



CITY OF GADSDEN

FY2015 – FY2019 Consolidated Plan ***June 1, 2015 – May 31, 2020***

City of Gadsden
Community Development
90 Broad Street
Gadsden, AL 35901



Executive Summary

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

1. Introduction

The City of Gadsden developed the FY2015 - FY2019 Consolidated Plan to project housing and community development needs and the plan to meet those needs over the five year period. The Consolidated Plan covers a five year period; beginning June 1, 2015 and ending May 31, 2020. The primary resource will be Community Development Block Grant (CDBG) funds. Funds will be spent on: Housing Assistance; Street Improvements; Recreation Facility Improvements; Facade Improvements, Homeless Assistance; and Public Service Activities. Additionally, the City will budget funds for Administration and Section 108 loan repayments. Projects and Budget will be detailed in the Action Plan for 2015, 2016, 2017, 2018, and 2019.

Emphasis will be on the following areas: Housing Assistance; Infrastructure Improvements including Public Facilities, Parks & Recreation, Street Improvement, Facade Improvements, Drainage, Water & Sewer, and Sidewalk Improvements; Public Service and Supportive Services; and Clearance and Demolition.

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

The City of Gadsden plans: to serve low to moderate income persons (100 - 150) with Housing Assistance by providing loans to homeowners to complete emergency home repairs; to make neighborhoods more accessible to residents (15,000 more or less); provide economic opportunities to businesses by providing grants to businesses that do facade improvements (75 businesses); to provide assistance to elderly, disabled, homebound, and homeless persons with access to meals; to provide sustainability for homeless persons with shelter and services; to provide suitable living conditions and better accessibility to residents; to provide a suitable living environment for youth through a summer enrichment program; to provide suitable living environment and sustainability to handicapped persons by providing activities and services to help them to become more self sufficient; to provide access to programs to benefit the elderly.

3. Evaluation of past performance

The City of Gadsden has utilized CDBG funds since 1994. Past performance has proven the programs that have been beneficial as well as those that did not effectively serve the low-moderate income persons well and those programs that outcomes taught the City of Gadsden to better utilize the funds for the benefit of a larger number of residents.

4. Summary of citizen participation process and consultation process

The City of Gadsden meets with various groups and departments within the City to discuss the preparation of each ConPlan and Action Plan. The city holds a public hearing in early November to discuss the next CDBG program year that will begin the following June. Notice of the public hearing is published in the local newspaper, posted in public buildings, and announced on the radio. Part of the public hearing is devoted to subrecipients who are interested in applying to the City of Gadsden for CDBG funds. Those agencies may submit an application during the month of November.

There are discussions and consultations with the Housing Authority, public service agencies, and businesses. Once the Mayor has approved the proposed plan, the City meets with the Community Development Committee about plans and suggestions for the programs. After committee approval, the plan is presented to the full City Council for approval.

5. Summary of public comments

There were no public comments.

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

N/A

7. Summary

The FY2015-FY2019 Consolidated Plan was approved by the Mayor, the Community Development Committee, and Council on or before February 24, 2015. The Council expressed interest in new housing construction and new or additional areas (projects) of concentration. The City will look at options and make amendments to Consolidated Plan if or when changes are approved. At present the projected plans are to focus on Housing Rehabilitation, repay Section 108 Loans, assist with funding for Street and Park Improvements, provide Economic Opportunity for businesses for facade improvement, and support Public Service agencies who serve all populations. Those specifically include: homeless shelter; youth at risk; homeless prevention; services to domestic violence victims; community resource referrals; assistance with obtaining benefits; facade grants; supportive services for child victims of abuse or who have witnessed a violent crime; assistance with meals; summer, Christmas, and spring break - assistance, services and programs for youth; elderly programs and assistance; and health services.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	GADSDEN	Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

City of Gadsden

Community Development Department

Becky Henson, Community Development Planner

P. O. Box 267

Gadsden, AL 35902-0267

phone: 256-549-4532

cell phone: 256-312-5589

fax: 256-549-4689

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

1. Introduction

The City of Gadsden consults with local businesses, Greater Gadsden Housing Authority, the Continuum of Care (Homeless Coalition of Northeast Alabama (HNEA)), health service agencies, other Entitlements through the National Community Development Association (NCDA), other local governmental agencies, local College, within city government with all departments.

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)).

In Gadsden, AL the City and Greater Gadsden Housing Authority have a healthy working relationship and meets periodically to discuss housing availability and housing obstacles. The city consults public and private housing providers in regard to fair housing, housing availability, assistance for housing for low – moderate persons, and issues. Health, mental health and other service agencies are encouraged to attend the public hearings to discuss needs and issues with which they are faced. CDBG funds are distributed to several public service agencies who provide housing and who serve persons with health and mental health problems.

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

The City of Gadsden was instrumental in the establishment of the Continuum of Care (CoC) – Homeless Coalition of Northeast Alabama (HCNEA). Since the beginning, City of Gadsden personnel have actively participated in all aspects of the CoC: serving on Executive Committee; serving as Board Member; coordinating HMIS; conducting Point in Time (PIT) count annually; and participating in the monthly meeting. HCNEA strives 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.

The City of Gadsden funds subrecipients which serve the homeless with emergency shelter, housing for unaccompanied youth, and meals for homeless persons. HCNEA plans and conducts two 'Project Homeless Connect' events each year in the CoC area where services are provided to homeless persons including health and wellness evaluations, sight and hearing evaluations, assistance with legal issues that prevent them from receiving services, assistance with voter registration, assistance with obtaining government approved ID, and housing information.

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 of Gadsden does not receive ESG funds directly. For several years, the City of Gadsden has applied to Alabama Department of Economic and Community Affairs (ADECA) for ESG funds. The City of Gadsden consults with local homeless providers for interest in ESG application. HCNEA is consulted about how to apply for and allocate ESG funds. HCNEA includes several counties and the city of Anniston; therefore, the CoC discusses application to ADECA by the City of Gadsden, the City of Anniston, and public service agencies that are eligible to apply so that all are included in the process. HCNEA is consulted and involved in the Annual Performance Report (APR) required for the HMIS grant that the City of Gadsden administers for the CoC. Quarterly reports are presented to HCNEA and to the HMIS agencies to insure best performance. Policies and procedures for the administration are developed and adopted first by the two-three state HMIS implementation; PromiseSE. HCNEA must consider, approve, adopt and implement those policies and procedures. The City of Gadsden consults with HCNEA regarding performance standards, the evaluation of outcomes, and development of funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Greater Gadsden Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	GADSDEN - ETOWAH HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	Family Success Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	Thirteenth Place, Inc.
	Agency/Group/Organization Type	Services-Children Services-homeless Services - Victims

	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	James M. Barrie Center for Children
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	Snellgrove Civitan Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	Downtown Gadsden, Inc.
	Agency/Group/Organization Type	Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
8	Agency/Group/Organization	Gadsden Commercial Development Authority
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

9	Agency/Group/Organization	Gadsden Career Center
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development Jobs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
10	Agency/Group/Organization	Gadsden City Board of Education
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
11	Agency/Group/Organization	Alabama Department of Human Resources/Gadsden
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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	The goals of the City of Gadsden and HCNEA overlap to provide as much support and services for homeless persons as possible.

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))

The State (ADECA) and all entitlements in Alabama and all across the U.S. coordinate and collaborate on services and programs through memberships and participation in the NCDA. The City of Gadsden consults the county Probate Office and Mapping. Additionally, the City and surrounding cities meet in various forums to coordinate and implement each city's Consolidated Plan

Narrative (optional):

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 citizen participation plan is designed to encourage participation from all citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments. Information pursuant to the plan is provided; including CDBG allocation amount, proposed activities, expected benefit, and populations to be served.

The City of Gadsden will hold at least two public hearings each year to obtain views and suggestions for development of activities, ways to meet community and housing needs, and review of performance. Advance notice of public hearings is published in The Gadsden Times, announced on local radio stations, announced in City Council meetings, and posted in public places. Public hearings are held at times and locations convenient to all citizens. A translator will be provided, upon request for persons who wish to participate in hearings. Summary of the Consolidated Plan (ConPlan) and yearly Action Plan will be published and copies will be made available at City Hall, the public library, other governmental offices, and online at www.cityofgadsden.com. There will be a thirty (30) day comment period following the public hearing for ConPlan, Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER). Comments will be accepted and recorded prior to submission to the U. S. Department of Housing and Urban Development (HUD). Comments received in writing or orally will be considered in preparing the final ConPlan and Action Plan, amendment of Plan, or CAPER. If any complaints are received, the City of Gadsden will respond in writing within fifteen (15) working days. A summary will be attached to the ConPlan, Action Plan, amendment, or CAPER.

The City will amend the ConPlan or Action Plan for the following decisions: to make a substantial amendment in allocation priorities or a substantial amendment in the method of distribution of funds; to carry out an activity using funds from any program covered by the ConPlan not previously described in the Action Plan; to substantially amend the purpose, scope, location, or beneficiaries of an activity. "Substantial amendment" means a change in a planned activity after the adoption of the ConPlan or Action Plan that affects the City's committed annual allocation of CDBG funds by 20% or more. Substantial amendments approved by the Mayor and City Council will be made public by postings and public notice in the newspaper and a thirty (30) day comment period will be provided before proceeding.

The City will prepare the annual CAPER at the required time by HUD and will make CAPER available to the public for the required thirty (30) day comment period. The City will make every effort to provide all citizens, public agencies, and other interested persons reasonable and timely access to the report and any pertinent information and records relating to the ConPlan and Action Plan., including provisions for non-English speaking persons and those with disabilities.

Technical assistance will be provided upon request to groups representing persons of low and very-low income for developing proposals for assistance or funding of programs covered by the ConPlan and Action Plan. The level and type of assistance will be determined by the City.

The City will minimize displacement of persons (families, individuals, and businesses). The City will assist any persons that are unavoidably displaced as a result of projects in accordance with the Uniform Relocation Assistance and Real Property Acquisition of 1970 (URA). The policy is available upon request to the City of Gadsden, Community Development Department.

There were no comments on the Citizen Participation Plan.

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 Hearing	Non-targeted/broad community	We had several calls from current and former subrecipients - they did not attend, but were involved through phone conversations.	No comments were received		

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)
2	Newspaper Ad	Non-English Speaking - Specify other language: Hispanic Persons with disabilities Non-targeted/broad community	City received calls requesting information. No persons requested assistance due to being non-English speaking or having a disability.	There were no comments.		
3	Internet Outreach	Non-targeted/broad community	Unknown number of views. No calls received nor did anyone attend meeting because of online postings.	There were no comments.		
4	Public Meeting	Residents of Public and Assisted Housing	Greater Gadsden Housing Authority provided CDBG opportunities to the group meetings in public housing.	There were no comments.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing: Housing quality and affordability are primary concerns, and ethnic and racial minorities. Other problems include low housing values, lack of resources for maintenance and upkeep of housing, and community opposition to affordable housing developments.

Special Needs Population: Persons with mental, physical, or developmental disabilities have an ongoing need for permanent housing and supportive services for day-to-day activities, employment, accessibility, and medical care. The elderly population has needs including aging-in-place supportive services, homecare, transportation, access to medical care, and home maintenance and upkeep.

Homeless Population: The needs for the homeless include permanent housing and supportive services relating to factors causing housing instability such as substance abuse treatment, mental/behavioral health services, job services, and medical care relating to disabilities.

Public Services: As identified by input and District meetings, the needs for public services include the following: after school services for youth, job training, supportive services for the homeless, supportive services for domestic violence victims, supportive services for abused children or children who have witnessed a crime, persons needing meals and health care

Public Improvements: As identified through public input and the Community Needs survey, needs for public improvements includes increased quantity and quality of street lighting, and improvements to storm water and drainage system

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

Summary of Housing Needs

The City of Gadsden has approximately 15,500 households. Of those houses, 7,790 are rented or owned by low to moderate income persons. These low to moderate income persons are severely cost burdened based on the following: Fifteen % of those who are renting pay more than 30% of their income for housing; Eleven % of those who are homeowners pay more than 30% of their income for housing.

The housing stock in Gadsden is more than fifty years of age. Therefore, many of the homes are in severe need of housing repairs. While only 85 rental homes and 8 owned homes were found to be substandard (having no kitchen or bath facilities), seventeen % of rental housing and 53% of owner occupied housing have other severe problems. Due to condemnation, the City of Gadsden sees demolition of thirty to forty homes in a years' time.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	38,978	37,014	-5%
Households	16,403	15,494	-6%
Median Income	\$24,823.00	\$28,419.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,160	2,795	2,835	1,610	6,100
Small Family Households *	880	945	1,005	755	3,010
Large Family Households *	130	300	100	105	310
Household contains at least one person 62-74 years of age	290	640	600	350	1,254
Household contains at least one person age 75 or older	275	570	625	230	645
Households with one or more children 6 years old or younger *	445	530	280	139	500
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 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	25	20	40	45	130	4	4	0	0	8
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	25	0	0	35	10	35	0	10	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	70	10	15	120	0	30	10	0	40
Housing cost burden greater than 50% of income (and none of the above problems)	715	405	55	25	1,200	545	380	150	45	1,120
Housing cost burden greater than 30% of income (and none of the above problems)	170	530	490	110	1,300	75	380	390	190	1,035

	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
Zero/negative Income (and none of the above problems)	145	0	0	0	145	80	0	0	0	80

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	770	520	105	85	1,480	565	450	155	55	1,225
Having none of four housing problems	455	970	1,145	530	3,100	145	855	1,430	940	3,370
Household has negative income, but none of the other housing problems	145	0	0	0	145	80	0	0	0	80

Table 8 – Housing Problems 2

Data 2007-2011 CHAS

Source:

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	405	400	175	980	290	230	275	795
Large Related	80	150	0	230	25	75	10	110
Elderly	155	220	140	515	200	365	180	745
Other	295	250	265	810	125	100	90	315

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	935	1,020	580	2,535	640	770	555	1,965

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

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	385	150	50	585	275	165	100	540
Large Related	60	15	0	75	25	25	0	50
Elderly	55	85	10	150	160	135	10	305
Other	245	175	0	420	100	65	40	205
Total need by income	745	425	60	1,230	560	390	150	1,100

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	95	10	15	175	10	30	10	0	50
Multiple, unrelated family households	0	0	0	0	0	0	35	0	10	45
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	55	95	10	15	175	10	65	10	10	95

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Twenty five percent (25%) of the households in Gadsden are single persons household. The number of single households needing assistance is not known. Overall, more than 2,500 homes exhibit one or more housing problem. Looking over the history of the city of Gadsden’s housing assistance recipients, 87% of the elderly clients served and 92% of the all ages clients were single households. Most were female head of household.

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.

Because domestic, dating, and sexual violence incidents are typically under-reported it would be impossible to track the number. Consultation with the DV shelter in Anniston leads the City of Gadsden to know that there is a need for housing assistance among this population.

What are the most common housing problems?

Within the City of Gadsden most homes are fifty to sixty years old and need many repairs. The most common emergency repairs needed are: Roof replacement due to leaking; Bathroom and Kitchen floors that are extremely weak and/or have missing or damaged subfloors and joists; Windows that are rotted.

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

Elderly persons who are on a fixed income and unable afford or not physically to complete repairs are affected more than others. Based on past performance, black households tend to experience more need for assistance than other races.

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

Because for a large percentage of the population within the City of Gadsden, housing costs are greater than 50% of income for 2,340 households and greater than 30% for 4,500 households. For this reason the City of Gadsden knows that many families are at risk of losing their housing and becoming unsheltered or must rely on shelters or family.

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:

N/A

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

Discussion

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

Based on the tables there does not seem to be a greater need for any race or ethnic group.

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	1,780	385	220
White	885	240	110
Black / African American	865	105	95
Asian	0	0	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	8	10	15

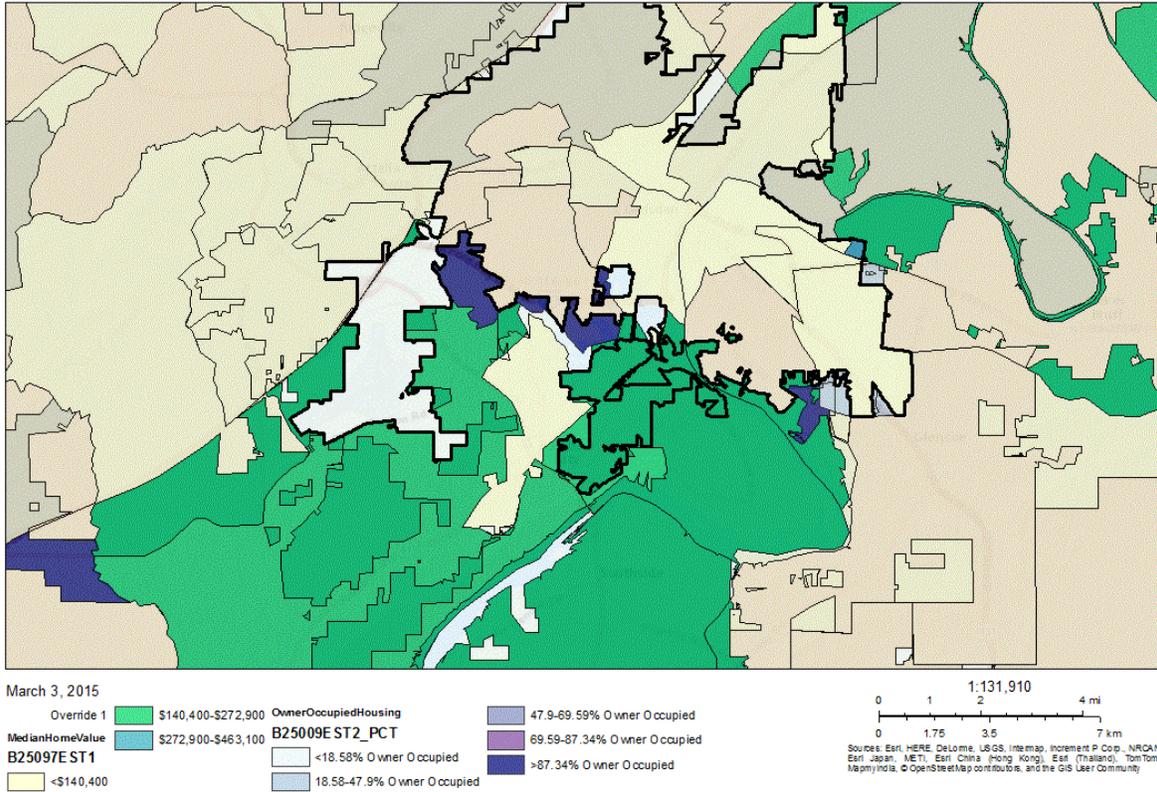
Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 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%

CPD Maps Housing - Consolidated Plan and Continuum of Care Planning Tool



CPD Maps Housing - Consolidated Plan and Continuum of Care Planning Tool

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	1,540	1,185	0
White	710	815	0
Black / African American	750	350	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	80	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 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	1,275	2,165	0
White	585	1,425	0
Black / African American	665	685	0
Asian	4	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	10	40	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 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	360	1,305	0
White	145	910	0
Black / African American	100	335	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	45	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 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

Based on the City of Gadsden reports in past years, seventy-five percent of those served with housing assistance were black/African American. This may not be a true snapshot - it may be that black/African Americans are aware of the assistance more than those of other races or ethnic groups.

**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

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	1,405	755	220
White	690	430	110
Black / African American	680	290	95
Asian	0	0	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	8	10	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 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	635	2,085	0
White	270	1,260	0
Black / African American	345	755	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	25	65	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 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	310	3,130	0
White	195	1,810	0
Black / African American	105	1,250	0
Asian	0	4	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	10	40	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 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	160	1,500	0
White	14	1,045	0
Black / African American	85	350	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	70	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 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

Extremely low-income (0-30% AMI): With regard to housing problems, White (690) and Black or African American (680) have the greatest need over any other population. However, the two groups are about equal. This is mirrored in the numbers who report No/Negative income: White (110); Black or African American (95)

Low income (30-50% AMI): With regard to housing problems, Black or African American (345) has a disproportionately greater need compared to the number reported for White (270).

Moderate income (50-80% AMI): With regard to housing problems, White (195) had a disproportionately greater need compared to Black or African American (105).

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,790	2,875	2,220	225
White	7,495	1,400	1,100	110
Black / African American	2,855	1,360	1,075	100
Asian	30	19	0	0
American Indian, Alaska Native	24	10	10	0
Pacific Islander	15	0	0	0
Hispanic	300	85	19	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

In relation to housing cost burden: No or negative income - White (110); Black or African American (100)

Those homeowners who pay more than 30% of their income for housing - White (7495); Black or African American (2855); Black or African American face a disproportionately greater need in terms of severe cost burdens than any other population.

The number of homeowners who pay more than 30% to 50% of their income for housing is basically level between White and Black or African American residents - White (1400); Black or African American (1360)

Those who pay 50%-80% is basically level between White and Black or African American residents in terms of severe cost burdens for Black or African American (1075) compared to White (1110)

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 number of Black or African Americans who pay more than 30% of their income shows them to have disproportionately greater need in terms of severe cost burdens.

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

There is a disproportionately greater need in terms of condition of housing. Those with low and extremely cannot afford to make repairs to their home.

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

Within the City of Gadsden, most racial and ethnic groups are scattered city-wide.

There are some neighborhoods that due to choice, history, families remaining in the neighborhood in which they grew up, and for economic reasons, there is a concentration of Black or African Americans.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	926	99	1	98	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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	10,596	9,270	8,833	9,274	0	0	
Average length of stay	0	0	3	3	7	3	0	0	
Average Household size	0	0	1	2	1	2	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	5	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	174	21	0	21	0	0
# of Disabled Families	0	0	276	30	1	29	0	0
# of Families requesting accessibility features	0	0	926	99	1	98	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

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	288	65	1	64	0	0	0
Black/African American	0	0	634	34	0	34	0	0	0
Asian	0	0	3	0	0	0	0	0	0

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 *
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	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	8	1	0	1	0	0	0
Not Hispanic	0	0	918	98	1	97	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:

Currently there is one individual on the Public Housing waiting list for an accessible unit and this family specified that they only wanted to live in Campbell Court or Starnes Park. They should be housed based on our turnover rate within the next month.

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

The most immediate need for the one family on the public housing waiting list is to be housed. Currently there are 10 singles and 5 multiple family members on the Housing Choice Voucher waiting list. It is anticipated that these families will be issued a voucher within the next six months. Of the 15 families, 3 currently live in Public Housing. The remaining 12 families were informed when they applied for the Housing Choice Voucher that they could also apply for Public Housing and move out of Public Housing once they received a Housing Choice Voucher.

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

No information on housing needs of the population at large is maintained by the Greater Gadsden Housing Authority (GGHA). The Public Housing Authority maintains a waiting list for eligible Public Housing and Housing Choice Voucher holders and does not maintain records of what the needs of the general population is as it relates to needs of individuals and families on the GGHA's waiting lists.

Discussion

The GGHA has a total of 53 units that are accessible and an additional 4 units that are being renovated to meet all accessibility requirements and these units will be completed within the next six months. HUD requires Public Housing Agencies to have a minimum of 5 percent of its inventory of Public Housing Accessible as renovations are completed. The GGHA has a total of 974 public housing units and the 53 accessible units equals 5.44% (53/974) of the GGHA inventory. When the additional units are completed, the GGHA will have 5.85% (57/974) of its units accessible for individuals that need accessible units. The GGHA also has a reasonable accommodation policy, which applies to Public Housing and the Housing Choice Voucher program. The GGHA is committed to ensuring that its policies and procedures do not deny individuals with disabilities the opportunity to participate in, or benefit from, nor otherwise discriminate against individuals with disabilities, on the basis of disability, in connection with the operations of GGHA's programs, services and activities.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Continuum of Care for the area in which Gadsden is included is the Homeless Coalition of Northeast Alabama (HCNEA). HCNEA conducts a Point in Time (PIT) count of the homeless during the last week of January each year. In 2015, the count was held on January 21, 2015. However, the numbers have not been tabulated nor entered into the HMIS. Therefore, the City of Gadsden does not have those numbers in which to rely. Additionally, the PIT in 2014 was a "Sheltered Only" count therefore, some demographics are not available. Numbers will be good 'estimates'.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	53	53	3	3	90
Persons in Households with Only Children	0	10	10	1	1	90
Persons in Households with Only Adults	0	305	305	15	15	90
Chronically Homeless Individuals	0	16	16	1	1	180
Chronically Homeless Families	0	0	0	1	1	0
Veterans	0	29	29	0	2	90
Unaccompanied Child	0	10	10	1	1	180
Persons with HIV	0	7	7	1	1	90

Table 26 - Homeless Needs Assessment

Data Source Comments: HCNEA PIT Count 2014

Point-in-Time Summary Homeless Populations Summary for AL-505 - Gadsden/Northeast Alabama CoC

Date of PIT Count: 1/29/2014

Population: Sheltered-Only Count

Total Households and Persons

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	331	9	0	0	340
Total Number of Persons	354	14	0	0	368
Number of Children (under age 18)	13	5		0	18
Number of Persons (18 to 24)	23	1	0	0	24
Number of Persons (over age 24)	318	8	0	0	326

Gender

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Female	130	6	0	0	136
Male	224	8	0	0	232
Transgender	0	0	0	0	0

Ethnicity

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non-Latino	354	14	0	0	368
Hispanic/Latino	0	0	0	0	0

Race

	Sheltered	Unsheltered	Total
--	-----------	-------------	-------

2014 Point In Time

Point In Time Summary for AL-505 - Gadsden/Northeast Alabama CoC

	Emergency	Transitional	Safe Haven		
White	245	10	0	0	255
Black or African-American	109	4	0	0	113
Asian	0	0	0	0	0
American Indian or Alaska Native	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0
Multiple Races	0	0	0	0	0

2014 Point In Time Pg. 2

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	255	0
Black or African American	113	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	5	0
Not Hispanic	363	0

Data Source

Comments: HCNEA 2014 PIT Count

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

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

Every year when the Point In Time Homeless count is conducted, there are more White than any other group - typically the number of White is double that of Black or African American reported. This may be a result of Black or African American being more willing to double-up or allow several families to live together or that White are more open to reporting that they are homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered Only were counted in January 2014

Discussion:

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

Introduction:

Describe the characteristics of special needs populations in your community:

Because fifty-two percent (52%) of the homes in Gadsden, Alabama were constructed prior to 1959, many homes are in severe decline and desperately need emergency repairs. Sixty percent of the homes are owner-occupied. Thirty percent (30%) of the owner occupied houses belong to persons age 65 and older; thirty percent (30%) are owned by female head of household. These two categories of low-moderate income persons consume the largest percent of owners assisted with CDBG. Needs are determined by local survey conducted by the 'Save Our Neighborhood' program, discussions with Council persons, consultation with the building department and public meetings.

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

There is not a shelter for Domestic Violence victims in Gadsden or Etowah County. There are supportive services available for this population but for shelter, victims must go to Calhoun County.

There is a need for more Emergency Shelter and Transitional Housing for Men and for families. This is based on the PIT count and on various calls received by the CoC and calls to 211/First Call for Help.

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

According to data from Alabama Department of Public Health, there are 191 HIV cases currently in Etowah County. It is not known how many of those cases are in Gadsden specifically. This number represents 28% of the total cased in Public Health Area 5 which includes Blount, Cherokee, DeKalb, Etowah, Shelby, and St. Clair Counties.

The City of Gadsden does not specifically serve persons with HIV/AIDS and does not have data showing numbers of cases in Gadsden. The Alabama Department of Public Health reports preliminary data for 2014 which shows 223 cumulative cases in Etowah County; 31.2% of the total for area PHA 5.

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

Public facilities is not a priority as this time. However, within the five year period the city plans to update, replace or repair Community development centers and to perform upgrade to some city parks. It is not know at this time if CDBG funds will contribute to the Public Facilities.

How were these needs determined?

The City of Gadsden meets with the public, the Mayor's office, Parks and Recreation, Building Department, Engineering Department, and Council persons to determine the needs with in the City of Gadsden.

Based on citizens' requests, Council persons requests, the recommendations from the Engineering Department, recommendations from the Mayor, the Planning Department and the Community Development devise a proposal to be presented.

Describe the jurisdiction's need for Public Improvements:

The primary need for public improvements is increased street resurfacing and storm water/drainage. Many of the streets within the city of Gadsden are in extreme disrepair.

How were these needs determined?

Community Development Department and the Engineering Department ride the City and note the needs. Council persons come to the City with requests from citizens and from themselves.

The City of Gadsden Community Development Department meets with the public, the Mayor's office, Parks and Recreation, Building Department, Engineering Department, and Council persons to determine the needs with in the City of Gadsden.

Based on citizens' requests, Council persons requests, the recommendations from the Engineering Department, recommendations from the Mayor, the Planning Department and the Community Development devise a proposal to be presented.

Describe the jurisdiction's need for Public Services:

- Economic Development for Businesses
- Food programs
- Homeless shelter for youth
- Emergency shelter
- Homeless prevention and coordination
- Supportive and preventive services for domestic violence and child abuse
- Services and programs for elderly and for mentally and physically challenged persons
- After school and summer programs for youth
- Assistance with medical needs

How were these needs determined?

Public meetings and District Meetings conducted by the Councilperson for each District. Meetings were conducted with Mayor, city Departments, and interested citizens. Additionally, public service agencies are notified of the application process for Public Service Agency funding. This is done through various avenues: notices posted in public places; notification in the local newspaper of availability of funding and public hearing; discussions at Council persons community meetings; and, discussions at the monthly meeting of the Continuum of Care. Consultation with United Way, the Board of the Etowah Food and Shelter program, participation in the Homeless Coalition of Northeast Alabama and other collaborations determine the needs in the area.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

There are approximately 15,500 housing units within the city of Gadsden, Alabama. Sixty one percent (61%) are owner occupied; thirty nine percent (39%) are rental units. There is a shortage of affordable housing. Landlords are required to keep the units up to a certain standard - rental inspections are required for new renters - water is not turned on until the unit passes inspection. Homeowners are not held to this level of repair.

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

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,862	75%
1-unit, attached structure	268	1%
2-4 units	1,889	10%
5-19 units	1,212	7%
20 or more units	677	4%
Mobile Home, boat, RV, van, etc	659	4%
Total	18,567	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	26	0%	99	2%
1 bedroom	165	2%	988	16%
2 bedrooms	2,352	25%	2,692	44%
3 or more bedrooms	6,864	73%	2,308	38%
Total	9,407	100%	6,087	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The City of Gadsden will serve any low - moderate income households with emergency repairs to homes. There is no discrimination or special group that is served; each applicant is served in the order in which it is received.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Within the City of Gadsden twenty to thirty affordable housing units are condemned and demolished each year due to the disrepair.

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

There is a shortage of affordable housing units available to serve the population. As houses are demolished the shortage becomes more evident.

Describe the need for specific types of housing:

Affordable housing units are needed, however, based on previous experience using CDBG funds to Reconstruct, the City of Gadsden does not plan to provide funding for new housing. The plan is to provide emergency repairs to owner-occupied housing in a attempt to save homes from condemnation.

Discussion

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

Introduction

In the city of Gadsden, most home owners pay more than 30% of their monthly income for housing; a large percentage of homeowners pay more than 80% of their income for housing. Fair market is lower than any of the 14 Metropolitan FMR areas Rent reported for Alabama. However, a large % of residents more than 30% of income for rental housing.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	49,000	73,100	49%
Median Contract Rent	261	370	42%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,010	82.3%
\$500-999	1,049	17.2%
\$1,000-1,499	20	0.3%
\$1,500-1,999	8	0.1%
\$2,000 or more	0	0.0%
Total	6,087	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	795	No Data
50% HAMFI	2,095	1,755
80% HAMFI	4,220	3,460
100% HAMFI	No Data	4,630
Total	7,110	9,845

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	355	458	596	742	837
High HOME Rent	355	458	596	742	837
Low HOME Rent	355	446	536	619	833

Table 32 – Monthly Rent

Data Source Comments: Data taken from U. S. Department of HUD 4/2014 State of Alabama / Gadsden, AL MA

Is there sufficient housing for households at all income levels?

There is a shortage of affordable housing for the low to moderate income persons. The availability of houses that this group can purchase is further hampered due to the condition of the houses. Fifty two percent (52%) of the homes were constructed more than fifty-five (55) years ago; thirty-three percent (33%) were constructed prior to 1979. Only five percent (5%) of the homes in Gadsden have been built since 2010.

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

Housing rent and home value in the city of Gadsden is expected to remain about the same.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In Gadsden, AL MSA the Fair Market Rent is well below Area Median Rent.

Although rent is below area median, there remains a need for affordable housing as there are not an abundance of rental housing available to residents.

Discussion

Because most residents of Gadsden pay a high percentage of their income each month for housing, there is a need for affordable housing.

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

Introduction

Eighty five percent of owner occupied housing was built prior to 1979; eighty percent of renter occupied housing was built prior to 1979; therefore, the potential for homes to contain lead based paint is huge.

Based on the age of most of the homes in Gadsden, many are getting in bad need of major repairs.

Definitions

Substandard housing is defined as a housing unit that fails to meet Gadsden Housing Code standards (Section 18-1 to Section 18-527, *City of Gadsden Municipal Code of Ordinances*).

Substandard condition but suitable for rehabilitation is defined as a substandard housing unit that is structurally sound and economically feasible to repair (Gadsden Housing Assistance Program Policy).

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,726	29%	2,621	43%
With two selected Conditions	44	0%	201	3%
With three selected Conditions	0	0%	58	1%
With four selected Conditions	0	0%	20	0%
No selected Conditions	6,637	71%	3,187	52%
Total	9,407	100%	6,087	99%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	311	3%	165	3%
1980-1999	1,073	11%	1,052	17%
1950-1979	5,093	54%	3,446	57%
Before 1950	2,930	31%	1,424	23%
Total	9,407	99%	6,087	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 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	8,023	85%	4,870	80%
Housing Units build before 1980 with children present	275	3%	280	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Gadsden's housing stock is aging - 80% of all homes were constructed prior to 1979. Due to the age and lack of funds by homeowners to make needed repairs and upgrades, many homes are in need of major repairs.

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

Based on the age of the homes in Gadsden, AL - 80% were built prior to 1979, the potential for lead based paint hazards is great. Possibly 50% of those homes likely have lead paint present.

Discussion

Homes in Gadsden have not been tested for lead based paint hazards and there is no plan to test homes. The city of Gadsden basically assists homes with repairs that will not affect painted surfaces and homes that are designated as homes for the elderly. Due to the cost of Lead Hazard testing and Lead abatement - because there are no contractors in the area that are certified to do this work - some homes cannot be assisted.

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

Introduction

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			1,004	112			0	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Greater Gadsden Housing Authority (GGHA) has a total of seven (7) public housing developments and all are located within the City limits of Gadsden, Alabama. The development names and number of units are as follows: Colley Homes - 224 units; Carver Village - 160 units; Emma Sansom Homes – 220 units; Gateway Village – 106 units; Campbell Court - 150 units; Starnes Park - 102 units and Northside Homes – 12 units for a total of 974.

The number of units is 974; the jurisdiction is the City of Gadsden and all units are included in the GGHA’s Public Housing Agency Plan.

Public Housing Condition

Public Housing Development	Average Inspection Score
Greater Gadsden Housing Authority	90

Table 38 - Public Housing Condition

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

The Greater Gadsden Housing Authority (GGHA) updates its Annual and Five-Year Plan, which includes the immediate and long term needs of its Public Housing stock. The GGHA restoration and revitalization funding comes from HUD's Capital Funds Program.

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

The GGHA strategy for continuing to provide housing of choice and not last resort is outlined in the GGHA's Annual and Five Year plan and involves maintaining all public housing units in decent, safe and sanitary condition while complying will all applicable HUD requirements for the physical condition of the units and grounds.

Discussion:

One hundred percent of the Public Housing units administered by the GGHA meets and/or exceeds the Uniform Physical Condition Inspections standards established by HUD. Also, all Section 8 units approved by the GGHA are inspected and must meet Housing Quality Standards and these units are livable and suitable for all individuals.

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

Introduction

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)	18	32	0	0	0
Households with Only Adults	33	17	0	12	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	10	5	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: HCNEA Point in time count January 2014

Salvation Army, Gadsden, AL	Emergency shelter, meal program , transportation assistance, jobs and business development, skills enhancement, case management, healthcare assistance, community resource referrals, permanent housing assistance
Thirteenth Place	Emergency shelter for unaccompanied youth; transportation, lodging, homework help, assistance with all day-day living situations of youth
Love Center Metropolitan Area Noon Nutrition Association	Emergency homeless shelter for individuals, couples, and families; assistance with transportation, job search, case management, community resource referrals, assistance with obtaining permanent housing Meal delivered to the home five days a week
Way of the Cross	Serve lunch meal five days a week and on Friday night
Family Success Center	One stop agency to various services; referrals to other agencies for assistance; training for new mothers
James M. Barrie Center for Children	Support and counseling for children who are victims of abuse or who have witnessed a violent crime
Snellgrove Center	Support, training, and programs for handicapped adults to help them become more self sufficient
Summer Enrichment	Programs to benefit at-risk youth / unaccompanied youth
Community Development Project 2000	Programs to benefit at-risk youth / unaccompanied youth
Community Care/Etowah Free Clinic	Health services and medicine for low-moderate income persons
Council on Aging Etowah Baptist Association Mission	Programs and services for elderly Food pantry, clothing pantry, services and support for homeless or low-moderate income persons
Etowah	

HCNEA I

211/First Call for Help	Assistance and referrals
2nd Chance	Housing, case management, support for domestic violence victims
Community Enabler Developer	Homeless prevention, emergency food assistance, clothing assistance, job search assistance, rent and utility assistance, community resource referrals, benefit assistance
Family Services Center of Calhoun County	Family Services Center provides a wide range of services to children and their caregivers as well as single adults, the handicapped, and the elderly population. Services are available for crime victims, and their families, such as: child abuse, sexual assault/abuse, family violence, robbery/burglary, gang-related violence, assault, murder, arson. Services include both individual and group counseling. Short-term, in-home crisis intervention and family education program is available through a DHR referral only to families in imminent risk of removal of a child(ren) from the home, or whose child(ren) has been placed in out of home care. Survival skills for women program to empower women to take charge of their lives, no matter what their circumstances. GED Classes, Money Management Classes...
Health Services Center	501 c3 registered non-profit, Community Based Organization (CBO), and medical clinic providing HIV/AIDS medical care, education and support to a fourteen county area of East Alabama. Emergency shelter, transitional housing and permanent housing options are available.
Interfaith Ministries	interfaith Ministries provides assistance for utilities, rent, transportation, prescriptions, and other needs. One of our goals is to prevent homelessness. Our staff carefully screens clients, provides counseling and networks with other social service agencies.
Legal Services Corp. of AL	LSA provides representation to low income individuals and families with civil legal problems. Their main areas include eviction from private and public housing; helping on claims for SSI, social security, food stamps, Family Assistance (ADC) and unemployment compensation; Divorces(in Domestic Abuse Cases) and Protection from Abuse - both limited to abuse victims; school expulsions; special education problems; defending collection lawsuits; Chapter 7 bankruptcy for people at risk of immediate loss of wages, drivers license or other similar loss.
Salvation Army, Anniston, AL	Emergency shelter, meal program , transportation assistance, jobs and business development, skills enhancement, case management, healthcare assistance, community resource referrals, permanent housing assistance
The Right	TRP serves as a certified Navigator organization that is trained and able to help consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms, as well as providing education and outreach services to communities. TRP has four cottages under construction -to provide affordable housing AND assist residents with the supports and life skills necessary for personal development to fulfill their dreams for their future. TRP Project Safe@Home provides fire safety education and equipment for low-income households in Anniston. TRP offers a no-cost home repair program for military

HCNEA II

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

See table attached above.

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.

See attached table above.

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

Introduction

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

Please see *NA-45: Non-Homeless Special Needs Assessment* for a complete explanation of the needs for these groups.

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

Generally speaking, there are no facilities or procedures that designate housing for people returning from physical or mental health institutions. In some cases of long-term care, coordination may be possible through the Etowah County Health Department, CED Mental Health Center, and Council on Aging. Several organizations provide referrals and limited supportive services.

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)

No funding is planned for assisted living facilities or facilities for the elderly due to sufficient existing supply of these facilities. However, there is a severe lack of decent, affordable housing for individuals with disabilities and special needs. Through cooperation with other organizations, affordable housing for all populations is a significant goal of this consolidated plan.

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))

Please see the answer above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Gadsden has public policies that can affect the cost of housing and the ability to develop, maintain, and improve affordable housing. These policies include building permits with minimum lot size requirements and setback restrictions, zoning requirements, and other building codes. These fees and requirements add to the final cost of housing.

The City of Gadsden does not provide waivers of building fees associated with Affordable Housing. However, the Community Department will meet with the Mayor and/or the Building Official to determine if fees could be waived or reduced on the request of any potential citizen desiring to build a home or any developer who plans to construct Affordable Housing. As for zoning requirements the Community Department will work with the Board of Adjustment to have property rezoned for development of Affordable Housing.

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

Introduction

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	43	2	0	0	0
Arts, Entertainment, Accommodations	1,360	2,467	14	13	-1
Construction	417	746	4	4	0
Education and Health Care Services	2,265	5,749	23	30	7
Finance, Insurance, and Real Estate	455	894	5	5	0
Information	113	226	1	1	0
Manufacturing	2,354	4,321	24	22	-2
Other Services	263	550	3	3	0
Professional, Scientific, Management Services	408	665	4	3	-1
Public Administration	0	0	0	0	0
Retail Trade	1,337	2,989	14	15	1
Transportation and Warehousing	267	247	3	1	-2
Wholesale Trade	392	507	4	3	-1
Total	9,674	19,363	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	14,924
Civilian Employed Population 16 years and over	12,902
Unemployment Rate	13.55
Unemployment Rate for Ages 16-24	34.18
Unemployment Rate for Ages 25-65	7.07

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	2,197
Farming, fisheries and forestry occupations	566
Service	1,645
Sales and office	2,619
Construction, extraction, maintenance and repair	1,173
Production, transportation and material moving	1,261

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,715	79%
30-59 Minutes	1,615	13%
60 or More Minutes	892	7%
Total	12,222	100%

Table 43 - Travel Time

Data Source: 2007-2011 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	1,437	298	1,879
High school graduate (includes equivalency)	2,853	505	2,194
Some college or Associate's degree	4,021	380	2,085

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	2,318	143	628

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	248	326	243	535	1,045
9th to 12th grade, no diploma	886	555	853	1,102	840
High school graduate, GED, or alternative	1,186	1,584	1,127	2,841	2,330
Some college, no degree	963	1,485	1,073	2,547	1,208
Associate's degree	57	352	267	762	134
Bachelor's degree	151	602	440	853	403
Graduate or professional degree	0	209	321	683	381

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,746
High school graduate (includes equivalency)	19,873
Some college or Associate's degree	24,141
Bachelor's degree	39,388
Graduate or professional degree	54,545

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Major employment sectors are:

- Manufacturing
- Education and Health Care Services
- Arts, Entertainment, Accommodations
- Retail Trade

Describe the workforce and infrastructure needs of the business community:

There are two primary workforce needs: soft skills and hard skills.

1. With respect to soft skills, local business owners and managers advise they need job applicants who know the importance of showing up for work on time, every time; who can work well with others in a team environment; are self-motivated; can understand and follow instructions; and have pride in their work.

1. Regarding hard skills, manufacturing employers need job applicants who have knowledge of, and experience in, electronics, mechanics, pneumatics, hydraulics, and welding. Health care employers need applicants with nursing credentials.

The business community has two primary infrastructure needs: roads and high-speed Internet service.

1. The road infrastructure in Gadsden is of good quality but has become extremely constrained in some areas. In particular, additional access across the Coosa River to East Gadsden is needed, and the most practical solution is to extend I-759 to tie into U.S. 431. The high volume of traffic causes delays which results in customer service and delivery problems for local businesses.

1. Local manufacturers require high-speed Internet service to upload and download engineering drawings and other data-intensive files. There are two Tier 1 service providers in Gadsden, and they adequately serve most existing industries. However, future growth is constrained because these service providers will extend new service only to those locations where they can recoup their infrastructure investments with new customer revenues in a short period of time.

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 city has plans to develop phases II and III of its Airport Industrial Park, which would comprise approximately 400 acres. Having available, prepared industrial sites for new and expanding manufacturers is essential to the city's continued industrial growth. The economic and employment impacts will be both large and positive. The environmental impact has already been assessed with no negative findings.

The road and utility infrastructure will be extended from phase I of the park. The primary need will be for continued workforce development initiatives.

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

The availability of jobs requiring high levels of technical skills exceeds the number of residents who are qualified for these positions. Employers have difficulty getting any qualified applicants for such positions as robotics technicians and multi-craft equipment maintenance technicians.

According to the Alabama Department of Postsecondary Education and the U.S. Census Bureau, the percentage of local residents who have education and training beyond high school is comparatively low.

As of March 3, 2015, there were 1,782 job openings advertised online in Gadsden, according to the Alabama Department of Labor. As of December 2014 (the latest numbers released by the Department of Labor) there were 2,213 local residents who were unemployed.

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.

Gadsden's Workforce Development Partnership brings together education, business and government to identify employer needs and work toward developing the educational and training resources to meet these needs.

As an example of the Partnership's work, the need for training in Additive Manufacturing was identified; the city's school system applied for state funding; the grant was awarded in 2014; and this new training

program is now in place at the Gadsden City Career Technical Center. Concurrently, Gadsden State Community College designed a dual enrollment program whereby these students earn college credits that can be applied toward degrees in nine technical programs.

In addition, the city provides financial support for the placement of Gadsden State Community College Career Coaches in local schools, to acquaint students with job opportunities in advanced manufacturing technology and employer skill requirements. This has resulted in an increase in enrollment in technical training programs.

Gadsden is in Region V of the state's Workforce Development Council and is represented on its board. The Council is charged with identifying the skill requirements of businesses in the region, matching these needs with the capabilities of postsecondary educational institutions, and reviewing grant applications for proposed new programs to address these needs.

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

Yes

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.

Yes; Gadsden was a participant in the development of CLEAR Plan 2030, covering a ten-county region in east Alabama. Completed in 2012, it addresses infrastructure, education, housing, transportation, economic development and related issues.

The primary economic development initiative is workforce development. A secondary initiative is the formation of strategic partnerships with adjacent counties to help influence and capitalize on any large projects that would have a significant regional impact, and therefore have a significant local impact.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Housing problems are widespread all across the City. There are a few areas that have never homes; these areas do not typically qualify as low-moderate areas.

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

There is a large area of East Gadsden and an area in the downtown portion of the City that has a high concentration of Black or African American (45-74%); there is an area that has 74% Black or African American.

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

The housing is older and tends to have many issues requiring repairs. Houses do not go on the market 'for sale' as ownership remains within the family. Houses are all pre-1979 construction and have potential for Lead Based Paint.

Are there any community assets in these areas/neighborhoods?

There is a strong sense of 'family' in the neighborhoods; there are some Community Centers that serve these areas; there are many churches; there are several neighborhood parks.

Are there other strategic opportunities in any of these areas?

There are some incentives for business owners in these areas.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Gadsden's strategic plan is based on the assessment that the greatest need centers on affordable housing, infrastructure improvements, and public services.

The Consolidated Plan's strategic plan calls for alignment of the City's funds over the next five years around its priorities. It calls for almost fifty percent (50%) of the City's Community Development funding to be focused on affordable housing and infrastructure needs.

The other projects are devoted to projects that improve the quality of life through public spaces and public service funding.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City-Wide Area
	Area Type:	City wide Project area
	Other Target Area Description:	City wide Project area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The City of Gadsden strives to allocate investments over the seven Council Districts; however, two of those districts have little area that qualifies as Low/Mod based on the Census maps. Funds are not allocated to a particular geographic district but are used city-wide to meet the needs of Low-moderate income persons. The City of Gadsden does infrastructure improvements in areas that are qualified as low-moderate on the Census Maps or areas that have had an approved Door to Door Survey conducted.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City wide Project area
	Associated Goals	Housing
	Description	Due to the age and condition of the housing stock in the City of Gadsden, many homes and homeowners are in need of assistance with emergency housing repairs.
	Basis for Relative Priority	The housing stock in Gadsden is predominately pre-1979 construction. Therefore, housing unit's age is a contributing factor for the condition of the homes. The City of Gadsden Save our Neighborhoods initiative conducted a survey to rate homes and a majority of the homes are in need of some emergency repairs and some need substantial repairs.
2	Priority Need Name	Street Improvement
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly

	Geographic Areas Affected	City wide Project area
	Associated Goals	Street Improvement
	Description	Resurfacing in the communities is a high priority for the City of Gadsden based on the general condition of the roads.
	Basis for Relative Priority	Streets and sidewalks throughout the City are in bad disrepair. Community Development Department collaborated with Engineering Department to survey the city.
3	Priority Need Name	Homeless Housing
	Priority Level	Low
	Population	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	City wide Project area
	Associated Goals	Public Service Homeless
	Description	There are homeless persons that need emergency shelter and support services
	Basis for Relative Priority	While the homeless persons need many and various services, the City of Gadsden does not have large numbers of Homeless person. The City does recognize the needs of the homeless and the need/requirement ot have a HMIS.
4	Priority Need Name	Services for Handicapped Persons
	Priority Level	Low

	Population	Extremely Low Low Moderate Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City wide Project area
	Associated Goals	Public Service - Handicapped
	Description	Physically and mentally handicapped persons require help with services and programs that will help them to become more self-sufficient and better able to become a contributing member of the community.
	Basis for Relative Priority	Needs of this group of persons sometimes gets overlooked. The city has a priority to meet the needs of the handicapped adult through many services.
5	Priority Need Name	Abused and Neglected Children
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Families with Children Victims of Domestic Violence
	Geographic Areas Affected	City wide Project area
	Associated Goals	Public Service - Abused and Neglected Children
	Description	Children facing dealing with domestic violence, sexual, physical, or mental abuse, or those who have witnessed a violent crime need support and services.
	Basis for Relative Priority	Advocates for children who have been abused and/or have faced a violent crime have educated the City about the needs and importance of taking care of this category.

6	Priority Need Name	Meals
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	City wide Project area
	Associated Goals	Public Service - Meals
	Description	Elderly, homebound, physically and mentally disabled, homeless, and those facing poverty are in need of meals.
	Basis for Relative Priority	The City of Gadsden has an aging population and through consultation with DHR, Helping Our elderly Live Peacefully (HELP), and others the City prioritized this need.
	7	Priority Need Name
Priority Level		Low
Population		Moderate Non-housing Community Development
Geographic Areas Affected		City wide Project area
Associated Goals		Facade Improvement

	Description	Businesses need incentive and assistance with Facade Improvement for Economic Opportunity
	Basis for Relative Priority	TIF Districts and Downtown areas have many older buildings that are in disrepair. Through collaboration with Downtown Gadsden, Inc. and Gadsden Commercial Development Authority, the City prioritized this need.
8	Priority Need Name	Services for Elderly and Others
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City wide Project area
	Associated Goals	Public Service - Elderly and Other Needs
	Description	Elderly and various other populations need assistance with various services and programs.
	Basis for Relative Priority	There are many services and activities available for elderly in our city, therefore the proirity placed on this is low.
	9	Priority Need Name
Priority Level		Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	City wide Project area
	Associated Goals	Public Services - Health Services
	Description	There is a need for low to moderate income persons to get medical treatment and to obtain required medications.
	Basis for Relative Priority	There are other agencies that serve this population as well - the agency that is funded by the city of Gadsden serves a huge number of persons, however they would not fold if they did not receive the small amount of funds they are allocated by CDBG.
10	Priority Need Name	Youth Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Unaccompanied Youth
	Geographic Areas Affected	City wide Project area

	Associated Goals	Public Services - Youth
	Description	Many youth are at-risk due to being unaccompanied during the summer and after school. Programs were needed to assist youth.
	Basis for Relative Priority	Homeless youth are a small population of our city - the needs are great, but the numbers served are low.
11	Priority Need Name	HMIS
	Priority Level	Low
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City wide Project area
	Associated Goals	Homeless - HMIS
	Description	Agencies are required to have access to HMIS. City of Gadsden lost the HMIS grant that helped to sponsor the system previously.
	Basis for Relative Priority	This item has a low priority - it is used to fund the tracking system for homeless persons as they are served by public service agencies. It is important however, it requires a small amount of funds.

12	Priority Need Name	Public Facilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Individuals Families with Children Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	City wide Project area
	Associated Goals	Public Facilities
	Description	Section 108 loan that was utilized in 2005 to provide assistance with Public Facilities (Family Success Center, Tuscaloosa Avenue Improvement, and Adams-Daughete Park) must be repaid.
	Basis for Relative Priority	The city of Gadsden has a responsibility to repay the Section 108 Loan that was utilized for projects in prior CDBG years.
13	Priority Need Name	Administration
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	City wide Project area
Associated Goals	Administration
Description	Expenses for office and staff to administer the CDBG program is necessary.
Basis for Relative Priority	CDBG funding from HUD requires a large amount of paperwork and takes a bit of coordination to keep all the programs and projects running smoothly. Without prioritizing this need as high, it would not be possible to carry out the other goals.

Narrative (Optional)

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)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 49 – Influence of Market Conditions

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

Introduction

The city of Gadsden anticipates CDBG funding to remain level over the next five years. the program income that the city of Gadsden can expect is decreasing as owners complete the payback requirement.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	911,271	27,229	0	938,500	3,838,000	Annual Allocation for FY2015 is known; obviously, allocations for FY2016 - FY 2019 is unknown. Program income is decreasing each year as homeowners pay off their loans. Expected amount is our best guess.

Table 50 - 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

CDBG funds will be leveraged with local General Funds from the City of Gadsden, Funds received through Alabama Department of Economic and Community Affairs (ESG), Local United Way funds, private foundations, and Habitat for Humanity to assist the community of Gadsden at the level that is needed.

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

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF GADSDEN	Government	Economic Development Homelessness Non-homeless special needs Ownership neighborhood improvements public facilities public services	Jurisdiction
HOMELESS COALITION OF NORTHEAST ALABAMA	Continuum of care	Homelessness	Other
Greater Gadsden Housing Authority	PHA	Public Housing	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Gadsden has administered CDBG funds since 1994. The city was instrumental in the establishment of the Continuum of Care and continues to have an active role in the Homeless Coalition of Northeast Alabama. Greater Gadsden Housing Authority and the city of Gadsden have a close working relationship and help to support each other.

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	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		

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

Table 52 - 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)

Working with and through the collaboration with HCNEA, the city of Gadsden has access to HIV, mainstream services, health, mental health and employment services. The city has the resources and information to make referrals for homeless persons - individuals and families, families with children, veterans and veterans families, unaccompanied youth, and persons with HIV.

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

Overall, the City of Gadsden's community development delivery system has the commitment of many agencies to achieving these goals and over the past year, has seen enhanced coordination with all agencies and greater transparency of its activities. Increasingly, the City is focusing its greatest priorities on enhancing neighborhoods.

Overall, the City of Gadsden's community development delivery system has the commitment of many agencies to achieving these goals and over the past year, has seen enhanced coordination with all agencies and greater transparency of its activities. Increasingly, the City is focusing its greatest priorities on enhancing neighborhoods.

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

Gadsden has an active homeless network, resources, and support from the state to operate their Continuum of Care. All homeless service providers utilize case management in their work with clients. Case management alone is not sufficient to address many of the serious needs presented by homeless clients. The City and its CoC will continue to focus on addressing families who are homeless, unaccompanied youth, and individuals needing mental health services.

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	Housing	2015	2019	Affordable Housing	City-Wide Area	Housing Rehabilitation	CDBG: \$750,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Street Improvement	2015	2019	Non-Housing Community Development	City-Wide Area	Street Improvement	CDBG: \$1,960,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
3	Public Service Homeless	2015	2019	Homeless	City-Wide Area	Homeless Housing	CDBG: \$25,000	Homeless Person Overnight Shelter: 5235 Persons Assisted
4	Public Service - Handicapped	2015	2019	Non-Homeless Special Needs	City-Wide Area	Services for Handicapped Persons	CDBG: \$17,500	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
5	Public Service - Meals	2015	2019	Non-Homeless Special Needs	City-Wide Area	Meals	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted
6	Public Service - Abused and Neglected Children	2015	2019	Non-Homeless Special Needs	City-Wide Area	Abused and Neglected Children	CDBG: \$17,500	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Facade Improvement	2015	2019	Non-Housing Community Development	City-Wide Area	Facade Improvement	CDBG: \$125,000	Businesses assisted: 85 Businesses Assisted
8	Public Service - Elderly and Other Needs	2015	2019	Non-Homeless Special Needs	City-Wide Area	Services for Elderly and Others	CDBG: \$58,500	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
9	Public Services - Health Services	2015	2019	Non-Homeless Special Needs	City-Wide Area	Health Services	CDBG: \$12,500	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
10	Public Services - Youth	2015	2019	Non-Homeless Special Needs	City-Wide Area	Youth Services	CDBG: \$95,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
11	Homeless - HMIS	2015	2019	Homeless	City-Wide Area	HMIS	CDBG: \$20,000	Homelessness Prevention: 3500 Persons Assisted
12	Public Facilities	2015	2019	Non-Housing Community Development	City-Wide Area	Public Facilities	CDBG: \$685,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
13	Administration	2015	2019	Administration	City-Wide Area	Administration	CDBG: \$860,000	Other: 10000 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Emergency rehabilitation city-wide for qualified homeowners.
2	Goal Name	Street Improvement
	Goal Description	Resurfacing of streets to provide accessibility to communities.
3	Goal Name	Public Service Homeless
	Goal Description	Provide assistance to agencies that serve homeless persons.
4	Goal Name	Public Service - Handicapped
	Goal Description	Provide assistance to mentally and physically challenged persons.
5	Goal Name	Public Service - Meals
	Goal Description	Provide assistance to agencies that serve meals to elderly, handicapped, homeless, low-moderate income, and homebound persons.
6	Goal Name	Public Service - Abused and Neglected Children
	Goal Description	Provide assistance to abused and neglected children- Children who are victims of domestic violence and/or children who have witnessed violence.
7	Goal Name	Facade Improvement
	Goal Description	Provide economic opportunities through grants for facade improvements.

8	Goal Name	Public Service - Elderly and Other Needs
	Goal Description	Provide assistance to low-moderate income persons through various services
9	Goal Name	Public Services - Health Services
	Goal Description	Provide health services to low-moderate income persons
10	Goal Name	Public Services - Youth
	Goal Description	Provide assistance to low to moderate income families through summer enrichment programs for youth.
11	Goal Name	Homeless - HMIS
	Goal Description	Provide HMIS access to agencies.
12	Goal Name	Public Facilities
	Goal Description	Repayment of Section 108 Loan which funded Public Facilities and Public Facility Improvements.
13	Goal Name	Administration
	Goal Description	Provide staff and office expense for the operation and management of the CDBG Program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The city of Gadsden plans to provide housing assistance to 21 homes each year (105 in 5 years covered by ConPlan). Funds will be from CDBG. The city of Gadsden does not receive HOME funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Greater Gadsden Housing Authority (GGHA) is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units. Also, the GGHA exceeds HUD's requirement of having a minimum of 5% of its units accessible by development with a total of 53 accessible units out of a total of 974 public housing units, which is 5.44% (53/974).

Activities to Increase Resident Involvements

The GGHA has seven developments and since 1992 there have been active resident associations in each development. The president's from each resident association serve on the Resident Advisory Board. Each Resident Association meets on a monthly basis and the Advisory Board meets with the Executive Director and key staff on a quarterly basis and they review all policies related to occupancy of public housing and provide input and suggestions prior to the adoption of all policies.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

The City of Gadsden has public policies that can affect the cost of housing and the ability to develop, maintain, and improve affordable housing. These policies include building permits with minimum lot size requirements and setback restrictions, zoning requirements, and other building codes. These fees and requirements add to the final cost of housing.

The City of Gadsden does not provide waivers of building fees associated with Affordable Housing. However, the Community Department will meet with the Mayor and/or the Building Official to determine if fees could be waived or reduced on the request of any potential citizen desiring to build a home or any developer who plans to construct Affordable Housing. As for zoning requirements the Community Department will work with the Board of Adjustment to have property rezoned for development of Affordable Housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Efforts to reduce barriers to affordable housing will continue. The City of Gadsden will implement strategies with the goal of eliminating the cost burden that low-moderate income families face.

The City of Gadsden does not provide waivers of building fees associated with Affordable Housing. However, the City will work with individuals to determine if fees can be waived or reduced if there is a need. As for zoning requirements, the City will work with the Board of Adjustment to have property rezoned for the development of affordable housing.

Attachment: Questionnaire for HUD's Initiative on Removal of Regulatory Barriers completed by the Building Official and Zoning Administrator of the City of Gadsden.

SP-60 Homelessness Strategy – 91.215(d)

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

The city of Gadsden works in collaboration with the Homeless Coalition of Northeast Alabama to reach out to the homeless and to assess the needs of the homeless persons.

Addressing the emergency and transitional housing needs of homeless persons

Two of the public service agencies that the city of Gadsden funds serve the homeless. The city of Gadsden administers Emergency Solutions Grant funds which are utilized by three emergency shelters.

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.

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

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

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

Lead-based paint and the ability to abate it continue to limit our housing rehabilitation program. However, the City will continue to address repairs to homes that will not affect lead-based paint. In addition, the City will explore opportunities to assist in certifying contractors who can reduce or eliminate lead-based paint hazards.

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

There are no numbers available from the Health Department to report Lead Poisoning or the extent to Lead Based Paint problems in Gadsden. However, knowing that 85% of all homes were constructed prior to 1979, we can assume that many homes have the potential for Lead paint.

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

Due to the lack of trained Lead Hazard professionals, the City of Gadsden has (at this time) made the decision to only do emergency repairs to homes that are specifically housing the elderly and/or only do repairs that do not disturb possible lead paint.

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

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

The City of Gadsden and its partners support a diverse range of programs and services funded through multiple sources to help low income families. The City of Gadsden anti-poverty strategy as outlined in its previous strategy focuses on:

1. Assisting families and individuals access resources that may help them move into self-sufficiency (stable and affordable housing, neighborhood-based sources, after-school programs, job training);
2. Prevent poverty through assistance to City of Gadsden youth, building communities, and supporting affordable housing initiatives;
3. Alleviate poverty by improving family and individual economic opportunities that lead to a sustainable living wage.

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

The City of Gadsden poverty-reducing goals are coordinated through:

1. Its goals to increase self-reliance and self-sufficiency through its support to its priority public services such as services which assist the homeless, job training programs, after-school programs, and sustainable food programs.
2. Its economic development goals to support businesses which create livable wages for low to moderate income persons.
3. Coordination with the Gadsden City School District, Gadsden State Community College, United Way of Etowah County, and the Continuum of Care (Homeless Coalition of Northeast Alabama) which implement a range of important programs aimed and ending and preventing poverty.

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

The City of Gadsden will monitor all activities to ensure long-term compliance of the program. This includes periodic meetings with department heads and low-moderate income citizens to determine if goals and objectives of the consolidated plan are being accomplished. Also, an evaluation of the activities is conducted each year when preparing the Consolidated Annual Performance Evaluation Report (CAPER) which is submitted annually to HUD.

Each project is entered onto a sheet that will prove the eligibility of each project being completed using CDBG funds. Projects are entered into IDIS where National Objective, proposed outcomes, category are matched to each project - further assuring that CDBG funds are used appropriately. Projects are monitored monthly through IDIS.

All housing projects and public service agencies are monitored by staff members within the City of Gadsden's Community Development Department. In addition, all public facilities and improvements are monitored by the City's Engineering and Community Development Departments.

All houses that receive assistance are inspected for conformity with the Standard Housing, Building, Plumbing, Electrical and Fire Codes. Code violations are corrected as a part of the rehabilitation process.

Additionally, the City will take every action to ensure the timeliness ratio will be below 1.5 in the coming program year.

These steps include funding projects that can be completed within a reasonable time. Also, the Community Development Department will work closely with other departments to expedite all projects.

Expected Resources

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

Introduction

The city of Gadsden anticipates CDBG funding to remain level over the next five years. the program income that the city of Gadsden can expect is decreasing as owners complete the payback requirement.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	911,271	27,229	0	938,500	3,838,000	Annual Allocation for FY2015 is known; obviously, allocations for FY2016 - FY 2019 is unknown. Program income is decreasing each year as homeowners pay off their loans. Expected amount is our best guess.

Table 54 - 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

CDBG funds will be leveraged with local General Funds from the City of Gadsden, Funds received through Alabama Department of Economic and Community Affairs (ESG), Local United Way funds, private foundations, and Habitat for Humanity to assist the community of Gadsden at the level that is needed.

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

Discussion

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	Housing	2015	2019	Affordable Housing	City-Wide Area	Housing Rehabilitation	CDBG: \$150,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Street Improvement	2015	2019	Non-Housing Community Development	City-Wide Area	Street Improvement	CDBG: \$299,290	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted
3	Public Service Homeless	2015	2019	Homeless	City-Wide Area	Homeless Housing	CDBG: \$5,000	Homeless Person Overnight Shelter: 30 Persons Assisted
4	Public Service - Handicapped	2015	2019	Non-Homeless Special Needs	City-Wide Area	Services for Handicapped Persons	CDBG: \$3,500	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
5	Public Service - Meals	2015	2019	Non-Homeless Special Needs	City-Wide Area	Meals	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Public Service - Abused and Neglected Children	2015	2019	Non-Homeless Special Needs	City-Wide Area	Abused and Neglected Children	CDBG: \$3,500	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 600 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Facade Improvement	2015	2019	Non-Housing Community Development	City-Wide Area	Facade Improvement	CDBG: \$25,000	Businesses assisted: 20 Businesses Assisted
8	Public Service - Elderly and Other Needs	2015	2019	Non-Homeless Special Needs	City-Wide Area	Services for Elderly and Others	CDBG: \$11,700	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
9	Public Services - Health Services	2015	2019	Non-Homeless Special Needs	City-Wide Area	Health Services	CDBG: \$2,500	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
10	Public Services - Youth	2015	2019	Non-Homeless Special Needs	City-Wide Area	Youth Services	CDBG: \$19,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
11	Homeless - HMIS	2015	2019	Homeless	City-Wide Area	HMIS	CDBG: \$4,000	Homelessness Prevention: 1000 Persons Assisted
12	Public Facilities	2015	2019	Non-Housing Community Development	City-Wide Area	Public Facilities	CDBG: \$225,010	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
13	Administration	2015	2019	Administration	City-Wide Area	Administration	CDBG: \$160,000	Public service activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Provide assistance with emergency repairs to owner-occupied homes. Provide construction funds for one Habitat for Humanity project.
2	Goal Name	Street Improvement
	Goal Description	Provide assistance with resurfacing of ten - 12 streets in year One.
3	Goal Name	Public Service Homeless
	Goal Description	Provide assistance with operating expenses for The Love Center and Thirteenth Place who serve homeless persons.
4	Goal Name	Public Service - Handicapped
	Goal Description	Provide assistance with operating expenses of facility that serves handicapped adults.
5	Goal Name	Public Service - Meals
	Goal Description	Assistance with meals through MANNA and Way of the Cross
6	Goal Name	Public Service - Abused and Neglected Children
	Goal Description	Assistance to James M. Barrie Center who provide services and support to children who are abused or who have witnesses an act of violence.
7	Goal Name	Facade Improvement
	Goal Description	Provide assistance to agencies that provide grants for facade improvement.
8	Goal Name	Public Service - Elderly and Other Needs
	Goal Description	Provide assistance to one stop center that provides a variety of services and support and to the agency that provides services and support to Elderly.

9	Goal Name	Public Services - Health Services
	Goal Description	Provide assistance with operating expenses for neighborhood medical facility which offers medical exams, treatment options, and offers prescription drugs.
10	Goal Name	Public Services - Youth
	Goal Description	Provide assistance to youth shelter and two agencies that serve youth with summer and after school activities.
11	Goal Name	Homeless - HMIS
	Goal Description	Provide funding for HMIS making it available to Continuum of Care members - cost is shared with Anniston CDBG.
12	Goal Name	Public Facilities
	Goal Description	Section 108 Interest and Principal payment - for public facilities in prior years.
13	Goal Name	Administration
	Goal Description	Provide operating expenses for Community Development Department - staff of 2 full time and 1 non-full time persons to administer CDBG.

Projects

AP-35 Projects – 91.220(d)

Introduction

The FY2015 Action Plan covers year one of the City of Gadsden’s Five Year Consolidated Plan FY2015- FY2019. It is a one year strategy to complete the goals of meeting the needs set forth in the Consolidated Plan. The City Developed the Consolidated Plan to project Housing and Community Development needs and the strategy to meet those needs. The FY2015 Action Plan is consistent with the Consolidated Plan. The primary resource will be Community Development Block Grant (CDBG) funds.

FY2105 Action Plan covers activities beginning June 1, 2015 and ending May 31, 2016. It includes a budget of \$938,500: (Allocation amount - \$911,271and Program Income amount - \$27,229). Funds will be used for Housing Assistance, Street Improvements, Façade Improvements, and Public Service Activities. Additionally, the City has budgeted funds for the repayment of Principal and Interest on a Section 108 Loan.

Projects

#	Project Name
1	ADMINISTRATION
2	SECTION 108 LOAN REPAYMENT
3	HOUSING ASSISTANCE
4	STREET IMPROVEMENT
5	FACADE IMPROVEMENT
6	PUBLIC SERVICE

Table 56 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	ADMINISTRATION
	Target Area	City-Wide Area
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$160,000
	Description	Provide funding for salaries of two Full Time (12 months) and one non-Full Time (11 months) staff.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	This is for the administration of the CDBG funds. There are more than 15,000 low to moderate income persons in the City of Gadsden, therefore, potentially the number of served persons may be 8,000. Through various projects and agencies that reach city-wide the proposed activities will serve many low to moderate income persons.
	Location Description	
	Planned Activities	Oversee and administer CDBG funds and programs.
2	Project Name	SECTION 108 LOAN REPAYMENT
	Target Area	City-Wide Area
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$225,010
	Description	Provide for repayment of two Section 108 Loans used for projects in prior years.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	HOUSING ASSISTANCE
	Target Area	City-Wide Area

	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$150,000
	Description	Citywide assistance to owners with emergency home repairs.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	STREET IMPROVEMENT
	Target Area	City-Wide Area
	Goals Supported	Street Improvement
	Needs Addressed	Street Improvement
	Funding	CDBG: \$299,290
	Description	Provide funding for resurfacing for streets in the city of Gadsden.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	<p><u>STREET IMPROVEMENT</u></p> <p>-</p> <p>Springfield Avenue from Litchfield Avenue to Meighan Boulevard\$16,500</p> <p>Richardson Street from Stillman Avenue to Litchfield Avenue.....\$34,500</p> <p>Beech Lane from Brookwood Drive to Dead End\$11,500</p> <p>Ansley Street from Meighan Boulevard to Gaines Avenue\$36,800</p> <p>Maryland Avenue from Hoke Street to State Street\$30,000</p> <p>State Street from Maryland Avenue to Goodyear Avenue\$6,400</p> <p>Jacksonville Court from North 11th Street to Tuscaloosa Avenue\$20,000</p> <p>North 10th Street from Avenue H to Tuscaloosa Avenue\$15,590</p> <p>Short Spruce Street from South 12th Street to Dead End\$12,500</p> <p>Pine Street - South 11th Street to South 12th Street\$15,000</p> <p>South 12th Street - Foster Street to Pine Street\$13,500</p> <p>Short Vine Street from South 15th Street to Dead End\$2,000</p> <p>Madison Avenue from Chester Street to Wilson Street\$85,000</p>
5	Project Name	FACADE IMPROVEMENT
	Target Area	City-Wide Area
	Goals Supported	Facade Improvement
	Needs Addressed	Facade Improvement
	Funding	CDBG: \$25,000
	Description	Provide funding for facade improvements for business owners.

	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	PUBLIC SERVICE
	Target Area	City-Wide Area
	Goals Supported	Public Service Homeless Public Service - Handicapped Public Service - Meals Public Service - Abused and Neglected Children Public Service - Elderly and Other Needs Public Services - Health Services Public Services - Youth Homeless - HMIS Administration
	Needs Addressed	Abused and Neglected Children Meals Services for Elderly and Others Health Services Youth Services HMIS
	Funding	CDBG: \$79,200
	Description	Provide some operating expense funds for public service agencies.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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

Because the low to mod and minority concentration are city-wide, the City of Gadsden has planned that projects/activities are city-wide (within any areas that qualify as low to moderate income). In relation to Housing Assistance, each applicant is screened for income qualification - where they live within the city is not important.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide Area	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments are not allocated geographically - they are allocated on the greatest 'needs' basis.

Discussion

Needs of the community are evaluated; requests for assistance are reviewed; funds are allocated on the basis of need.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 58 - 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 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

The Annual Plan for the Greater Gadsden Housing Authority (GGHA) describes in details the plans the GGHA has to address the needs of public housing. The GGHA establishes goals in all areas of operations and reports on the success of each goal annually. Meeting these goals ensures that the GGHA is operating public housing in compliance with all applicable HUD and Federal Regulations.

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

Management: The GGHA recognizes the residents as the ultimate customer and since 1992 each of the seven Resident Association meets on a monthly basis and the Advisory Board meets with the Executive Director and key staff on a quarterly basis and they review all policies related to occupancy of public housing and provide input and suggestions prior to the adoption of all policies. The president's from each resident association serve on the Resident Advisory Board. Resident's input is solicited in all areas of operations and we recognize that the people that live in public housing know best what is needed within their developments and we depend on their input and advice in all decisions of managing the GGHA. **Homeownership:** The GGHA has a non-profit called Landmark Ventures, Inc., and the assets of this non-profit are \$158,851.20 in cash as for December 31, 2014 and 20.67 acres of vacant land located off highway 77 and Interstate 59 located within the City of Gadsden. This property is currently for sale and the latest appraisal issued by Tillman, Allen & Sizemore, L.L.C on July 17, 2013 is a minimum acceptable price of \$1,500,000 and the maximum suggested asking price is \$1,835,000. The GGHA in conjunction with Landmark Ventures, Inc., has listed the property for sale and when the property or parcels of the property sale, a first time homeownership program will be developed for Public Housing Residents and Housing Choice Voucher Participants. The goal of the GGHA is to help families move up and out of Public Housing and into homeownership and implementing this program in the future will help make this dream a reality.

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

N/A

Discussion

: The basic mission of this GGHA is to serve the needs of low-income persons in the PHA jurisdiction as follows: 1) Promote adequate and affordable housing; 2) Promote economic opportunity; and, 3) Promote a suitable living environment free from discrimination.

The GGHA mission is to provide drug free, decent, safe and sanitary housing for eligible individuals and families and to provide opportunities and promote self-sufficiency and economic independence for residents. In order to achieve this mission, we will:

Recognize residents as our ultimate customer;

Improve GGHA management and service delivery efforts through effective and efficient management of GGHA staff;

Seek problem-solving partnerships with residents, community, and government leadership;

Apply GGHA resources, to the effective and efficient management and operation of public housing programs, taking into account changes in Federal funding.

Comply and Support the Violence Against Women and Justice Department Reauthorization Act 2005

The GGHA will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

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

Introduction

The city of Gadsden funds agencies that serve homeless persons. The Homeless Coalition of Northeast Alabama is the continuum of care for the area; the city of Gadsden has an active roll and participation in HCNEA. The city of Gadsden along with the city of Anniston are responsible for funding the Homeless Management Information System (HMIS). The city of Gadsden relies on HCNEA to meet the needs of the homeless.

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

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

Each year during the last week of January, HCNEA conducts an annual Point in Time (PIT) Count. The PIT is a 24-hour snapshot of the homeless persons in Gadsden. The survey counts and assesses the individual needs of the homeless and is a good planning tool for HCNEA.

Addressing the emergency shelter and transitional housing needs of homeless persons

Through public service agencies funded by CDBG funds and those who receive ESG funds through ADECA, the city strives to meet the needs of the homeless.

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 agencies that serve homeless work toward helping the homeless client to move from a shelter to transitional housing and then to permanent housing. Shortage of affordable housing affects this process.

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

Discussion

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

Introduction:

The City of Gadsden has public policies that can affect the cost of housing and the ability to develop, maintain, and improve affordable housing. These policies include building permits with minimum lot size requirements and setback restrictions, zoning requirements, and other building codes. These fees and requirements add to the final cost of housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Gadsden does not provide waivers of building fees associated with Affordable Housing. However, the Community Department will meet with the Mayor and/or the Building Official to determine if fees could be waived or reduced on the request of any potential citizen desiring to build a home or any developer who plans to construct Affordable Housing. As for zoning requirements the Community Department will work with the Board of Adjustment to have property rezoned for development of Affordable Housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion:

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
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion:

Appendix - Alternate/Local Data Sources