



CITY OF ANNISTON

2022 ANNUAL ACTION PLAN

City of Anniston
4309 McClellan Boulevard
Anniston, Alabama 36206

Website: <https://www.anniston.al.gov/community-development-block-grant-department/>

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Executive Summary

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

Introduction

As a recipient of federal grant funds, HUD requires the City of Anniston to produce a Five-Year Consolidated Plan and Annual Action Plan, which also serves as the application for funding for the Community Development Block Grant (CDBG) and HOME Investment Partnerships federal entitlement program that serves low-income individuals and families. The City of Anniston also serves as the grantee/administrator for the Anniston/Calhoun County HOME Consortium (ACCHC), which is a participating jurisdiction under HUD's HOME Investment Partnership Program (HOME). Funding under HOME addresses affordable housing needs, and projects may be located in any of six (6) participating local government jurisdictions - Anniston, Calhoun County (excluding Oxford and Ohatchee), Hobson City, Jacksonville, Weaver, and Piedmont. The information contained within this document represents the City of Anniston's 2022 Action Plan for its Community Development Block Grant (CDBG) Program and the Anniston/Calhoun County HOME Consortium's HOME Program for the period of October 1, 2022, through September 30, 2023. This

The proposed activities outlined in the 2022 Annual Action Plan delineates a comprehensive and coordinated strategy to address community development, affordable housing, economic development needs. This document includes narrative responses to questions as required by the Consolidated Planning Regulations at 24 CFR 91.

The 2022 Annual Action Plan provides the framework for carrying out the strategic priorities and long-term objectives identified in the 2018-2022 Consolidated Plan. The priority needs identified therein were established through a collaborative process with citizens, public interest groups, and other stakeholders in the City of Anniston and targets resources to areas where the highest concentration of poverty exists.

HUD has established three priority goals for jurisdictions across the country to pursue as part of their consolidated planning efforts: decent housing, suitable living environment, and providing economic opportunity. Anniston attains these goals by utilizing CDBG and HOME funds consistent with the following performance measures:

Decent Housing: *The provision of decent housing assists homeless and persons at risk of becoming homeless in obtaining housing; retains the existing units in the housing stock; increases the availability of permanent housing in standard condition and at an affordable cost to low- and moderate-income (LMI) families. Decent housing also increases the supply of supportive housing with services needed to enable persons with special needs to live independently and provides affordable housing for low to moderate-income persons in areas that are accessible to job opportunities.*

Suitable living environment: *The provision of a suitable living environment improves the safety and livability of neighborhoods; increases access to quality public and private facilities and services; reduces the isolation of income groups within a community or geographical area by offering housing opportunities for persons of lower-income and revitalizes deteriorating or deteriorated neighborhoods; restores, enhances, and preserves natural and physical features of unique value for historic, architectural or aesthetic reasons; and conserves energy resources.*

Provide economic opportunity: *The provision of expanded economic opportunities creates and retains jobs; establishes, stabilizes, and expands small businesses (including micro-businesses); provides public services concerned with employment; provides jobs to low-income persons living in areas affected by those programs and activities; makes available mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; provides access to capital and credit for development activities that promote the long-term economic and social viability of the community, and provides empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally-assisted and public housing.*

Summarize the objectives and outcomes identified in the Plan

During the development of the Consolidated Plan, the City identified four priority needs. Guidelines for addressing these priority needs over the 2018-2022-time frame are summarized below:

As a recipient of federal grant funds, the City of Anniston is required by HUD to produce a Consolidated Plan every five years and an Annual Action Plan annually. These documents serve as the application for funding for the following federal entitlement programs that serve low and moderate-income individuals and families:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)

The 2022 Annual Action Plan provides the framework for carrying out the strategic priorities and long-term objectives identified in the 2018-2022 Consolidated Plan. The priority needs identified therein were established through a collaborative process with citizens, public interest groups, and other stakeholders in the City of Anniston.

The City's 2018-2022 Consolidated Plan identified three categories of priority needs: homelessness, housing, and non-housing community development. Strategic priorities and long-term objectives were developed to address each category of priority need during the five years. Projects and activities allocated funding in 2022 relate to at least one strategic priority.

The following is an outline of the strategic priorities and long-term objectives identified in the 2018-2022 Consolidated Plan.

- 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
- Economic Development
 - Small Business Loan Program

Evaluation of past performance

The goals and projects identified in this Annual Action Plan were developed using strategies that have been proven successful, revisions to past approaches, and new strategies where needed. The City of Anniston continues to make progress with CDBG and HOME funds by increasing affordable housing assistance for low and moderate-income persons and allocating CDBG to local nonprofit organizations to provide essential social services for the homeless, LMI persons, and non-homeless special needs population and HOME funds for sustainability of affordable rental housing. The City of Anniston identified the following goals during PY2020:

1. Provide decent and affordable housing and supportive services for low and moderate-income families
 2. Improve public facilities and infrastructure
 3. Eliminate slums and blight
1. Eliminate slums and blight

The City of Anniston received **\$554,171.00** in CDBG funding and **\$404,132.00** in HOME funding. The City expended a total of **\$469,742.96** for the following CDBG eligible activities: single-family rehabilitation (\$78,485.11), facility improvements (\$79,100.16), public service activities (\$112,157.69), clearance and demolition activities in low mod areas (\$200,000) and general administration (\$100,021.04). The City expended a total of **\$749,169.44** in HOME funds for the following eligible activities: Tenant-Based Rental Assistance (\$17,357.46), New construction of affordable rental housing: (\$658,592.50); Rental Rehabilitation (\$27,575.00), and planning and administration (\$45,644.48).

City of Anniston Public Service Activities related to COVID

The City of Anniston expended additional public service funding in COVID-related rental assistance activities and food delivery. Additionally, the 15% Public Service cap has been waived by HUD.

Per the Page 42 of the HUD Notice of Program Rules: III.B.5.(f)(iii) Public Services Cap. The CARES Act provides that notwithstanding section 105(a)(8) of the HCD Act (42 U.S.C. 5305(a)(8)), there shall be no per centum limitation for the use of funds for public services activities to prevent, prepare for, and respond to coronavirus. The CARES Act provides this flexibility for all CDBG-CV funds and CDBG funds appropriated in fiscal years 2019 and 2020 to the extent that grantees use these funds to carry out public service activities to prevent, prepare for, and respond to coronavirus.

- **2020 CDBG Allocation - \$554,099.00**
- **15% Public Service Cap -\$83,114.85**
 - 2020 Public Service Disbursements -\$112,157.69
 - 2020 Expenses related to COVID - \$31,490.59

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent, prepare for, and respond to Coronavirus	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
2020	1	840	6478705	Yes	St. Michaels - Healthcare for the Underserved (2020)	B20MC010001	EN	05M	LMC	\$11,970.00
2020	1	840	6510005	Yes	St. Michaels - Healthcare for the Underserved (2020)	B20MC010001	EN	05M	LMC	\$13,164.00
2020	1	840	6535159	Yes	St. Michaels - Healthcare for the Underserved (2020)	B20MC010001	EN	05M	LMC	\$107.00
2020	7	856	6478705	Yes	Community Enabler - Food & Utility Assistance (2020)	B20MC010001	EN	05Q	LMC	\$6,249.59
TOTAL										\$31,490.59

Summary of Citizen Participation Process and consultation process

During the preparation of the Annual Action Plan, the City of Anniston held two (2) Public Review Meetings at 10:00 A.M and 1:00 P.M on Wednesday, July 6, 2022 at City Hall located at 4309 McClellan Blvd, Anniston, Alabama to solicit comments on the draft 2022 Annual Action Plan draft and funding recommendations for PY2022 CDBG & HOME Programs. A 30-day comment period commenced on Wednesday, June 29, 2022 and concluded on Monday, August 1, 2022. The PY2022 Annual Action Plan draft is available for review in hard copy at the City of Anniston Administrative Building located at 4309 McClellan Blvd in Anniston, AL.

Summary of public comments

An overview of public comments that were received at the Public Review Meeting will be included here after the completion of the public comment period.

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

The City of Anniston accepted all comments received during the Public Comment Period and Public Review Meeting.

Summary

This Annual Action Plan identifies projects in which the City will use CDBG funds to carry out previously identified priorities established in the City's PY2018-2022 Consolidated Plan. The identification of these specific priorities is a product of extensive consultation with community stakeholders combined with data from the U.S. Census and other sources that indicate particular housing and community development needs in Anniston.

The Process

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

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

The following are the agencies/entities responsible for preparing the Action Plan and those responsible for the 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 2022 Annual Action Plan. The City's Community Development Department provides administrative support and oversight. The Annual Action Plan provides 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.

Action Plan Public Contact Information

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

Primary Contact:

Mr. Steven Folks, City Manager

Anniston City Hall

4309 McClellan Boulevard

Anniston, Alabama 36206

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

Secondary Contact:

Ms. Mary Motley, Community Development Coordinator

Anniston City Hall

4309 McClellan Boulevard

Anniston, Alabama 36206

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

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 Action Plan process. The City of Anniston conducted significant consultation with citizens, municipal officials, nonprofit 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(I)).

The City of Anniston welcomed and encouraged the participation of all citizens in the development of this plan 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. Also, 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 one public meeting through its public participation process for citizens to review the draft priorities. This meeting is summarized in the Citizen Participation section of this plan. The draft of the plan has been posted on the City webpage and at City Hall. Notice of the public meeting was 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 Action Plan 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 public hearings; incorporates needs information into Action Plan; informs agencies of the availability of funding for projects that will address priority needs identified in the Consolidated Plan.

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 the following counties: Gadsden/Calhoun and Etowah Counties. 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 Action Plan.

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 provided input. 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

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide a 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 Action Plan (91.215(l))

Following 24 CFR 91.100(4), the City notified adjacent units of the local government of non-housing community development needs to be included in its Consolidated Plan. The City has continued to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Action 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:

- U.S. 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.

AP-12 Participation

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

During the preparation of the Annual Action Plan, the City of Anniston held two (2) Public Review Meetings at 10:00 A.M and 1:00 P.M on Wednesday, July 6, 2022 at City Hall located at 4309 McClellan Blvd, Anniston, Alabama to solicit comments on the draft 2022 Annual Action Plan draft and funding recommendations for PY2022 CDBG & HOME Programs. A 30-day comment period commenced on Wednesday, June 29, 2022 and concluded on Monday, August 1, 2022.

The PY2022 Annual Action Plan draft is available for review in hard copy at the City of Anniston Administrative Building located at 4309 McClellan Blvd in Anniston, AL.

In an attempt to increase public participation, the City actively maintains communication with local nonprofits and housing developers and will adhere to the following actions to improve citizen participation:

- Posted copies of the draft plan in City Hall. The location of the copy was noted in the final hearing legal advertisement.
- Posted the draft plan electronically on the City website.
- Provided opportunity to comment on the plan at a formal public meeting.
- Published meetings in the local newspaper legal advertisement section.
- Solicited comments from interested social service agencies.
- Advertised public hearing schedule in the local newspaper.
- A draft of the 2022 Annual Action Plan was placed on public display for 30 days beginning Wednesday, June 29, 2022.
- The City held two (2) public hearings on Wednesday, July 6, 2022 to obtain final comments on the proposed use of funds for FY2022.

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 was two public meeting held with a total of _____ attendees		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

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) 2022, the City of Anniston will receive \$544,919.00 in CDBG funding and \$403,576.00 in HOME funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public-Federal	Community Development, Homeowner Rehab, Planning & Admin Public Services	\$544,919	\$10,000	\$0.00	\$554,919	\$554,919	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	\$403,576	\$30,000	\$0.00	\$433,576	\$433,576	HOME funds will leverage other federal, local, and private funds. Subrecipient or developers supply a 25% match of HOME funds.

Table 4 - 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 2022, the City will research opportunities to apply for additional funding streams that 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 2022, the City does not anticipate using publicly owned land or property to address the needs identified in the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - Goals Summary Information

Sort Order #	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve access to and quality of housing	2022	2023	Affordable housing	Citywide	Expand affordable housing opportunities	\$363,218.40 HOME	Tenant Based Rental Assistance 20; New Construction: 4 units
2	Planning and administration	2022	2023	Administration	Citywide	Planning & administration	\$108,983.80 CDBG \$40,357.60 HOME	Other: 1
3	Eliminate Slums & Blight	2022	2023	Public Housing	Citywide	Eliminate Slums and Blight	\$100,000.00 CDBG	Units Demolished: 10
4	Provide public services	2022	2023	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services	\$81,737.85 CDBG	Public Services for LMI persons: 450
5	Public Facility Improvements in Low-Mod Areas	2022	2023	Public Facility	Citywide	Public Facility Improvements in Low-Mod Areas	\$254,197.35 CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 facilities
Total							\$948,495.00	

Table 5 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

The activities that have been selected for inclusion in this Plan are based on the priorities and public input. The City of Anniston will initiate activities to ensure that community development, affordable housing, and homelessness goals are achieved.

PY2022 Project Information

#	Project/Organization	Project Description	Funding Recommendations	Annual Goals	Target Areas	Priority Need to be Addressed
1	St. Michaels	Healthcare for the Underserved	\$ 20,000.00	Provide Public Services	Citywide	Public Services
2	The Right Place	Community Supportive Staff	\$ 10,000.00	Provide Public Services	Citywide	Public Services
3	City of Anniston Public Works	Slum & Blight Removal	\$ 100,000.00	Eliminate Slums & Blight	Citywide	Neighborhood Redevelopment/ Facility Improvements in Low/Mod Areas
4	City of Anniston Parks & Rec Department	Youth Empowered for Success (YES) Program	\$ 24,237.85	Provide Public Services	Citywide	Public Services
5	Community Enabler	Food & Utility Assistance	\$ 10,000.00	Provide Public Services	Citywide	Public Services
6	All Saints for Concern	Community Utility Assistance	\$ 10,000.00	Provide Public Services	Citywide	Public Services
7	Interfaith Ministries	Interfaith Ministries Emergency Assistance	\$ 7,500.00	Provide Public Services	Citywide	Public Services
8	City of Anniston Public Works	Infrastructure Improvements LMI	\$ 254,197.35	Public Infrastructure	Citywide	Neighborhood Redevelopment/ Facility Improvements in Low/Mod Areas
9	City of Anniston CDBG Administration & Planning	Administration & Planning	\$ 108,983.80	CDBG Planning & Admin	Citywide	Planning and Administration
10	Fresh Start Home, LLC	New Construction Chestnut Village	\$ 62,682.00	Expand affordable housing opportunities	Citywide	Affordable Housing

11	City of Anniston HOME Administration & Planning	Administration & Planning	\$ 40,357.60	CDBG Planning & Admin	Citywide	Planning and Administration
12	CHDO 15% Set-aside	CHDO Set-aside Unallocated	\$ 60,536.40	Expand affordable housing opportunities	Citywide	Affordable Housing
13	Habitat for Humanity	New Construction Single Family Homes Calhoun County	\$ 240,000.00	Expand affordable housing opportunities	Citywide	Affordable Housing

Table 6 - PY2022 Project Information

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

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 long-term impact of affordable housing initiatives
- The ability to demonstrate measurable progress and success
- Increasing economic development opportunities in the City

AP-38 Project Summary

Project Summary Information

#	Project/Organization	Project Description
1	St. Michaels	Healthcare for the Underserved
2	The Right Place	Community Supportive Staff
3	City of Anniston Public Works	Slum & Blight Removal
4	City of Anniston Parks & Rec Department	Youth Empowered for Success (YES) Program
5	Community Enabler	Food & Utility Assistance
6	All Saints for Concern	Community Utility Assistance
7	Interfaith Ministries	Interfaith Ministries Emergency Assistance
8	City of Anniston Public Works	Infrastructure Improvements LMI
9	City of Anniston CDBG Administration & Planning	Administration & Planning
10	Fresh Start Home, LLC	New Construction Chestnut Village
11	City of Anniston HOME Administration & Planning	Administration & Planning
12	CHDO 15% Set-aside	CHDO Set-aside Unallocated
13	Habitat for Humanity	New Construction Single Family Homes Calhoun County

Table 7 – Project 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 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%:

2021 HUD Low Mod Summary Data

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
000900	2	775	1415	55%
001600	2	610	1070	57%
000400	1	420	735	57%
000800	1	625	1085	58%
001600	4	625	1080	58%
000400	2	335	560	60%
000400	3	700	1160	60%
000300	2	860	1415	61%
001600	3	555	910	61%
000500	1	575	915	63%
000200	2	1295	1995	65%
000300	1	665	985	68%
000200	1	965	1365	71%
000700	2	975	1360	72%
001201	2	830	1105	75%
000600	1	720	940	77%
000500	2	480	600	80%
000600	2	525	655	80%

Source: <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 8 - 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 new construction, rental 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.

AP-55 Affordable Housing – 91.220(g)

Introduction

The City conducted its Assessment of Fair Housing (AFH) in 2017. As part of that process, the City and its stakeholders who participated in the process identified 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). The plan identified a lack of income, limited transportation options, lack of local private fair housing outreach and enforcement, age and condition of housing, and availability of affordable units in a range of sizes. The City will undertake the next AFH during the upcoming Consolidated Plan period.

Over the next Action Plan period, the following strategies will be implemented to remove or improve affordable housing barriers. They include:

1. Development of affordable single and multifamily housing under the HOME program
2. Rehabilitation of single and multifamily 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

One Year Goals for the Number of Households to be Supported	
Homeless	25
Non-Homeless	300
Special-Needs	25
Total	350

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	4
Rehab of Existing Units	0
Acquisition of Existing Units	2
Total	26

Table 10 - 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 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 of 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.

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 the 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 that 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 addressing homeless needs. 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. The identified projects target homeless individuals and families who lack the resources to regain stable housing independently. Programs are designed to connect clients with the services necessary to ensure their move from emergency shelter to transitional or permanent housing.

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

The City of Anniston does not receive Emergency Solutions Grant (ESG) funds directly to provide Emergency Shelter, Rapid Rehousing, and Homelessness Prevention activities for homeless families. The City funds projects through its CDBG program that benefits Anniston residents. The funded projects are designed to help shorten the length of time the client experiences homelessness, improve their ability to secure stable housing, and prevent recurrent homeless episodes. Wrap-around/supportive services have been identified as a more efficient strategy in reducing reoccurring periods of homelessness

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

The City supports the initiatives of 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 to 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 shelter and transitional housing needs of homeless persons

The City of Anniston will continue to support local nonprofits such as 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 ESG allocation, the city maintains steady support by leveraging its CDBG allocation to provide foundational support to these organizations. These organizations are eligible to receive ESG support through the State of Alabama who receives a direct allocation to provide essential services and operations to emergency shelters and transitional housing facilities. These facilities provide shelter and services to citizens of Calhoun County, including Anniston, to include homeless families, single men and women, and survivors of domestic violence. The City and County support are 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 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 critical 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. 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. The most significant barrier to affordable housing is financial: the number of units that is code-compliant and accessible to lower-income households is significantly less than the number of households in need. Federal, state, and local resources are not able to keep pace with the housing demands in the community, as in most communities across the country.

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, charges, growth limitations, and policies affecting the return on residential investment

The City continues working with key partnerships while trying to identify new collaborations for housing initiatives. These partnerships are needed to expand housing opportunities and address neighborhood blight. For the coming year, the City will continue to carry out the implementation of its housing rehab program and rental housing program. The City will also continue its baseline housing and community development services as a means of fostering and maintaining decent and affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

HUD requires grantees to ensure that these grant funds are used to address underserved needs, affordable housing, lead-based paint hazards, poverty-stricken families, the institutional structure for the delivery of services to families in need, and the coordination of services. The paragraphs below outline how the city intends to meet those needs.

Actions planned to address obstacles to meeting underserved needs

The City will use HOME funds and a portion of CDBG funds for new affordable housing initiatives and 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 foster and maintain affordable housing

As the lead entity for the Anniston HOME Consortium, the City of Anniston will continue to commit HOME funds and other resources to address the large gap in affordable rental units by developing or rehabbing existing units and providing subsidies to income-qualified families.

Actions planned to reduce lead-based paint hazards

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

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 activity implemented under CDBG is

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 an institutional structure

The City of Anniston will use the Community Development Department as the lead agency for program planning, management, coordination, and administration of the Community Development Block Grant Program and HOME Investment Partnerships Program. The Community Development Department works as the housing and community development liaison between County agencies, local public housing, participating cities, state agencies, and nonprofit and community-based organizations.

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

The Community Development Department encourages collaborative relationships with subrecipients to develop wrap-around services for clients being served. Relationship building among these social services and housing agencies encourages referrals, creating the appropriate case management to move clients from homelessness, through to emergency shelter and transitional housing services, to affordable rental housing and homeownership opportunities. Ultimately, this collaborative approach assists in developing longer-term, sustainable solutions to the challenges clients face in maintaining self-sufficiency.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The number of urgent need activities	0
2. The estimated percentage of CDBG funds will be used for activities that benefit persons of low and moderate-income. Overall Benefit - A consecutive period of one (2022), two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate-income. Specify the years covered that include this Annual Action Plan.	80

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 2022 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 2022 HOME allocation for \$403,576.00 (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 the 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 the following 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

Table 11 - Minimum Affordability Periods

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b) are as follows:

The City does not anticipate refinancing any existing debt with its HOME funds during the 2022 Annual Action Plan year.