	205	80	55	665
Having none of four housing problems	430	495	720	285	1,930	95	360	565	330	1,350
Household has negative income, but none of the other housing problems	175	0	0	0	175	95	0	0	0	95

Table 8 – Housing Problems 2

Data Source: 2009-2013 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	315	135	135	585	105	70	80	255
Large Related	35	20	10	65	25	45	60	130
Elderly	75	105	125	305	185	124	140	449
Other	360	190	80	630	80	70	25	175
Total need by income	785	450	350	1,585	395	309	305	1,009

Table 9 – Cost Burden > 30%

Data Source: 2009-2013 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	285	70	0	355	90	35	20	145
Large Related	35	10	0	45	25	35	20	80
Elderly	40	55	30	125	160	54	30	244
Other	300	110	0	410	50	60	10	120
Total need by income	660	245	30	935	325	184	80	589

Table 10 – Cost Burden > 50%

Data Source: 2009-2013 CHAS

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	10	40	15	0	65	25	10	0	0	35
Multiple, unrelated family households	0	10	0	0	10	0	10	0	0	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	10	50	15	0	75	25	20	0	0	45

Table 11 – Crowding Information – 1/2

Data Source: 2009-2013 CHAS

	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.

Using the statistics of the total population of Anniston, it is estimated that approximately 16% of single person households are low- and moderate-income and therefore, may be in need of housing assistance. There is no available Census data describing the number of single person households in need of housing assistance.

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.

The needs of families with an individual with a disability vary greatly depending on the disability and severity of the disability. Of course, not all persons with disabilities are in need of housing assistance, and those in need of housing assistance have different needs ranging from minor modifications for better physical mobility in a home to social services tied with housing.

What are the most common housing problems?

The most common housing problem within the City is cost burden, with households (paying more than 30% of their income towards housing costs. This housing problem is experienced by all income levels, but is more common among renters. 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.

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

CHAS data on severe housing problems indicated 5,525 renter households and 3,645 owner households had one or more problems are related to cost burden. Small related renters and elderly homeowners were most affected cost burdens housing problems. This trend holds true with housing cost burden as more than half of all housing.

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 child care, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness will often have additional issues present: 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 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

HUD defines a disproportionately greater number of housing problems by a racial or ethnic group as when groups experiences housing problems at a rate more than 10% greater than the income group. The data summarizes the percentage of each minority group experiencing any of the four housing problems: cost burden (paying more than 30% of income for housing); overcrowding (more than one person per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing). Income classifications are defined as: extremely low-income (under 30% of HAMFI); low-income (between 30 and 50%); moderate-income (between 50 and 80%); and middle-income (between 80 and 100%).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,190	330	270
White	370	50	90
Black / African American	785	255	160
Asian	0	25	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2009-2013 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

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	790	550	0
White	220	270	0
Black / African American	540	265	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2009-2013 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

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	670	755	0
White	325	335	0
Black / African American	330	415	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	4	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2009-2013 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

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	235	440	0
White	89	130	0
Black / African American	130	300	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: 2009-2013 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

The disparate impact analysis for housing problems determined that White populations had percentages at least 10% higher than the jurisdiction as a whole. Households at every income level had a high frequency of housing problems across all racial and ethnic groups. Low-income Whites, and African Americans in every income category experienced disproportionately greater need in terms of housing problems.

The housing assessment determined that cost burdens at 30% and 50% (of housing costs) were the overwhelming problem among the four housing problems. At 0-30% AMI, 50% cost burdens were the most significant problem but among renters. Cost burdens are the most pressing housing problems especially at the lower income levels for renters and owners.

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

Severe housing problems for occupied units indicate the physical condition or lack of necessary living standards per household. CHAS data summarizes the percentage of each minority group experiencing any of four severe housing problems: cost burden (paying more than 50% of income for housing); overcrowding (more than 1.5 persons per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing).

There was only one instance of disproportionately greater need with severe housing problems: 69% of low-income Whites experienced one or more housing problems. Considering the overall population within this two-minority group, the age of the data, and the limited sample size, the results of this analysis should be used with caution.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	995	525	270
White	310	110	90
Black / African American	655	390	160
Asian	0	25	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2009-2013 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

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	485	855	0
White	115	375	0
Black / African American	350	460	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	10	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2009-2013 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

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	140	1,285	0
White	50	610	0
Black / African American	95	655	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	8	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2009-2013 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

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	55	615	0
White	40	180	0
Black / African American	4	425	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: 2009-2013 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

The disparate impact analysis for housing problems determined that White populations had percentages at least 10% higher than the jurisdiction as a whole. Extremely low-income households had the highest frequency of housing problems across all racial and ethnic groups. Low-income Whites in the 30% to 50% AMI category experienced disproportionately greater need in terms of housing problems.

The housing assessment determined that cost burdens at 30% and 50% (of housing costs) were the overwhelming problem among the four housing problems. At 0-30% AMI, 50% cost burdens

were the most significant problem but among renters. Cost burdens are the most pressing housing problems especially at the lower income levels for renters and owners.

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.

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.

While White renters and homeowners report the greatest number of housing problems, by their larger numbers in the total population. Black/African American, American Indian/Alaska Natives 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	6,180	1,565	1,595	270
White	3,310	640	525	90
Black / African American	2,645	905	1,000	160
Asian	70	0	0	20
American Indian, Alaska Native	15	0	0	0
Pacific Islander	0	0	0	0
Hispanic	115	4	30	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2009-2013 CHAS

Discussion:

According to the 2017 National Low Income Coalition, people earning the state minimum wage which is higher than the federal minimum wage have to work 79 hours per week to afford the median rent in their community of residence. Housing cost as a high percentage of income is

prevalent throughout The City of Anniston. People Cost burden, housing affordability, and the need for higher household income levels affect many. This need is greatest among White, African American and Hispanic households.

The number of housing problems among renter households is almost evenly split between those with a moderate cost burden and those with a severe cost burden. Though White and African American households report the greatest number of problems. The percentage of African-American households reporting severe cost burden is well in excess of that group's percentage of the population, and the percentage of households identifying as Hispanic is slightly above its percentage.

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?

The disproportionately greater need analysis is not necessarily reflective of the number of households in need. Rather, the analysis determined whether any particular racial or ethnic group has a need which is disproportionately greater than all the households in that particular income group. A disproportionately greater need exists when the percentage of households in a category of need who are members of a particular racial or ethnic group is at least 10% higher than the percentage of households in the category as a whole.

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

Households that experience a disproportionately greater need may be faced with other needs such as affordable rentals that are safe and in areas of opportunity (e.g. in proximity to public transit), additional supportive services, and housing for the mentally ill.

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

To determine the location of minority concentrations with disproportionately greater needs, low and moderate-income areas (block groups where more than 51% of the households are low and moderate-income) were compared with areas of minority concentration. Areas of minority concentration are block groups where populations of minority racial or ethnic groups are at least 10% greater than for the city as a whole. LMI areas with minority concentrations indicate where these disproportionately greater needs are located.

NA-35 Public Housing – 91.205(b)

Introduction

The Anniston Housing Authority owns and operates 699 units of public housing including 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 in 2002. HDC currently owns 56 low-income tax credit units and 24 section 8 new construction multi-family units. 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.

Totals in Use

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

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	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
Black/African American	0	0	673	181	0	181	0	0	0
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	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
Not Hispanic	0	0	696	205	0	205	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 the Elderly Program Participants who are over the age of 62 years. 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.

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

Public housing residents have extremely low incomes. As a result, public housing residents need help increasing their incomes through 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

The high cost of housing poses a challenge for many of the City's residents, but the needs are generally more acute among public housing residents. Compared to the general population, public housing residents have an increased need. While they only pay 30 percent of their income on housing costs, their incomes are too low to sustain themselves should the assistance cease.

NA-40 Homeless Needs Assessment – 91.205(c)

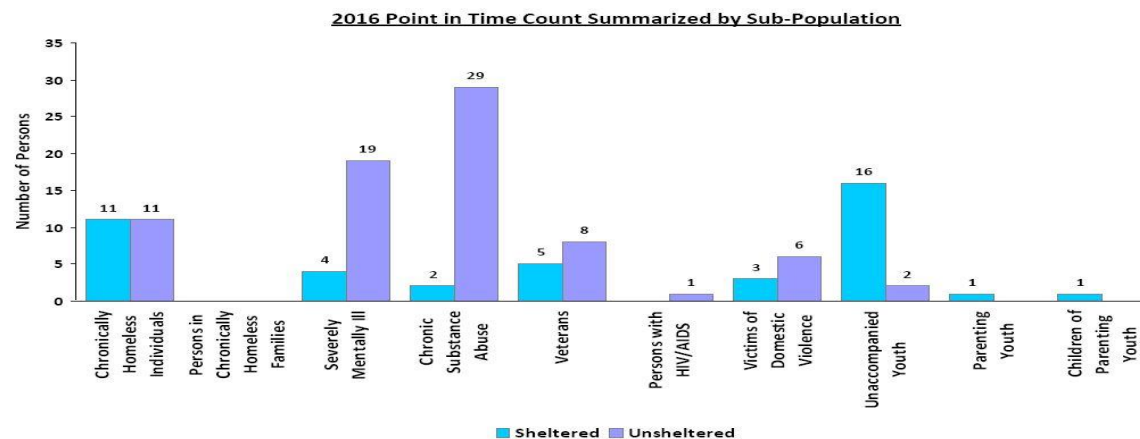
Introduction:

In 2017, the City of Anniston conducted a Point-In-Time Survey count of the city's homeless population. The count identified 163 homeless persons in total, 103 of whom were sheltered and 60 were unsheltered. The following characteristics were found in the homeless population:

- Homeless Unaccompanied Youth (Under 25) represented the largest number of homeless persons in the County with 20 individuals or about 12.5% percent of the homeless population.
- A total of 14 Homeless Unaccompanied Children (Under 18), which represents 8.75% of the total homeless population.
- Unaccompanied Young Adults (18-24) was 6 or 3.75% of the homeless population
- Homeless Veterans was 4, representing 2.5% of the homeless population.

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):

CoC Name: Gadsden/Northeast Alabama CoC
CoC Number: AL-505



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

According to the Point-in-Time Count, 14 children were unsheltered, 14 children were sheltered or receiving motel voucher assistance, and 87 children were living in transitional housing (these counts concern all children accompanied by a parent). The count of homeless women represented 38% of the homeless population and there were 67 homeless residents, or 16%, who had experienced domestic violence. There were 22 homeless veterans.

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

The point in time count did not clearly show the race and ethnic group of its respondents.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The length of homelessness was measured by surveying individuals in the Point-in-Time survey. 67 individuals indicated they had been homeless for more than one year.

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

Introduction:

Non-homeless special needs characteristics describe the various subpopulations of the City who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS, persons with alcohol or drug addiction, 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. 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.

Describe the characteristics of special needs populations in your community:

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 limited budgets. 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.

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. There is clearly a need for more services to help developmentally disabled persons stay with their families as well as additional housing and residential facilities; other needed services include vocational services, social and community involvement, and transportation.

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 (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug

addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through the Needs Assessment survey, public meetings, and stakeholder interviews. These needs 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 service 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.

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

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.

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

Describe the jurisdiction's need for Public Facilities:

The City 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;
- Revitalizing deteriorating neighborhoods

How were these needs determined?

Public facility needs were identified in through a series of community meetings and input from municipal officials, interviews with stakeholders, and a Needs Assessment survey distributed to the public. Other resources consulted were prior plans and progress reports from the City and other agencies that serve the City. Needs are also based on ongoing revitalizations initiatives that are undertaken by the City.

Describe the jurisdiction's need for Public Improvements:

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.

The following needs were identified for the City:

- Street Improvements
- Code Enforcement
- Demolition and Clearance of Abandoned Structures

How were these needs determined?

Public Improvement needs were identified in part, through a series of public meetings and hearings, input from municipal officials, interviews with stakeholders, and a Needs Assessment survey distributed to the public. Other resources consulted were prior plans and progress reports from the City and other agencies that serve the City. Needs are also based on ongoing revitalizations initiatives for the West Anniston area of the City.

Describe the jurisdiction's need for Public Services:

Public Services have been identified as a need for low- and moderate- income households, including 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. The following public service activities have been identified as a need in the City.

- Homeless/Emergency Shelter and Supportive Services
- Education and Life Skill Training
- Employment Training and Job Assistance
- More Jobs for Individuals with Barriers to Employment
- Handicapped Persons Services
- Senior Services
- Financial Assistance (Rent and Utilities)

How were these needs determined?

Public Service needs were identified through a series of public meetings and hearings, input from municipal officials, interviews with stakeholders, and a Needs Assessment survey distributed to the public. Other resources consulted were prior plans and progress reports from the City and other agencies that serve the City. 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 Anniston, and other sources noted in the tables. The following information is based on the Census' American Community Survey 2009-2013. Numbers shown represent the City of Anniston. 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 12,126 housing units in the City, the majority 8,784 or 72% are single unit and detached structures. Multiple unit apartment buildings, 2 to 4 units, are the second highest with 1,233 units or 10% of the estimated housing units.

Data provided by the 2009-2013 ACS, as shown in following tables reveals 75% of the City's housing stock was of single-family configuration with attached and detached unit structures. The remaining housing stock was in a variety of multi-family configurations, ranging from 2- 4 unit structures to structures with 20 or more units. According to the 2012 ACS, the City's housing stock contained 9,078 (75%) single family units; 1,233 (10%) with 2- 4 units; 1,085 (9%) with 5- 19 units; and 590 (5%) of the housing stock with 20 or more units. The City also had 131 (1%) mobile home structures in its inventory.

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 use 2009-2013 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 single-family and owner-occupied. The majority of multi-family units are located in small (2 to 4 units) and medium (5 to 19 units). Of the 5,345 owner-occupied units in the City, 79% consist of three or more bedrooms. While renter-occupied units only consist of 40% 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	8,784	72%
1-unit, attached structure	303	2%
2-4 units	1,233	10%
5-19 units	1,085	9%
20 or more units	590	5%
Mobile Home, boat, RV, van, etc	131	1%
Total	12,126	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	76	2%
1 bedroom	81	2%	855	20%
2 bedrooms	1,049	20%	1,633	38%
3 or more bedrooms	4,215	79%	1,694	40%
Total	5,345	101%	4,258	100%

Table 27 – Unit Size by Tenure

Data Source: 2009-2013 ACS

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

As of 2016, there were 12 subsidized units available. According to HUD's 2017 Picture of Subsidized Households, the City had a total of 25 low income persons served through its public housing units or Housing Choice Voucher programs. The Anniston Housing Authority owns and operates 646 units of public housing located within the city limits of Anniston, GA. The 646 units include 52 for the elderly and persons with disabilities, and 43 of family housing ranging from one to four bedrooms.

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 1,218 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	Total Active Subsidies	Property Status	Earliest Start Date	Latest End Date
WESLEY APARTMENTS	1401 Noble St	Anniston	AL	36201-3883	68	2	Active	12/1/2008	11/1/2043
CASEY ESTATES	74 Polkville Dr	Anniston	AL	36205-3939	49	1	Active	12/3/2017	12/2/2047
CEDARS GREEN APARTMENTS	6015 Weaver Rd	Anniston	AL	36206-8303	50	2	Active	3/1/2006	3/1/2036
WESTMINSTER APARTMENTS	107 E 20th St	Anniston	AL	36201-3252	100	2	Active	4/29/1981	11/17/2030
HOBSON CITY APARTMENTS	1100 Martin Luther King Dr	Anniston	AL	36201-0002	24	2	Active	4/1/2005	4/1/2035
WESLEY PARK	1405 Crane Ave	Anniston	AL	36201-3442	56	1	Active	1/1/2001	1/1/2031
SOUTHERN RIDGE ESTATES	3000 Cresthill Ave	Anniston	AL	36201-2392	56	1	Active	1/1/2003	1/1/2033
COOPER HOMES	411 W 29th St	Anniston	AL	36201-2793	229	1	Active	5/1/1952	
CONSTANTINE HOMES	316 Elm St	Anniston	AL	36201-6500	255	1	Active	10/1/1953	
GLENADDIE HOMES	500 Glenaddie Ave	Anniston	AL	36201-5507	264	1	Active	11/1/1940	
SNOW PLAZA	715 Armstrong St	Anniston	AL	36201-7301	60	1	Active	11/1/1962	
	1005 Johnson Ave	Anniston	AL	36201	1	1	Active	7/16/2012	7/16/2022
	151 Turpin Ave	Anniston	AL	36201	1	1	Active	7/16/2012	7/16/2027
	237 Front St	Anniston	AL	36201	1	1	Active	7/19/2013	7/19/2028
MULTI-FAMILY NEW CONSTRUCTION	5430 Centerbrook Dr	Anniston	AL	36206	3	1	Active	7/15/2014	7/15/2034
	819 Coleman Dr	Anniston	AL	36207	1	1	Active	10/16/2014	10/16/2029
TOTALS					1218	20			

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 when any units could be lost due to expiring contracts and what actions the City can take to preserve these units.

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 City's existing housing stock does not fully meet the needs of the existing population with 24.7% of homeowners with a mortgage and 49.8% of renters expending more than 30% of their income on monthly housing costs. The CHAS data analyzed in the Needs Assessment, reflects more renters than owners 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 renters and homeowners

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 2009-2013 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 530 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent 11% of the rental housing inventory in the City. This limited supply of affordable units can not to accommodate the number households earning less than 30% of HAMFI.

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 table reflecting the amount of rent paid by residents of the City demonstrates that 26% of rental units rent for between \$500 and \$999 per month, while 73% rental units rent for less than \$500 per month. The Housing Affordability table also shows that there were 530 renter units available to households earning below 30% of the City's HUD Area Median Family Income (HAMFI).

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	67,200	92,600	38%
Median Contract Rent	280	384	37%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,109	73.0%
\$500-999	1,110	26.1%
\$1,000-1,499	26	0.6%
\$1,500-1,999	0	0.0%
\$2,000 or more	13	0.3%
Total	4,258	100.0%

Table 29 - Rent Paid

Data Source: 2009-2013 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	530	No Data
50% HAMFI	1,375	729
80% HAMFI	2,705	1,579
100% HAMFI	No Data	1,993
Total	4,610	4,301

Table 30 – Housing Affordability

Data Source: 2009-2013 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?

A significant lack of affordable housing exists particularly for households that are at the low or very-low income levels. Based on ACS data there are an estimated 2,762 very-low income households in that earn less than \$24,999 annually, but only 530 affordable rental units at 30% AMI, and 729 affordable owner-occupied units at 50% AMI. There are 2,762 households at the low-income level, but only 729 rental units that were affordable.

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

According to the table above, between 2000 and 2013 the median home value and median contract rent in Anniston increased by 38% and 37%, respectively, after adjusting for inflation. Over the same time period, the median household income has only increased in terms of real dollars by 3.51% 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?

Using data from Table 36 provided by HUD, Fair Market rents are comparable to HOME rents when considering efficiency, one or two-bedroom apartments. FMR is \$818 for an efficiency and \$858 for a one-bedroom in this community; Low HOME rents for 1-bedroom is \$208 less than the low measure and equal to the high measure. This apartment size likely reflects the needs of the elderly, mentally and physically disabled or LMI single workers in the region that are supported by area services.

That same data from Table 36 also shows a slightly larger gap between HOME rents and FMR when considering larger apartments, especially 3-4 bedrooms. The comparison of Fair Market Rent to the Low HOME rent reflects a \$39 gap between the higher (\$1,260) FMR and a \$393 between the lower (\$906) HOME rent. Combined with a median contract rent of under \$500, large families or families with children who must rent face both limited housing choices in this market and a higher cost.

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

Introduction

The age and condition of a jurisdiction's housing stock are important variables in assessing the overall characteristics of a 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.

The following tables reflect the year housing units were built for both owner-occupied and renter-occupied. An assessment of the age of residential structures is helpful in evaluating physical condition. According to American Community Survey data, over 60% of all housing units were built prior to 1980. As the community's housing units continue to age, increased investment for maintenance, repairs, rehabilitation and replacement will be needed to maintain the quality of living conditions and prevent deterioration of neighborhoods.

As listed in the table below, 73% of owner-occupied units and 58% renter-occupied units had no selected conditions (housing problems as defined by HUD). However, 27% of owner-occupied households and 40% of renter-occupied households were found to have one selected Condition.

Definitions

The Condition of Units are categorized under four separate housing problems, such as:

- housing unit lacks complete kitchen facilities
- housing unit lacks complete plumbing facilities
- a household is overcrowded;
- a household is cost burdened.

A household that has any one or more of these four problems are labeled as a household with housing problems.

When households spend too much of their incomes on housing, they are 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 severely cost burdened. Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room.

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 in the housing unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,424	27%	1,695	40%
With two selected Conditions	40	1%	65	2%
With three selected Conditions	0	0%	30	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,881	73%	2,468	58%
Total	5,345	101%	4,258	101%

Table 32 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	390	7%	275	6%
1980-1999	1,070	20%	727	17%
1950-1979	2,602	49%	2,078	49%
Before 1950	1,283	24%	1,178	28%
Total	5,345	100%	4,258	100%

Table 33 – Year Unit Built

Data Source: 2009-2013 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	3,885	73%	3,256	76%
Housing Units build before 1980 with children present	354	7%	160	4%

Table 34 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 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 the City will continue to have a significant impact on general housing conditions in the area. The 2016 ACS data shows that 73% of the City's housing stock was built prior to 1980. Owner and renter households, especially those located in low income target neighborhoods will need rehabilitation assistance to maintain their homes. 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.

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 30-50% Median Family Income (MFI) are least able to afford well maintained housing and, therefore, are often at greater risk of lead poisoning. . According to the 2016 ACS data, the City of Anniston has 3,885 (73%) of owner occupied and 3,256 (76%) of renter occupied housing units built before 1978 that may be at risk for lead exposure.

Broadband and Resiliency Requirements

On January 17, 2017, HUD published the Broadband and Resiliency requirements for all Consolidated Plans submitted after January 1, 2018.

This rule amends HUD’s Consolidated Plan regulations to require that local jurisdictions, such as the City of Anniston, to consider two additional concepts in consolidated planning efforts. The first concept is how to address the need for broadband access for low and moderate-income residents in the communities they serve. The second concept added to the Consolidated Plan process requires local jurisdictions to consider incorporating resilience to natural hazard risks, taking care to anticipate how risks will increase due to climate change, into development of the plan to begin addressing impacts of climate change on low- and moderate-income residents.

Specifically, the rule requires that States and localities that submit a Consolidated Plan describe the broadband access in housing occupied by low- and moderate-income households. If low income residents in the communities do not have such access, States and jurisdictions must consider providing broadband access to these residents in their decisions on how to invest HUD funds.

HUD defines the term of “broadband” as high-speed, always-on connection to the Internet or also referred to as high-speed broadband or high-speed Internet.

To comply with HUD’s broadband and resiliency requirements, the City has incorporated actions into the consolidated plan process:

- Included a description of broadband needs and vulnerability to natural hazard risks in the housing market analysis.
- For broadband: contacted public and private organizations, including broadband internet service providers, and organizations engaged in narrowing the digital divide.
- For resilience: agencies whose primary responsibilities include the management of flood prone areas, public land, or water resources, and emergency management agencies.

Digital Divide

For many Americans, access to computers and high-speed Internet connections is an integral part of their everyday lives. As most of information, services, and resources have transitioned to online, the digital inequality has a direct impact on low income household’s social inequality. 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 2013 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.

Historical ACS estimates for the City of Anniston reflects the households access to broadband internet subscriptions has steadily increased by 23% between 2014 and 2016.

Computer and Internet Use in the City of Anniston

	2014		2015		2016	
	Estimate	%	Estimate	%	Estimate	%
Total:	10,809	100%	8,589	100%	8,595	100%
Has a computer:	8,367	77.41%	6,445	75%	6,683	77.75%
With dial-up Internet subscription alone	40	0.37%	0	0%	0	0.00%
With a broadband Internet subscription	5,715	52.87%	4,924	57%	5,609	65.26%
Without an Internet subscription	2,612	24.17%	1,521	18%	1,074	12.50%
No computer	2,442	22.59%	2,144	25%	1,912	22.25%

Source: American Community Survey Reports, U.S. Census Bureau,

https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_SPL_K202801&prodType=table

While historical ACS estimates reflect that more than 65 percent of the population has a broadband subscription, research data from High Speed Internet indicates that the City has 100 percent broadband internet availability with 100 percent coverage for cable and 97 percent coverage for Digital subscriber line (DSL). The City's broadband access is more than 23 percent higher than the State and total US. The City's broadband access is mainly served by only two wired providers: Cable ONE and AT&T Internet that provides residential internet access. According to the Federal Communications Commissions, the City has three other companies (Dishnet Holding, LLC, ViaSat, Inc., and VSAT Systems, LLC) that provides satellite services.

Broadband Internet availability

Anniston 100%



Alabama 77%



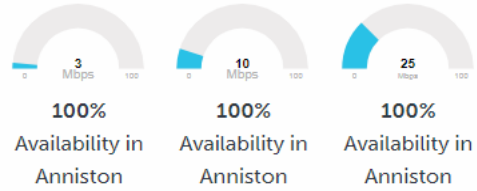
United States 79%



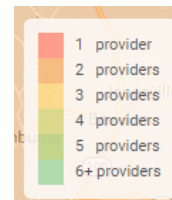
Internet Provider types in Anniston

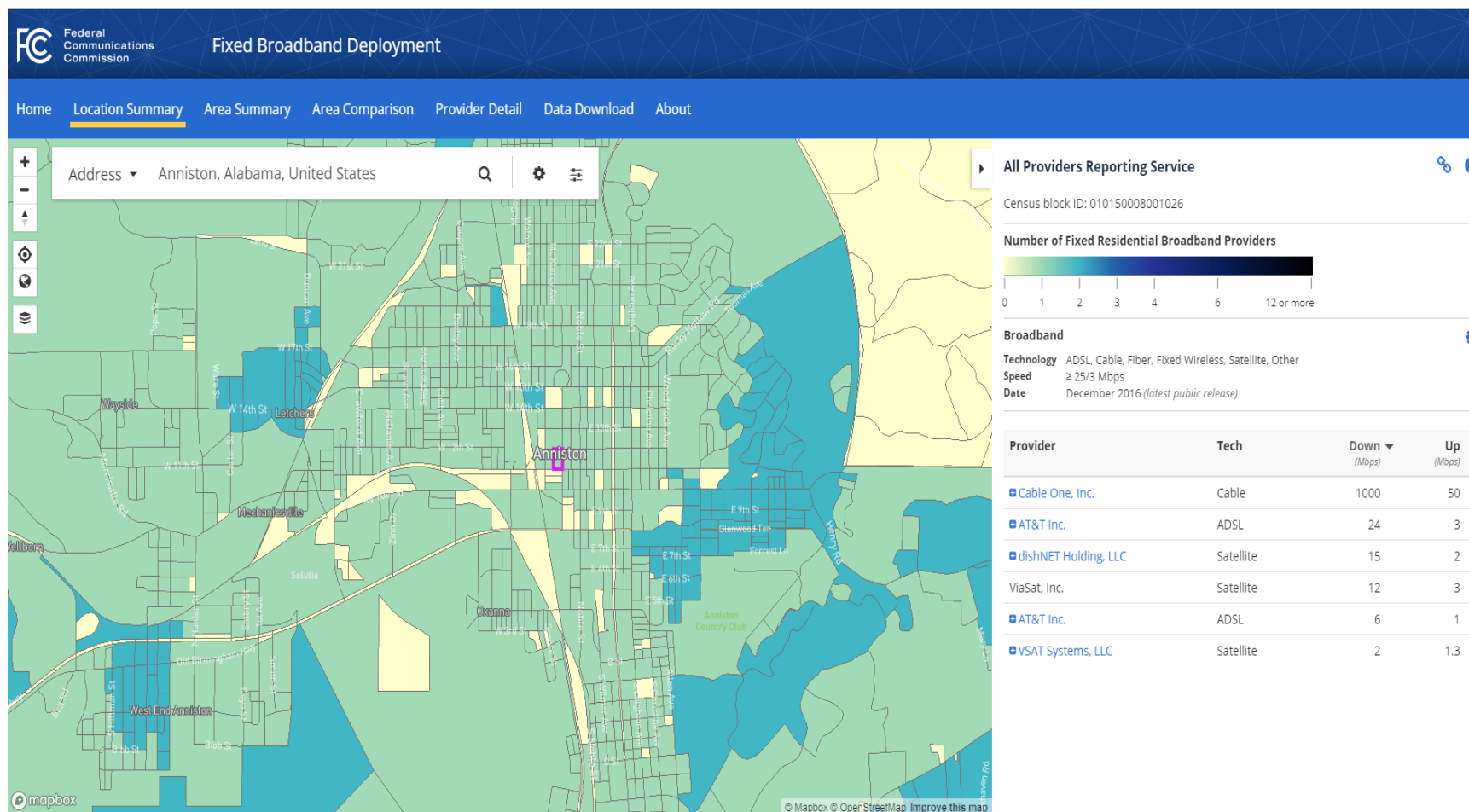
- **Cable** - 100% Coverage
- **DSL** - 97% Coverage

Internet Provider availability in Anniston,AL

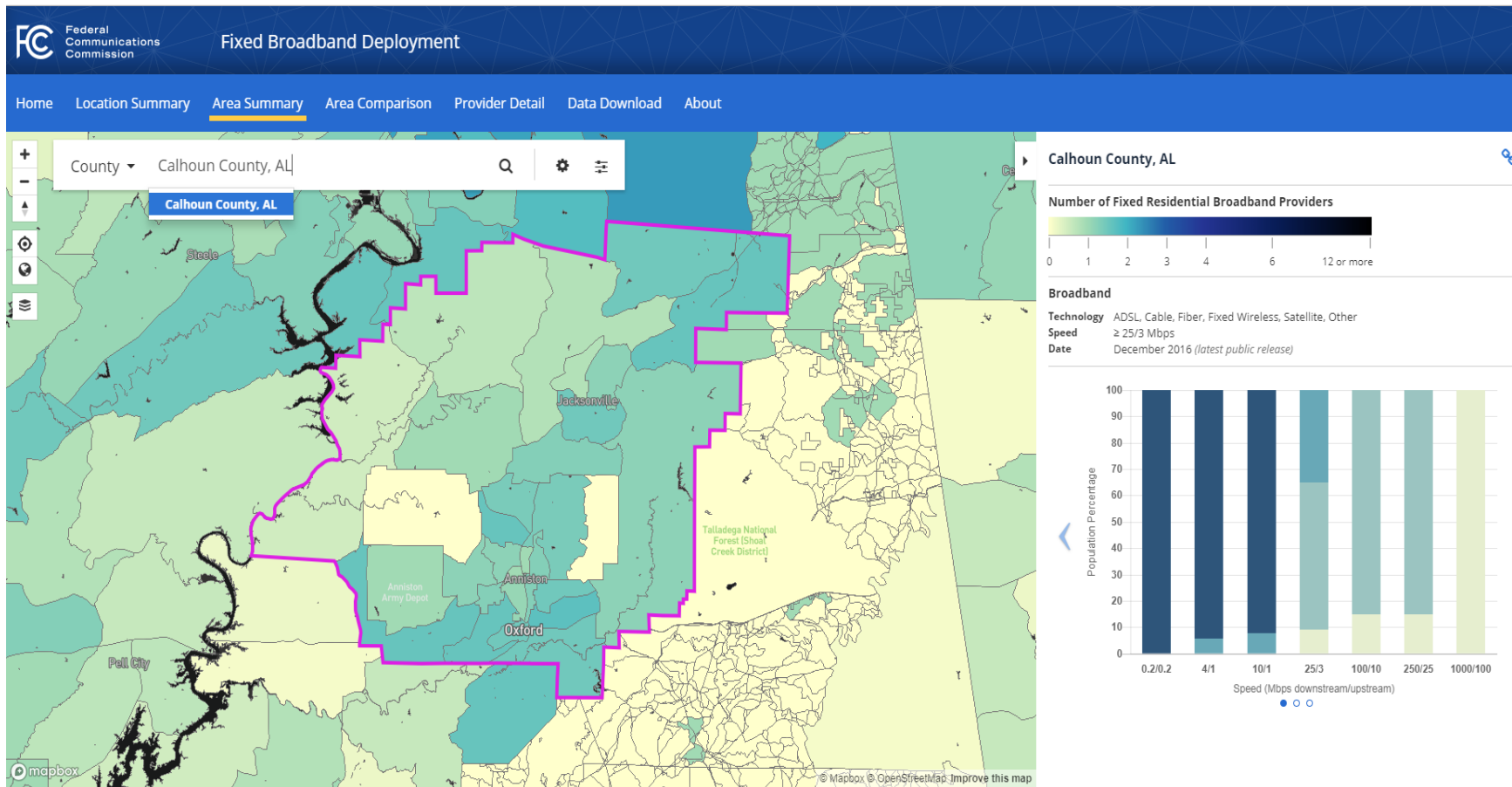


Source: High Speed Internet.Com; <https://www.highspeedinternet.com/al/anniston>





Source: Federal Communications Commission, <https://broadbandmap.fcc.gov>



Source: Federal Communications Commission, <https://broadbandmap.fcc.gov>

Although the City has broadband availability for most residents, over 7% of Anniston residents are still severely limited in wired broadband choices. According to a 2015 Pew Research Center survey, 43 percent of all U.S. adults age 18 and older cited cost as the most important reason for not having home broadband service; 33 percent cited the monthly subscription cost as the main barrier, and 10 percent stated that a computer was too expensive. Additionally, 12 percent of nonadopters stated that their smartphone was sufficient, 10 percent responded that they had other options to get online outside the home, and 5 percent stated that Internet service was either unavailable or insufficient.

To assist the City in meeting the need for broadband some service providers have qualifying low-cost broadband services. For example, AT&T offers low-cost wireline home Internet service to qualifying households who meet the following characteristics:

- With at least one resident who participates in the U.S. Supplemental Nutrition Assistance Program (SNAP) and
- With an address in AT&T's 21-state service area, in which they offer wireline home Internet service, and
- Without outstanding debt for AT&T fixed Internet service within the last six months or outstanding debt incurred under this program.

Hazard Mitigation

Hazard mitigation is any action taken to permanently eliminate or reduce the long-term *risk* to human life and property from natural and technological *hazards*. It is essential element of emergency management along with preparedness, response and recovery. The Calhoun County Emergency Management Agency (EMA) is a department of the Calhoun County Commission and works closely with local leaders and elected officials to coordinate a comprehensive emergency management program.

An assessment of natural hazard risks to low- and moderate-income residents, including risks expected to increase due to climate change, in Anniston and Calhoun County reveals a greater risk of thunderstorms, floods and wildlife fires as reflected in the Calhoun County Hazard Probability of Future Occurrences.

Calhoun County Hazard Probability of Future Occurrence

	Number of Occurrences Between 2003-2013	Probability of Future Occurrence	Area Affected
Thunderstorm	80	80%	Countywide
Lightening	6	60%	Countywide
Hail	71	>100%	Countywide
Tornado	9	90%	Countywide
Flood/Flash Flood	19	>100%	Countywide
Droughts/Extreme Heat	28	>100%	Countywide
Winter Storm/Frost Freeze/ Heavy Snow/Ice Storm/Winter Weather/Extreme Cold	11	>100%	Countywide
Hurricane/Tropical Storm/Tropical Depression/High Wind/Strong Wind	11	>100%	Countywide
Sinkhole/Expansive Soil	5	50%	Countywide
Landslide	Unknown	Unknown	N/A
Earthquake	2	20%	Countywide
Wildfire (3-year study period - 1,045 days)	137	>100%	Countywide
Dam/Levee Failure	Unknown	Unknown	Countywide
Source: NOAA NCDC Storm Events Database: Alabama Forestry Commission; Alabama geological Survey, 2014			

Hazard Identification by Jurisdiction

Natural Hazards	Anniston	Jacksonville	Oxford	Piedmont	Weaver	Hobson City	Ohatchee	Calhoun County
Thunderstorm	X	X	X	X	X	X	X	X
Lightening	X	X	X	X	X	X	X	X
Hail	X	X	X	X	X	X	X	X
Tornado	X	X	X	X	X	X	X	X
Flood/Flash Flood	X	X	X	X	X	X	X	X
Droughts/Extreme Heat	X	X	X	X	X	X	X	X
Winter Storm/Frost Freeze/ Heavy Snow/Ice Storm/Winter Weather/Extreme Cold	X	X	X	X	X	X	X	X
Hurricane/Tropical Storm/Tropical Depression/High Wind/Strong Wind	X	X	X	X	X	X	X	X
Sinkhole/Expansive Soil	X	X	X	X	X	X	X	X
Landslide	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Earthquake	X	X	X	X	X	X	X	X
Wildfire (3-year study period)	X	X	X	X	X	X	X	X
Dam/Levee Failure	X	X	X	X	X	X	X	X
Source: Participating Jurisdictions, Calhoun County EMA 2015 https://ema.alabama.gov/county-mitigation-plan/								

According to the Calhoun County EMA Plan, the county is most susceptible to thunderstorms during the spring, summer, and late fall. Most of the damage caused by thunderstorms results from straight-line winds, lightning, flash flooding, and hail. Occasionally, thunderstorms will spawn tornados.

Primary effects from Tornados in Calhoun County would include:

1. Loss of life
2. Property damage
3. Infrastructure destruction and damage
4. Sanitation and water delivery interruption

The hazardous results from significant Tornados in Calhoun County would include:

1. Collapse of structures can leave people homeless.
2. Roadways may become blocked by debris. Damage may destroy automobiles, creating additional hardships to individuals and families and business operations.
3. High wind speeds associated with a tornado can destroy anything in its path. Power poles topple, communication receivers are destroyed, and water sanitation and treatment plants are offline.
4. Due to destruction, sanitation crews are unable to remove massive amounts of waste, and water delivery is disrupted. This can lead to an increase in disease-carrying insects and lack of potable water.

There are three types of flooding that affect Calhoun County: (1) general flooding, (2) storm water runoff, and (3) flash flooding. General flooding occurs in areas where development has encroached into flood-prone areas. Calhoun County participates in the National Flood Insurance Program (NFIP). The NFIP allows property owners to purchase federally sponsored flood insurance.

Primary Effects from Floods in Calhoun County would include:

1. Loss of life
2. Property damage
3. Crop damage
4. Dam and levee failure

Hazardous results from significant flood in Calhoun County would include:

1. Rising water levels can quickly sweep people along in its path.
2. Rapidly moving water destroys anything in its path and also leaves hazardous mold and breed insects.

3. Periods of standing water kill inadaptible plants, and flowing water removes sediment and nutrients from the soil.
4. Breached dams and levees allow water to flood into the surrounding floodplain resulting in destruction of crops and property.

Calhoun County participates in the National Flood Insurance Program (NFIP). The NFIP allows property owners to purchase federally sponsored flood insurance. There are no Severe Repetitive Loss or Repetitive Loss properties in Calhoun County at this time; however, flood prone areas in the City of Anniston at 14th Street to Boynton Street, E Street to G Street, North Noble Street, and Rocky Hollow.

The frequency and severity of wildfires is dependent on weather and on human activity. Nearly all wildfires in Calhoun County are human caused (only a small percent are caused by lightning), with arson and careless debris burning being the major causes of wildfires. Per the County's EMA, Calhoun County experienced 137 wildfire events in a 3-year period resulting in a greater than 100% (45.66) probability that a wildfire event will occur on an annual basis. The total number of acres burned for the 137 wildfire events was 3,517.25 resulting in an estimated 26 acres burned per wildfire event.

Primary effects from wildfire in Calhoun County would include:

1. Loss of property
2. Loss of livestock
3. Destruction of wilderness
4. Crop destruction 4. Risk Assessment

Hazardous results from significant wildfire in Calhoun County would include:

1. Widespread fire destroys everything flammable, leaving people homeless and businesses destroyed.
2. Fenced in livestock have no way of escaping the path of a wildfire and most are lost due to smoke inhalation.
3. Most wildfires help forests grow because they rid the forest of underbrush, but exceptionally hot fires that have a long duration destroy entire forests.
4. An entire year's crop can be lost by burning through all vegetation.

Digital Divide & Hazard Mitigation Surveys

In response to 81 FR 90997 ("Modernizing HUD's Consolidated Planning Process to Narrow the Digital Divide and Increase Resilience to Natural Hazards"), the City sent targeted surveys

inquiring about efforts to close the digital divide and hazard mitigation and resiliency strategies during the development of the Consolidated Plan process.

The City issued specialized surveys targeting relevant stakeholders addressing climate change and hazard mitigation, and organizations addressing the digital divide.

CLIMATE CHANGE, HAZARD MITIGATION, AND RESILIENCY SURVEY

1. Organization Name:
2. Does your organization produce land use hazard mitigation reports? If so, how frequently?
3. Does your organization maintain contact and/or coordinate with affordable housing developers?
4. How might strengthened connections with affordable housing developers assist you in your work?

DIGITAL DIVIDE SURVEY

Survey 1: Digital Literacy Providers and Advocates

1. Organization Name
2. Does your organization employ a digital literacy curriculum? If so, what does it include?
3. How can the City of Anniston support digital literacy in low-income households?
4. What obstacles have your organization identified as factors preventing broadband access to low-income households?
5. How would you recommend addressing the obstacles identified in question 4?

Survey 2: Broadband Providers

1. How do you make your services accessible to low-income households?
2. To what extent do you currently offer broadband services to affordable housing developers?
3. What obstacles prevent your company from providing service in currently underserved areas?

4. How would you recommend addressing the obstacles identified in question 3?
5. As a partner, what can the City of Anniston do to support your provision of broadband to low-income households and/or affordable housing developments?

Survey 3: Digital Divide Consultation

1. Organization Name
2. How has your organization supported the provision of broadband service to low-income and/or underserved areas?
3. What obstacles have your organization identified as factors preventing broadband access to low-income households?
4. How would you recommend addressing the obstacles identified in question 3?

The results of the survey responses are as follows:

DIGITAL DIVIDE SURVEY RESPONSES

1. Organization Name [Anniston Housing Authority](#)
2. Does your organization employ a digital literacy curriculum? If so, what does it include? [No](#)
3. How can the City of Anniston work with your organization to support digital literacy in low-income households? [Sharon Dunson/Resident Coordinator 256-236-1575 ext 135 or \[sdunson@annistonhousing.org\]\(mailto:sdunson@annistonhousing.org\)](#)
4. What obstacles have your organization identified as factors preventing broadband access to low-income households? [Limited obstacles other than funding availability](#)
5. How would you recommend addressing the obstacles identified in question 4? [Set-a- side funding from the City of Anniston](#)
6. How has your organization supported the provision of broadband service to low-income and/or underserved areas? [Willing to provide necessary information sharing with the residents of Public Housing properties.](#)

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 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 in 2002. 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 were available, supplemental tables are provided.

Totals Number of Units

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

Source:

Describe the supply of public housing developments:

The Anniston Housing Authority (AHA) has aging housing stock that has been maintained within the abilities of the AHA. 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:

In 2014, the AHA published a new development strategy to assess the type and mix of affordable housing units (Public Housing units, HCV units, Tax Credit, Elderly, Family and Market Rate units) and to establish a new base line for affordable housing units. Based on AHA's assessment of each public housing community: three communities (Barber Terrace, Washington Homes and Parkwin Homes) were in need of comprehensive modernization; three communities (Glen Addie, Cooper Homes, and Constantine Homes) needed to be demolished and redeveloped; and two communities needed minor renovations.

Public Housing Condition Public Housing Development	Average Inspection Score
Anniston Housing Authority	97

Table 37 - Public Housing Condition

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

Many of the units managed by AHA are in need on comprehensive modernization. The AHA established has assessed some of their units 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, overall small unit sizes, modest amenities, originally built to an obsolete standard, and energy inefficiencies. 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.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income 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. The Resident Leaders make up the Anniston Housing Authority's Executive Council and Advisory Board. 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.

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. Data for the HUD-formatted table below was taken from the available information pertaining to the CoC.

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)	117	0	43	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	1	0	15	0	0

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 Homeless Coalition of Northeast Alabama (HCNEA) and area service providers work collaboratively in the community to provide comprehensive mainstream services for residents of the City of Anniston and other areas. This partnership includes collaborative efforts of a variety of community groups, government agencies and a coalition of several homeless service providers.

These organizations provide many services to their clientele, including but not limited to counseling, case management, life skills training, financial literacy classes, and victim advocacy, all of which help residents to develop the skills and knowledge to transition into permanent supportive housing or independent living and to maintain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

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.

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

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 benefit many different people with special 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

The elderly and frail elderly have physical, medical, maintenance, social, emotional, and financial 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 housing assistance caseworkers are reliant upon frequent professional assessments, often times 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 a number of 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 as long as several months.

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

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 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.

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 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.

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.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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. The City's Assessment of Fair Housing (AFH) (2017) examined a number of areas in which barriers to the development of affordable housing might exist. The contributing factors identified in the AFH and 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 are in need of 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 tends to be 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

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. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

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	22	1	0	0	0
Arts, Entertainment, Accommodations	869	1,437	14	11	-3
Construction	172	345	3	3	0
Education and Health Care Services	984	2,799	16	21	5
Finance, Insurance, and Real Estate	247	711	4	5	1
Information	124	538	2	4	2
Manufacturing	1,465	2,210	23	16	-7
Other Services	174	470	3	3	1
Professional, Scientific, Management Services	254	903	4	7	3
Public Administration	0	0	0	0	0
Retail Trade	902	1,707	14	13	-2
Transportation and Warehousing	209	336	3	3	-1
Wholesale Trade	227	679	4	5	1
Total	5,649	12,136	--	--	--

Table 39 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Population	Number of People
Total Population in the Civilian Labor Force	9,993
Civilian Employed Population 16 years and over	8,250
Unemployment Rate	17.44
Unemployment Rate for Ages 16-24	61.23
Unemployment Rate for Ages 25-65	9.89

Table 40 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	1,329
Farming, fisheries and forestry occupations	192
Service	1,204
Sales and office	1,982
Construction, extraction, maintenance and repair	522
Production, transportation and material moving	666

Table 41 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,358	80%
30-59 Minutes	1,405	18%
60 or More Minutes	211	3%
Total	7,974	100%

Table 42 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	670	259	1,126
High school graduate (includes equivalency)	1,975	436	1,532
Some college or Associate's degree	2,258	379	1,012
Bachelor's degree or higher	1,735	113	447

Table 43 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24	25–34	35–44	45–65	65+
Less than 9th grade	94	117	171	284	546
9th to 12th grade, no diploma	479	401	536	546	812
High school graduate, GED, or alternative	693	1,058	624	2,261	1,146
Some college, no degree	699	824	519	1,466	781
Associate degree	87	196	243	401	112
Bachelor's degree	93	377	288	705	447
Graduate or professional degree	0	57	193	740	324

Table 44 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	12,525
High school graduate (includes equivalency)	16,830
Some college or Associate's degree	26,702
Bachelor's degree	40,525
Graduate or professional degree	50,903

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

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

The largest employment sectors in the City of Anniston in terms of worker share are Education and Health Care Services (21%); Manufacturing, (16%); Retail Trade (13%), and Arts, Entertainment, Accommodations (11%). 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:

As noted in the City's 2014 Strategic Plan, the City has implemented a goal to broaden opportunities for enhanced economic activities such as diverse jobs, capable workforce and more stream-lined coordination.

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.

The national economic downturn and subsequent financial crisis disrupted commercial activities at all levels of the economy. As a result, the City established goals 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?

A skillful and well-educated workforce is essential to attracting and retaining employers and growing the City's economy. The Regional CEDS suggested, in order to create a more dynamic, versatile work force and encourage a broad focus of job preparedness, and not just focus on training requirements for high-and semi-skilled workers. Implementing a holistic approach to job readiness and skill development 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. 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.

In an effort to enhance economic development, the East Alabama Comprehensive Economic Development Strategy has recommended the following actions for Calhoun County:

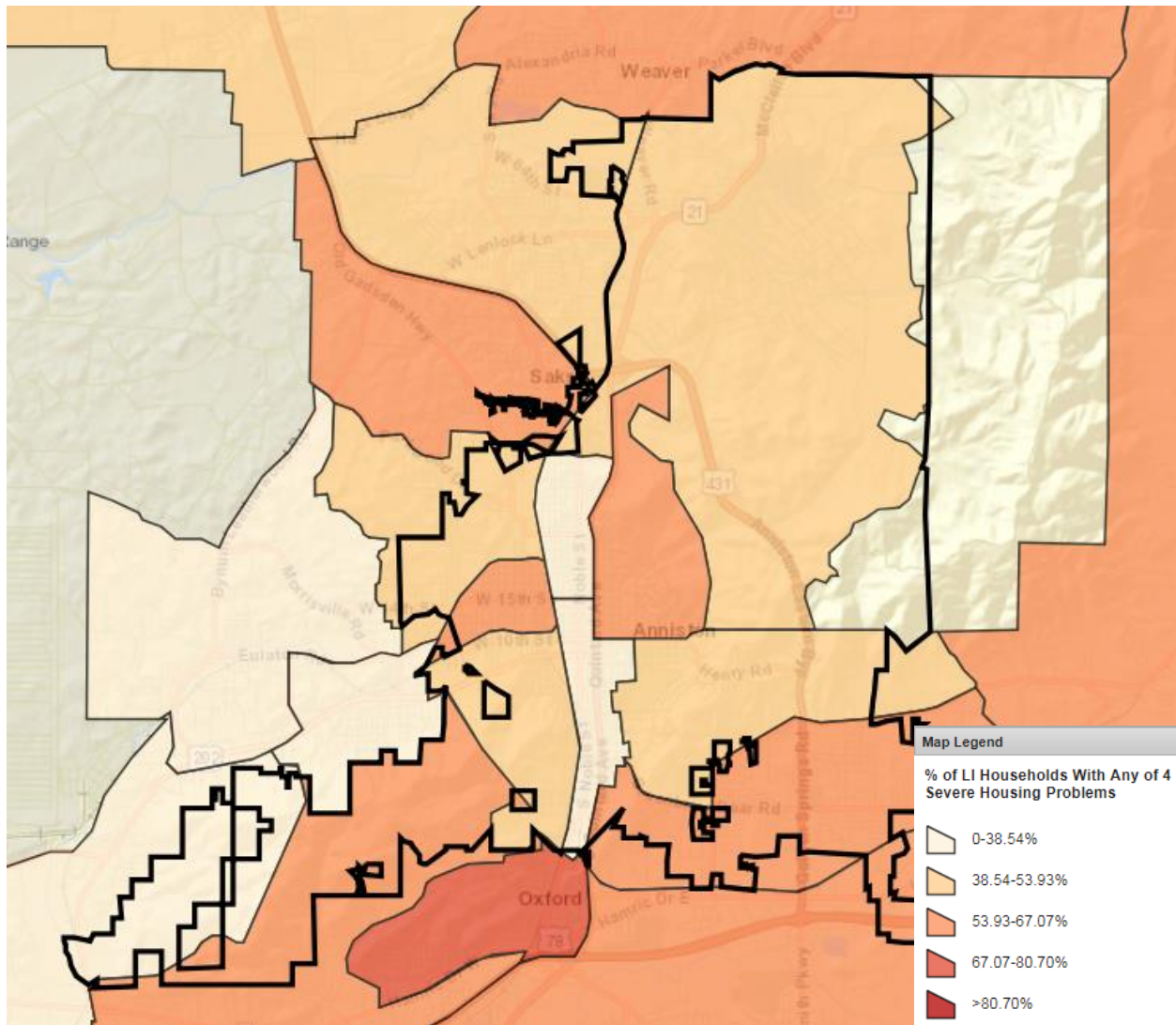
- Construct new access from Alabama Highway 21 into McClellan and construct an access road to the industrial areas within McClellan.
- Create a four-lane Alabama Highway 77 from current four-lane section in Southside south to I-20.

MA-50 Needs and Market Analysis Discussion

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

As shown in the attached map, the highest concentrations (greater than 67%) of low-income households with severe housing problems are in the eastern and southern parts of the City.

Percent of LI Households with Any of 4 Severe Housing Problems

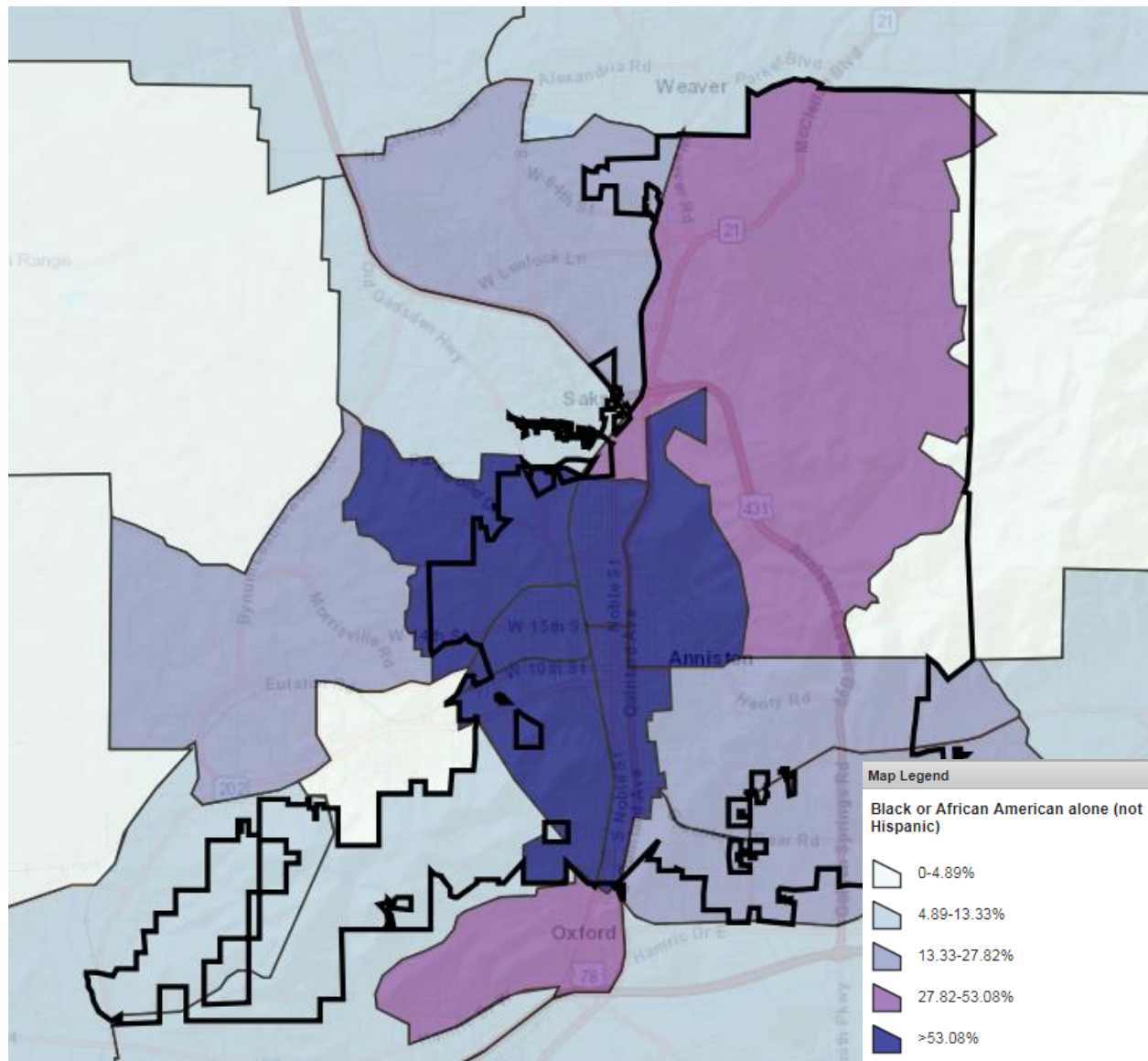


Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

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

An area of racial or ethnic concentration is defined as one in which the minority population share is 20% higher than the group's citywide average. There is significantly higher percentages of African American residents located in the central part of the City.

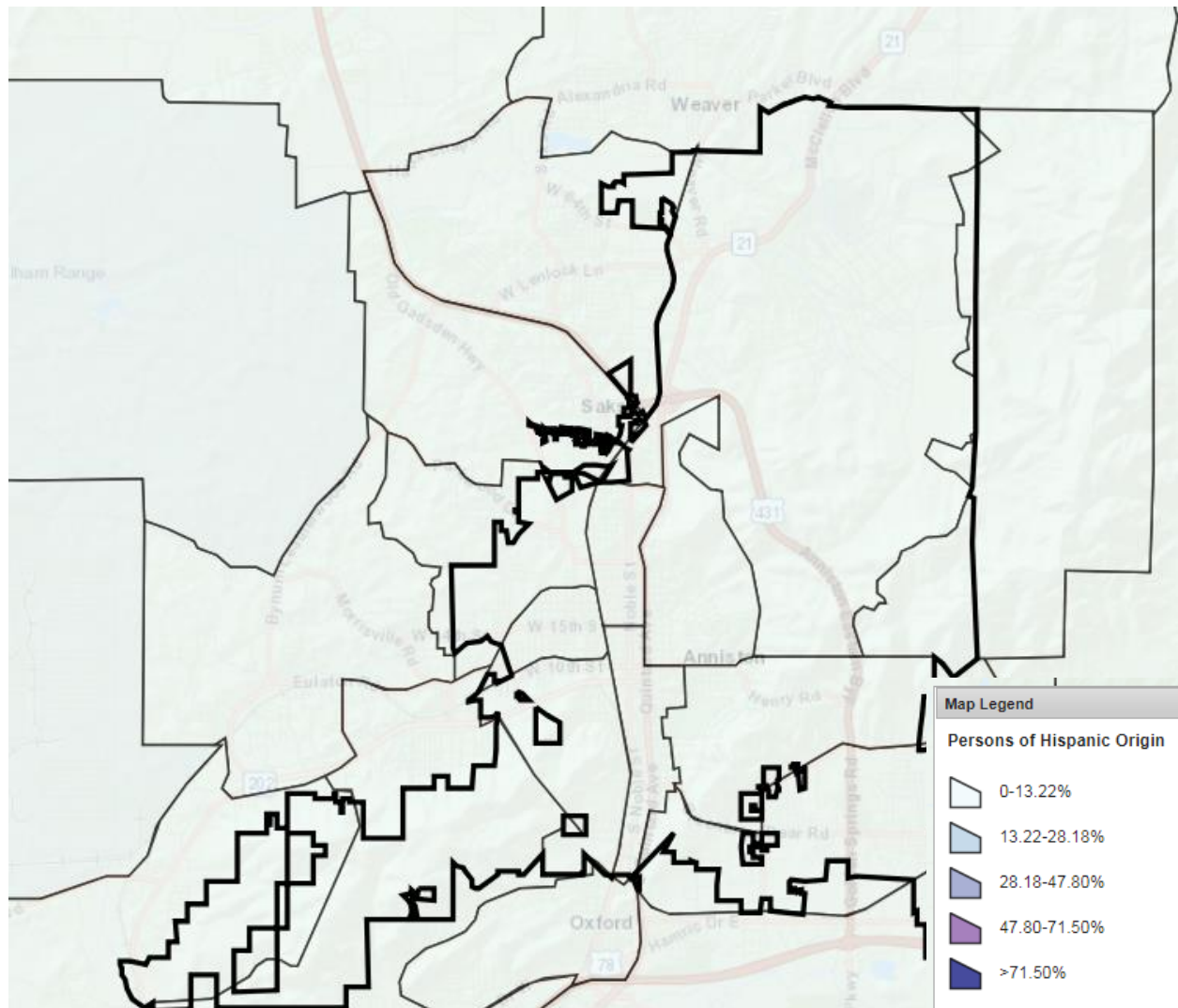
African American Population Concentrations



Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

The City of Anniston has minimal concentrations of Hispanic population.

Hispanic Population Concentrations



Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

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

As shown in the following maps, median home values and contract rents in these tracts are lower than in other neighborhoods. However, 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.

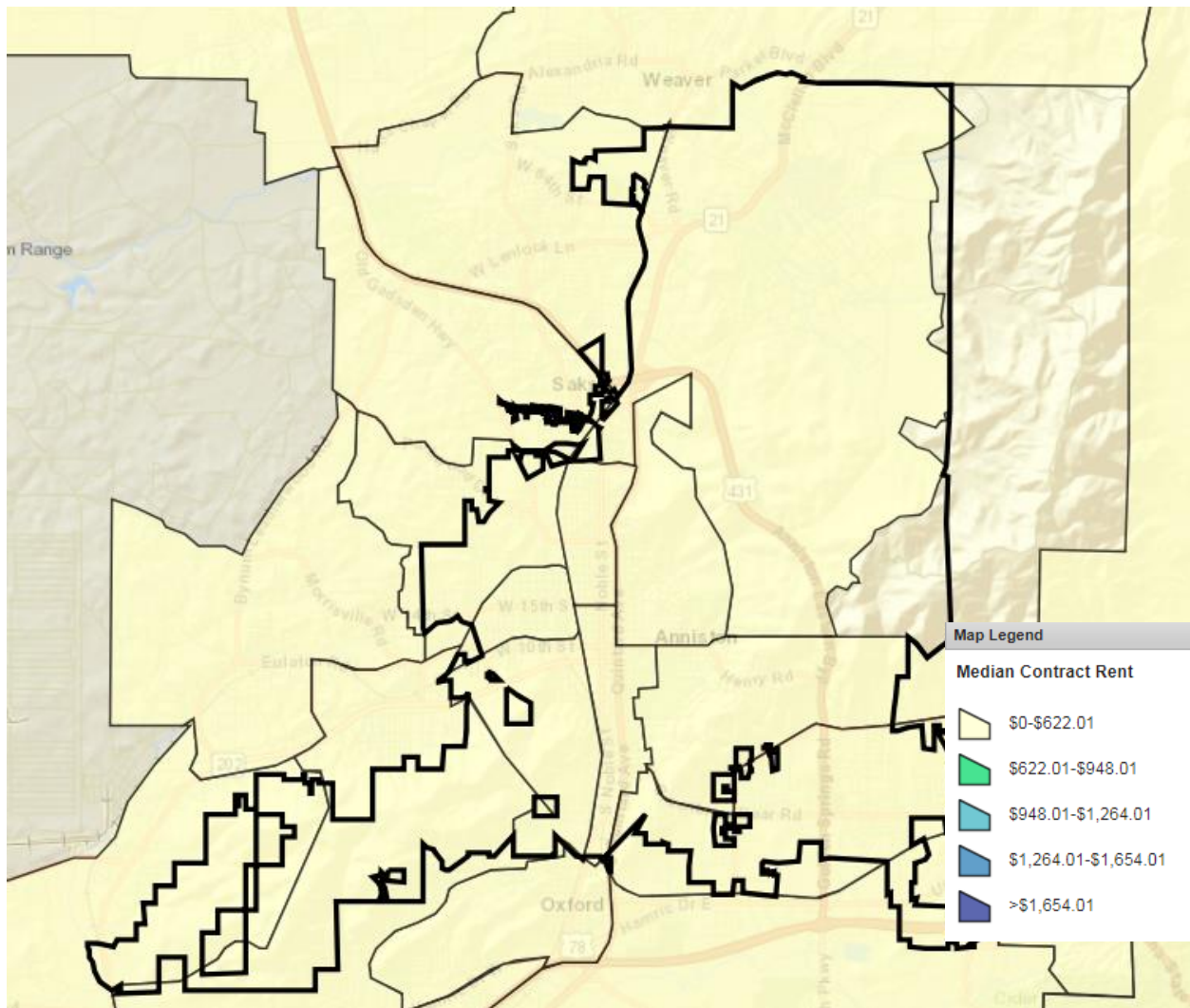
Map Legend

Median Home Value

Light Yellow	\$0-\$181,300.01
Yellow	\$181,300.01-\$321,800.01
Light Green	\$321,800.01-\$502,500.01
Medium Green	\$502,500.01-\$769,400.01
Dark Green	>\$769,400.01

OMB Control No: 2506-0117 (exp. 06/30/2018)

City of Anniston– Median Contract Rent by Census Tract



Are there any community assets in these areas/neighborhoods?

Yes. These tracts are close some of the City's major amenities, including recreation facilities, bus lines, municipal buildings, employment opportunities, and social service facilities. 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.

Are there other strategic opportunities in any of these areas?

The City's Strategic Plan emphasizes coordinated efforts of individuals and organizations represent the public, private, and civic sectors of the community. Other strategic opportunities noted in the Plan include the following:

- Expand transit into surrounding areas for jobs
- Improve bus shelters/infrastructures
- Create/Expand transportation system for elderly
- Establish nuisance abatement programs
- Development more mixed income housing
- Build new parks and trail amenities.

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.

The City of Anniston will also be a co-applicant with the Anniston Housing Authority to apply for the 2018 Choice Neighborhood Planning and Action Grant. The City of Anniston and Anniston City Schools executed a West Anniston Revitalization Inter-local Cooperative Agreement to work collaboratively to redevelop the West Anniston Community. The city will potentially contribute at least \$58,000 in CDBG or HOME funding if the grant is awarded.

Target Area	Description
Target Area Name:	West Anniston Revitalization
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 development of the Consolidated Plan, a number of priority needs were identified. Guidelines for addressing these priority needs over the 2018-2022 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
 - Redevelopment activities in LMI areas, including Section 108 loans

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 Section 108 loans, neighborhood parks, and clearance and demolition of blighted structures.
Basis for Relative Priority	Funding for infrastructure improvements and neighborhood revitalization are 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)	As subsidized units, including LIHTC units expire, the need for TBRA will increase.
TBRA for Non-Homeless Special Needs	There is need for non-homeless special needs rental housing assistance throughout the city. The City's housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly and persons with disabilities.
New Unit Production	The City's housing inventory is dominated by one, two, and three-bedroom units. While these are suitable for most, larger families, individuals, young couples, and retired couples may have trouble finding housing that fits within their budget.
Rehabilitation	Several neighborhoods in the City have a high number older homes which need major rehabilitation.
Acquisition, including preservation	There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures due to declining affordability of low income rental or ownership housing.
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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) 2018, the City of Anniston will receive \$550,805.00 in CDBG funding and \$452,462.00 in HOME funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public-Federal	Community Development, Homeowner Rehab, Planning & Admin Public Services	\$550,805	\$10,000		\$560,805	\$2,243,220	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	\$452,462	\$30,000		\$482,462	\$1,929,848	HOME funds will leverage other federal, local, and private funds. Subrecipient or developers supply 25% match of HOME funds.

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 will use a combination of public and private funding to carry out activities identified in this plan. During PY 2018, the City will research opportunities to apply for additional funding streams which are consistent with the goals of the Consolidated Plan.

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

During the PY 2018, the City does not anticipate using publicly owned land or property to address the needs identified in the Annual Action Plan.

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	PHA	Public Housing Rental Neighborhood Improvements	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths

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 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

Some well-intentioned nonprofit organizations and community organizations lack the financial capacity to provide services in an efficient and effective manner. The funding that the City of Anniston receives from the federal government is intended to supplement the operation of programs. Agencies can't expand services because funding is simply not available.

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)

Through the Continuum, the community 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. 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.

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. Homeless systems and partners are often fragmented and uncoordinated leaving families to navigate different eligibility criteria and waitlists for shelter beds and housing programs. Often, various agencies are 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 continues to work with service providers to identify gaps in services, any duplication of services, and attends regular meetings, that allow homeless service providers to more efficiently serve the homeless population. Additionally, providing a central intake and resource facility is an imperative part to the City's strategy to end homelessness.

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	Improve access to and quality of housing	2018	2022	Affordable housing	Citywide	Expand affordable housing opportunities	\$200,000	Homeowner Housing Rehabilitated: 20 units
2	Planning and administration	2018	2022	Administration	Citywide	Planning & administration	\$155,407	Other: 1
3	Eliminate Slums & Blight	2018	2022	Public Housing	Citywide	Eliminate Slums and Blight	\$100,000	Units Demolished: _____
4	Provide public services	2018	2022	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services	\$82,620	Public Services for LMI persons: _____
5	Public Facility Improvements in Low-Mod Areas	2018	2022	Public Facility	Citywide	Public Facility Improvements in Low-Mod Areas	\$ 55,024	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: _____ facilities
6	Expand affordable housing opportunities	2018	2022	Affordable Housing	Citywide	Expand affordable housing opportunities	\$410,216	Rental units constructed: _____ LMI Households Owner Units Rehabilitated: _____; Rental Housing rehabilitated: _____
Total							\$1,003,267	

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name: Improve access to and quality of housing
	Goal Description: Support rehabilitation of housing for low income households
2	Goal Name: Planning and administration
	Goal Description: Administrative and planning costs to operate the CDBG program successfully
3	Goal Name: Eliminate Slums & Blight
	Goal Description: Demolition of vacant and abandoned substandard housing units
4	Goal Name: Provide public services
	Goal Description: Provision of public services
5	Goal Name: Public Facility Improvements In Low-Mod Areas
	Goal Description: Construct new or renovate existing public facilities to serve predominantly LMI households plus special needs and/or homeless individuals
6	Goal Name: Expand affordable housing opportunities
	Goal Description: New construction/acquisition/Rehabilitation of affordable housing units

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)

An estimated number of low-moderate income families will be provided affordable housing through activities funded by HOME.

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)

Not applicable

Activities to Increase Resident Involvements

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. The Resident Leaders make up the Anniston Housing Authority's Executive Council and Advisory Board. 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.

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

The Anniston Housing Authority is not designated as troubled.

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

The City conducted its Assessment of Fair Housing (AFH) in 2017 and 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. A detailed description of these contributing factors can be found in the 2017 AFH (accessed from the City of Anniston) and highlights are listed below:

Type of affordable housing

Housing for people with disabilities is expensive to produce and requires high rent and/or subsidies. There is housing available through the Anniston Housing Authority but its still not enough housing for this population. The housing authority has properties for the elderly but not enough handicapped accessible units. Currently, there is no housing in the public sector for handicapped or senior housing. However, the community is aging, and housing developments need more amenities such as assisted living with meal service and exercise accommodations. Unfortunately, it has become increasingly more difficult to rehabilitate these older homes without significate return on, due to rising construction costs and the costly nature of rehabilitating older homes.

Of the occupied units of publicly supported housing an estimated 35 percent are in R/ECAP tracts. Stakeholders emphasized the need to develop new affordable rental and homeownership housing in all neighborhoods, and to encourage private developers to take advantage of the city's inclusionary zoning mixed-income housing bonus to provide affordable housing in areas of opportunity. A central clearinghouse for accessible apartments in Anniston would also be helpful and some older properties would almost have to be rebuilt to accommodate people with disabilities.

Lack of income

There is a lack of economic opportunities in the City, which prevents lower-income households from increasing their income and thus their housing choice. The cost of housing in the City limits housing choice for government, public service, and minimum wage employees.

Availability of affordable units in a range of sizes

Given the large number of families in the city, the lack of affordable rentals with larger bedroom counts is a contributing factor to family households with children facing disproportionate housing needs. Additionally, non-standard lot sizes in older communities where homes have been demolished but are too small to meet current lot size and set-back standards.

Age and condition of housing

Most of Anniston's housing stock was built before 1979 and in R/ECAP areas homes large portion of homes are older than 1939. Many of the households in these homes pay up to 50 percent of their annual income on housing and do not have available resources to make necessary repairs.

Lack of local private fair housing outreach and enforcement

Federal and local cuts have had an impact on fair housing and outreach efforts in Anniston. The Fair Housing Commission (FHC) are poised to explore new challenges to end the disparities in Anniston's neighborhoods, focusing on rental housing as a priority. Specifically, under the Fair Housing Ordinance, the FHC can initiate its own complaints against serial slumlords and get multiple housing units repaired and back to code at one time.

Limited transportation option

Access to government facilities, public infrastructure, and transit can be a considerable barrier for persons with disabilities and can impact their ability to access educational and employment opportunities. Anniston's One City, One Vision Strategic Plan outlines several policy priorities related to improving access to opportunity for elderly residents and for the city's residents but does not specifically include action items intended to address unique needs of people with disabilities. Among the Plan's action items are these:

- Create/Expand transportation system for the elderly
- Improve bus shelters/infrastructure
- Create a "One Stop Shop" at City Hall
- Develop more mixed income housing
- Develop a retirement community at Fort McClellan

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

A number of strategies will be implemented to remove or ameliorate affordable housing barriers. They include:

1. Development of affordable single and multi-family housing under the HOME program
2. Rehabilitation of single and multi-family housing under the CDBG program
3. Execution of a contract to provide fair housing education and outreach services
4. Demolition of condemned to eliminate slums and blight

SP-60 Homelessness Strategy – 91.215(d)

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

The City supports the initiatives Homeless Coalition to address the housing and supportive services of homeless people. 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. There are times when no vacancies are available for longer-term needs. The Homeless Coalition helps assess the individual needs of each family place them in the best housing situation for their circumstances. Over the next Consolidated Plan period, the City plans to continue collaborating with various local nonprofits organizations to expand services for the homeless and at-risk of homelessness population.

Addressing the emergency and transitional housing needs of homeless persons

The City of Anniston will continue 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. Although, the City of Anniston does not receive its own ESG allocation; the city maintains steady support by leveraging its CDBG allocation to provide foundational support to these organizations. 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. These facilities provide shelter and services to citizens of Calhoun County including Anniston 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 regularly collaborates with the Homeless Coalition of Northeast Alabama to help individuals, children, and families facing housing crises. The City 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 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. 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

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 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.

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 2016 American Community Survey, nearly 75% of Anniston's housing units were built before 1978. In order 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 has 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 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) 2018, the City of Anniston will receive \$550,805.00 in CDBG funding and \$452,462.00 in HOME funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public-Federal	Community Development, Homeowner Rehab, Planning & Admin Public Services	\$550,805	\$10,000		\$560,805	\$2,243,220	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	\$452,462	\$30,000		\$482,462	\$1,929,848	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 2018, 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

During the PY 2018, 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

Table 54 – Goals Summary

Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name

Table 55 – Project Information

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

AP-38 Project Summary

Project Summary Information

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

Priority CDBG funding areas in the City of Anniston include areas where the percentage of low to moderate income (LMI) persons is 51% or higher. The City defines “area of minority concentration” and “area of low-income concentration” as those census tracts that have concentrations of minority populations or low-income populations, respectively, statistically and significantly larger than the minority or low-income population for the City as a whole. For the purposes of this Annual Plan, “Minority concentration” is defined as those tracts with greater than 51%. Below is a list of census tracts with low and moderate populations greater than 51%:

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
200	1	875	1320	66.29%
300	2	1325	1830	72.40%
300	1	1090	1245	87.55%
400	3	585	1045	55.98%
400	1	755	1205	62.66%
400	2	660	855	77.19%
500	1	685	1000	68.50%
500	2	665	735	90.48%
600	1,2	1355	1955	69.21%
700	2	1030	1555	66.24%
800	1	540	825	65.45%
1201	2	560	895	62.57%
1500	3	675	1180	57.20%
1600	4	620	990	62.63%

Source: HUD Exchange, FY 2017 LMISD by Grantee - Summarized Block Group Data,
Based on 2006-2010 American Community Survey,
<https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-summarized-block-groups/>

Geographic Distribution

Target Area	Percentage of Funds
Citywide	80%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will use HOME and CDBG funds throughout the jurisdiction to serve low and moderate-income persons. A portion of HOME and CDBG funds will be used for the owner and rental housing rehabilitation and to allocate funding to local service providers in the City. This method of allocation will enable the City to serve the most disadvantaged residents given the limited

funding available.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will use HOME funds and a portion of CDBG funds for new affordable housing 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. The goals below are estimates based on the 2018 program year.

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

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 1938. The AHA's mission is to serve the needs of low-income persons in the Anniston Housing Authority jurisdiction by taking steps to promote adequate and affordable housing, promote economic opportunity, and to promote a suitable living environment without discrimination. 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 also administers the Section 8 Housing Choice Voucher Program.

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

The City of Anniston and the HOME Consortium plans to work with the Public Housing Authorities in the Consortium by providing information on homes that become available through rehabilitation activities and home construction. The City of Anniston will continue communication with the Anniston Housing Authority (AHA) regarding ways of aiding as they move forward with their strategic plan implementation.

Sine the Choice Neighborhoods Program was funded during PY 2017, the ACCHC will again consider the option of providing HOME Program funds to eligible activities associated with a Choice Neighborhoods application developed jointly by the City of Anniston/Anniston Housing Authority/Anniston Public Schools.

The City of Anniston and the Anniston Calhoun County HOME Consortium will also implement recommendations outlined in the 2017 Assessment of Fair Housing.

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

The Anniston Public 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 AHA operates a resident council program 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, and have input into the redevelopment plans of the housing authority. Resident leaders make up the Anniston Housing Authority's Executive County and Advisory Board who represent various communities within the AHA.

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

No public housing authority located in Calhoun County is designated as a “troubled” Public Housing Authority.

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

Introduction

The City actively participates in the regional CoC serving northeast Alabama, provides funding support to address service needs, and coordinates care with local service providers.

The City of Anniston is a participating jurisdiction in the Homeless Coalition of Northeast Alabama (HCNEA). The Community Development Coordinator for the city attends Coalition meetings to ensure that collaborative efforts occur between the city and the coalition. The City of Anniston's Annual Action Plan provides funding support for agencies providing services to the homeless.

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

The City supports the initiatives Homeless Coalition to address the housing and supportive services of homeless people. 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. There are times when no vacancies are available for longer-term needs. The Homeless Coalition helps assess the individual needs of each family place them in the best housing situation for their circumstances. Over the next Consolidated Plan period, the City plans to continue collaborating with various local nonprofits organizations to expand services for the homeless and at-risk of homelessness population.

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

The City of Anniston will continue 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. Although, the City of Anniston does not receive its own ESG allocation; the city maintains steady support by leveraging its CDBG allocation to provide foundational support to these organizations. 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. These facilities provide shelter and services to citizens of Calhoun County including Anniston 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.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Anniston will continue 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. Although, the City of Anniston does not receive its own ESG allocation; the city maintains steady support by leveraging its CDBG allocation to provide foundational support to these organizations. 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. These facilities provide shelter and services to citizens of Calhoun County including Anniston 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 regularly collaborates with the Homeless Coalition of Northeast Alabama to help individuals, children, and families facing housing crises. The City 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 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. 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

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 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.

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

Introduction:

The City conducted its Assessment of Fair Housing (AFH) in 2017 and 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. A detailed description of these contributing factors can be found in the 2017 AFH (accessed from the City of Anniston) and highlights are listed 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

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 non-profit 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 lower-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

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. As has been the situation in the past and most likely in the future the primary obstacle to these actions is a lack of funding.

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

According to the 2016 American Community Survey, nearly 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.

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.

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, 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.

Sort Order	Program Income	Amount
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.	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.	3. The amount of surplus funds from urban renewal settlements	0
4.	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.	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:

In PY2018 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. The 2018 HOME allocation in the amount of \$452,46.00 (entitlement grant) plus \$30,000 (estimated program income is proposed to be used as follows:

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. Below is a summary of applicable portions of the provisions.

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

- 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 2018 Annual Action Plan year.

Appendix - Alternate/Local Data Sources

1	Data Source Name
	Community Needs Assessment
	List the name of the organization or individual who originated the data set.
	The City of Anniston originated the data set using an online needs assessment survey which was prepared by its Community Development consultant.
	Provide a summary of the data set.
	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.
	What was the purpose for developing this data set?
	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.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Data was collected in May and June of 2013.

	<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.anniston.al.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 survey consisted of 21 questions, of which four were related to demographics. 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 43 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 zipcodes - 36207, 35901, 36265 and 36203.</p>
2	<p>Data Source Name</p> <p>2005-2009 CHAS</p> <p>List the name of the organization or individual who originated the data set.</p> <p></p> <p>Provide a brief summary of the data set.</p> <p></p> <p>What was the purpose for developing this data set?</p> <p></p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p></p> <p>Briefly describe the methodology for the data collection.</p> <p></p>

	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 2000 Census (Base Year), 2005-2009 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	Data Source Name 2005-2009 ACS Data
	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.
5	Data Source Name 2005-2009 ACS, 2010 ESRI Business Analyst Package
	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.

